

# 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 NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 79.190

Direct Plan

Growth: ₹ 86.570

## TOTAL AUM

9462 Cr

## MONTHLY AVERAGE AUM

9167 Cr

## Portfolio Turnover Ratio (Last 12 months):

0.35

## 3 Year Risk Statistics:

Standard Deviation : 13.95%

Beta : 0.94

R-Squared : 86.45%

Sharpe Ratio : 0.83

## Month End Expense Ratio

Regular Plan : 1.77%

Direct Plan : 0.74%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Finance</b>	<b>17.91%</b>
✓ Bajaj Finance Limited	7.35%
✓ Power Finance Corporation Limited	3.64%
REC Limited	2.03%
Can Fin Homes Limited	1.41%
SBI Cards and Payment Services Limited	1.40%
IIFL Finance Limited	1.04%
Bajaj Finserv Limited	1.04%
<b>Banks</b>	<b>14.51%</b>
✓ HDFC Bank Limited	5.61%
✓ ICICI Bank Limited	3.97%
✓ Axis Bank Limited	3.66%
AU Small Finance Bank Limited	1.27%
<b>IT - Software</b>	<b>8.44%</b>
✓ Infosys Limited	3.06%
HCL Technologies Limited	1.88%
Tata Consultancy Services Limited	1.43%
Coforge Limited	1.31%
LTI Mindtree Limited	0.76%
Electrical Equipment	7.60%
✓ Apar Industries Limited	4.58%
KEC International Limited	1.52%
CG Power and Industrial Solutions Limited	1.50%
<b>Auto Components</b>	<b>6.94%</b>
✓ Samvardhana Motherson International Limited	3.88%
UNO Minda Limited	1.29%
Schaeffler India Limited	1.13%
Balkrishna Industries Limited	0.64%
<b>Industrial Products</b>	<b>6.44%</b>
APL Apollo Tubes Limited	2.16%
Polycab India Limited	1.95%
AIA Engineering Limited	1.37%
Bharat Forge Limited	0.96%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.68%</b>
Alkem Laboratories Limited	2.20%
Suven Pharmaceuticals Limited	0.94%
IPCA Laboratories Limited	0.94%
Divi's Laboratories Limited	0.60%
<b>Consumer Durables</b>	<b>4.34%</b>
Century Plyboards (India) Limited	1.91%
Asian Paints Limited	1.07%
Havells India Limited	0.84%
Dixon Technologies (India) Limited	0.52%
<b>Aerospace &amp; Defense</b>	<b>3.77%</b>
✓ Bharat Electronics Limited	3.77%
<b>Retailing</b>	<b>3.48%</b>
✓ Avenue Supermarts Limited	3.48%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.89%</b>
Gujarat Fluorochemicals Limited	2.30%
Atul Limited	0.59%
<b>Cement &amp; Cement Products</b>	<b>2.33%</b>
JK Lakshmi Cement Limited	1.22%
JK Cement Limited	0.61%
Dalmia Bharat Limited	0.50%
<b>Diversified FMCG</b>	<b>2.28%</b>
Hindustan Unilever Limited	2.28%
<b>Personal Products</b>	<b>1.89%</b>
Emami Limited	1.89%
<b>Beverages</b>	<b>1.56%</b>
Radico Khaitan Limited	1.56%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.40%</b>
PI Industries Limited	1.40%
<b>Healthcare Services</b>	<b>1.37%</b>
Rainbow Childrens Medicare Limited	1.37%
<b>Capital Markets</b>	<b>1.30%</b>
Prudent Corporate Advisory Services Limited	1.30%
<b>Construction</b>	<b>1.23%</b>
Engineers India Limited	1.23%
<b>Automobiles</b>	<b>1.05%</b>
Tata Motors Limited	1.05%
<b>Insurance</b>	<b>0.99%</b>
ICICI Lombard General Insurance Company Limited	0.99%
<b>Textiles &amp; Apparels</b>	<b>0.88%</b>
Ganesha Ecosphere Limited	0.88%
<b>Total</b>	<b>97.28%</b>
<b>Unlisted</b>	
IT - Software	*
SIP Technologies & Export Limited**	*
Entertainment	*
Magnasound (India) Limited**	*
<b>Total</b>	<b>*</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	2.81%
<b>Total</b>	<b>2.81%</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

\*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 49.52%, Mid Cap 29.84%, Small-Cap 17.92%.

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	
<b>Banks</b>	<b>28.73%</b>
✓ HDFC Bank Limited	9.40%
✓ ICICI Bank Limited	9.25%
✓ Axis Bank Limited	7.75%
State Bank of India	2.33%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>17.31%</b>
✓ IPCA Laboratories Limited	4.87%
✓ Sun Pharmaceutical Industries Limited	4.74%
Cipla Limited	2.49%
Alkem Laboratories Limited	1.87%
Suven Pharmaceuticals Limited	1.68%
Alembic Pharmaceuticals Limited	1.66%
<b>Automobiles</b>	<b>13.68%</b>
✓ Mahindra & Mahindra Limited	5.40%
✓ Tata Motors Limited	3.32%
Hero MotoCorp Limited	2.96%
Eicher Motors Limited	2.00%
<b>IT - Software</b>	<b>7.35%</b>
✓ HCL Technologies Limited	3.25%
Tech Mahindra Limited	2.11%
Infosys Limited	1.99%
<b>Finance</b>	<b>7.29%</b>
Bajaj Finance Limited	3.22%
SBI Cards and Payment Services Limited	2.56%
Power Finance Corporation Limited	1.51%
<b>Insurance</b>	<b>6.51%</b>
✓ SBI Life Insurance Company Limited	4.39%
ICICI Lombard General Insurance Company Limited	2.12%
<b>Diversified FMCG</b>	<b>4.28%</b>
✓ ITC Limited	4.28%
<b>Oil</b>	<b>2.73%</b>
Oil & Natural Gas Corporation Limited	2.73%
<b>Auto Components</b>	<b>2.42%</b>
Samvardhana Motherson International Limited	2.42%
<b>Personal Products</b>	<b>1.77%</b>
Emami Limited	1.77%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.49%</b>
Coromandel International Limited	1.49%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.47%</b>
Jubilant Ingrevia Limited	1.47%
<b>Industrial Products</b>	<b>1.30%</b>
Ratnamani Metals & Tubes Limited	1.30%
<b>Aerospace &amp; Defense</b>	<b>1.19%</b>
Bharat Electronics Limited	1.19%
<b>Power</b>	<b>1.04%</b>
NTPC Limited	1.04%
<b>Total</b>	<b>98.56%</b>
<b>Arbitrage</b>	
Index Options	0.01%
<b>Total</b>	<b>0.01%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.50%
<b>Total</b>	<b>1.50%</b>
<b>Cash &amp; Cash Equivalent</b>	
Cash Margin	0.16%
Net Receivables/Payables	-0.23%
<b>Total</b>	<b>-0.07%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 80.94%, Mid Cap 11.51%, 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

### INCEPTION DATE

Mar 10, 2003

### BENCHMARK

S&P BSE 100 (TRI)

### NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 353.171

Direct Plan

Growth: ₹ 380.691

### TOTAL AUM

3161 Cr

### MONTHLY AVERAGE AUM

3044 Cr

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

0.37

### 3 Year Risk Statistics:

Standard Deviation : 13.04%

Beta : 0.91

R-Squared : 87.66%

Sharpe Ratio : 0.70

### Month End Expense Ratio

Regular Plan : 2.02%

Direct Plan : 1.23%

## INCEPTION DATE

May 16, 2000

## BENCHMARK

Nifty Large Midcap 250 (TRI)

## NAV AS ON

**NOVEMBER 30, 2023**

Regular Plan

Growth: ₹ 452.103

Direct Plan

Growth: ₹ 496.792

## TOTAL AUM

9645 Cr

## MONTHLY AVERAGE AUM

9246 Cr

## Portfolio Turnover Ratio (Last 12 months):

0.42

## 3 Year Risk Statistics:

Standard Deviation : 13.31%

Beta : 0.90

R-Squared : 90.29%

Sharpe Ratio : 1.09

## Month End Expense Ratio

Regular Plan : 1.76%

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>19.69%</b>
✓ ICICI Bank Limited	5.28%
✓ HDFC Bank Limited	4.85%
✓ Axis Bank Limited	3.98%
✓ State Bank of India	2.87%
The Federal Bank Limited	1.10%
AU Small Finance Bank Limited	1.04%
Kotak Mahindra Bank Limited	0.57%
<b>Finance</b>	<b>11.04%</b>
✓ Power Finance Corporation Limited	3.15%
REC Limited	1.63%
Bajaj Finance Limited	1.49%
LIC Housing Finance Limited	1.39%
SBI Cards and Payment Services Limited	1.09%
IIFL Finance Limited	1.09%
Shriram Finance Limited	1.02%
Indian Renewable Energy Development Agency Limited	0.18%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.35%</b>
Alkem Laboratories Limited	1.79%
IPCA Laboratories Limited	1.64%
Sun Pharmaceutical Industries Limited	1.56%
Suven Pharmaceuticals Limited	1.05%
Dr. Reddy's Laboratories Limited	0.95%
Cipla Limited	0.89%
Lupin Limited	0.87%
Pfizer Limited	0.60%
<b>IT - Software</b>	<b>6.40%</b>
CoForge Limited	1.84%
HCL Technologies Limited	1.83%
Infosys Limited	1.61%
Tech Mahindra Limited	1.12%
<b>Automobiles</b>	<b>5.26%</b>
✓ Mahindra & Mahindra Limited	2.90%
✓ Tata Motors Limited	2.36%
<b>Auto Components</b>	<b>4.34%</b>
Exide Industries Limited	1.48%
Samvardhana Motherson International Limited	1.32%
UNO Minda Limited	1.29%
Schaeffler India Limited	0.25%
<b>Industrial Products</b>	<b>3.64%</b>
Bharat Forge Limited	1.72%
APL Apollo Tubes Limited	1.08%
Polycab India Limited	0.84%
<b>Petroleum Products</b>	<b>3.54%</b>
✓ Hindustan Petroleum Corporation Limited	2.15%
Bharat Petroleum Corporation Limited	1.39%
<b>Gas</b>	<b>2.99%</b>
GAIL (India) Limited	1.57%
Indraprastha Gas Limited	0.72%
Gujarat State Petronet Limited	0.70%
<b>Cement &amp; Cement Products</b>	<b>2.90%</b>
UltraTech Cement Limited	1.04%
ACC Limited	0.94%
Dalmia Bharat Limited	0.92%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.55%</b>
Gujarat Fluorochemicals Limited	1.15%
Tata Chemicals Limited	0.89%
Atul Limited	0.51%
<b>Diversified FMCG</b>	<b>2.18%</b>
✓ Hindustan Unilever Limited	2.18%
<b>Insurance</b>	<b>2.18%</b>
SBI Life Insurance Company Limited	1.12%
Max Financial Services Limited	1.06%
<b>Power</b>	<b>2.06%</b>
✓ NTPC Limited	2.06%
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.03%</b>
Coromandel International Limited	1.57%
Chambal Fertilizers & Chemicals Limited	0.46%
<b>Consumer Durables</b>	<b>2.02%</b>
Crompton Greaves Consumer Electricals Limited	0.78%
Century Plyboards (India) Limited	0.66%
Whirlpool of India Limited	0.58%
<b>Realty</b>	<b>2.02%</b>
The Phoenix Mills Limited	2.02%
<b>Construction</b>	<b>1.83%</b>
Ahluwalia Contracts (India) Limited	0.79%
KNR Constructions Limited	0.72%
G R Infraprojects Limited	0.32%
<b>Non - Ferrous Metals</b>	<b>1.46%</b>
Hindalco Industries Limited	1.46%
<b>Transport Services</b>	<b>1.39%</b>
Container Corporation of India Limited	1.39%
<b>Personal Products</b>	<b>1.37%</b>
Emami Limited	1.37%
<b>Telecom - Services</b>	<b>1.28%</b>
Bharti Airtel Limited	1.16%
Bharti Airtel Limited - Partly Paid Shares	0.12%
City Online Services Ltd**	*

Name of Instrument	% to Net Assets
<b>Aerospace &amp; Defense</b>	<b>1.15%</b>
Bharat Electronics Limited	1.15%
<b>Electrical Equipment</b>	<b>0.95%</b>
KEC International Limited	0.95%
<b>Food Products</b>	<b>0.91%</b>
Hatsun Agro Product Limited	0.91%
<b>Ferrous Metals</b>	<b>0.88%</b>
Jindal Steel & Power Limited	0.88%
<b>Textiles &amp; Apparels</b>	<b>0.52%</b>
K.P.R. Mill Limited	0.52%
<b>Total</b>	<b>95.93%</b>
<b>Arbitrage</b>	
Index Options	0.03%
<b>Total</b>	<b>0.03%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.03%
<b>Total</b>	<b>4.03%</b>
<b>Cash &amp; Cash Equivalent</b>	
Cash Margin	0.12%
Net Receivables/Payables	-0.11%
<b>Total</b>	<b>0.01%</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 48.80%, Mid Cap 39.82%, Small-Cap 7.31%.

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

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

An open ended equity scheme following economic reforms and/or Infrastructure development theme

**DSP**

MUTUAL FUND

## 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>17.69%</b>
✓ Kirloskar Oil Engines Limited	2.80%
Polycab India Limited	1.81%
Welspun Corp Limited	1.73%
Bharat Forge Limited	1.64%
Ratnamani Metals & Tubes Limited	1.55%
IFGL Refractories Limited	1.42%
Kirloskar Pneumatic Company Limited	1.29%
Carborundum Universal Limited	1.25%
Grindwell Norton Limited	1.11%
APL Apollo Tubes Limited	0.90%
Esab India Limited	0.79%
SKF India Limited	0.72%
Kirloskar Brothers Limited	0.68%
<b>Construction</b>	<b>16.24%</b>
✓ Larsen & Toubro Limited	4.25%
✓ Kalpataru Projects International Limited	2.77%
✓ Engineers India Limited	2.59%
Techno Electric & Engineering Company Limited	1.61%
Ahluwalia Contracts (India) Limited	1.33%
PNC Infratech Limited	1.15%
KNR Constructions Limited	1.02%
G R Infraprojects Limited	0.78%
H.G. Infra Engineering Limited	0.74%
<b>Electrical Equipment</b>	<b>12.05%</b>
✓ Apar Industries Limited	3.48%
✓ Siemens Limited	3.11%
CG Power and Industrial Solutions Limited	1.93%
ABB India Limited	1.45%
Voltamp Transformers Limited	1.30%
KEC International Limited	0.78%
<b>Aerospace &amp; Defense</b>	<b>8.41%</b>
✓ Hindustan Aeronautics Limited	3.34%
Mishra Dhatu Nigam Limited	2.01%
Bharat Electronics Limited	2.00%
Bharat Dynamics Limited	1.06%
<b>Cement &amp; Cement Products</b>	<b>6.64%</b>
UltraTech Cement Limited	2.33%
JK Lakshmi Cement Limited	1.50%
ACC Limited	1.08%
Ambuja Cements Limited	0.90%
Dalmia Bharat Limited	0.83%
<b>Chemicals &amp; Petrochemicals</b>	<b>5.15%</b>
✓ Solar Industries India Limited	2.49%
Jubilant Ingrevia Limited	1.37%
Gujarat Fluorochemicals Limited	0.71%
Atul Limited	0.58%
<b>Power</b>	<b>5.05%</b>
✓ NTPC Limited	3.92%
NHPC Limited	1.13%
<b>Consumer Durables</b>	<b>3.52%</b>
Eureka Forbes Limited	1.59%
Century Plyboards (India) Limited	0.84%
Crompton Greaves Consumer Electricals Limited	0.59%
Whirlpool of India Limited	0.50%
<b>Industrial Manufacturing</b>	<b>3.38%</b>
Cyjent DLM Limited	1.82%
Honeywell Automation India Limited	1.56%
<b>Petroleum Products</b>	<b>2.93%</b>
✓ Reliance Industries Limited	2.93%
<b>Auto Components</b>	<b>2.92%</b>
Schaeffler India Limited	1.56%
Exide Industries Limited	1.36%
<b>IT - Services</b>	<b>2.38%</b>
Tata Technologies Limited	2.38%
<b>Gas</b>	<b>2.03%</b>
GAIL (India) Limited	1.44%
Indraprastha Gas Limited	0.59%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.59%</b>
Dhanuka Agritech Limited	1.26%
Chambal Fertilizers & Chemicals Limited	0.33%
<b>Non - Ferrous Metals</b>	<b>1.43%</b>
Hindalco Industries Limited	1.43%
<b>Telecom - Services</b>	<b>1.34%</b>
Bharti Airtel Limited	1.26%
Bharti Airtel Limited - Partly Paid Shares	0.08%
<b>Realty</b>	<b>1.27%</b>
The Phoenix Mills Limited	1.27%
<b>Agricultural Food &amp; other Products</b>	<b>0.97%</b>
Triveni Engineering & Industries Limited	0.97%
<b>Ferrous Metals</b>	<b>0.66%</b>
Jindal Steel & Power Limited	0.66%
<b>Total</b>	<b>95.65%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.53%
<b>Total</b>	<b>4.53%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.18%
<b>Total</b>	<b>-0.18%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

### INCEPTION DATE

June 11, 2004

### BENCHMARK

S&P BSE India Infrastructure TRI

### NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 224.231

Direct Plan

Growth: ₹ 239.887

### TOTAL AUM

2759 Cr

### MONTHLY AVERAGE AUM

2601 Cr

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

0.31

### 3 Year Risk Statistics:

Standard Deviation : 15.18%

Beta : 0.58

R-Squared : 71.36%

Sharpe Ratio : 1.96

### Month End Expense Ratio

Regular Plan : 2.03%

Direct Plan : 1.13%

## INCEPTION DATE

Nov 14, 2006

## BENCHMARK

Nifty Midcap 150 (TRI)

## NAV AS ON

**NOVEMBER 30, 2023**

Regular Plan

Growth: ₹ 112.902

Direct Plan

Growth: ₹ 123.633

## TOTAL AUM

15947 Cr

## MONTHLY AVERAGE AUM

15260 Cr

## Portfolio Turnover Ratio (Last 12 months):

0.23

## 3 Year Risk Statistics:

Standard Deviation : 14.01%

Beta : 0.86

R-Squared : 90.29%

Sharpe Ratio : 0.78

## Month End Expense Ratio

Regular Plan : 1.70%

Direct Plan : 0.76%

## 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>	11.21%
✓ Alkem Laboratories Limited	4.89%
✓ IPCA Laboratories Limited	4.09%
Alembic Pharmaceuticals Limited	2.23%
<b>Industrial Products</b>	9.99%
✓ Bharat Forge Limited	4.07%
✓ Supreme Industries Limited	2.81%
Polycab India Limited	1.41%
Timken India Limited	0.95%
Ratnamani Metals & Tubes Limited	0.75%
<b>Finance</b>	7.82%
Power Finance Corporation Limited	1.56%
IIFL Finance Limited	1.55%
Can Fin Homes Limited	1.49%
Cholamandalam Investment and Finance Company Limited	1.37%
L&T Finance Holdings Limited	1.10%
Aptus Value Housing Finance India Limited	0.75%
<b>Consumer Durables</b>	6.65%
Kajaria Ceramics Limited	1.71%
Sheela Foam Limited	1.31%
Dixon Technologies (India) Limited	1.29%
Bata India Limited	1.18%
Crompton Greaves Consumer Electricals Limited	1.16%
<b>Auto Components</b>	5.95%
Balkrishna Industries Limited	2.52%
UNO Minda Limited	2.26%
Schaeffler India Limited	1.17%
<b>Realty</b>	5.16%
✓ The Phoenix Mills Limited	5.16%
<b>Chemicals &amp; Petrochemicals</b>	5.10%
✓ Atul Limited	2.89%
Jubilant Ingrevia Limited	1.17%
Tata Chemicals Limited	0.84%
Linde India Limited	0.20%
<b>Fertilizers &amp; Agrochemicals</b>	4.80%
✓ Coromandel International Limited	3.69%
Dhanuka Agritech Limited	1.11%
<b>Banks</b>	4.52%
The Federal Bank Limited	1.68%
AU Small Finance Bank Limited	1.43%
ICICI Bank Limited	1.41%
<b>IT - Software</b>	3.50%
CoForge Limited	2.32%
Persistent Systems Limited	1.18%
<b>Electrical Equipment</b>	3.40%
CG Power and Industrial Solutions Limited	1.38%
Thermax Limited	1.32%
Apar Industries Limited	0.70%
<b>Cement &amp; Cement Products</b>	3.08%
✓ JK Cement Limited	3.08%
<b>Personal Products</b>	3.07%
✓ Emami Limited	3.07%
<b>IT - Services</b>	3.01%
✓ Cyient Limited	3.01%
<b>Aerospace &amp; Defense</b>	2.46%
Hindustan Aeronautics Limited	1.29%
Bharat Electronics Limited	1.17%
<b>Leisure Services</b>	2.44%
Jubilant Foodworks Limited	1.40%
Westlife Foodworld Limited	1.04%
<b>Construction</b>	1.97%
Techno Electric & Engineering Company Limited	1.97%
<b>Food Products</b>	1.92%
Hatsun Agro Product Limited	1.92%
<b>Automobiles</b>	1.78%
Hero MotoCorp Limited	1.78%
<b>Commercial Services &amp; Supplies</b>	1.45%
eClerx Services Limited	1.45%
<b>Insurance</b>	1.30%
Max Financial Services Limited	1.30%
<b>Gas</b>	1.07%
Gujarat Gas Limited	1.07%
<b>Textiles &amp; Apparels</b>	1.05%
Page Industries Limited	1.05%
<b>Transport Services</b>	0.87%
Container Corporation of India Limited	0.87%
<b>Retailing</b>	0.69%
Just Dial Limited	0.69%
<b>Total</b>	<b>94.26%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	5.48%
<b>Total</b>	<b>5.48%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	0.26%
<b>Total</b>	<b>0.26%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Notes: 1. Classification of % of holdings based on Market Capitalisation: Mid-Cap 69.57%, Small-Cap 17.67%, Large-Cap 7.02%.

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>55</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>22.78%</b>
✓ HDFC Bank Limited	7.42%
✓ ICI Bank Limited	6.10%
✓ Axis Bank Limited	3.73%
✓ State Bank of India	3.45%
Kotak Mahindra Bank Limited	1.11%
AU Small Finance Bank Limited	0.97%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.51%</b>
Sun Pharmaceutical Industries Limited	1.98%
IPCA Laboratories Limited	1.45%
Cipla Limited	1.09%
Suven Pharmaceuticals Limited	1.08%
Alkem Laboratories Limited	1.04%
Alembic Pharmaceuticals Limited	1.02%
Dr. Reddy's Laboratories Limited	0.99%
Lupin Limited	0.50%
Pfizer Limited	0.36%
<b>IT - Software</b>	<b>9.15%</b>
✓ Infosys Limited	2.95%
✓ HCL Technologies Limited	2.52%
Coforge Limited	1.94%
Tech Mahindra Limited	1.33%
Mphasis Limited	0.41%
<b>Finance</b>	<b>8.29%</b>
✓ Power Finance Corporation Limited	2.72%
Bajaj Finance Limited	1.74%
SBI Cards and Payment Services Limited	1.27%
REC Limited	1.25%
IIFL Finance Limited	1.13%
Indian Renewable Energy Development Agency Limited	0.18%
<b>Automobiles</b>	<b>5.73%</b>
✓ Mahindra & Mahindra Limited	3.17%
✓ Tata Motors Limited	2.56%
<b>Auto Components</b>	<b>3.11%</b>
Samvardhana Motherson International Limited	1.46%
Exide Industries Limited	1.40%
Schaeffler India Limited	0.25%
<b>Petroleum Products</b>	<b>3.10%</b>
Hindustan Petroleum Corporation Limited	1.60%
Bharat Petroleum Corporation Limited	1.50%
<b>Diversified FMCG</b>	<b>2.72%</b>
✓ Hindustan Unilever Limited	2.72%
<b>Gas</b>	<b>2.57%</b>
GAIL (India) Limited	1.75%
Gujarat State Petronet Limited	0.82%
<b>Power</b>	<b>2.43%</b>
NTPC Limited	2.43%
<b>Insurance</b>	<b>2.39%</b>
SBI Life Insurance Company Limited	1.43%
Max Financial Services Limited	0.96%
<b>Consumer Durables</b>	<b>2.31%</b>
Century Plyboards (India) Limited	1.01%
Crompton Greaves Consumer Electricals Limited	0.75%
Whirlpool of India Limited	0.55%
<b>Cement &amp; Cement Products</b>	<b>2.24%</b>
UltraTech Cement Limited	1.16%
ACC Limited	1.08%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.06%</b>
Gujarat Fluorochemicals Limited	0.98%
GHCL Limited	0.59%
Atul Limited	0.49%
<b>Construction</b>	<b>1.95%</b>
Ahluwalia Contracts (India) Limited	0.85%
KNR Constructions Limited	0.59%
G R Infraprojects Limited	0.51%
<b>Industrial Products</b>	<b>1.93%</b>
Bharat Forge Limited	1.41%
Finolex Cables Limited	0.52%
<b>Telecom - Services</b>	<b>1.78%</b>
Bharti Airtel Limited	1.63%
Bharti Airtel Limited - Partly Paid Shares	0.15%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.65%</b>
Coromandel International Limited	1.14%
Chambal Fertilizers & Chemicals Limited	0.51%
<b>Oil</b>	<b>1.59%</b>
Oil & Natural Gas Corporation Limited	1.59%
<b>Personal Products</b>	<b>1.55%</b>
Emami Limited	1.55%
<b>Non - Ferrous Metals</b>	<b>1.49%</b>
Hindalco Industries Limited	1.49%
<b>Transport Services</b>	<b>1.25%</b>
Container Corporation of India Limited	1.25%
<b>Aerospace &amp; Defense</b>	<b>1.20%</b>
Bharat Electronics Limited	1.20%
<b>Textiles &amp; Apparels</b>	<b>1.14%</b>
Vardhman Textiles Limited	1.02%

Name of Instrument	% to Net Assets
GHCL Textiles Limited	0.12%
<b>Realty</b>	<b>1.03%</b>
The Phoenix Mills Limited	1.03%
<b>Electrical Equipment</b>	<b>1.02%</b>
KEC International Limited	1.02%
<b>Agricultural Food &amp; other Products</b>	<b>0.91%</b>
Marico Limited	0.91%
<b>Ferrous Metals</b>	<b>0.74%</b>
Jindal Steel & Power Limited	0.74%
<b>Total</b>	<b>97.62%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	2.49%
<b>Total</b>	<b>2.49%</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

## INCEPTION DATE

Jan 18, 2007

## BENCHMARK

Nifty 500 (TRI)

## NAV AS ON

NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 100.951

Direct Plan

Growth: ₹ 110.435

## TOTAL AUM

12615 Cr

## MONTHLY AVERAGE AUM

12142 Cr

## Portfolio Turnover Ratio

(Last 12 months):

0.38

## 3 Year Risk Statistics:

Standard Deviation : 13.35%

Beta : 0.93

R-Squared : 91.19%

Sharpe Ratio : 1.14

## Month End Expense Ratio

Regular Plan : 1.67%

Direct Plan : 0.72%

<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.

## INCEPTION DATE

Nov 30, 2018

## BENCHMARK

S&P BSE HEALTHCARE (TRI)

## NAV AS ON

**NOVEMBER 30, 2023**

Regular Plan

Growth: ₹ 28.394

Direct Plan

Growth: ₹ 30.661

## TOTAL AUM

1922 Cr

## MONTHLY AVERAGE AUM

1827 Cr

## Portfolio Turnover Ratio (Last 12 months):

0.20

## 3 Year Risk Statistics:

Standard Deviation : 14.92%

Beta : 0.86

R-Squared : 88.64%

Sharpe Ratio : 0.60

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Pharmaceuticals & Biotechnology	73.82%
✓ Sun Pharmaceutical Industries Limited	12.99%
✓ IPCA Laboratories Limited	8.99%
✓ Suen Pharmaceuticals Limited	8.62%
✓ Cipla Limited	8.10%
✓ Lupin Limited	7.28%
✓ Alembic Pharmaceuticals Limited	5.22%
✓ Alkem Laboratories Limited	4.61%
✓ Concord Biotech Limited	4.34%
✓ Procter & Gamble Health Limited	4.23%
Zydu Lifesciences Limited	2.74%
Indoco Remedies Limited	2.47%
Aarti Drugs Limited	1.87%
Unichem Laboratories Limited	1.57%
Mankind Pharma Limited	0.47%
Pfizer Limited	0.32%
<b>Healthcare Services</b>	11.25%
✓ Apollo Hospitals Enterprise Limited	5.36%
Vijaya Diagnostic Centre Limited	3.39%
Koval Medical Center and Hospital Limited	1.94%
Jupiter Life Line Hospitals Limited	0.56%
<b>Insurance</b>	1.86%
ICICI Lombard General Insurance Company Limited	1.86%
<b>Retailing</b>	0.80%
Medplus Health Services Limited	0.80%
<b>Total</b>	<b>87.73%</b>
<b>Foreign Securities and/or overseas ETF(s)</b>	
Listed / awaiting listing on the stock exchanges	
Healthcare Equipment & Supplies	7.31%
Globus Medical Inc	3.35%
Intuitive Surgical Inc	2.53%
Abbott Laboratories	1.43%
<b>Pharmaceuticals &amp; Biotechnology</b>	1.77%
Taro Pharmaceutical Industries Limited	1.40%
Illumina Inc	0.37%
<b>Total</b>	<b>9.08%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	2.38%
<b>Total</b>	<b>2.38%</b>
<b>OTHERS</b>	
<b>Overseas Mutual Funds</b>	
Global X Funds - Global X Genomics & Biotechnology ETF	0.90%
<b>Total</b>	<b>0.90%</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

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.69%	0.00%	0.69%
Regular	2.04%	0.00%	2.04%

\* 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.



## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>21.05%</b>
✓ HDFC Bank Limited	7.96%
✓ ICICI Bank Limited	5.77%
✓ Kotak Mahindra Bank Limited	4.14%
✓ AU Small Finance Bank Limited	3.18%
<b>IT - Software</b>	<b>12.66%</b>
✓ Infosys Limited	2.92%
HCL Technologies Limited	2.41%
Tata Consultancy Services Limited	2.37%
LTI Mindtree Limited	1.97%
Tech Mahindra Limited	1.80%
Mphasis Limited	1.19%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>10.17%</b>
Sun Pharmaceutical Industries Limited	2.21%
Dr. Reddy's Laboratories Limited	1.87%
Torrent Pharmaceuticals Limited	1.42%
Alkem Laboratories Limited	1.28%
IPCA Laboratories Limited	1.25%
Abbott India Limited	1.19%
Cipla Limited	0.95%
<b>Automobiles</b>	<b>7.18%</b>
Bajaj Auto Limited	2.52%
Maruti Suzuki India Limited	2.37%
Hero MotoCorp Limited	2.29%
<b>Finance</b>	<b>7.14%</b>
✓ Bajaj Finserv Limited	3.64%
✓ Bajaj Finance Limited	3.50%
<b>Insurance</b>	<b>6.60%</b>
✓ HDFC Life Insurance Company Limited	3.63%
✓ ICICI Lombard General Insurance Company Limited	2.97%
<b>Ferrous Metals</b>	<b>4.66%</b>
Tata Steel Limited	2.35%
JSW Steel Limited	2.31%
<b>Consumer Durables</b>	<b>4.10%</b>
Asian Paints Limited	1.88%
Havells India Limited	1.12%
Crompton Greaves Consumer Electricals Limited	1.10%
<b>Diversified FMCG</b>	<b>3.99%</b>
ITC Limited	2.35%
Hindustan Unilever Limited	1.64%
<b>Food Products</b>	<b>3.84%</b>
Nestle India Limited	1.99%
Britannia Industries Limited	1.85%
<b>Personal Products</b>	<b>3.23%</b>
Colgate Palmolive (India) Limited	1.90%
Dabur India Limited	1.33%
<b>Construction</b>	<b>2.58%</b>
✓ Larsen & Toubro Limited	2.58%
<b>Cement &amp; Cement Products</b>	<b>2.51%</b>
UltraTech Cement Limited	2.51%
<b>Industrial Products</b>	<b>2.33%</b>
Astral Limited	1.18%
Cummins India Limited	1.15%
<b>Agricultural Food &amp; other Products</b>	<b>1.79%</b>
Marico Limited	1.79%
<b>Auto Components</b>	<b>1.70%</b>
Balkrishna Industries Limited	1.70%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.64%</b>
Pdilatte Industries Limited	1.64%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.41%</b>
Coromandel International Limited	1.41%
<b>IT - Services</b>	<b>1.01%</b>
L&T Technology Services Limited	1.01%
<b>Total</b>	<b>99.59%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.26%
<b>Total</b>	<b>0.26%</b>
<b>Cash &amp; Cash Equivalent</b>	
Cash Margin	0.52%
Net Receivables/Payables	-0.37%
<b>Total</b>	<b>0.15%</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.

### INCEPTION DATE

Jun 10, 2019

### BENCHMARK

S&P BSE 200 TRI

### NAV AS ON NOVEMBER 30, 2023

Regular Plan  
Growth: ₹ 17.998

### Direct Plan

Growth: ₹ 18.606

### TOTAL AUM

1263 Cr

### MONTHLY AVERAGE AUM

1230 Cr

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

0.42

### 3 Year Risk Statistics:

Standard Deviation : 13.84%

Beta : 0.93

R-Squared : 85.65%

Sharpe Ratio : 0.39

### Month End Expense Ratio

Regular Plan : 1.30%

Direct Plan : 0.56%

## INCEPTION DATE

Dec 10, 2020

## BENCHMARK

Nifty 500 TRI

## NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 16.134

Direct Plan

Growth: ₹ 16.504

## TOTAL AUM

705 Cr

## MONTHLY AVERAGE AUM

678 Cr

## Portfolio Turnover Ratio (Last 12 months):

1.14

## Portfolio Turnover Ratio (Directional Equity):

0.11

## 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>	12.54%
✓ Cipla Limited	2.68%
Sun Pharmaceutical Industries Limited	2.09%
Alkem Laboratories Limited	1.70%
IPCA Laboratories Limited	1.68%
Dr. Reddy's Laboratories Limited	1.57%
Suven Pharmaceuticals Limited	0.90%
Pfizer Limited	0.72%
Alembic Pharmaceuticals Limited	0.71%
Aarti Drugs Limited	0.49%
<b>IT - Software</b>	6.66%
✓ Infosys Limited	2.68%
HCL Technologies Limited	1.69%
LTI Mindtree Limited	1.18%
Tech Mahindra Limited	1.11%
<b>Automobiles</b>	4.57%
Bajaj Auto Limited	2.27%
Hero MotoCorp Limited	1.80%
Mahindra & Mahindra Limited	0.50%
<b>Construction</b>	3.79%
✓ Larsen & Toubro Limited	3.08%
Kalpatech Projects International Limited	0.71%
<b>Aerospace &amp; Defense</b>	3.66%
Hindustan Aeronautics Limited	2.19%
Bharat Electronics Limited	1.47%
<b>Fertilizers &amp; Agrochemicals</b>	3.39%
✓ Coromandel International Limited	2.33%
Chambal Fertilizers & Chemicals Limited	1.06%
<b>Petroleum Products</b>	3.07%
Hindustan Petroleum Corporation Limited	1.82%
Bharat Petroleum Corporation Limited	1.25%
<b>Diversified FMCG</b>	2.98%
✓ ITC Limited	2.98%
<b>Cement &amp; Cement Products</b>	2.94%
UltraTech Cement Limited	1.24%
Ambuja Cements Limited	1.09%
ACC Limited	0.61%
<b>Chemicals &amp; Petrochemicals</b>	2.80%
PCBL LIMITED	1.25%
Deepak Nitrite Limited	0.97%
Atul Limited	0.58%
<b>Auto Components</b>	2.48%
Apollo Tyres Limited	0.75%
CIE Automotive India Limited	0.73%
Craftsman Automation Limited	0.52%
Samvardhana Motherson International Limited	0.48%
<b>Ferrous Metals</b>	2.29%
JSW Steel Limited	1.36%
Jindal Steel & Power Limited	0.69%
Tata Steel Limited	0.24%
<b>Beverages</b>	1.38%
Radico Khaitan Limited	1.38%
<b>Agricultural Food &amp; other Products</b>	1.33%
Gujarat Ambuja Exports Limited	0.82%
Triveni Engineering & Industries Limited	0.51%
<b>Gas</b>	1.25%
GAIL (India) Limited	1.25%
<b>Consumable Fuels</b>	1.23%
Coal India Limited	1.23%
<b>Commercial Services &amp; Supplies</b>	1.09%
eClerx Services Limited	1.09%
<b>IT - Services</b>	1.01%
Cyient Limited	1.01%
<b>Textiles &amp; Apparels</b>	0.91%
Yardman Textiles Limited	0.91%
<b>Healthcare Services</b>	0.54%
Narayana Hrudayalaya Ltd.	0.54%
<b>Food Products</b>	0.54%
Avanti Feeds Limited	0.54%
<b>Diversified</b>	0.54%
DCM Shriram Limited	0.54%
<b>Personal Products</b>	0.24%
Godrej Consumer Products Limited	0.24%
<b>Consumer Durables</b>	0.11%
Nilkamal Limited	0.11%
<b>Total</b>	<b>61.34%</b>
<b>Foreign Securities and/or overseas ETF(s)</b>	
Listed / awaiting listing on the stock exchanges	
<b>Finance</b>	6.72%
✓ Berkshire Hathaway Inc - Class B	6.72%
<b>Total</b>	<b>6.72%</b>

Name of Instrument	% to Net Assets
<b>Arbitrage (Cash Long)</b>	
Stock Futures	-8.29%
<b>Total</b>	<b>8.23%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	3.39%
<b>Total</b>	<b>3.39%</b>
<b>OTHERS</b>	
<b>Overseas Mutual Funds</b>	
✓ Veritas Global Focus Fund	6.36%
✓ Lindsell Train Global Equity Fund	4.60%
✓ Harding Loewner Global Equity Fund	4.36%
✓ WCM GLOBAL EQUITY FUND	3.12%
<b>Total</b>	<b>18.44%</b>
<b>Cash &amp; Cash Equivalent</b>	
Cash Margin	2.02%
Net Receivables/Payables	-0.14%
<b>Total</b>	<b>1.88%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.77%	0.17%	0.94%
Regular	1.54%	0.17%	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.

# 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	
<b>Industrial Products</b>	<b>17.55%</b>
✓ Ratnamani Metals & Tubes Limited	3.15%
✓ Welspun Corp Limited	2.38%
Prince Pipes And Fittings Limited	1.88%
Swaraj Engines Limited	1.39%
Kalyani Steels Limited	1.36%
Mold-Tek Packaging Limited	1.26%
Kirloskar Oil Engines Limited	1.21%
R R Kabel Limited	1.21%
APL Apollo Tubes Limited	0.97%
TCPL Packaging Limited	0.90%
Graphite India Limited	0.84%
Finolex Industries Limited	0.80%
Harsha Engineers International Limited	0.20%
<b>Consumer Durables</b>	<b>14.64%</b>
✓ Nikkamal Limited	2.18%
✓ Safari Industries (India) Limited	2.03%
La Opala RG Limited	1.78%
Thangamayil Jewellery Limited	1.41%
Kajaria Ceramics Limited	1.37%
Greenlam Industries Limited	1.23%
TTX Prestige Limited	1.11%
Sheela Foam Limited	1.07%
Hindware Home Innovation Limited	0.84%
Amber Enterprises India Limited	0.64%
Borosil Limited	0.50%
Century Plyboards (India) Limited	0.37%
Campus Activewear Limited	0.11%
<b>Auto Components</b>	<b>6.27%</b>
✓ Suprajit Engineering Limited	2.71%
Lumax Auto Technologies Limited	1.20%
Rolex Rings Limited	1.13%
Sandhar Technologies Limited	0.91%
Subros Limited	0.32%
<b>Chemicals &amp; Petrochemicals</b>	<b>5.39%</b>
✓ Jubilant Ingrevia Limited	1.99%
Atul Limited	1.75%
GHCL Limited	1.07%
Archean Chemical Industries Limited	0.58%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.34%</b>
✓ IPCA Laboratories Limited	2.81%
Aarti Drugs Limited	1.42%
Amrutanjan Health Care Limited	0.67%
Alembic Pharmaceuticals Limited	0.44%
<b>IT - Services</b>	<b>4.88%</b>
✓ Cyient Limited	4.88%
<b>Agricultural Food &amp; other Products</b>	<b>4.70%</b>
✓ Triveni Engineering & Industries Limited	2.95%
LT Foods Limited	1.75%
<b>Fertilizers &amp; Agrochemicals</b>	<b>4.59%</b>
Dhanuka Agritech Limited	1.38%
Paradeep Phosphates Limited	1.18%
Chambal Fertilizers & Chemicals Limited	1.02%
Sharda Cropchem Limited	1.01%
<b>Construction</b>	<b>4.47%</b>
Engineers India Limited	1.85%
Techno Electric & Engineering Company Limited	1.83%
KNR Constructions Limited	0.79%
<b>Textiles &amp; Apparels</b>	<b>3.80%</b>
Vardhman Textiles Limited	1.37%
K.P.R. Mill Limited	1.03%
S. P. Apparels Limited	1.00%
GHCL Textiles Limited	0.21%
Siyaram Silk Mills Limited	0.19%
<b>Commercial Services &amp; Supplies</b>	<b>3.15%</b>
✓ eClerx Services Limited	3.15%
<b>Healthcare Services</b>	<b>2.71%</b>
Narayana Hrudayalaya Ltd.	1.69%
Rainbow Childrens Medicare Limited	1.02%
<b>Food Products</b>	<b>2.49%</b>
Dodla Dairy Limited	1.61%
Heritage Foods Limited	0.88%
<b>Capital Markets</b>	<b>2.49%</b>
Prudent Corporate Advisory Services Limited	1.43%
Anand Rathi Wealth Limited	1.06%
<b>Electrical Equipment</b>	<b>2.36%</b>
Voltamp Transformers Limited	1.66%
Apar Industries Limited	0.70%
<b>Banks</b>	<b>2.06%</b>
DCB Bank Limited	1.13%
Equitas Small Finance Bank Limited	0.93%
<b>Finance</b>	<b>1.98%</b>
IIFL Finance Limited	1.03%
Manappuram Finance Limited	0.95%
<b>Retailing</b>	<b>1.78%</b>
Shoppers Stop Limited	0.96%
Just Dial Limited	0.82%

Name of Instrument	% to Net Assets
<b>Leisure Services</b>	<b>1.59%</b>
Westlife Foodworld Limited	1.59%
<b>Industrial Manufacturing</b>	<b>0.98%</b>
HLE Glascoat Limited	0.98%
<b>Cigarettes &amp; Tobacco Products</b>	<b>0.94%</b>
VST Industries Limited	0.94%
<b>Gas</b>	<b>0.39%</b>
IRM Energy Limited	0.39%
<b>Total</b>	<b>94.55%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	5.55%
<b>Total</b>	<b>5.55%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.10%
<b>Total</b>	<b>-0.10%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Small-Cap 85.20%, Mid Cap 8.96% & 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

S&P BSE 250 Small Cap (TRI)

### NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 155.174

Direct Plan

Growth: ₹ 168.051

### TOTAL AUM

13095 Cr

### MONTHLY AVERAGE AUM

12519 Cr

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

0.21

### 3 Year Risk Statistics:

Standard Deviation : 16.10%

Beta : 0.86

R-Squared : 93.45%

Sharpe Ratio : 1.57

### Month End Expense Ratio

Regular Plan : 1.73%

Direct Plan : 0.81%

## INCEPTION DATE

Jun 10, 2010

## BENCHMARK

Nifty 500 (TRI)

## NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 41.573

Direct Plan

Growth: ₹ 45.632

## TOTAL AUM

2101 Cr

## MONTHLY AVERAGE AUM

2010 Cr

## Portfolio Turnover Ratio (Last 12 months):

0.36

## 3 Year Risk Statistics:

Standard Deviation : 14.20%

Beta : 0.90

R-Squared : 75.73%

Sharpe Ratio : 0.68

## Month End Expense Ratio

Regular Plan : 2.09%

Direct Plan : 1.05%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Finance</b>	<b>16.09%</b>
✓ Bajaj Finance Limited	6.47%
✓ Power Finance Corporation Limited	3.69%
Cholamandalam Investment and Finance Company Limited	3.10%
IIFL Finance Limited	2.83%
<b>Banks</b>	<b>12.96%</b>
✓ ICICI Bank Limited	5.03%
✓ HDFC Bank Limited	4.24%
✓ Axis Bank Limited	3.69%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>11.82%</b>
✓ IPCA Laboratories Limited	4.80%
✓ Alkem Laboratories Limited	4.46%
Cipla Limited	1.90%
Suven Pharmaceuticals Limited	0.66%
<b>Industrial Products</b>	<b>10.09%</b>
Bharat Forge Limited	3.53%
Ratnamani Metals & Tubes Limited	3.29%
Polycab India Limited	3.27%
<b>IT - Software</b>	<b>9.33%</b>
✓ Infosys Limited	3.83%
Coforge Limited	3.34%
Tech Mahindra Limited	2.16%
<b>Automobiles</b>	<b>7.49%</b>
✓ Tata Motors Limited	4.17%
Hero MotoCorp Limited	3.32%
<b>Insurance</b>	<b>5.31%</b>
SBI Life Insurance Company Limited	3.35%
ICICI Prudential Life Insurance Company Limited	1.96%
<b>Aerospace &amp; Defense</b>	<b>4.10%</b>
✓ Hindustan Aeronautics Limited	4.10%
<b>Realty</b>	<b>3.66%</b>
The Phoenix Mills Limited	3.66%
<b>Personal Products</b>	<b>3.65%</b>
Emami Limited	3.65%
<b>Fertilizers &amp; Agrochemicals</b>	<b>3.19%</b>
Coromandel International Limited	3.19%
<b>Consumer Durables</b>	<b>2.85%</b>
Century Plyboards (India) Limited	2.85%
<b>Leisure Services</b>	<b>2.26%</b>
Westlife Foodworld Limited	2.26%
<b>Cement &amp; Cement Products</b>	<b>2.24%</b>
UltraTech Cement Limited	2.24%
<b>Gas</b>	<b>2.04%</b>
GAIL (India) Limited	2.04%
<b>Total</b>	<b>97.08%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	3.00%
<b>Total</b>	<b>3.00%</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 51.60%, Mid Cap 36.42%, Small-Cap 9.06%.

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

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Ferrous Metals</b>	15.55%
✓ Tata Steel Limited	7.45%
✓ Jindal Steel & Power Limited	7.01%
NMDC Steel Limited	1.09%
<b>Petroleum Products</b>	14.61%
✓ Reliance Industries Limited	5.36%
✓ Bharat Petroleum Corporation Limited	5.07%
✓ Hindustan Petroleum Corporation Limited	4.18%
<b>Non - Ferrous Metals</b>	14.14%
✓ Hindalco Industries Limited	9.87%
National Aluminium Company Limited	2.20%
Hindustan Zinc Limited	2.07%
<b>Gas</b>	9.74%
GAIL (India) Limited	3.83%
Gujarat State Petronet Limited	2.90%
Gujarat Gas Limited	1.02%
Indraprastha Gas Limited	0.93%
Petronet LNG Limited	0.54%
IRM Energy Limited	0.52%
<b>Consumable Fuels</b>	8.51%
✓ Coal India Limited	8.51%
<b>Oil</b>	4.57%
✓ Oil & Natural Gas Corporation Limited	4.57%
<b>Minerals &amp; Mining</b>	4.00%
NMDC Limited	4.00%
<b>Industrial Products</b>	3.01%
Godawari Power and Ispat Limited	2.11%
APL Apollo Tubes Limited	0.90%
<b>Total</b>	<b>74.13%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	9.00%
<b>Total</b>	<b>9.00%</b>
<b>OTHERS</b>	
<b>Overseas Mutual Funds</b>	
✓ BlackRock Global Funds - World Energy Fund ^^	8.72%
✓ BlackRock Global Funds - Sustainable Energy Fund ^^	7.87%
<b>Total</b>	<b>16.59%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	0.28%
<b>Total</b>	<b>0.28%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

^^ Fund domiciled in Luxembourg

## INCEPTION DATE

Apr 25, 2008

## BENCHMARK

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

## NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 68.311

Direct Plan

Growth: ₹ 74.634

## TOTAL AUM

794 Cr

## MONTHLY AVERAGE AUM

761 Cr

## Portfolio Turnover Ratio (Last 12 months):

0.23

## 3 Year Risk Statistics:

Standard Deviation : 19.75%

Beta : 0.88

R-Squared : 81.49%

Sharpe Ratio : 0.98

## Additional Disclosure

DSP Natural Resources and New Energy Fund as of 31-Oct-2023	% to Net Assets
Equity & Equity Related	74.08%
TREPS / Reverse Repo Investments / Corporate Debt Repo	9.01%
Foreign Securities	
BlackRock Global Funds - Sustainable Energy Fund (Class I2 USD Shares)^	7.67%
BlackRock Global Funds - World Energy Fund (Class I2 USD Shares)^	9.40%
Net Receivables/Payables	-0.16%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - World Energy Fund (Underlying Fund) as of 31-Oct-2023	
Top 10 stocks	
Security	% to Net Assets
SHELL PLC	9.9%
CONOCOPHILLIPS	8.3%
EXXON MOBIL CORP	8.0%
CHEVRON CORP	7.3%
TOTALENERGIES SE	4.9%
MARATHON PETROLEUM CORP	4.9%
BP PLC	4.8%
CHENIERE ENERGY INC	4.8%
EOG RESOURCES INC	4.8%
CANADIAN NATURAL RESOURCES LTD	4.8%
Others	37.6%
Cash	
<b>TOTAL</b>	<b>100.0%</b>

Sector Allocation	
Integrated	41.1%
Exploration and Prod.	29.9%
Distribution	12.9%
Refining and Mktg.	8.2%
Oil Services	7.0%
Cash and/or Derivatives	1.0%
Coal and Uranium	0.0%
<b>TOTAL</b>	<b>100.0%</b>

^^ Fund domiciled in Luxembourg

BlackRock Global Funds - Sustainable Energy Fund (Underlying Fund) as of 31-Oct-2023	
Top 10 stocks	
Security	% to Net Assets
RWE AG	6.3%
NEXTERA ENERGY INC	6.3%
ENEL SPA	4.2%
EDP - ENERGIAS DE PORTUGAL SA	3.9%
VESTAS WIND SYSTEMS A/S	3.8%
LINDE PLC	3.4%
LAIR LIQUIDE SA POUR L ETUDE ET L EXPLO DES PROCEDES GEORGES CLAUDE SA	3.3%
ANALOG DEVICES INC	3.2%
UNION PACIFIC CORPORATION	2.8%
STMICROELECTRONICS NV	2.8%
Others	60.1%
Cash	
<b>TOTAL</b>	<b>100.00%</b>

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct Plan	1.03%	0.17%	1.20%
Regular Plan	2.11%	0.17%	2.28%

\* 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.

# 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 / Corporate Debt Repo	2.45%
<b>Total</b>	<b>2.45%</b>
<b>OTHERS</b>	
<b>Overseas Mutual Funds</b>	
BlackRock Global Funds - World Gold Fund ^^	82.60%
Vaneck Gold Miners ETF	15.40%
<b>Total</b>	<b>98.00%</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>

^^ Fund domiciled in Luxembourg

## Additional Disclosure

DSP World Gold Fund (FOF) as of 31-Oct-2023	% to Net Assets
BlackRock Global Funds - World Gold Fund (Class I2 USD Shares)^^	83.03%
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.72%
Net Receivables/Payables	-0.43%
Vaneck Gold Miners ETF	15.68%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - World Gold Fund (Underlying Fund) as of 31-Oct-2023	
Top10 stocks	
Security	% to Net Assets
BARRICK GOLD CORP	7.5%
GOLD FIELDS LTD	6.3%
AGNICO EAGLE MINES LTD	6.2%
ENDEAVOUR MINING PLC	6.2%
WHEATON PRECIOUS METALS CORP	5.5%
B2GOLD CORP	5.4%
NEWMONT CORPORATION	4.8%
NORTHERN STAR RESOURCES LTD	4.7%
ALAMOS GOLD INC	4.5%
KINROSS GOLD CORP	4.0%
Others	44.8%
Cash	
<b>TOTAL</b>	<b>100.0%</b>
Sector Allocation	
Gold	88.2%
Silver	8.7%
Copper	1.9%
Cash and/or Derivatives	1.3%
<b>TOTAL</b>	<b>100.0%</b>

^^ Fund domiciled in Luxembourg

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds^^	Total
Direct	0.76%	0.95%	1.71%
Regular	1.40%	0.95%	2.35%

\* 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

## INCEPTION DATE

Sep 14, 2007

## BENCHMARK

FTSE Gold Mine TR (in INR terms)

## NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 17.2503

Direct Plan

Growth: ₹ 18.2480

## TOTAL AUM

835 Cr

## MONTHLY AVERAGE AUM

763 Cr

## INCEPTION DATE

Dec 29, 2009

## BENCHMARK

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

## NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 15.2415

Direct Plan

Growth: ₹ 16.2282

## TOTAL AUM

168 Cr

## MONTHLY AVERAGE AUM

164 Cr

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.66%
<b>Total</b>	<b>1.66%</b>
<b>OTHERS</b>	
Overseas Mutual Funds	
BlackRock Global Funds - World Mining Fund ^^	98.72%
<b>Total</b>	<b>98.72%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.38%
<b>Total</b>	<b>-0.38%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

^^ Fund domiciled in Luxembourg

## Additional Disclosure

DSP World Mining Fund (FOF) as of 31-Oct-2023	% to Net Assets
BlackRock Global Funds - World Mining Fund (Class I2 USD Shares)**	98.73%
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.72%
Net Receivables/Payables	-0.45%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - World Mining Fund (Underlying Fund) as of 31-Oct-2023	
Top10 stocks	
Security	% to Net Assets
BHP GROUP LTD	9.6%
GLENCORE PLC	8.5%
VALE SA	6.8%
RIO TINTO PLC	5.7%
FREEPORT-MCMORAN INC	5.0%
NEWMONT CORPORATION	3.7%
WHEATON PRECIOUS METALS CORP	3.7%
TECK RESOURCES LTD	3.6%
BARRICK GOLD CORP	3.5%
NUCOR CORPORATION	3.3%
Others	46.8%
Cash	
<b>TOTAL</b>	<b>100.00%</b>
Sector Allocation	
Diversified	36.8%
Copper	18.3%
Gold	17.7%
Steel	8.7%
Industrial Minerals	6.6%
Aluminium	3.1%
Uranium	3.0%
Iron Ore	1.8%
Cash and/or Derivatives	1.6%
Nickel	1.1%
Platinum Grp. Met.	0.6%
Mineral Services	0.6%
Other	0.0%
Tin	0.0%
Coal	0.0%
Zinc	0.0%
Silver	0.0%
Molybdenum	0.0%
<b>TOTAL</b>	<b>100.02%</b>

^^ Fund domiciled in Luxembourg

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.46%	1.05%	1.51%
Regular	1.12%	1.05%	2.17%

\* 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.

# DSP World Energy Fund

An open ended fund of fund scheme investing in BlackRock Global Funds - World Energy Fund (BGF - WEF) and BlackRock Global Funds - Sustainable Energy Fund (BGF - SEF)

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.87%
<b>Total</b>	<b>0.87%</b>
<b>OTHERS</b>	
Overseas Mutual Funds	
BlackRock Global Funds - Sustainable Energy Fund ^^	99.17%
<b>Total</b>	<b>99.17%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.04%
<b>Total</b>	<b>-0.04%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

^^ Fund domiciled in Luxembourg

## INCEPTION DATE

Aug 14, 2009

## BENCHMARK

50% MSCI World Energy 30% Buffer 10/40 Net Total Return + 50% MSCI World (Net) - Net & Expressed in INR

## NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 16.9309

Direct Plan

Growth: ₹ 17.6548

## TOTAL AUM

152 Cr

## MONTHLY AVERAGE AUM

147 Cr

## Additional Disclosure

DSP World Energy Fund (FOF) as of 31-Oct-2023	% to Net Assets
BlackRock Global Funds - World Energy Fund (Class I2 USD Shares)^	
BlackRock Global Funds - Sustainable Energy Fund (Class I2 USD Shares)^	98.54%
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.62%
Net Receivables/Payables	-0.16%
<b>TOTAL</b>	<b>100.00%</b>

### BlackRock Global Funds - Sustainable Energy Fund (Underlying Fund) as of 31-Oct-2023

Top10 stocks	
Security	% to Net Assets
RWE AG	6.3%
NEXTERA ENERGY INC	6.3%
ENEL SPA	4.2%
EDP - ENERGIAS DE PORTUGAL SA	3.9%
VESTAS WIND SYSTEMS A/S	3.8%
LINDE PLC	3.4%
L AIR LIQUIDE SA POUR L ETUDE ET L EXPLO DES PROCEDES GEORGES CLAUDE SA	3.3%
ANALOG DEVICES INC	3.2%
UNION PACIFIC CORPORATION	2.8%
STMICROELECTRONICS NV	2.8%
Others	60.1%
Cash	
<b>TOTAL</b>	<b>100.00%</b>

^^ Fund domiciled in Luxembourg

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds*	Total
Direct	0.59%	0.96%	1.55%
Regular	1.21%	0.96%	2.17%

\* 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.



**INCEPTION DATE**  
Oct 19, 2011

**BENCHMARK**  
MSCI ACWI Net Total Return

**NAV AS ON**  
**NOVEMBER 30, 2023**

Regular Plan  
Growth: ₹ 17.7712

Direct Plan  
Growth: ₹ 18.3732

**TOTAL AUM**  
17 Cr

**MONTHLY AVERAGE AUM**  
17 Cr

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.90%
<b>Total</b>	<b>1.90%</b>
<b>OTHERS</b>	
<b>Overseas Mutual Funds</b>	
BlackRock Global Funds - Nutrition Fund ^^	98.63%
<b>Total</b>	<b>98.63%</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>

^^ Fund domiciled in Luxembourg

## Additional Disclosure

DSP World Agriculture Fund (FOF) as of 31-Oct-2023	% to Net Assets
BlackRock Global Funds - Nutrition Fund (Class I2 USD Shares)^^	98.71%
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.79%
Net Receivables/Payables	-0.50%
<b>TOTAL</b>	<b>100.00%</b>
<b>BlackRock Global Funds - Nutrition Fund (Underlying Fund) as of 31-Oct-2023</b>	
<b>Top10 stocks</b>	
<b>Security</b>	<b>% to Net Assets</b>
NESTLE SA	4.0%
ZOETIS INC	3.7%
GRAPHIC PACKAGING HOLDING CO	3.6%
COMPASS GROUP PLC	3.5%
KERRY GROUP PLC	3.5%
BUNGE LTD	3.5%
JOHN BEAN TECHNOLOGIES CORP	3.3%
KONINKLIJKE AHOLD DELHAIZE NV	3.2%
CHINA MENGNIU DAIRY CO LTD	3.2%
ARCHER DANIELS MIDLAND CO	3.2%
Others	65.4%
Cash	
<b>TOTAL</b>	<b>100.0%</b>
<b>Sector Allocation</b>	
Ingredients	13.9%
Packaging	12.5%
Machinery	10.1%
Supply Chain	8.2%
Nutritech	7.8%
Food Producer	6.5%
Alternative Protein	6.5%
Food Retailer	6.3%
	5.8%
Fertiliser	4.1%
Dieting & Wellness	3.6%
Restaurants	3.5%
Agri Biotech & Science	3.5%
Dairy Processor	3.2%
Seafood Producer	2.0%
Ag Chemical	1.4%
Commodity Processor	1.1%
Cannabis	0.0%
Palm Oil	0.0%
Animal Feed	0.0%
Seed Producer	0.0%
Farming & Land	0.0%
Infant Formula	0.0%
EM Food Producer	0.0%
Food Distributor	0.0%
Protein Producer	0.0%
Beverage Producer	0.0%
EM Protein Producer	0.0%
Pet Wellness & Nutrition	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	1.03%	0.73%	1.76%
Regular	1.57%	0.73%	2.30%

\* 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.

# DSP US Flexible\* Equity Fund

An open ended fund of fund scheme investing in BlackRock Global Funds - US Flexible Equity Fund

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.74%
<b>Total</b>	<b>1.74%</b>
<b>OTHERS</b>	
Overseas Mutual Funds	
BlackRock Global Funds - US Flexible Equity Fund ^^	98.53%
<b>Total</b>	<b>98.53%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.27%
<b>Total</b>	<b>-0.27%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

^^ Fund domiciled in Luxembourg

\* The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market outlook warrants.

## INCEPTION DATE

August 03, 2012

## BENCHMARK

Russell 1000 TR

## NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 46.3032

Direct Plan

Growth: ₹ 50.0725

## TOTAL AUM

780 Cr

## MONTHLY AVERAGE AUM

765 Cr

## Additional Disclosure

DSP US Flexible* Equity Fund as of 31-Oct-2023	% to Net Assets
BlackRock Global Funds - US Flexible Equity Fund (Class I2 USD Shares)**	99.16%
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.14%
Net Receivables/Payables	-0.30%
<b>TOTAL</b>	<b>100.00%</b>

### BlackRock Global Funds - US Flexible Equity Fund (Underlying Fund) as of 31-Oct-2023

Top 10 stocks	
Security	% to Net Assets
MICROSOFT CORPORATION	8.2%
AMAZON.COM INC	5.2%
ALPHABET INC	4.9%
APPLE INC	4.0%
BERKSHIRE HATHAWAY INC	2.8%
META PLATFORMS INC	2.8%
COMCAST CORPORATION	2.4%
UNITEDHEALTH GROUP INC	2.4%
APPLIED MATERIALS INC	2.3%
NOVO NORDISK A/S	2.2%
Others	62.7%
Cash	
<b>TOTAL</b>	<b>100.00%</b>

### Sector Allocation

Information Technology	22.0%
Health Care	16.3%
Communication	13.5%
Financials	13.3%
Cons. Discretionary	13.2%
Industrials	6.3%
Cons. Staples	6.1%
Energy	5.0%
Materials	3.2%
Cash and/or Derivatives	1.2%
Utilities	0.0%
Real Estate	0.0%
Other	0.0%

^^ Fund domiciled in Luxembourg

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.72%	0.79%	1.51%
Regular	1.56%	0.79%	2.35%

\*\* 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.

## INCEPTION DATE

Aug 21, 2014

## BENCHMARK

36% S&P 500 Composite, 24% FTSE World (ex- US), 24% ML US Treasury Current 5 Year, 16% Citigroup Non-USD World Government Bond Index

## NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 17.6116

Direct Plan

Growth: ₹ 18.4520

## 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 / Corporate Debt Repo	1.71%
<b>Total</b>	<b>1.71%</b>
<b>OTHERS</b>	
Overseas Mutual Funds	
BlackRock Global Funds - Global Allocation Fund ^^	99.01%
<b>Total</b>	<b>99.01%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.72%
<b>Total</b>	<b>-0.72%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

^^ Fund domiciled in Luxembourg

## Additional Disclosure

DSP Global Allocation Fund as of 31-Oct-2023	% to Net Assets
BlackRock Global Funds - Global Allocation Fund (Class I2 USD Shares)^^	98.49%
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.28%
Net Receivables/Payables	0.23%
<b>TOTAL</b>	<b>100.00%</b>

### BlackRock Global Funds - Global Allocation Fund (Underlying Fund) as of 31-Oct-2023

Top 10 Equity Holdings	
Security	% to Net Assets
MICROSOFT CORP	2.9%
APPLE INC	1.9%
ALPHABET INC CLASS C	1.6%
AMAZON COM INC	1.4%
BAE SYSTEMS PLC	1.0%
UNITEDHEALTH GROUP INC	0.9%
MARSH & MCLENNAN INC	0.8%
NESTLE SA	0.8%
MASTERCARD INC CLASS A	0.8%
HUMANA INC	0.7%
Others	81.4%
Cash	5.8%
<b>TOTAL</b>	<b>100.0%</b>

Equity Sector Allocation	
Information Technology	13.4%
Health Care	8.4%
Financials	8.1%
Consumer Discretionary	7.1%
Industrials	7.1%
Consumer Staples	3.9%
Communication	3.8%
Energy	3.5%
Materials	2.0%
Utilities	1.1%
Real Estate	0.4%
Index Related	0.0%
<b>TOTAL</b>	<b>58.7%</b>

^^ Fund domiciled in Luxembourg

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.64%	0.81%	1.45%
Regular	1.26%	0.81%	2.07%

\* 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.

# 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 / Corporate Debt Repo	4.17%
Total	4.17%
<b>OTHERS</b>	
Overseas Mutual Funds	
iShares NASDAQ 100 UCITS ETF	41.33%
Bluebox Global Technology Fund	32.25%
BGF Next Generation Technology Fund	13.72%
iShares PHLX Semiconductor ETF	8.90%
Total	96.20%
Cash & Cash Equivalent	
Net Receivables/Payables	-0.37%
Total	-0.37%
<b>GRAND TOTAL</b>	<b>100.00%</b>

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.34%	0.74%	1.08%
Regular	1.30%	0.74%	2.04%

\* 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](#)

[iShares PHLX Semiconductor ETF](#)

[BGF Next Generation Technology Fund](#)

[Bluebox Global Technology Fund](#)

### INCEPTION DATE

February 14, 2022

### BENCHMARK

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

### NAV AS ON NOVEMBER 30, 2023

Regular Plan  
Growth: ₹ 11.3900

Direct Plan  
Growth: ₹ 11.5813

### TOTAL AUM

623 Cr

### MONTHLY AVERAGE AUM

601 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 NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 10.2287

Direct Plan

Growth: ₹ 10.2304

## TOTAL AUM

16 Cr

## MONTHLY AVERAGE AUM

15 Cr

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.41%
<b>Total</b>	<b>1.41%</b>
<b>Mutual Funds</b>	
DSP Gold ETF	99.05%
<b>Total</b>	<b>99.05%</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>

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds*	Total
Direct	0.09%	0.48%	0.57%
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.

## INCEPTION DATE

Feb 06, 2014

## BENCHMARK

CRISIL Hybrid 50+50 - Moderate Index

## NAV AS ON NOVEMBER 30, 2023

Regular Plan  
Growth: ₹ 22.316

## Direct Plan

Growth: ₹ 25.071

## TOTAL AUM

3184 Cr

## MONTHLY AVERAGE AUM

3174 Cr

## Portfolio Turnover Ratio (Last 12 months):

4.68

## Portfolio Turnover Ratio (Directional Equity):

0.44

## 3 Year Risk Statistics:

Standard Deviation : 5.89%

Beta : 0.71

R-Squared : 75.59%

Sharpe Ratio : 0.15

## Month End Expense Ratio

Regular Plan : 1.94%

Direct Plan : 0.72%

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

3.11 years

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

2.52 years

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

7.75%

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

7.79%

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

2.66 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	11.83%
✓ HDFC Bank Limited	4.91%
✓ IICI Bank Limited	2.80%
Axis Bank Limited	1.93%
State Bank of India	1.66%
AU Small Finance Bank Limited	0.53%
<b>Finance</b>	<b>6.57%</b>
✓ Bajaj Finance Limited	2.58%
Power Finance Corporation Limited	1.68%
REC Limited	1.22%
IIFL Finance Limited	0.69%
SBI Cards and Payment Services Limited	0.40%
<b>Auto Components</b>	<b>5.39%</b>
✓ Samvardhana Motherson International Limited	2.79%
UNO Minda Limited	0.93%
Schaeffler India Limited	0.81%
Exide Industries Limited	0.53%
Balkrishna Industries Limited	0.33%
<b>IT - Software</b>	<b>4.90%</b>
Infosys Limited	2.23%
HCL Technologies Limited	1.38%
LTI Mindtree Limited	0.95%
Coforge Limited	0.34%
<b>Automobiles</b>	<b>3.20%</b>
Tata Motors Limited	1.73%
Mahindra & Mahindra Limited	1.47%
<b>Consumer Durables</b>	<b>2.09%</b>
Century Plyboards (India) Limited	1.62%
Havells India Limited	0.47%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.69%</b>
Alkem Laboratories Limited	1.21%
Suven Pharmaceuticals Limited	0.28%
IPCA Laboratories Limited	0.20%
<b>Retailing</b>	<b>1.64%</b>
Avenue Supermarts Limited	1.64%
<b>Electrical Equipment</b>	<b>1.55%</b>
KEC International Limited	1.23%
CG Power and Industrial Solutions Limited	0.32%
<b>Diversified FMCG</b>	<b>1.54%</b>
Hindustan Unilever Limited	1.54%
<b>Aerospace &amp; Defense</b>	<b>1.53%</b>
Bharat Electronics Limited	1.53%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.49%</b>
Gujarat Fluorochemicals Limited	1.33%
Jubilant Ingria Limited	0.16%
<b>Industrial Products</b>	<b>1.46%</b>
Polycab India Limited	1.46%
<b>Personal Products</b>	<b>1.15%</b>
Emami Limited	1.15%
<b>Beverages</b>	<b>1.15%</b>
Radico Khaitan Limited	1.15%
<b>Construction</b>	<b>1.12%</b>
Engineers India Limited	1.12%
<b>Gas</b>	<b>1.01%</b>
GAIL (India) Limited	1.01%
<b>Capital Markets</b>	<b>0.59%</b>
Prudent Corporate Advisory Services Limited	0.59%
<b>Non - Ferrous Metals</b>	<b>0.53%</b>
Hindalco Industries Limited	0.53%
<b>Cement &amp; Cement Products</b>	<b>0.51%</b>
Dalmia Bharat Limited	0.51%
<b>Insurance</b>	<b>0.37%</b>
IICI Lombard General Insurance Company Limited	0.37%
<b>Healthcare Services</b>	<b>0.22%</b>
Rainbow Childrens Medicare Limited	0.22%
<b>Total</b>	<b>51.54%</b>
<b>Arbitrage (Cash Long)</b>	
Stock Futures	-15.46%
<b>Total</b>	<b>15.33%</b>

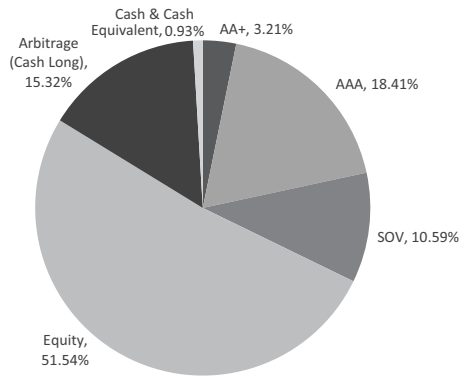
Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ Power Finance Corporation Limited	CRISIL AAA	3.42%
✓ REC Limited	CRISIL AAA	2.46%
✓ LIC Housing Finance Limited	CRISIL AAA	2.42%
✓ Kotak Mahindra Prime Limited	CRISIL AAA	2.40%
National Bank for Agriculture and Rural Development	CRISIL AAA	2.36%
Small Industries Development Bank of India	ICRA AAA	2.08%
Bajaj Finance Limited	CRISIL AAA	1.64%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.61%
Muthoot Finance Limited	CRISIL AA+	1.60%
Bajaj Housing Finance Limited	CRISIL AAA	0.84%
Titan Company Limited	CRISIL AAA	0.79%
<b>Total</b>		<b>21.62%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.38% GOI 2027	SOV	4.88%
✓ 5.74% GOI 2026	SOV	3.02%
7.18% GOI 2033	SOV	1.12%
7.17% GOI 2030	SOV	0.79%
5.22% GOI 2025	SOV	0.78%
<b>Total</b>		<b>10.59%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		0.18%
<b>Total</b>		<b>0.18%</b>
<b>Cash &amp; Cash Equivalent</b>		
Cash Margin		0.46%
Net Receivables/Payables		0.29%
<b>Total</b>		<b>0.75%</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

## Rating Profile of the Portfolio of the Scheme



# 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	
Finance	13.72%
✓ Bajaj Finance Limited	5.84%
✓ Power Finance Corporation Limited	2.78%
REC Limited	1.57%
Can Fin Homes Limited	1.08%
SBI Cards and Payment Services Limited	1.03%
Bajaj Finserv Limited	0.76%
IIFL Finance Limited	0.66%
Banks	10.88%
✓ HDFC Bank Limited	4.23%
✓ ICICI Bank Limited	2.99%
✓ Axis Bank Limited	2.76%
AU Small Finance Bank Limited	0.90%
IT - Software	6.42%
Infosys Limited	2.31%
HCL Technologies Limited	1.44%
Tata Consultancy Services Limited	1.09%
Coforge Limited	0.98%
LTI Mindtree Limited	0.60%
Electrical Equipment	5.81%
✓ Apar Industries Limited	3.53%
KEC International Limited	1.20%
CG Power and Industrial Solutions Limited	1.08%
Auto Components	5.24%
✓ Samvardhana Motherson International Limited	2.92%
UNO Minda Limited	1.01%
Schaeffler India Limited	0.84%
Balkrishna Industries Limited	0.47%
Industrial Products	4.96%
APL Apollo Tubes Limited	1.71%
Polycab India Limited	1.50%
AIA Engineering Limited	1.03%
Bharat Forge Limited	0.72%
Pharmaceuticals & Biotechnology	3.54%
Alkem Laboratories Limited	1.74%
IPCA Laboratories Limited	0.72%
Seven Pharmaceuticals Limited	0.55%
Divi's Laboratories Limited	0.53%
Consumer Durables	3.25%
Century Plyboards (India) Limited	1.42%
Asian Paints Limited	0.79%
Havells India Limited	0.66%
Dixon Technologies (India) Limited	0.38%
Aerospace & Defense	2.90%
✓ Bharat Electronics Limited	2.90%
Retailing	2.78%
✓ Avenue Supermarkets Limited	2.78%
Chemicals & Petrochemicals	2.32%
Gujarat Fluorochemicals Limited	1.79%
Atul Limited	0.53%
Cement & Cement Products	1.84%
JK Lakshmi Cement Limited	0.93%
JK Cement Limited	0.47%
Dalmia Bharat Limited	0.44%
Diversified FMCG	1.73%
Hindustan Unilever Limited	1.73%
Personal Products	1.43%
Emami Limited	1.43%
Beverages	1.24%
Radico Khaitan Limited	1.24%
Textiles & Apparels	1.10%
Ganesha Ecosphere Limited	1.10%
Healthcare Services	1.07%
Rainbow Childrens Medicare Limited	1.07%
Fertilizers & Agrochemicals	1.06%
PI Industries Limited	1.06%
Capital Markets	0.96%
Prudent Corporate Advisory Services Limited	0.96%
Construction	0.94%
Engineers India Limited	0.94%
Insurance	0.83%
ICICI Lombard General Insurance Company Limited	0.83%
Automobiles	0.77%
Tata Motors Limited	0.77%
<b>Total</b>	<b>74.79%</b>
Unlisted	
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		
National Bank for Agriculture and Rural Development	CRISIL AAA	2.38%
HDFC Bank Limited	CRISIL AAA	2.04%
Small Industries Development Bank of India	ICRA AAA	1.44%
REC Limited	CRISIL AAA	1.42%
Muthoot Finance Limited	CRISIL AA+	0.91%
Bajaj Finance Limited	CRISIL AAA	0.61%
Mahindra & Mahindra Financial Services Limited	CRISIL AAA	0.60%
Small Industries Development Bank of India	CRISIL AAA	0.60%
HDB Financial Services Limited	CRISIL AAA	0.59%
Power Finance Corporation Limited	CRISIL AAA	0.44%
Bharti Telecom Limited	CRISIL AA+	0.32%
Bajaj Housing Finance Limited	CRISIL AAA	0.31%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.31%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.31%
LIC Housing Finance Limited	CRISIL AAA	0.31%
Kotak Mahindra Prime Limited	CRISIL AAA	0.31%
Titan Company Limited	CRISIL AAA	0.30%
National Bank for Agriculture and Rural Development	ICRA AAA	0.30%
<b>Total</b>		<b>13.50%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.59% GOI 2026	SOV	3.39%
7.38% GOI 2027	SOV	2.27%
7.18% GOI 2033	SOV	1.79%
0% GOI 2025	SOV	0.65%
5.74% GOI 2026	SOV	0.54%
7.17% GOI 2028	SOV	0.30%
7.88% GOI FRB 2028	SOV	0.30%
5.63% GOI 2026	SOV	0.20%
0% GOI 2026	SOV	0.11%
5.39% Gujarat SDL 2024	SOV	0.06%
7.10% GOI 2029	SOV	0.06%
8.60% GOI 2028	SOV	0.02%
7.27% GOI 2026	SOV	0.01%
5.15% GOI 2025	SOV	*
<b>Total</b>		<b>9.70%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
Certificate of Deposit		
Axis Bank Limited	CRISIL A1+	0.55%
<b>Total</b>		<b>0.55%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		<b>1.73%</b>
<b>Total</b>		<b>1.73%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		-0.27%
<b>Total</b>		<b>-0.27%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

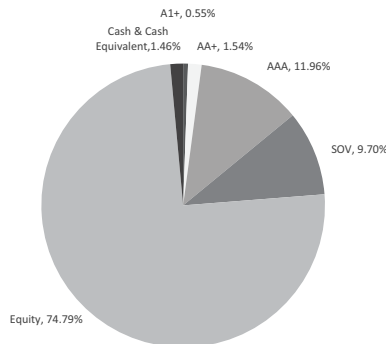
\*Less than 0.01%

\*\* 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

## Rating Profile of the Portfolio of the Scheme



3. As per SEBI (MUTUAL FUNDS) REGULATIONS, 1996 and MASTER CIRCULAR SEBI/HO/IND/IMD-PoD-1/P/CIR/2023/74, 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 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

## INCEPTION DATE

May 27, 1999

## BENCHMARK

CRISIL Hybrid 35+65-Aggressive Index

## NAV AS ON NOVEMBER 30, 2023

Regular Plan  
Growth: ₹274.812

Direct Plan

Growth: ₹303.759

## TOTAL AUM

8403 Cr

## MONTHLY AVERAGE AUM

8206 Cr

## Portfolio Turnover Ratio (Last 12 months):

0.48

## Portfolio Turnover Ratio (Equity):

0.24

## 3 Year Risk Statistics:

Standard Deviation : 10.61%

Beta : 1.06

R-Squared : 84.08%

Sharpe Ratio : 0.73

## Month End Expense Ratio

Regular Plan : 1.78%

Direct Plan : 0.72%

## AVERAGE MATURITY@

3.08 years

## MODIFIED DURATION@

2.27 years

## PORTFOLIO YTM@

7.65%

## PORTFOLIO YTM (ANNUALISED)#

7.70%

## PORTFOLIO MACAULAY DURATION@

2.4 years

# Yields are annualized for all the securities.

## INCEPTION DATE

Mar 28, 2016

## BENCHMARK

Nifty Equity Savings Index TRI

## NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹18,290

Direct Plan

Growth: ₹20,217

## TOTAL AUM

728 Cr

## MONTHLY AVERAGE AUM

707 Cr

## Portfolio Turnover Ratio (Last 12 months):

5.15

## Portfolio Turnover Ratio (Directional Equity):

0.16

## 3 Year Risk Statistics:

Standard Deviation : 4.49%

Beta : 0.81

R-Squared : 74.37%

Sharpe Ratio : 0.67

## Month End Expense Ratio

Regular Plan : 1.43%

Direct Plan : 0.59%

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

2.58 years

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

2.12 years

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

7.41%

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

7.47%

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

2.22 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>10.85%</b>
✓ HDFC Bank Limited	4.51%
✓ ICICI Bank Limited	3.34%
✓ Axis Bank Limited	3.00%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>7.95%</b>
✓ IPCA Laboratories Limited	2.05%
Sun Pharmaceutical Industries Limited	1.97%
Suven Pharmaceuticals Limited	1.27%
Alembic Pharmaceuticals Limited	0.95%
Alkem Laboratories Limited	0.95%
Cipla Limited	0.76%
<b>Insurance</b>	<b>2.74%</b>
SBI Life Insurance Company Limited	1.68%
ICICI Lombard General Insurance Company Limited	1.06%
<b>Finance</b>	<b>2.73%</b>
Bajaj Finance Limited	1.24%
<b>SBI Cards and Payment Services Limited</b>	<b>0.76%</b>
Power Finance Corporation Limited	0.73%
IT - Software	2.08%
HCL Technologies Limited	1.10%
Tech Mahindra Limited	0.98%
Automobiles	1.48%
Hero MotoCorp Limited	1.48%
Diversified FMCG	1.47%
ITC Limited	1.47%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.46%</b>
Coromandel International Limited	0.80%
Sharda Cropchem Limited	0.66%
Consumer Durables	1.13%
Eureka Forbes Limited	1.13%
Auto Components	1.04%
Samvardhana Motherson International Limited	1.04%
Oil	0.94%
Oil & Natural Gas Corporation Limited	0.94%
Chemicals & Petrochemicals	0.88%
Jubilant Ingrevia Limited	0.88%
Power	0.52%
NTPC Limited	0.52%
Commercial Services & Supplies	0.51%
Teamlease Services Limited	0.51%
<b>Total</b>	<b>35.77%</b>
<b>Arbitrage</b>	
Index Options	0.01%
<b>Total</b>	<b>0.01%</b>
<b>Arbitrage (Cash Long)</b>	
Stock Futures	-32.75%
<b>Total</b>	<b>32.45%</b>
<b>Units issued by REITs &amp; InvTs</b>	
Listed / awaiting listing on the stock exchanges	
Power	0.78%
Powergrid Infrastructure Investment Trust	0.78%
<b>Total</b>	<b>0.78%</b>

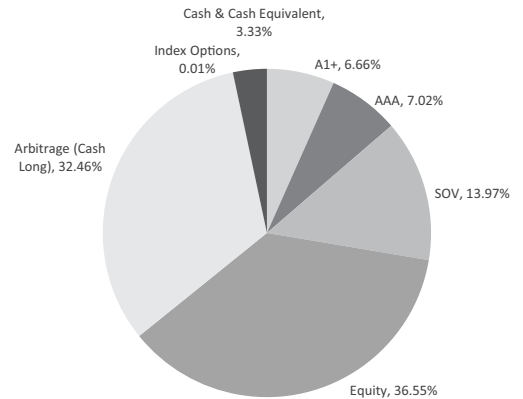
Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ HDFC Bank Limited	CRISIL AAA	3.55%
✓ Power Finance Corporation Limited	CRISIL AAA	3.47%
<b>Total</b>		<b>7.02%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.38% GOI 2027	SOV	9.26%
✓ 5.74% GOI 2026	SOV	3.31%
7.26% GOI 2033	SOV	1.40%
<b>Total</b>		<b>13.97%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
✓ Axis Bank Limited	CRISIL A1+	3.36%
✓ Small Industries Development Bank of India	CRISIL A1+	3.30%
<b>Total</b>		<b>6.66%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		<b>2.98%</b>
<b>Total</b>		<b>2.98%</b>
<b>Cash &amp; Cash Equivalent</b>		
Cash Margin		0.61%
Net Receivables/Payables		-0.26%
<b>Total</b>		<b>0.35%</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

## 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>	12.90%
✓ Hero MotoCorp Limited	2.40%
✓ Bajaj Auto Limited	2.29%
✓ Tata Motors Limited	2.18%
✓ Eicher Motors Limited	2.14%
Mahindra & Mahindra Limited	1.97%
Maruti Suzuki India Limited	1.92%
<b>Banks</b>	11.51%
Axis Bank Limited	2.02%
IndusInd Bank Limited	1.97%
HDFC Bank Limited	1.93%
Kotak Mahindra Bank Limited	1.90%
ICICI Bank Limited	1.88%
State Bank of India	1.81%
<b>IT - Software</b>	11.49%
HCL Technologies Limited	2.03%
LTI Mindtree Limited	1.97%
Wipro Limited	1.91%
Infosys Limited	1.90%
Tata Consultancy Services Limited	1.86%
Tech Mahindra Limited	1.82%
<b>Pharmaceuticals &amp; Biotechnology</b>	8.02%
Sun Pharmaceutical Industries Limited	2.08%
Dr. Reddy's Laboratories Limited	2.02%
Cipla Limited	1.99%
Divi's Laboratories Limited	1.93%
<b>Petroleum Products</b>	4.30%
✓ Bharat Petroleum Corporation Limited	2.36%
Reliance Industries Limited	1.94%
<b>Insurance</b>	4.17%
✓ SBI Life Insurance Company Limited	2.12%
HDFC Life Insurance Company Limited	2.05%
<b>Power</b>	4.09%
NTPC Limited	2.08%
Power Grid Corporation of India Limited	2.01%
<b>Cement &amp; Cement Products</b>	4.04%
✓ Ultra Tech Cement Limited	2.09%
Grasim Industries Limited	1.95%
<b>Food Products</b>	4.02%
Britannia Industries Limited	2.01%
Nestle India Limited	2.01%
<b>Ferrous Metals</b>	3.85%
JSW Steel Limited	1.96%
Tata Steel Limited	1.89%
<b>Consumer Durables</b>	3.85%
Titan Company Limited	2.04%
Asian Paints Limited	1.81%
<b>Diversified FMCG</b>	3.84%
Hindustan Unilever Limited	1.96%
ITC Limited	1.88%
<b>Finance</b>	3.77%
Bajaj Finserv Limited	2.04%
Bajaj Finance Limited	1.73%
<b>Consumable Fuels</b>	2.28%
✓ Coal India Limited	2.28%
<b>Telecom - Services</b>	2.12%
✓ Bharti Airtel Limited	2.12%
<b>Healthcare Services</b>	2.09%
✓ Apollo Hospitals Enterprise Limited	2.09%
<b>Non - Ferrous Metals</b>	2.09%
Hindalco Industries Limited	2.09%
<b>Construction</b>	2.04%
Larsen & Toubro Limited	2.04%
<b>Agricultural Food &amp; other Products</b>	2.01%
TATA CONSUMER PRODUCTS LIMITED	2.01%
<b>Oil</b>	1.98%
Oil & Natural Gas Corporation Limited	1.98%
<b>Transport Infrastructure</b>	1.92%
Adani Ports and Special Economic Zone Limited	1.92%
<b>Metals &amp; Minerals Trading</b>	1.83%
Adani Enterprises Limited	1.83%
<b>Fertilizers &amp; Agrochemicals</b>	1.76%
UPL Limited	1.76%
<b>Total</b>	<b>99.97%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.28%
<b>Total</b>	<b>0.28%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.25%
<b>Total</b>	<b>-0.25%</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.

### INCEPTION DATE

October 23, 2017

### BENCHMARK

NIFTY 50 Equal Weight TRI

### NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹19.7999

Direct Plan

Growth: ₹20.3805

### TOTAL AUM

863 Cr

### MONTHLY AVERAGE AUM

816 Cr

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

0.22

### 3 Year Risk Statistics:

Standard Deviation : 14.05%

Beta : 1.00

R-Squared : 100.00%

Sharpe Ratio : 1.14

### Tracking Error :

Regular Plan : 0.05%

Direct Plan : 0.04%

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 : 0.40%

## INCEPTION DATE

November 08, 2021

## BENCHMARK

NIFTY 50 Equal Weight TRI

## BSE & NSE SCRIP CODE

543388 | DSPNEWTF

## NAV AS ON

**NOVEMBER 30, 2023**

₹252.8699

## TOTAL AUM

117 Cr

## MONTHLY AVERAGE AUM

106 Cr

## Month End Expense Ratio

0.30%

## Portfolio Turnover Ratio (Last 12 months):

0.82

## Tracking Error :

Regular Plan : 0.04%

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>12.89%</b>
✓ Hero MotoCorp Limited	2.40%
✓ Bajaj Auto Limited	2.29%
✓ Tata Motors Limited	2.17%
✓ Eicher Motors Limited	2.14%
Mahindra & Mahindra Limited	1.97%
Maruti Suzuki India Limited	1.92%
<b>Banks</b>	<b>11.50%</b>
Axis Bank Limited	2.02%
IndusInd Bank Limited	1.96%
HDFC Bank Limited	1.93%
Kotak Mahindra Bank Limited	1.90%
ICICI Bank Limited	1.88%
State Bank of India	1.81%
<b>IT - Software</b>	<b>11.48%</b>
HCL Technologies Limited	2.03%
LTIMindtree Limited	1.97%
Wipro Limited	1.91%
Infosys Limited	1.90%
Tata Consultancy Services Limited	1.85%
Tech Mahindra Limited	1.82%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>8.01%</b>
Sun Pharmaceutical Industries Limited	2.08%
Dr. Reddy's Laboratories Limited	2.02%
Cipla Limited	1.99%
Divi's Laboratories Limited	1.92%
<b>Petroleum Products</b>	<b>4.29%</b>
✓ Bharat Petroleum Corporation Limited	2.36%
Reliance Industries Limited	1.93%
<b>Insurance</b>	<b>4.16%</b>
✓ SBI Life Insurance Company Limited	2.12%
HDFC Life Insurance Company Limited	2.04%
<b>Power</b>	<b>4.08%</b>
NTPC Limited	2.07%
Power Grid Corporation of India Limited	2.01%
<b>Cement &amp; Cement Products</b>	<b>4.04%</b>
✓ UltraTech Cement Limited	2.09%
Grasim Industries Limited	1.95%
<b>Food Products</b>	<b>4.02%</b>
Britannia Industries Limited	2.01%
Nestle India Limited	2.01%
<b>Ferrous Metals</b>	<b>3.85%</b>
JSW Steel Limited	1.96%
Tata Steel Limited	1.89%
<b>Consumer Durables</b>	<b>3.85%</b>
Titan Company Limited	2.04%
Asian Paints Limited	1.81%
<b>Diversified FMCG</b>	<b>3.84%</b>
Hindustan Unilever Limited	1.96%
ITC Limited	1.88%
<b>Finance</b>	<b>3.76%</b>
Bajaj Finserv Limited	2.03%
Bajaj Finance Limited	1.73%
<b>Consumable Fuels</b>	<b>2.27%</b>
✓ Coal India Limited	2.27%
<b>Telecom - Services</b>	<b>2.12%</b>
✓ Bharti Airtel Limited	2.12%
<b>Healthcare Services</b>	<b>2.09%</b>
✓ Apollo Hospitals Enterprise Limited	2.09%
<b>Non - Ferrous Metals</b>	<b>2.08%</b>
Hindalco Industries Limited	2.08%
<b>Construction</b>	<b>2.03%</b>
Larsen & Toubro Limited	2.03%
<b>Agricultural Food &amp; other Products</b>	<b>2.00%</b>
Tata Consumer Products Limited	2.00%
<b>Oil</b>	<b>1.98%</b>
Oil & Natural Gas Corporation Limited	1.98%
<b>Transport Infrastructure</b>	<b>1.92%</b>
Adani Ports and Special Economic Zone Limited	1.92%
<b>Metals &amp; Minerals Trading</b>	<b>1.83%</b>
Adani Enterprises Limited	1.83%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.76%</b>
UPL Limited	1.76%
<b>Total</b>	<b>99.85%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.12%
<b>Total</b>	<b>0.12%</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

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	
Banks	30.47%
✓ HDFC Bank Limited	13.24%
✓ ICICI Bank Limited	7.41%
✓ Axis Bank Limited	3.37%
✓ Kotak Mahindra Bank Limited	2.92%
State Bank of India	2.45%
IndusInd Bank Limited	1.08%
IT - Software	13.62%
✓ Infosys Limited	5.88%
✓ Tata Consultancy Services Limited	4.04%
HCL Technologies Limited	1.61%
Tech Mahindra Limited	0.86%
Wipro Limited	0.66%
LTIWindtree Limited	0.57%
<b>Petroleum Products</b>	9.57%
✓ Reliance Industries Limited	9.10%
Bharat Petroleum Corporation Limited	0.47%
<b>Diversified FMCG</b>	6.94%
✓ ITC Limited	4.37%
Hindustan Unilever Limited	2.57%
<b>Automobiles</b>	6.62%
Mahindra & Mahindra Limited	1.67%
Maruti Suzuki India Limited	1.60%
Tata Motors Limited	1.41%
Bajaj Auto Limited	0.78%
Eicher Motors Limited	0.60%
Hero MotoCorp Limited	0.56%
<b>Construction</b>	4.25%
✓ Larsen & Toubro Limited	4.25%
<b>Pharmaceuticals &amp; Biotechnology</b>	3.57%
Sun Pharmaceutical Industries Limited	1.50%
Dr. Reddy's Laboratories Limited	0.80%
Cipla Limited	0.72%
Divi's Laboratories Limited	0.55%
<b>Consumer Durables</b>	3.24%
Titan Company Limited	1.65%
Asian Paints Limited	1.59%
<b>Finance</b>	3.18%
Bajaj Finance Limited	2.15%
Bajaj Finserv Limited	1.03%
<b>Telecom - Services</b>	2.90%
✓ Bharti Airtel Limited	2.90%
<b>Power</b>	2.48%
NTPC Limited	1.40%
Power Grid Corporation of India Limited	1.08%
<b>Ferrous Metals</b>	2.01%
Tata Steel Limited	1.17%
JSW Steel Limited	0.84%
<b>Cement &amp; Cement Products</b>	2.02%
UltraTech Cement Limited	1.18%
Grasim Industries Limited	0.84%
<b>Food Products</b>	1.63%
Nestle India Limited	0.98%
Britannia Industries Limited	0.65%
<b>Insurance</b>	1.57%
HDFC Life Insurance Company Limited	0.84%
SBI Life Insurance Company Limited	0.73%
<b>Consumable Fuels</b>	0.88%
Coal India Limited	0.88%
<b>Metals &amp; Minerals Trading</b>	0.88%
Adani Enterprises Limited	0.88%
<b>Oil</b>	0.86%
Oil & Natural Gas Corporation Limited	0.86%
<b>Non - Ferrous Metals</b>	0.85%
Hindalco Industries Limited	0.85%
<b>Transport Infrastructure</b>	0.75%
Adani Ports and Special Economic Zone Limited	0.75%
<b>Agricultural Food &amp; other Products</b>	0.64%
TATA CONSUMER PRODUCTS LIMITED	0.64%
<b>Healthcare Services</b>	0.63%
Apollo Hospitals Enterprise Limited	0.63%
<b>Fertilizers &amp; Agrochemicals</b>	0.32%
UPL Limited	0.32%
<b>Total</b>	<b>99.88%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.09%
<b>Total</b>	<b>0.09%</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

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

543935 | DSPITETF

### NAV AS ON

NOVEMBER 30, 2023

₹205.7178

### TOTAL AUM

91 Cr

### MONTHLY AVERAGE AUM

89 Cr

### Month End Expense Ratio

0.07%

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

0.19

### Tracking Error :

Regular Plan : 0.07%

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 | DSPQ50ETF

## NAV AS ON

**NOVEMBER 30, 2023**

₹197.0799

## TOTAL AUM

78 Cr

## MONTHLY AVERAGE AUM

77 Cr

## Month End Expense Ratio

0.30%

## Portfolio Turnover Ratio (Last 12 months):

0.49

## Tracking Error :

Regular Plan : 0.05%

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>	<b>17.44%</b>
✓ Supreme Industries Limited	3.45%
✓ APL Apollo Tubes Limited	3.39%
✓ Polycab India Limited	2.88%
✓ Astral Limited	2.58%
SKF India Limited	1.81%
Grindwell Norton Limited	1.75%
AIA Engineering Limited	1.58%
<b>IT - Software</b>	<b>14.78%</b>
✓ Tata Elxsi Limited	4.12%
✓ Persistent Systems Limited	3.49%
✓ Coforge Limited	2.65%
✓ Mphasis Limited	2.51%
Oracle Financial Services Software Limited	2.01%
<b>Chemicals &amp; Petrochemicals</b>	<b>10.01%</b>
Solar Industries India Limited	2.36%
Deepak Nitrite Limited	2.05%
Atul Limited	1.47%
Navin Fluorine International Limited	1.37%
Vinati Organics Limited	0.98%
Fine Organic Industries Limited	0.97%
Alkyl Amines Chemicals Limited	0.81%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.48%</b>
Abbott India Limited	2.39%
IPCA Laboratories Limited	2.05%
Ajanta Pharma Limited	1.89%
GlaxoSmithKline Pharmaceuticals Limited	1.75%
Pfizer Limited	1.40%
<b>Consumer Durables</b>	<b>8.64%</b>
Voltas Limited	2.03%
Crompton Greaves Consumer Electricals Limited	1.96%
Kajaria Ceramics Limited	1.78%
Relaxo Footwears Limited	1.10%
Kansai Nerolac Paints Limited	0.94%
Whirlpool of India Limited	0.83%
<b>Auto Components</b>	<b>7.38%</b>
✓ Tube Investments of India Limited	3.47%
Balkrishna Industries Limited	2.33%
Schaeffler India Limited	1.58%
<b>Gas</b>	<b>4.93%</b>
Petronet LNG Limited	2.13%
Indraprastha Gas Limited	1.70%
Gujarat Gas Limited	1.10%
<b>Capital Markets</b>	<b>4.86%</b>
✓ ICICI Securities Limited	3.11%
Nippon Life India Asset Management Limited	1.75%
<b>Fertilizers &amp; Agrochemicals</b>	<b>4.15%</b>
Coromandel International Limited	2.47%
Bayer Cropscience Limited	1.68%
<b>Banks</b>	<b>2.38%</b>
AU Small Finance Bank Limited	2.38%
<b>Personal Products</b>	<b>2.33%</b>
Emami Limited	2.33%
<b>IT - Services</b>	<b>2.28%</b>
L&T Technology Services Limited	2.28%
<b>Finance</b>	<b>1.93%</b>
CRISIL Limited	1.93%
<b>Healthcare Services</b>	<b>1.79%</b>
Dr. Lal Path Labs Ltd.	1.79%
<b>Non - Ferrous Metals</b>	<b>1.74%</b>
Hindustan Zinc Limited	1.74%
<b>Textiles &amp; Apparels</b>	<b>1.69%</b>
K.P.R. Mill Limited	1.69%
<b>Entertainment</b>	<b>1.67%</b>
Sun TV Network Limited	1.67%
<b>Diversified</b>	<b>1.27%</b>
3M India Limited	1.27%
<b>Industrial Manufacturing</b>	<b>1.13%</b>
Honeywell Automation India Limited	1.13%
<b>Total</b>	<b>99.88%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.19%
<b>Total</b>	<b>0.19%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.07%
<b>Total</b>	<b>-0.07%</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.

# 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 / Corporate Debt Repo	0.06%
Total	0.06%
<b>OTHERS</b>	
Commodity	
SILVER	97.35%
Total	97.35%
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	2.59%
Total	2.59%
<b>GRAND TOTAL</b>	<b>100.00%</b>

As on November 30, 2023, the aggregate investments by the schemes of DSP Mutual Fund in DSP SILVER ETF is Rs. 2,553.41 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 | DSPSILVETF

### NAV AS ON

**NOVEMBER 30, 2023**

₹75.0597

### TOTAL AUM

68 Cr

### MONTHLY AVERAGE AUM

51 Cr

### Month End Expense Ratio

0.50%

### Tracking Error :

Regular Plan : 0.64%

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	Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		0.01%
Total		0.01%
<b>OTHERS</b>		
Commodity		
GOLD		97.32%
Total		97.32%
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		2.67%
Total		2.67%
<b>GRAND TOTAL</b>		<b>100.00%</b>

As on November 30, 2023, the aggregate investments by the schemes of DSP Mutual Fund in DSP GOLD ETF is Rs. 20,218.71 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 | DSPGOLDETF

### NAV AS ON

**NOVEMBER 30, 2023**

₹ 62.2551

### TOTAL AUM

216 Cr

### MONTHLY AVERAGE AUM

197 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 based on the available data, since inception.

## INCEPTION DATE

January 3, 2023

## BENCHMARK

Nifty Bank TRI

## BSE & NSE SCRIP CODE

543738 | DSPBANKETF

## NAV AS ON

**NOVEMBER 30, 2023**

₹ 44.7930

## TOTAL AUM

107 Cr

## MONTHLY AVERAGE AUM

104 Cr

## Month End Expense Ratio

0.15%

## Portfolio Turnover Ratio (Last 10 months):

0.21

## Tracking Error :

Regular Plan : 0.05%

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>100.01%</b>
✓ HDFC Bank Limited	29.70%
✓ ICICI Bank Limited	22.78%
✓ Axis Bank Limited	10.37%
✓ Kotak Mahindra Bank Limited	9.74%
✓ State Bank of India	9.30%
✓ IndusInd Bank Limited	6.43%
✓ Bank of Baroda	2.47%
✓ AU Small Finance Bank Limited	2.40%
✓ The Federal Bank Limited	2.33%
✓ IDFC First Bank Limited	1.81%
Punjab National Bank	1.55%
Bandhan Bank Limited	1.13%
<b>Total</b>	<b>100.01%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.03%
<b>Total</b>	<b>0.03%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.04%
<b>Total</b>	<b>-0.04%</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.

# 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	98.04%
✓ Infosys Limited	26.74%
✓ Tata Consultancy Services Limited	24.87%
✓ HCL Technologies Limited	9.88%
✓ Tech Mahindra Limited	8.85%
✓ Wipro Limited	8.23%
✓ LTIMindtree Limited	7.18%
✓ Coforge Limited	4.94%
✓ Persistent Systems Limited	4.59%
✓ Mphasis Limited	2.76%
IT - Services	1.85%
✓ L&T Technology Services Limited	1.85%
<b>Total</b>	<b>99.89%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.14%
<b>Total</b>	<b>0.14%</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

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 07, 2023

### BENCHMARK

Nifty IT TRI

### BSE & NSE SCRIP CODE

543935 | DSPITETF

### NAV AS ON

NOVEMBER 30, 2023

₹ 32.7968

### TOTAL AUM

30 Cr

### MONTHLY AVERAGE AUM

29 Cr

### Month End Expense Ratio

0.20%

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

0.10

### Tracking Error :

Regular 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.

## INCEPTION DATE

July 27, 2023

## BENCHMARK

Nifty PSU Bank TRI

## BSE & NSE SCRIP CODE

543948 | DSPPSBKETF

## NAV AS ON

**NOVEMBER 30, 2023**

₹ 50.2805

## TOTAL AUM

13 Cr

## MONTHLY AVERAGE AUM

13 Cr

## Month End Expense Ratio

0.45%

## Portfolio Turnover Ratio (Last 4 months):

0.54

## Tracking Error :

Regular Plan : 0.05%

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>100.00%</b>
✓ State Bank of India	31.14%
✓ Bank of Baroda	17.62%
✓ Canara Bank	12.99%
✓ Punjab National Bank	11.67%
✓ Union Bank of India	9.93%
✓ Indian Bank	5.34%
✓ Bank of India	4.37%
✓ Bank of Maharashtra	2.36%
✓ Indian Overseas Bank	1.61%
Central Bank of India	1.45%
UCO Bank	1.22%
Punjab & Sind Bank	0.30%
<b>Total</b>	<b>100.00%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.04%
<b>Total</b>	<b>0.04%</b>
Cash & Cash Equivalent	
✓ Net Receivables/Payables	-0.04%
<b>Total</b>	<b>-0.04%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings



# 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	99.96%
✓ HDFC Bank Limited	26.48%
✓ ICICI Bank Limited	24.72%
✓ Axis Bank Limited	11.25%
✓ IndusInd Bank Limited	10.94%
✓ Kotak Mahindra Bank Limited	10.57%
✓ The Federal Bank Limited	5.39%
✓ IDFC First Bank Limited	4.19%
✓ Bandhan Bank Limited	2.61%
✓ RBL Bank Limited	2.17%
✓ City Union Bank Limited	1.64%
<b>Total</b>	<b>99.96%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.07%
<b>Total</b>	<b>0.07%</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

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 | DSPPVBKETF

### NAV AS ON

NOVEMBER 30, 2023

₹ 23.1911

### TOTAL AUM

101 Cr

### MONTHLY AVERAGE AUM

99 Cr

### Month End Expense Ratio

0.15%

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

0.03

### 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.

## INCEPTION DATE

July 27, 2023

## BENCHMARK

S&P BSE Sensex TRI

## BSE & NSE SCRIP CODE

543947 | DSPSENXETF

## NAV AS ON

**NOVEMBER 30, 2023**

₹ 67.1940

## TOTAL AUM

6 Cr

## MONTHLY AVERAGE AUM

6 Cr

## Month End Expense Ratio

0.20%

## Portfolio Turnover Ratio (Last 4 months):

0.09

## Tracking Error :

Regular Plan : 0.06%

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>35.23%</b>
✓ HDFC Bank Limited	15.36%
✓ ICICI Bank Limited	8.54%
✓ Axis Bank Limited	3.97%
✓ Kotak Mahindra Bank Limited	3.28%
State Bank of India	2.83%
IndusInd Bank Limited	1.25%
<b>IT - Software</b>	<b>15.05%</b>
✓ Infosys Limited	6.78%
✓ Tata Consultancy Services Limited	4.67%
HCL Technologies Limited	1.85%
Tech Mahindra Limited	0.99%
Wipro Limited	0.76%
<b>Petroleum Products</b>	<b>10.70%</b>
✓ Reliance Industries Limited	10.70%
<b>Diversified FMCG</b>	<b>8.00%</b>
✓ ITC Limited	5.03%
Hindustan Unilever Limited	2.97%
<b>Automobiles</b>	<b>5.55%</b>
Mahindra & Mahindra Limited	2.06%
Maruti Suzuki India Limited	1.84%
Tata Motors Limited	1.65%
<b>Construction</b>	<b>4.91%</b>
✓ Larsen & Toubro Limited	4.91%
<b>Finance</b>	<b>3.77%</b>
Bajaj Finance Limited	2.58%
Bajaj Finserv Limited	1.19%
<b>Consumer Durables</b>	<b>3.74%</b>
Titan Company Limited	1.90%
Asian Paints Limited	1.84%
<b>Telecom - Services</b>	<b>3.33%</b>
✓ Bharti Airtel Limited	3.33%
<b>Power</b>	<b>2.86%</b>
NTPC Limited	1.62%
Power Grid Corporation of India Limited	1.24%
<b>Ferrous Metals</b>	<b>2.33%</b>
Tata Steel Limited	1.35%
JSW Steel Limited	0.98%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.73%</b>
Sun Pharmaceutical Industries Limited	1.73%
<b>Cement &amp; Cement Products</b>	<b>1.36%</b>
UltraTech Cement Limited	1.36%
<b>Food Products</b>	<b>1.11%</b>
Nestle India Limited	1.11%
<b>Total</b>	<b>99.67%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.29%
<b>Total</b>	<b>0.29%</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

## INCEPTION DATE

August 4, 2022

## BENCHMARK

Nifty Midcap 150 Quality 50 TRI

## NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹ 11.6113

Direct Plan

Growth: ₹ 11.7172

## TOTAL AUM

192 Cr

## MONTHLY AVERAGE AUM

187 Cr

## Month End Expense Ratio

Regular Plan : 0.93%

Direct Plan : 0.34%

## Portfolio Turnover Ratio (Last 12 months)

0.47

## 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	
<b>Industrial Products</b>	<b>17.45%</b>
✓ Supreme Industries Limited	3.45%
✓ APL Apollo Tubes Limited	3.40%
✓ Polycab India Limited	2.88%
✓ Astral Limited	2.58%
SKF India Limited	1.81%
Grindwell Norton Limited	1.75%
ALA Engineering Limited	1.58%
<b>IT - Software</b>	<b>14.79%</b>
✓ Tata Elxsi Limited	4.12%
✓ Persistent Systems Limited	3.49%
✓ Coforge Limited	2.65%
✓ Mphasis Limited	2.52%
Oracle Financial Services Software Limited	2.01%
<b>Chemicals &amp; Petrochemicals</b>	<b>10.02%</b>
Solar Industries India Limited	2.36%
Deepak Nitrite Limited	2.05%
Atul Limited	1.47%
Navin Fluorine International Limited	1.38%
Vinati Organics Limited	0.98%
Fine Organic Industries Limited	0.97%
Alkyl Amines Chemicals Limited	0.81%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.48%</b>
Abbott India Limited	2.39%
IPCA Laboratories Limited	2.05%
Ajanta Pharma Limited	1.89%
GlaxoSmithKline Pharmaceuticals Limited	1.75%
Pfizer Limited	1.40%
<b>Consumer Durables</b>	<b>8.65%</b>
Voltas Limited	2.03%
Crompton Greaves Consumer Electricals Limited	1.97%
Kajaria Ceramics Limited	1.78%
Relaxo Footwears Limited	1.10%
Kansai Nerolac Paints Limited	0.94%
Whirlpool of India Limited	0.83%
<b>Auto Components</b>	<b>7.38%</b>
✓ Tube Investments of India Limited	3.47%
Balkrishna Industries Limited	2.33%
Schaeffler India Limited	1.58%
<b>Gas</b>	<b>4.94%</b>
Petronet LNG Limited	2.13%
Indraprastha Gas Limited	1.70%
Gujarat Gas Limited	1.11%
<b>Capital Markets</b>	<b>4.86%</b>
✓ ICICI Securities Limited	3.11%
Nippon Life India Asset Management Limited	1.75%
<b>Fertilizers &amp; Agrochemicals</b>	<b>4.15%</b>
Coromandel International Limited	2.47%
Bayer Cropscience Limited	1.68%
<b>Banks</b>	<b>2.38%</b>
AU Small Finance Bank Limited	2.38%
<b>Personal Products</b>	<b>2.33%</b>
Emami Limited	2.33%
<b>IT - Services</b>	<b>2.28%</b>
L&T Technology Services Limited	2.28%
<b>Finance</b>	<b>1.93%</b>
CRISIL Limited	1.93%
<b>Healthcare Services</b>	<b>1.79%</b>
Dr. Lal Path Labs Ltd.	1.79%
<b>Non - Ferrous Metals</b>	<b>1.74%</b>
Hindustan Zinc Limited	1.74%
<b>Textiles &amp; Apparels</b>	<b>1.69%</b>
K.P.R. Mill Limited	1.69%
<b>Entertainment</b>	<b>1.67%</b>
Sun TV Network Limited	1.67%
<b>Diversified</b>	<b>1.27%</b>
3M India Limited	1.27%
<b>Industrial Manufacturing</b>	<b>1.13%</b>
Honeywell Automation India Limited	1.13%
<b>Total</b>	<b>99.93%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.45%
<b>Total</b>	<b>0.45%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.38%
<b>Total</b>	<b>-0.38%</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.

# 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	10.60%
✓ Shiram Finance Limited	3.88%
✓ Cholamandalam Investment and Finance Company Limited	3.07%
SBI Cards and Payment Services Limited	1.51%
Muthoot Finance Limited	1.12%
Bajaj Holdings & Investment Limited	1.02%
Retailing	10.34%
✓ Trent Limited	4.28%
Info Edge (India) Limited	2.49%
Avenue Supermarts Limited	1.88%
Zomato Limited	1.69%
Personal Products	7.41%
✓ Godrej Consumer Products Limited	2.66%
Dabur India Limited	2.19%
Colgate Palmolive (India) Limited	2.04%
Procter & Gamble Hygiene and Health Care Limited	0.52%
Aerospace & Defense	6.74%
✓ Bharat Electronics Limited	3.64%
✓ Hindustan Aeronautics Limited	3.10%
Banks	6.04%
Bank of Baroda	2.55%
Canara Bank	1.88%
Punjab National Bank	1.61%
Chemicals & Petrochemicals	5.10%
✓ Pidilite Industries Limited	2.71%
SRF Limited	2.39%
Power	4.74%
Tata Power Company Limited	2.62%
Adani Green Energy Limited	1.19%
Adani Energy Solutions Limited	0.93%
Cement & Cement Products	4.74%
Shree Cement Limited	2.49%
Ambuja Cements Limited	2.25%
Insurance	4.70%
ICICI Lombard General Insurance Company Limited	2.63%
ICICI Prudential Life Insurance Company Limited	1.52%
Life Insurance Corporation of India	0.55%
Electrical Equipment	3.90%
Siemens Limited	2.27%
ABB India Limited	1.63%
Beverages	3.76%
United Spirits Limited	2.12%
Varun Beverages Limited	1.64%
Consumer Durables	3.39%
Havells India Limited	2.27%
Berger Paints (I) Limited	1.12%
Gas	3.10%
GAIL (India) Limited	2.48%
Adani Total Gas Limited	0.62%
Automobiles	3.02%
✓ TVS Motor Company Limited	3.02%
Petroleum Products	2.86%
✓ Indian Oil Corporation Limited	2.86%
Auto Components	2.81%
Samvardhana Motherson International Limited	1.52%
Bosch Limited	1.29%
Realty	2.70%
✓ DLF Limited	2.70%
Pharmaceuticals & Biotechnology	2.47%
Torrent Pharmaceuticals Limited	1.35%
Zydrus Lifesciences Limited	1.12%
Transport Services	2.32%
Interglobe Aviation Limited	2.32%
Fertilizers & Agrochemicals	2.11%
PI Industries Limited	2.11%
Agricultural Food & other Products	2.11%
Marico Limited	1.94%
Adani Wilmar Limited	0.17%
Diversified Metals	1.93%
Vedanta Limited	1.93%
Ferrous Metals	1.71%
Jindal Steel & Power Limited	1.71%
Leisure Services	1.49%
Indian Railway Catering And Tourism Corporation Limited	1.49%
<b>Total</b>	<b>100.09%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.20%
<b>Total</b>	<b>0.20%</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

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

February 21, 2019

## BENCHMARK

Nifty Next 50 TRI

## NAV AS ON NOVEMBER 30, 2023

### Regular Plan

Growth: ₹18.5522

### Direct Plan

Growth: ₹18.8163

## TOTAL AUM

330 Cr

## MONTHLY AVERAGE AUM

314 Cr

## Portfolio Turnover Ratio (Last 12 months):

0.39

## 3 Year Risk Statistics:

Standard Deviation : 16.52%

Beta : 1.00

R-Squared : 100.00%

Sharpe Ratio : 0.60

## Tracking Error :

Regular Plan : 0.07%

Direct Plan : 0.07%

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 : 0.60%

Direct Plan : 0.30%

## INCEPTION DATE

February 21, 2019

## BENCHMARK

NIFTY 50 (TRI)

## NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹19.1723

Direct Plan

Growth: ₹19.3465

## TOTAL AUM

418 Cr

## MONTHLY AVERAGE AUM

410 Cr

## Portfolio Turnover Ratio (Last 12 months):

0.11

## 3 Year Risk Statistics:

Standard Deviation : 13.39%

Beta : 1.00

R-Squared : 100.00%

Sharpe Ratio : 0.72

## 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 : 0.40%

Direct Plan : 0.22%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Banks	30.53%
✓ HDFC Bank Limited	13.26%
✓ ICICI Bank Limited	7.42%
✓ Axis Bank Limited	3.38%
✓ Kotak Mahindra Bank Limited	2.93%
State Bank of India	2.46%
IndusInd Bank Limited	1.08%
IT - Software	13.65%
✓ Infosys Limited	5.89%
✓ Tata Consultancy Services Limited	4.05%
HCL Technologies Limited	1.61%
Tech Mahindra Limited	0.86%
Wipro Limited	0.66%
LTI Mindtree Limited	0.58%
Petroleum Products	9.59%
✓ Reliance Industries Limited	9.12%
Bharat Petroleum Corporation Limited	0.47%
Diversified FMCG	6.95%
✓ ITC Limited	4.37%
Hindustan Unilever Limited	2.58%
Automobiles	6.62%
Mahindra & Mahindra Limited	1.67%
Maruti Suzuki India Limited	1.60%
Tata Motors Limited	1.41%
Bajaj Auto Limited	0.78%
Eicher Motors Limited	0.60%
Hero MotoCorp Limited	0.56%
Construction	4.26%
✓ Larsen & Toubro Limited	4.26%
Pharmaceuticals & Biotechnology	3.57%
Sun Pharmaceutical Industries Limited	1.50%
Dr. Reddy's Laboratories Limited	0.80%
Cipla Limited	0.72%
Div's Laboratories Limited	0.55%
Consumer Durables	3.24%
Titan Company Limited	1.65%
Asian Paints Limited	1.59%
Finance	3.18%
Bajaj Finance Limited	2.15%
Bajaj Finserv Limited	1.03%
Telecom - Services	2.90%
✓ Bharti Airtel Limited	2.90%
Power	2.49%
NTPC Limited	1.41%
Power Grid Corporation of India Limited	1.08%
Ferrous Metals	2.02%
Tata Steel Limited	1.18%
JSW Steel Limited	0.84%
Cement & Cement Products	2.02%
UltraTech Cement Limited	1.18%
Grasim Industries Limited	0.84%
Food Products	1.63%
Nestle India Limited	0.98%
Britannia Industries Limited	0.65%
Insurance	1.57%
HDFC Life Insurance Company Limited	0.84%
SBI Life Insurance Company Limited	0.73%
Consumable Fuels	0.88%
Coal India Limited	0.88%
Metals & Minerals Trading	0.88%
Adani Enterprises Limited	0.88%
Oil	0.86%
Oil & Natural Gas Corporation Limited	0.86%
Non - Ferrous Metals	0.85%
Hindalco Industries Limited	0.85%
Transport Infrastructure	0.75%
Adani Ports and Special Economic Zone Limited	0.75%
Agricultural Food & other Products	0.64%
Tata Consumer Products Limited	0.64%
Healthcare Services	0.63%
Apollo Hospitals Enterprise Limited	0.63%
Fertilizers & Agrochemicals	0.33%
UPL Limited	0.33%
<b>Total</b>	<b>100.04%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.17%
<b>Total</b>	<b>0.17%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.21%
<b>Total</b>	<b>-0.21%</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.

# DSP Arbitrage Fund

An open ended scheme investing in arbitrage opportunities

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>13.41%</b>
✓ HDFC Bank Limited	5.45%
ICICI Bank Limited	2.23%
Bank of Baroda	1.87%
Punjab National Bank	1.44%
Bandhan Bank Limited	0.77%
Canara Bank	0.74%
Kotak Mahindra Bank Limited	0.28%
RBL Bank Limited	0.23%
City Union Bank Limited	0.23%
Axis Bank Limited	0.08%
The Federal Bank Limited	0.08%
State Bank of India	0.01%
<b>Finance</b>	<b>9.37%</b>
✓ Indiabulls Housing Finance Limited	2.90%
Manapuram Finance Limited	1.75%
IDFC Limited	1.50%
Bajaj Finserv Limited	1.32%
Piramal Enterprises Limited	0.91%
LIC Housing Finance Limited	0.49%
Shriram Finance Limited	0.14%
Cholamandalam Investment and Finance Company Limited	0.13%
Bajaj Finance Limited	0.10%
Can Fin Homes Limited	0.08%
Aditya Birla Capital Limited	0.05%
L1 Finance Holdings Limited	-
<b>Telecom - Services</b>	<b>8.49%</b>
✓ Vodafone Idea Limited	4.76%
✓ Indus Towers Limited	3.73%
<b>Petroleum Products</b>	<b>6.68%</b>
✓ Reliance Industries Limited	6.13%
Hindustan Petroleum Corporation Limited	0.38%
Indian Oil Corporation Limited	0.17%
<b>Cement &amp; Cement Products</b>	<b>4.46%</b>
✓ Ambuja Cements Limited	2.71%
The India Cements Limited	0.72%
ACC Limited	0.56%
The Ramco Cements Limited	0.34%
Grasim Industries Limited	0.09%
Dalmia Bharat Limited	0.02%
Shree Cement Limited	0.02%
<b>Entertainment</b>	<b>3.52%</b>
✓ Zee Entertainment Enterprises Limited	3.06%
PVR INOX Limited	0.46%
<b>Transport Infrastructure</b>	<b>2.85%</b>
Adani Ports and Special Economic Zone Limited	1.52%
GMR Airports Infrastructure Limited	1.33%
<b>Realty</b>	<b>2.18%</b>
Oberoi Realty Limited	1.12%
Godrej Properties Limited	1.03%
DLF Limited	0.03%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.97%</b>
Gujarat Narmada Valley Fertilizers and Chemicals Limited	1.11%
Aarti Industries Limited	0.42%
Pidilite Industries Limited	0.12%
SRF Limited	0.08%
Deepak Nitrite Limited	0.03%
Atul Limited	0.01%
<b>IT - Software</b>	<b>1.63%</b>
Mphasis Limited	0.70%
Infosys Limited	0.54%
Tata Consultancy Services Limited	0.19%
Wipro Limited	0.11%
BIRLASOFT LIMITED	0.05%
Oracle Financial Services Software Limited	0.03%
LTIMindtree Limited	0.01%
<b>Electrical Equipment</b>	<b>1.62%</b>
Bharat Heavy Electricals Limited	1.58%
ABB India Limited	0.04%
Siemens Limited	-
<b>Ferrous Metals</b>	<b>1.58%</b>
Steel Authority of India Limited	0.58%
Jindal Steel & Power Limited	0.55%
Tata Steel Limited	0.45%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.34%</b>
Biocon Limited	0.61%
Aurobindo Pharma Limited	0.26%
Glenmark Pharmaceuticals Limited	0.13%
Granules India Limited	0.09%
Dr. Reddy's Laboratories Limited	0.09%
Abbott India Limited	0.07%
Lupin Limited	0.06%
Laurus Labs Limited	0.02%
Cipla Limited	0.01%
Divis Laboratories Limited	-
<b>Automobiles</b>	<b>1.20%</b>
Bajaj Auto Limited	0.84%
Tata Motors Limited	0.34%
Hero MotoCorp Limited	0.01%
Eicher Motors Limited	0.01%
<b>Power</b>	<b>1.13%</b>
Tata Power Company Limited	1.12%
Power Grid Corporation of India Limited	0.01%
<b>Non - Ferrous Metals</b>	<b>1.03%</b>
Hindustan Copper Limited	0.98%
National Aluminium Company Limited	0.03%
Hindalco Industries Limited	0.02%
<b>Gas</b>	<b>1.00%</b>
GAIL (India) Limited	0.53%
Petronet LNG Limited	0.25%
Mahanagar Gas Limited	0.20%
Gujarat Gas Limited	0.01%
Indraprastha Gas Limited	0.01%
<b>Metals &amp; Minerals Trading</b>	<b>0.96%</b>
Adani Enterprises Limited	0.96%
<b>Capital Markets</b>	<b>0.76%</b>
Indian Energy Exchange Limited	0.76%
Agricultural Food & other Products	0.65%
Balrampur Chini Mills Limited	0.40%
Marico Limited	0.05%
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.55%</b>
UPL Limited	0.42%
Chambal Fertilizers & Chemicals Limited	0.13%
<b>Minerals &amp; Mining</b>	<b>0.52%</b>
NMDC Limited	0.52%
<b>Beverages</b>	<b>0.49%</b>
United Spirits Limited	0.42%
United Breweries Limited	0.07%

Name of Instrument	% to Net Assets
<b>Auto Components</b>	<b>0.48%</b>
Balkrishna Industries Limited	0.31%
Samvardhana Motherson International Limited	0.13%
Exide Industries Limited	0.03%
MRF Limited	0.01%
<b>Retailing</b>	<b>0.45%</b>
Indiamart Intermesh Limited	0.23%
Aditya Birla Fashion and Retail Limited	0.14%
Info Edge (India) Limited	0.08%
<b>Diversified Metals</b>	<b>0.44%</b>
Vedanta Limited	0.44%
<b>Consumer Durables</b>	<b>0.42%</b>
Havells India Limited	0.29%
Asian Paints Limited	0.07%
Titan Company Limited	0.04%
Crompton Greaves Consumer Electricals Limited	0.02%
<b>Insurance</b>	<b>0.30%</b>
ICICI Prudential Life Insurance Company Limited	0.19%
Max Financial Services Limited	0.10%
HDFC Life Insurance Company Limited	0.01%
SBI Life Insurance Company Limited	-
<b>Leisure Services</b>	<b>0.29%</b>
The Indian Hotels Company Limited	0.14%
Indian Railway Catering And Tourism Corporation Limited	0.08%
Delta Corp Limited	0.07%
<b>Personal Products</b>	<b>0.22%</b>
Godrej Consumer Products Limited	0.18%
Dabur India Limited	0.04%
<b>Healthcare Services</b>	<b>0.20%</b>
Apollo Hospitals Enterprise Limited	0.14%
Syngene International Limited	0.06%
<b>Industrial Products</b>	<b>0.09%</b>
Bharat Forge Limited	0.08%
Cummins India Limited	0.01%
<b>Textiles &amp; Apparels</b>	<b>0.09%</b>
Page Industries Limited	0.09%
<b>Diversified FMCG</b>	<b>0.06%</b>
ITC Limited	0.05%
Hindustan Unilever Limited	0.01%
<b>Aerospace &amp; Defense</b>	<b>0.05%</b>
Bharat Electronics Limited	0.05%
<b>Transport Services</b>	<b>0.05%</b>
Container Corporation of India Limited	0.04%
Interglobe Aviation Limited	0.01%
<b>Construction</b>	<b>0.05%</b>
Larsen & Toubro Limited	0.05%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>0.04%</b>
Escorts Kubota Limited	0.04%
Ashok Leyland Limited	-
<b>Food Products</b>	<b>0.02%</b>
Nestle India Limited	0.02%
<b>Total</b>	<b>70.64%</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		
✓ LIC Housing Finance Limited	CARE AAA	2.80%
<b>Total</b>		<b>2.80%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
✓ ICICI Bank Limited	ICRA A1+	3.47%
HDFC Bank Limited	CRISIL A1+	2.64%
Axis Bank Limited	CRISIL A1+	1.74%
<b>Total</b>		<b>7.85%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
Julius Baer Capital (India) Private Limited	CRISIL A1+	1.82%
ICICI Securities Limited	CRISIL A1+	1.77%
Standard Chartered Capital Limited	CRISIL A1+	0.91%
<b>Total</b>		<b>4.50%</b>
<b>Treasury Bill</b>		
182 DAYS T-BILL 2024	SOV	0.18%
364 DAYS T-BILL 2024	SOV	0.18%
<b>Total</b>		<b>0.36%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
<b>Total</b>		<b>0.91%</b>
<b>Mutual Funds</b>		
✓ DSP Savings Fund - Direct Plan - Growth		11.97%
<b>Total</b>		<b>11.97%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.97%
<b>Total</b>		<b>0.97%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

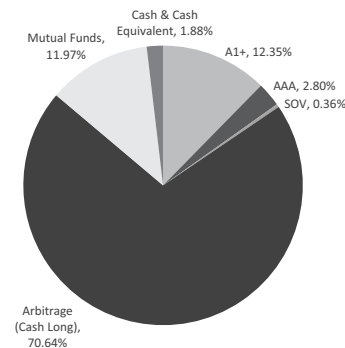
✓ Top Ten Holdings

\*Less than 0.01%

@@Computed on the invested amount for debt portfolio

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

January 25, 2018

## BENCHMARK

NIFTY 50 Arbitrage Index

## NAV AS ON

NOVEMBER 30, 2023

Regular Plan

Growth: ₹13.372

Direct Plan

Growth: ₹13.854

## TOTAL AUM

2720 Cr

## MONTHLY AVERAGE AUM

2712 Cr

## Portfolio Turnover Ratio (Last 12 months):

12.30

## 3 Year Risk Statistics:

Standard Deviation : 0.63%

Beta : 0.67

R-Squared : 61.24%

Sharpe Ratio : -3.34

## Month End Expense Ratio

Regular Plan : 1.04%

Direct Plan : 0.34%

## AVERAGE MATURITY@

0.29 years

## MODIFIED DURATION@

0.37 years

## PORTFOLIO YTM@

7.63%

## PORTFOLIO YTM (ANNUALISED)#@

7.63%

## PORTFOLIO MACAULAY DURATION@

0.39 years

# Yields are annualized for all the securities.

## INCEPTION DATE

Jun 11, 2004

## BENCHMARK

CRISIL Hybrid 85+15-Conservative Index

## NAV AS ON

**NOVEMBER 30, 2023**

Regular Plan

Growth: ₹49.5252

Direct Plan

Growth: ₹55.1883

## TOTAL AUM

181 Cr

## MONTHLY AVERAGE AUM

180 Cr

## 3 Year Risk Statistics:

Standard Deviation : 3.47%

Beta : 0.85

R-Squared : 65.32%

Sharpe Ratio : 0.13

## Month End Expense Ratio

Regular Plan : 1.13%

Direct Plan : 0.51%

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

2.97 years

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

2.34 years

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

7.51%

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

7.56%

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

2.46 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>7.43%</b>
✓ HDFC Bank Limited	3.02%
ICICI Bank Limited	2.38%
Axis Bank Limited	2.03%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.17%</b>
Sun Pharmaceutical Industries Limited	1.30%
IPCA Laboratories Limited	1.26%
Suven Pharmaceuticals Limited	0.71%
Alkem Laboratories Limited	0.68%
Alembic Pharmaceuticals Limited	0.67%
Cipla Limited	0.55%
<b>Insurance</b>	<b>2.14%</b>
SBI Life Insurance Company Limited	1.29%
ICICI Lombard General Insurance Company Limited	0.85%
<b>Finance</b>	<b>1.67%</b>
SBI Cards and Payment Services Limited	0.67%
Bajaj Finance Limited	0.50%
<b>Power Finance Corporation Limited</b>	<b>0.50%</b>
Fertilizers & Agrochemicals	1.45%
Coromandel International Limited	0.90%
<b>Sharda Cropchem Limited</b>	<b>0.55%</b>
IT - Software	1.37%
<b>HCL Technologies Limited</b>	<b>0.76%</b>
Tech Mahindra Limited	0.61%
<b>Automobiles</b>	<b>1.28%</b>
<b>Hero MotoCorp Limited</b>	<b>1.28%</b>
Diversified FMCG	1.20%
<b>ITC Limited</b>	<b>1.20%</b>
Auto Components	0.95%
<b>Samvardhana Motherson International Limited</b>	<b>0.95%</b>
Consumer Durables	0.68%
<b>Eureka Forbes Limited</b>	<b>0.68%</b>
<b>Oil</b>	<b>0.66%</b>
<b>Oil &amp; Natural Gas Corporation Limited</b>	<b>0.66%</b>
Chemicals & Petrochemicals	0.55%
<b>Jubilant Ingrevia Limited</b>	<b>0.55%</b>
Power	0.33%
<b>NTPC Limited</b>	<b>0.33%</b>
Commercial Services & Supplies	0.17%
Teamlease Services Limited	0.17%
<b>Total</b>	<b>25.05%</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.

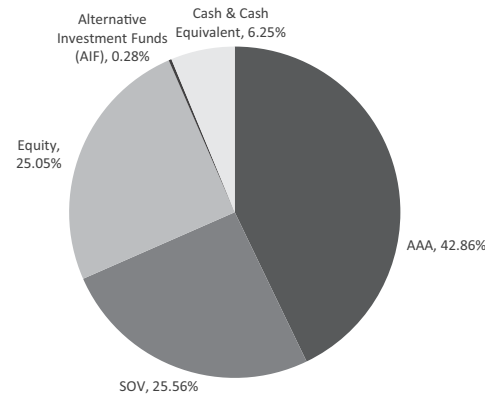
2. As per SEBI (MUTUAL FUNDS) REGULATIONS, 1996 and MASTER CIRCULAR SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74, Below are the details of the securities in case of which issuer has defaulted beyond its maturity date.

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

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 Housing Bank	CRISIL AAA	8.70%
✓ Power Grid Corporation of India Limited	CRISIL AAA	6.01%
✓ REC Limited	CRISIL AAA	5.75%
✓ Indian Oil Corporation Limited	CRISIL AAA	5.70%
✓ Power Finance Corporation Limited	CRISIL AAA	4.16%
✓ Export-Import Bank of India	CRISIL AAA	2.96%
National Bank for Agriculture and Rural Development	CRISIL AAA	2.91%
HDFC Bank Limited	CRISIL AAA	2.90%
Small Industries Development Bank of India	ICRA AAA	2.75%
NTPC Limited	CRISIL AAA	1.02%
<b>Total</b>		<b>42.86%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.18% GOI 2033	SOV	6.72%
✓ 7.06% GOI 2028	SOV	5.53%
✓ 7.10% GOI 2029	SOV	5.52%
7.26% GOI 2033	SOV	2.81%
5.74% GOI 2026	SOV	2.66%
5.63% GOI 2026	SOV	1.58%
7.38% GOI 2027	SOV	0.57%
7.83% Gujarat SDL 2026	SOV	0.17%
<b>Total</b>		<b>25.56%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		6.10%
<b>Total</b>		<b>6.10%</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		0.15%
<b>Total</b>		<b>0.15%</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

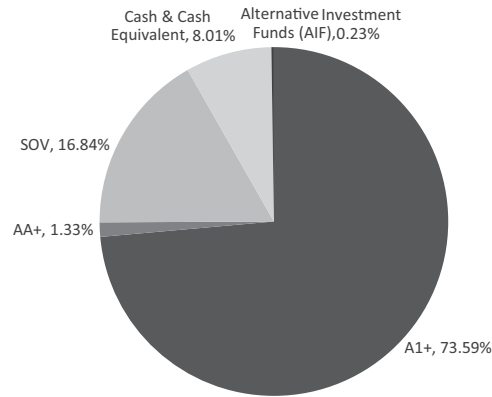
## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
Bharti Hexacom Limited	CRISIL AA+	1.33%
<b>Total</b>		<b>1.33%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
Certificate of Deposit		
✓ Bank of Baroda	IND A1+	7.28%
✓ HDFC Bank Limited	CRISIL A1+	6.30%
✓ Canara Bank	CRISIL A1+	5.27%
✓ National Bank for Agriculture and Rural Development	CRISIL A1+	3.24%
✓ Punjab National Bank	CRISIL A1+	3.23%
✓ Axis Bank Limited	CRISIL A1+	3.03%
Union Bank of India	ICRA A1+	2.42%
Indian Bank	CRISIL A1+	1.62%
IDFC First Bank Limited	CRISIL A1+	1.61%
Small Industries Development Bank of India	CRISIL A1+	1.42%
Kotak Mahindra Bank Limited	CRISIL A1+	1.22%
ICICI Bank Limited	ICRA A1+	0.20%
<b>Total</b>		<b>36.84%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
✓ National Bank for Agriculture and Rural Development	CRISIL A1+	4.67%
✓ Reliance Retail Ventures Limited	CRISIL A1+	3.23%
Small Industries Development Bank of India	CRISIL A1+	2.25%
Axis Securities Limited	CRISIL A1+	2.24%
ICICI Securities Limited	CRISIL A1+	2.05%
HDFC Securities Limited	CRISIL A1+	2.04%
Tata Steel Limited	ICRA A1+	2.02%
ICICI Securities Primary Dealership Limited	CRISIL A1+	1.63%
Julius Baer Capital (India) Private Limited	CRISIL A1+	1.63%
Bajaj Finance Limited	CRISIL A1+	1.63%
Birla Group Holdings Private Limited	CRISIL A1+	1.62%
Poonawalla Fincorp Limited	CRISIL A1+	1.62%
ICICI Home Finance Company Limited	ICRA A1+	1.62%
Bajaj Financial Securities Limited	CRISIL A1+	1.61%
Kotak Securities Limited	CRISIL A1+	1.61%
Redington Limited	CRISIL A1+	1.22%
Bharti Telecom Limited	CRISIL A1+	0.82%
Pilani Investments and Industries Corporation Limited	CRISIL A1+	0.81%
Cholamandalam Investment and Finance Company Limited	CRISIL A1+	0.81%
Deutsche Investments India Private Limited	CRISIL A1+	0.81%
TV18 Broadcast Limited	ICRA A1+	0.61%
Network18 Media & Investments Limited	ICRA A1+	0.20%
<b>Total</b>		<b>36.75%</b>
<b>Treasury Bill</b>		
✓ 91 DAYS T-BILL 2024	SOV	13.08%
✓ 364 DAYS T-BILL 2024	SOV	2.79%
182 DAYS T-BILL 2024	SOV	0.97%
<b>Total</b>		<b>16.84%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
<b>Total</b>		<b>6.74%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.23%
<b>Total</b>		<b>0.23%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		1.27%
<b>Total</b>		<b>1.27%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

### ✓ Top Ten Holdings

Notes: 1. As on November 30, 2023, the aggregate investments by the schemes of DSP Mutual Fund in DSP Liquidity Fund is Rs. 2,232.40 Lakhs.

## Rating Profile of the Portfolio of the Scheme



### INCEPTION DATE

Mar 11, 1998

### BENCHMARK

CRISIL Liquid Debt B-I Index

### NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹3,334.3573

Direct Plan

Growth: ₹3,367.2158

### TOTAL AUM

12198 Cr

### MONTHLY AVERAGE AUM

12921 Cr

### Month End Expense Ratio

Regular Plan : 0.24%

Direct Plan : 0.15%

### AVERAGE MATURITY

0.15 years

### MODIFIED DURATION

0.14 years

### PORTFOLIO YTM

7.36%

### PORTFOLIO YTM (ANNUALISED)#

7.36%

### PORTFOLIO MACAULAY DURATION

0.15 years

# Yields are annualized for all the securities.



## INCEPTION DATE

Jul 31, 2006

## BENCHMARK

CRISIL Ultra Short Duration Debt B-I Index

## NAV AS ON NOVEMBER 30, 2023

Regular Plan  
Growth: ₹3,054.0505

Direct Plan  
Growth: ₹3,282.8407

## TOTAL AUM

2795 Cr

## MONTHLY AVERAGE AUM

2781 Cr

## Month End Expense Ratio

Regular Plan : 1.01%  
Direct Plan : 0.30%

## AVERAGE MATURITY

0.44 years

## MODIFIED DURATION

0.4 years

## PORTFOLIO YTM

7.70%

## PORTFOLIO YTM (ANNUALISED)#

7.70%

## PORTFOLIO MACAULAY DURATION

0.43 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		
✓ National Bank for Agriculture and Rural Development	ICRA AAA	7.33%
✓ REC Limited	CRISIL AAA	3.69%
✓ LIC Housing Finance Limited	CARE AAA	3.65%
Grasim Industries Limited	CRISIL AAA	2.81%
LIC Housing Finance Limited	CRISIL AAA	2.73%
National Bank for Agriculture and Rural Development	CRISIL AAA	1.79%
Power Finance Corporation Limited	CRISIL AAA	0.93%
<b>Total</b>		<b>22.93%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.35% GOI 2024	SOV	2.88%
0% GOI 2024	SOV	0.37%
<b>Total</b>		<b>3.25%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
✓ Axis Bank Limited	CRISIL A1+	9.43%
✓ HDFC Bank Limited	CRISIL A1+	6.84%
✓ ICICI Bank Limited	ICRA A1+	6.80%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	4.29%
Punjab National Bank	CRISIL A1+	2.63%
The Federal Bank Limited	CRISIL A1+	2.62%
RBL Bank Limited	ICRA A1+	1.78%
Union Bank of India	ICRA A1+	1.75%
AU Small Finance Bank Limited	CRISIL A1+	1.35%
Indian Bank	CRISIL A1+	0.88%
Small Industries Development Bank of India	CRISIL A1+	0.86%
<b>Total</b>		<b>39.23%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
✓ Small Industries Development Bank of India	CRISIL A1+	4.39%
Godrej Properties Limited	CRISIL A1+	2.64%
Infina Finance Private Limited	CRISIL A1+	2.62%
Motilal Oswal Financial Services Limited	CRISIL A1+	2.59%
IIFL Finance Limited	CRISIL A1+	1.75%
Shriram Finance Limited	IND A1+	1.75%
Motilal Oswal Finvest Limited	CRISIL A1+	1.75%
Fedbank Financial Services Limited	CRISIL A1+	1.74%
Muthoot Finance Limited	CRISIL A1+	1.74%
Nuvama Wealth Management Limited	ICRA A1+	0.89%
Nuvama Wealth Finance Limited	CRISIL A1+	0.88%
Nuvama Wealth and Investment Limited	CRISIL A1+	0.88%
SWFG India Credit Company Limited	CRISIL A1+	0.87%
<b>Total</b>		<b>24.49%</b>
<b>Treasury Bill</b>		
✓ 182 DAYS T-BILL 2024	SOV	4.82%
364 DAYS T-BILL 2024	SOV	2.66%
<b>Total</b>		<b>7.48%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
		2.69%
<b>Total</b>		<b>2.69%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.22%
<b>Total</b>		<b>0.22%</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>

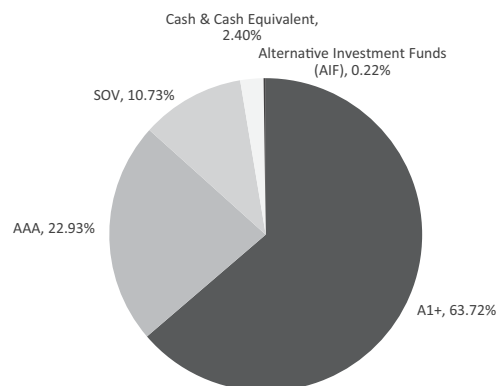
✓ Top Ten Holdings

Notes : 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.  
2. As per SEBI (MUTUAL FUNDS) REGULATIONS, 1996 and MASTER CIRCULAR SEBI/HO/IMD/MD-PoD-1/P/CIR/2023/74, 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

## 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		
✓ HDFC Bank Limited	CRISIL AAA	4.93%
✓ Cholamandalam Investment and Finance Company Limited	ICRA AA+	2.57%
Muthoot Finance Limited	CRISIL AA+	2.52%
REC Limited	CRISIL AAA	2.48%
Axis Finance Limited	CRISIL AAA	2.39%
<b>Total</b>		<b>14.89%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.17% GOI 2030	SOV	24.32%
✓ 7.88% GOI FRB 2028	SOV	16.47%
✓ 8.51% GOI FRB 2033	SOV	9.68%
✓ 7.18% GOI 2033	SOV	8.53%
✓ 7.47% Maharashtra SDL 2034	SOV	4.94%
7.38% GOI 2027	SOV	2.05%
7.22% Gujarat SDL 2028	SOV	1.33%
6.75% GOI FRB 2024	SOV	0.20%
7.20% Maharashtra SDL 2027	SOV	0.03%
<b>Total</b>		<b>67.55%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
Certificate of Deposit		
✓ Axis Bank Limited	CRISIL A1+	7.01%
<b>Total</b>		<b>7.01%</b>
Treasury Bill		
✓ 182 DAYS T-BILL 2024	SOV	4.37%
<b>Total</b>		<b>4.37%</b>
TREPS / Reverse Repo Investments / Corporate Debt Repo		
<b>Total</b>		<b>0.73%</b>
Alternative Investment Funds (AIF)		
SBI Funds Management Pvt Ltd / Fund Parent		0.30%
<b>Total</b>		<b>0.30%</b>
Cash & Cash Equivalent		
✓ Net Receivables/Payables		5.15%
<b>Total</b>		<b>5.15%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

### ✓ Top Ten Holdings

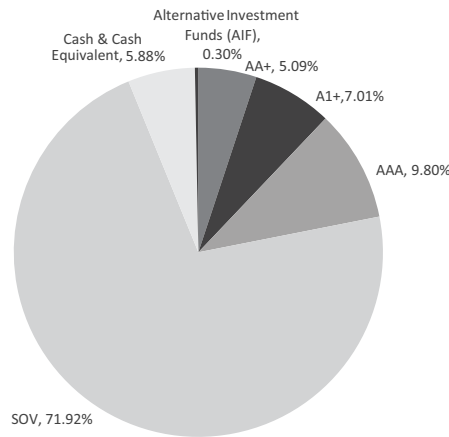
Notes : 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

Portfolio has 0.09% exposure to interest Rate Swaps.

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	1,50,00,00,000.00	0.08%
Interest Rate Swaps Pay Fixed and Receive Floating	Others	50,00,00,000.00	0.01%
Interest Rate Swaps Pay Fixed and Receive Floating	Others	2,50,00,00,000.00	0%

## Rating Profile of the Portfolio of the Scheme



### INCEPTION DATE

Mar 19, 2021

### BENCHMARK

CRISIL Short Term Bond Index

### NAV AS ON NOVEMBER 30, 2023

#### Regular Plan

Growth: ₹11.4999

#### Direct Plan

Growth: ₹11.5839

### TOTAL AUM

1010 Cr

### MONTHLY AVERAGE AUM

1013 Cr

### Month End Expense Ratio

Regular Plan : 0.48%

Direct Plan : 0.22%

### AVERAGE MATURITY

5.48 years

### MODIFIED DURATION

2.68 years

### PORTFOLIO YTM

7.64%

### PORTFOLIO YTM (ANNUALISED)#

7.74%

### PORTFOLIO MACAULAY DURATION

2.79 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

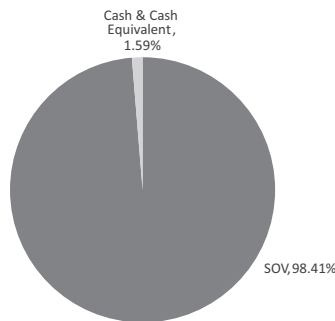
## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>Government Securities (Central/State)</b>		
✓ 8.28% GOI 2027	SOV	21.59%
✓ 7.17% GOI 2028	SOV	17.82%
✓ 8.26% GOI 2027	SOV	17.60%
✓ 8.60% GOI 2028	SOV	11.71%
✓ 8.25% Gujarat SDL 2028	SOV	4.99%
✓ 8.15% Tamil Nadu SDL 2028	SOV	3.25%
✓ 8.05% Gujarat SDL 2028	SOV	3.17%
✓ 8.19% Gujarat SDL 2028	SOV	1.86%
✓ 8.03% Karnataka SDL 2028	SOV	1.62%
✓ 7.88% Madhya Pradesh SDL 2028	SOV	1.41%
8.26% Gujarat SDL 2028	SOV	1.37%
7.06% GOI 2028	SOV	1.10%
8.14% Haryana SDL 2028	SOV	1.01%
6.98% Maharashtra SDL 2028	SOV	1.01%
8.16% Gujarat SDL 2028	SOV	0.90%
8.33% Madhya Pradesh SDL 2028	SOV	0.72%
8.35% Gujarat SDL 2028	SOV	0.69%
8.06% Tamil Nadu SDL 2028	SOV	0.67%
7.36% Maharashtra SDL 2028	SOV	0.66%
7.49% Gujarat SDL 2028	SOV	0.64%
6.99% Telangana SDL 2028	SOV	0.58%
8.39% Gujarat SDL 2028	SOV	0.56%
8.34% Uttar Pradesh SDL 2028	SOV	0.46%
8.05% Madhya Pradesh SDL 2028	SOV	0.45%
6.98% Telangana SDL 2028	SOV	0.40%
8.15% Chattisgarh SDL 2028	SOV	0.29%
8.23% Gujarat SDL 2028	SOV	0.29%
8.39% Uttar Pradesh SDL 2028	SOV	0.29%
7.98% Uttar Pradesh SDL 2028	SOV	0.27%
6.97% Karnataka SDL 2028	SOV	0.27%
8.00% Karnataka SDL 2028	SOV	0.23%
8.28% Chattisgarh SDL 2028	SOV	0.18%
8.11% Chattisgarh SDL 2028	SOV	0.15%
8.28% Tamil Nadu SDL 2028	SOV	0.08%
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>98.41%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		1.51%
<b>Total</b>		<b>1.51%</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

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 NOVEMBER 30, 2023

Regular Plan  
Growth: ₹10.8633

Direct Plan  
Growth: ₹10.8922

## TOTAL AUM

2275 Cr

## MONTHLY AVERAGE AUM

2268 Cr

## Tracking Error :

Regular Plan : 0.54%

Direct Plan : 0.54%

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 : 0.30%

Direct Plan : 0.15%

## AVERAGE MATURITY

4.01 years

## MODIFIED DURATION

3.3 years

## PORTFOLIO YTM

7.38%

## PORTFOLIO YTM (ANNUALISED)#

7.51%

## PORTFOLIO MACAULAY DURATION

3.42 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

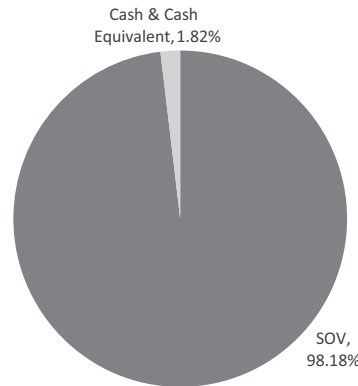
## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>Government Securities (Central/State)</b>		
✓ 7.26% GOI 2032	SOV	44.40%
✓ 7.74% Maharashtra SDL 2033	SOV	8.91%
✓ 7.70% Maharashtra SDL 2033	SOV	8.67%
✓ 7.81% Gujarat SDL 2032	SOV	7.92%
✓ 7.64% Maharashtra SDL 2033	SOV	7.27%
✓ 8.32% GOI 2032	SOV	4.65%
✓ 7.65% Gujarat SDL 2033	SOV	3.18%
✓ 7.68% Gujarat SDL 2033	SOV	3.16%
✓ 7.71% Gujarat SDL 2033	SOV	2.86%
✓ 7.64% Telangana SDL 2033	SOV	2.53%
7.60% Karnataka SDL 2033	SOV	2.43%
7.60% Karnataka SDL 2032	SOV	2.20%
<b>Total</b>		<b>98.18%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		1.74%
<b>Total</b>		<b>1.74%</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

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 NOVEMBER 30, 2023

Regular Plan  
Growth: ₹10.5886

Direct Plan  
Growth: ₹10.6117

## TOTAL AUM

322 Cr

## MONTHLY AVERAGE AUM

322 Cr

## Tracking Error :

Regular Plan : 0.64%  
Direct Plan : 0.64%

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 : 0.41%  
Direct Plan : 0.15%

## AVERAGE MATURITY

8.78 years

## MODIFIED DURATION

6.18 years

## PORTFOLIO YTM

7.51%

## PORTFOLIO YTM (ANNUALISED)#

7.65%

## PORTFOLIO MACAULAY DURATION

6.41 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 NOVEMBER 30, 2023

Regular Plan  
Growth: ₹10.5715

Direct Plan  
Growth: ₹10.5850

## TOTAL AUM

86 Cr

## MONTHLY AVERAGE AUM

86 Cr

## Tracking Error :

Regular Plan : 0.62%  
Direct Plan : 0.62%

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 : 0.32%  
Direct Plan : 0.16%

## AVERAGE MATURITY

3.59 years

## MODIFIED DURATION

3.02 years

## PORTFOLIO YTM

7.42%

## PORTFOLIO YTM (ANNUALISED)#

7.55%

## PORTFOLIO MACAULAY DURATION

3.13 years

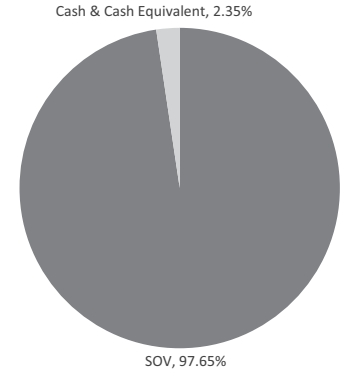
# Yields are annualized for all the securities.

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>Government Securities (Central/State)</b>		
7.38% GOI 2027	SOV	24.21%
8.28% GOI 2027	SOV	21.00%
7.20% Maharashtra SDL 2027	SOV	18.33%
7.18% Tamil Nadu SDL 2027	SOV	17.69%
7.33% Maharashtra SDL 2027	SOV	7.28%
7.27% Tamil Nadu SDL 2027	SOV	4.75%
8.26% GOI 2027	SOV	3.20%
7.23% Tamil Nadu SDL 2027	SOV	1.19%
<b>Total</b>		<b>97.65%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
		2.16%
<b>Total</b>		<b>2.16%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.19%
<b>Total</b>		<b>0.19%</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



## INCEPTION DATE

Sep 30, 1999

## BENCHMARK

CRISIL Money Market B-I Index

## NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹46.9729

Direct Plan

Growth: ₹48.2272

## TOTAL AUM

4496 Cr

## MONTHLY AVERAGE AUM

4456 Cr

## Month End Expense Ratio

Regular Plan : 0.49%

Direct Plan : 0.25%

## AVERAGE MATURITY

0.26 years

## MODIFIED DURATION

0.24 years

## PORTFOLIO YTM

7.49%

## PORTFOLIO YTM (ANNUALISED)#

7.49%

## PORTFOLIO MACAULAY DURATION

0.26 years

# Yields are annualized for all the securities.

## Portfolio

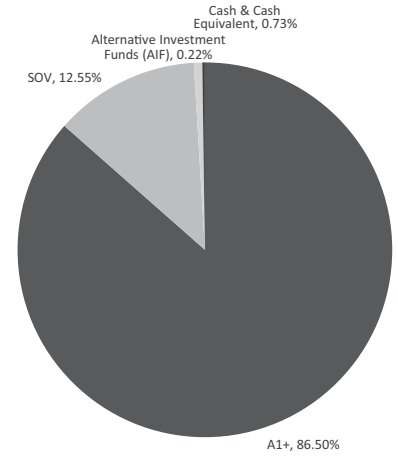
Name of Instrument	Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
✓ Axis Bank Limited	CRISIL A1+	8.73%
✓ Small Industries Development Bank of India	CRISIL A1+	8.71%
✓ National Bank for Agriculture and Rural Development	CRISIL A1+	7.64%
✓ Indian Bank	CRISIL A1+	7.09%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	6.55%
✓ HDFC Bank Limited	CRISIL A1+	5.45%
✓ Punjab National Bank	CRISIL A1+	5.45%
✓ Canara Bank	CRISIL A1+	4.94%
✓ Union Bank of India	ICRA A1+	3.83%
IndusInd Bank Limited	CRISIL A1+	3.28%
The Federal Bank Limited	CRISIL A1+	2.72%
AU Small Finance Bank Limited	CRISIL A1+	1.09%
<b>Total</b>		<b>65.48%</b>
<b>Commercial Papers</b>		
<b>Listed / awaiting listing on the stock exchanges</b>		
Hero Fincorp Limited	CRISIL A1+	3.26%
L&T Finance Limited	CRISIL A1+	3.26%
Standard Chartered Capital Limited	CRISIL A1+	2.85%
Aditya Birla Finance Limited	ICRA A1+	2.72%
Motilal Oswal Financial Services Limited	CRISIL A1+	2.38%
SMFG India Credit Company Limited	CRISIL A1+	1.63%
HDFC Securities Limited	CRISIL A1+	1.10%
Cholamandalam Investment and Finance Company Limited	CRISIL A1+	1.09%
ICICI Securities Limited	CRISIL A1+	1.09%
REC Limited	IND A1+	0.55%
Tata Capital Housing Finance Limited	CRISIL A1+	0.55%
Hero Housing Finance Limited	CRISIL A1+	0.54%
<b>Total</b>		<b>21.02%</b>
<b>Treasury Bill</b>		
✓ 364 DAYS T-BILL 2024	SOV	12.55%
<b>Total</b>		<b>12.55%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
<b>Total</b>		<b>1.38%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.22%
<b>Total</b>		<b>0.22%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		-0.65%
<b>Total</b>		<b>-0.65%</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 November 30, 2023, the aggregate investments by the schemes of DSP Mutual Fund in DSP Savings Fund is Rs. 32,553.19 Lakhs.

## Rating Profile of the Portfolio of the Scheme



# 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**

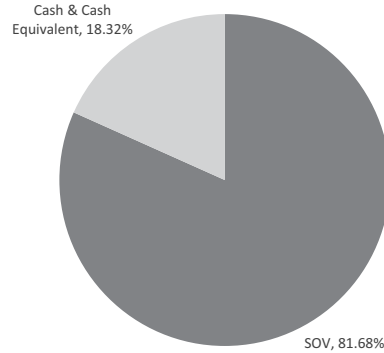
MUTUAL FUND

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>Government Securities (Central/State)</b>		
7.18% GOI 2037	SOV	17.34%
7.30% GOI 2053	SOV	15.21%
8.51% GOI FRB 2033	SOV	14.78%
7.25% GOI 2063	SOV	12.24%
7.36% GOI 2052	SOV	11.48%
6.99% GOI 2051	SOV	7.01%
7.88% GOI FRB 2028	SOV	3.62%
<b>Total</b>		<b>81.68%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
		18.43%
<b>Total</b>		<b>18.43%</b>
<b>Cash &amp; Cash Equivalent</b>		
<b>Net Receivables/Payables</b>		
		-0.11%
<b>Total</b>		<b>-0.11%</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



### INCEPTION DATE

Sep 30, 1999

### BENCHMARK

Crisil Dynamic Gilt Index

### NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹82.7025

Direct Plan

Growth: ₹87.2846

### TOTAL AUM

696 Cr

### MONTHLY AVERAGE AUM

696 Cr

### Month End Expense Ratio

Regular Plan : 1.12%

Direct Plan : 0.55%

### AVERAGE MATURITY

18.61 years

### MODIFIED DURATION

6.88 years

### PORTFOLIO YTM

7.46%

### PORTFOLIO YTM (ANNUALISED)#

7.58%

### PORTFOLIO MACAULAY DURATION

7.13 years

# Yields are annualized for all the securities.

## INCEPTION DATE

Sep 9, 2002

## BENCHMARK

CRISIL Short Duration Debt A-II Index

## NAV AS ON NOVEMBER 30, 2023

### Regular Plan

Growth: ₹41.1279

### Direct Plan

Growth: ₹44.2566

## TOTAL AUM

3032 Cr

## MONTHLY AVERAGE AUM

3031 Cr

## Month End Expense Ratio

Regular Plan : 0.92%

Direct Plan : 0.30%

## AVERAGE MATURITY

3.04 years

## MODIFIED DURATION

2.31 years

## PORTFOLIO YTM

7.68%

## PORTFOLIO YTM (ANNUALISED)#

7.70%

## PORTFOLIO MACAULAY DURATION

2.45 years

# Yields are annualized for all the securities.

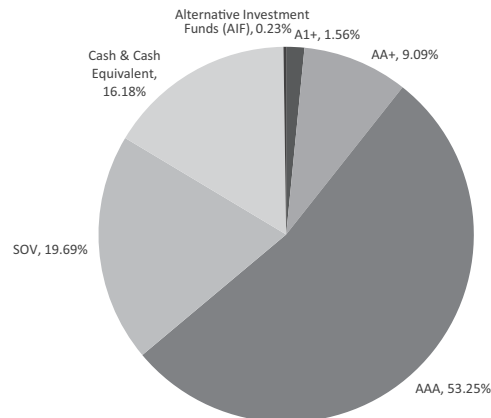
## Portfolio

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	8.06%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	7.11%
✓ Muthoot Finance Limited	CRISIL AA+	5.11%
✓ Small Industries Development Bank of India	CRISIL AAA	4.98%
✓ REC Limited	CRISIL AAA	4.29%
✓ LIC Housing Finance Limited	CRISIL AAA	4.12%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	3.33%
Titan Company Limited	CRISIL AAA	3.31%
Bajaj Housing Finance Limited	CRISIL AAA	2.65%
Hindustan Petroleum Corporation Limited	CRISIL AAA	2.34%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	2.21%
Bajaj Finance Limited	CRISIL AAA	1.78%
Bharti Telecom Limited	CRISIL AA+	1.77%
Tata Capital Housing Finance Limited	CRISIL AAA	1.69%
L&T Metro Rail Hyderabad Limited	CRISIL AAA(CE)	1.68%
Sikka Ports & Terminals Limited	CRISIL AAA	1.67%
Export-Import Bank of India	CRISIL AAA	1.67%
HDFC Bank Limited	CRISIL AAA	1.19%
Kotak Mahindra Prime Limited	CRISIL AAA	0.86%
Power Grid Corporation of India Limited	CRISIL AAA	0.85%
Axis Finance Limited	CRISIL AAA	0.80%
Tata Capital Financial Services Limited	ICRA AAA	0.70%
Mahindra & Mahindra Financial Services Limited	CRISIL AAA	0.17%
<b>Total</b>		<b>62.34%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.38% GOI 2027	SOV	5.21%
✓ 7.17% GOI 2030	SOV	4.96%
✓ 7.18% GOI 2033	SOV	4.18%
✓ 7.06% GOI 2028	SOV	3.97%
8.51% GOI FRB 2033	SOV	1.19%
<b>Total</b>		<b>19.51%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
Axis Bank Limited	CRISIL A1+	1.56%
<b>Total</b>		<b>1.56%</b>
<b>Treasury Bill</b>		
364 DAYS T-BILL 2024	SOV	0.18%
<b>Total</b>		<b>0.18%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
		12.30%
<b>Total</b>		<b>12.30%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd./Fund Parent		0.23%
<b>Total</b>		<b>0.23%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		3.88%
<b>Total</b>		<b>3.88%</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.

## 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.

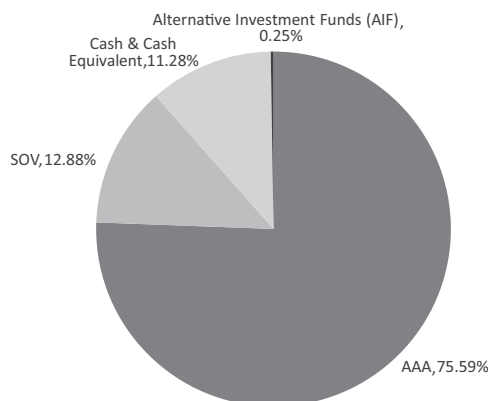
## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ National Bank for Financing Infrastructure and Development	CRISIL AAA	8.01%
✓ Power Finance Corporation Limited	CRISIL AAA	7.28%
✓ REC Limited	CRISIL AAA	7.08%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	7.06%
✓ Small Industries Development Bank of India	CRISIL AAA	6.94%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	6.91%
✓ HDFC Bank Limited	CRISIL AAA	6.10%
✓ NTPC Limited	CRISIL AAA	4.37%
✓ GAIL (India) Limited	IND AAA	4.16%
Power Grid Corporation of India Limited	CRISIL AAA	3.10%
National Housing Bank	CRISIL AAA	2.02%
Tata Capital Housing Finance Limited	CRISIL AAA	2.01%
State Bank of India	CRISIL AAA	1.99%
National Bank for Agriculture and Rural Development	ICRA AAA	1.80%
Canara Bank	IND AAA	1.79%
Kotak Mahindra Bank Limited	CRISIL AAA	1.67%
Export-Import Bank of India	CRISIL AAA	1.37%
Indian Oil Corporation Limited	CRISIL AAA	1.14%
Small Industries Development Bank of India	ICRA AAA	0.79%
<b>Total</b>		<b>75.59%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.18% GOI 2037	SOV	4.15%
7.76% Madhya Pradesh SDL 2037	SOV	3.39%
7.75% Telangana SDL 2037	SOV	1.98%
7.36% GOI 2052	SOV	1.77%
7.88% GOI FRB 2028	SOV	1.59%
<b>Total</b>		<b>12.88%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		11.16%
<b>Total</b>		<b>11.16%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.25%
<b>Total</b>		<b>0.25%</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.

## Rating Profile of the Portfolio of the Scheme



## INCEPTION DATE

Sep 14, 2013

## BENCHMARK

Nifty Banking & PSU Debt Index

## NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹21.0870

Direct Plan

Growth: ₹21.7403

## TOTAL AUM

2544 Cr

## MONTHLY AVERAGE AUM

2547 Cr

## Month End Expense Ratio

Regular Plan : 0.56%

Direct Plan : 0.32%

## AVERAGE MATURITY

6.12 years

## MODIFIED DURATION

3.83 years

## PORTFOLIO YTM

7.62%

## PORTFOLIO YTM (ANNUALISED)#

7.64%

## PORTFOLIO MACAULAY DURATION

4.08 years

# Yields are annualized for all the securities.

## INCEPTION DATE

May 13, 2003

## BENCHMARK

CRISIL Credit Risk Debt C-III Index

## NAV AS ON NOVEMBER 30, 2023

### Regular Plan

Growth: ₹38.6791

### Direct Plan

Growth: ₹41.7110

## TOTAL AUM

205 Cr

## MONTHLY AVERAGE AUM

206 Cr

## Month End Expense Ratio

Regular Plan : 1.18%

Direct Plan : 0.40%

## AVERAGE MATURITY

1.82 years

## MODIFIED DURATION

1.31 years

## PORTFOLIO YTM

8.26%

## PORTFOLIO YTM (ANNUALISED)#

8.28%

## PORTFOLIO MACAULAY DURATION

1.38 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		
✓ Kirloskar Ferrous Industries Ltd	ICRA AA	7.62%
✓ Tata Motors Limited	ICRA AA	7.60%
✓ Godrej Industries Limited	CRISIL AA	7.46%
✓ Nuvoco Vistas Corporation Limited	CRISIL AA	7.40%
✓ JSW Steel Limited	IND AA	7.38%
✓ Tata Power Company Limited	IND AA	7.33%
✓ Power Finance Corporation Limited	CRISIL AAA	5.04%
✓ Piramal Capital & Housing Finance Limited	CARE AA	5.04%
✓ Century Textiles & Industries Limited	CRISIL AA	5.02%
✓ Motilal Oswal Finvest Limited	ICRA AA	4.89%
Indostar Capital Finance Limited	CRISIL AA-	4.86%
Belstar Microfinance Limited	CRISIL AA-	4.28%
<b>Total</b>		<b>73.92%</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 as per SEBI (MUTUAL FUNDS) REGULATIONS, 1996 and MASTER CIRCULAR. 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/79b24de496-1683007017/il-amp-fs-energy-development-company-limited.pdf">https://www.dspim.com/media/pages/mandatory-disclosures/disclosures-for-deviation-in-valuation-price/79b24de496-1683007017/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/79b24de496-1683007017/il-amp-fs-energy-development-company-limited.pdf">https://www.dspim.com/media/pages/mandatory-disclosures/disclosures-for-deviation-in-valuation-price/79b24de496-1683007017/il-amp-fs-energy-development-company-limited.pdf</a>

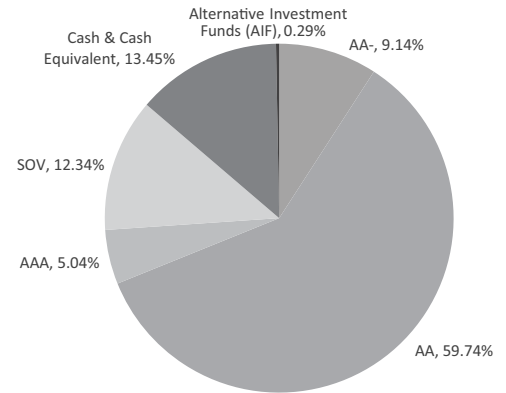
4. As per SEBI (MUTUAL FUNDS) REGULATIONS, 1996 and MASTER CIRCULAR SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74, Below are the details of the securities in case of which issuer has defaulted beyond its maturity date.

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 Energy Development Company Limited and 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>		
✓ 7.18% GOI 2033	SOV	4.94%
8.51% GOI FRB 2033	SOV	2.51%
7.37% GOI 2028	SOV	2.47%
5.22% GOI 2025	SOV	2.42%
<b>Total</b>		<b>12.34%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		10.78%
<b>Total</b>		<b>10.78%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.29%
<b>Total</b>		<b>0.29%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		2.67%
<b>Total</b>		<b>2.67%</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

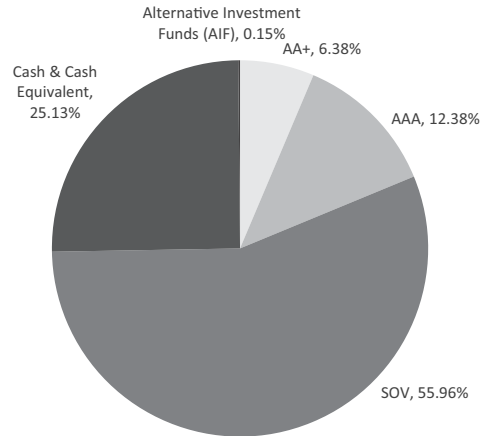
Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ State Bank of India	CRISIL AAA	6.17%
✓ Bharti Telecom Limited	CRISIL AA+	3.28%
HDFC Bank Limited	CRISIL AAA	3.15%
Cholamandlam Investment and Finance Company Limited	ICRA AA+	3.10%
REC Limited	CRISIL AAA	3.06%
<b>Total</b>		<b>18.76%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.30% GOI 2053	SOV	11.06%
✓ 7.76% Madhya Pradesh SDL 2037	SOV	10.46%
✓ 7.39% Telangana SDL 2039	SOV	9.63%
✓ 7.25% GOI 2063	SOV	6.11%
✓ 7.36% GOI 2052	SOV	6.09%
✓ 7.63% Telangana SDL 2036	SOV	4.36%
✓ 7.18% GOI 2037	SOV	3.68%
7.75% Telangana SDL 2037	SOV	2.46%
7.88% GOI FRB 2028	SOV	1.84%
8.32% GOI 2032	SOV	0.27%
8.32% Karnataka SDL 2029	SOV	*
<b>Total</b>		<b>55.96%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		20.06%
<b>Total</b>		<b>20.06%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.15%
<b>Total</b>		<b>0.15%</b>
<b>Cash &amp; Cash Equivalent</b>		
✓ Net Receivables/Payables		5.07%
<b>Total</b>		<b>5.07%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

\* Less than 0.01%

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

May 9, 2007

### BENCHMARK

CRISIL Dynamic Bond B-III Index

### NAV AS ON NOVEMBER 30, 2023

Regular Plan

Growth: ₹2,922.6232

Direct Plan

Growth: ₹3,081.9277

### TOTAL AUM

821 Cr

### MONTHLY AVERAGE AUM

838 Cr

### Month End Expense Ratio

Regular Plan : 1.17%

Direct Plan : 0.53%

### AVERAGE MATURITY

13.56 years

### MODIFIED DURATION

6.23 years

### PORTFOLIO YTM

7.50%

### PORTFOLIO YTM (ANNUALISED)#

7.58%

### PORTFOLIO MACAULAY DURATION

6.51 years

# Yields are annualized for all the securities.

## INCEPTION DATE

Apr 29, 1997

## BENCHMARK

CRISIL Medium Duration debt B-III Index

## NAV AS ON NOVEMBER 30, 2023

Regular Plan  
Growth: ₹71.7421

## Direct Plan

Growth: ₹75.7511

## TOTAL AUM

348 Cr

## MONTHLY AVERAGE AUM

348 Cr

## Month End Expense Ratio

Regular Plan : 0.75%  
Direct Plan : 0.40%

## AVERAGE MATURITY

4.06 years

## MODIFIED DURATION

3.21 years

## PORTFOLIO YTM

7.78%

## PORTFOLIO YTM (ANNUALISED)#

7.81%

## PORTFOLIO MACAULAY DURATION

3.43 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		
✓ Reliance Industries Limited	CRISIL AAA	8.07%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	7.62%
✓ REC Limited	CRISIL AAA	7.58%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	7.36%
✓ Jammagar Utilities & Power Private Limited	CRISIL AAA	7.35%
✓ Bajaj Housing Finance Limited	CRISIL AAA	7.29%
✓ LIC Housing Finance Limited	CRISIL AAA	7.27%
✓ Bajaj Finance Limited	CRISIL AAA	7.25%
Small Industries Development Bank of India	CRISIL AAA	7.21%
<b>Total</b>		<b>67.00%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.37% GOI 2028	SOV	8.74%
✓ 8.08% Karnataka SDL 2028	SOV	7.58%
<b>Total</b>		<b>16.32%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
ICICI Bank Limited	ICRA A1+	6.82%
AU Small Finance Bank Limited	CRISIL A1+	2.81%
<b>Total</b>		<b>9.63%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
Motilal Oswal Financial Services Limited	CRISIL A1+	4.20%
<b>Total</b>		<b>4.20%</b>
<b>Treasury Bill</b>		
364 DAYS T-BILL 2024	SOV	1.41%
<b>Total</b>		<b>1.41%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
<b>Total</b>		<b>1.00%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.24%
<b>Total</b>		<b>0.24%</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

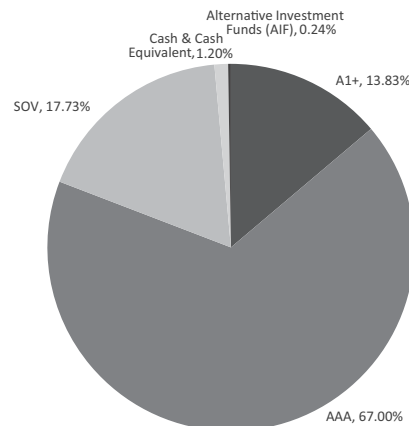
### Notes :

- All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND, & BWR.
- As per SEBI (MUTUAL FUNDS) REGULATIONS, 1996 and MASTER CIRCULAR SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74, 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



# 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. 20 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.

## Portfolio

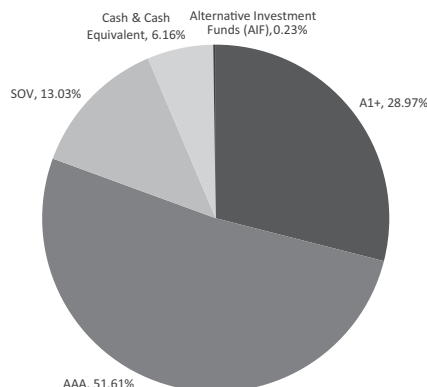
Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ REC Limited	CRISIL AAA	6.97%
✓ Power Finance Corporation Limited	CRISIL AAA	6.67%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	5.61%
✓ LIC Housing Finance Limited	CRISIL AAA	4.88%
✓ National Bank for Agriculture and Rural Development	ICRA AAA	3.73%
✓ HDB Financial Services Limited	CRISIL AAA	3.32%
Small Industries Development Bank of India	ICRA AAA	2.71%
Kotak Mahindra Prime Limited	CRISIL AAA	2.56%
Small Industries Development Bank of India	CRISIL AAA	2.52%
Sundaram Finance Limited	ICRA AAA	2.14%
Mahindra & Mahindra Financial Services Limited	CRISIL AAA	1.54%
National Housing Bank	CRISIL AAA	1.43%
Bajaj Finance Limited	CRISIL AAA	1.39%
Sikka Ports & Terminals Limited	CRISIL AAA	1.37%
Titan Company Limited	CRISIL AAA	1.36%
Bajaj Housing Finance Limited	CRISIL AAA	0.83%
Axis Finance Limited	IND AAA	0.79%
NHPC Limited	IND AAA	0.70%
LIC Housing Finance Limited	CARE AAA	0.68%
Tata Capital Limited	CRISIL AAA	0.41%
<b>Total</b>		<b>51.61%</b>
<b>Government Securities (Central/State)</b>		
✓ 0% GOI 2024	SOV	6.06%
7.35% GOI 2024	SOV	2.79%
7.89% Maharashtra SDL 2024	SOV	1.66%
0% GOI 2025	SOV	1.20%
<b>Total</b>		<b>11.71%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
✓ Axis Bank Limited	CRISIL A1+	8.97%
✓ ICICI Bank Limited	ICRA A1+	7.05%
✓ HDFC Bank Limited	CRISIL A1+	4.50%
Small Industries Development Bank of India	CRISIL A1+	2.59%
Kotak Mahindra Bank Limited	CRISIL A1+	1.27%
Export-Import Bank of India	CRISIL A1+	0.66%
<b>Total</b>		<b>25.04%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
ICICI Securities Limited	CRISIL A1+	2.60%
Standard Chartered Capital Limited	CRISIL A1+	1.33%
<b>Total</b>		<b>3.93%</b>
<b>Treasury Bill</b>		
364 DAYS T-BILL 2024	SOV	1.32%
<b>Total</b>		<b>1.32%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
<b>Total</b>		<b>5.22%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd / Fund Parent		0.23%
<b>Total</b>		<b>0.23%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables / Payables		0.94%
<b>Total</b>		<b>0.94%</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	50,00,00,000.00	0%
Interest Rate Swaps Pay Fixed and Receive Floating	Others	50,00,00,000.00	0%
Interest Rate Swaps Pay Fixed and Receive Floating	Others	50,00,00,000.00	0%
Interest Rate Swaps Pay Fixed and Receive Floating	Others	50,00,00,000.00	0%

## Rating Profile of the Portfolio of the Scheme



**INCEPTION DATE**  
March 10, 2015

**BENCHMARK**  
NIFTY Low Duration Debt Index B-I

**NAV AS ON NOVEMBER 30, 2023**

Regular Plan  
Growth: ₹17.6571

Direct Plan  
Growth: ₹18.1436

**TOTAL AUM**  
3707 Cr

**MONTHLY AVERAGE AUM**  
3700 Cr

**Month End Expense Ratio**  
Regular Plan : 0.62%  
Direct Plan : 0.30%

**AVERAGE MATURITY**  
1.05 years

**MODIFIED DURATION**  
0.85 years

**PORTFOLIO YTM**  
7.69%

**PORTFOLIO YTM (ANNUALISED)#**  
7.70%

**PORTFOLIO MACAULAY DURATION**  
0.92 years

# Yields are annualized for all the securities.

## INCEPTION DATE

Sep 26, 2014

## BENCHMARK

CRISIL 10 Year Gilt Index

## NAV AS ON NOVEMBER 30, 2023

### Regular Plan

Growth: ₹18,8492

### Direct Plan

Growth: ₹19,2483

## TOTAL AUM

50 Cr

## MONTHLY AVERAGE AUM

50 Cr

## Month End Expense Ratio

Regular Plan : 0.50%

Direct Plan : 0.31%

## AVERAGE MATURITY

9.58 years

## MODIFIED DURATION

6.65 years

## PORTFOLIO YTM

7.27%

## PORTFOLIO YTM (ANNUALISED)#

7.40%

## PORTFOLIO MACAULAY DURATION

6.9 years

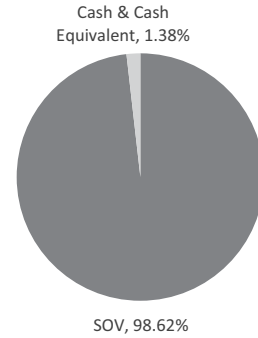
# Yields are annualized for all the securities.

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
Government Securities (Central/State)		
7.18% GOI 2033	SOV	98.62%
<b>Total</b>		<b>98.62%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		1.10%
<b>Total</b>		<b>1.10%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.28%
<b>Total</b>		<b>0.28%</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

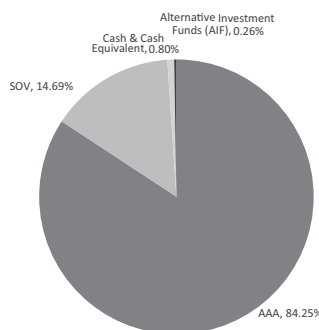
Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ Small Industries Development Bank of India	CRISIL AAA	7.90%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	7.44%
✓ Power Finance Corporation Limited	CRISIL AAA	7.23%
✓ Indian Oil Corporation Limited	CRISIL AAA	6.89%
✓ REC Limited	CRISIL AAA	6.25%
✓ HDFC Bank Limited	CRISIL AAA	5.62%
✓ LIC Housing Finance Limited	CRISIL AAA	5.38%
✓ National Bank for Agriculture and Rural Development	ICRA AAA	5.06%
✓ Bajaj Housing Finance Limited	CRISIL AAA	4.64%
Sikka Ports & Terminals Limited	CRISIL AAA	3.52%
Power Grid Corporation of India Limited	CRISIL AAA	3.37%
Sundaram Finance Limited	CRISIL AAA	2.95%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	2.85%
Nuclear Power Corporation Of India Limited	CRISIL AAA	2.48%
Bajaj Finance Limited	CRISIL AAA	2.18%
NIIF Infrastructure Finance Limited	ICRA AAA	2.00%
Export-Import Bank of India	CRISIL AAA	1.97%
Axis Finance Limited	CRISIL AAA	1.89%
Tata Capital Financial Services Limited	CRISIL AAA	1.02%
NTPC Limited	CRISIL AAA	1.02%
Grasim Industries Limited	CRISIL AAA	1.00%
National Bank for Agriculture and Rural Development	CRISIL AAA	1.00%
Mindspace Business Parks Reit	CRISIL AAA	0.59%
<b>Total</b>		<b>84.25%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.38% GOI 2027	SOV	12.37%
6.79% GOI 2027	SOV	2.32%
<b>Total</b>		<b>14.69%</b>

Name of Instrument	Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		0.40%
<b>Total</b>		<b>0.40%</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		0.40%
<b>Total</b>		<b>0.40%</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 Bond B-III Index

## NAV AS ON

**NOVEMBER 30, 2023**

Regular Plan

Growth: ₹14.0805

Direct Plan

Growth: ₹14.2674

## TOTAL AUM

2555 Cr

## MONTHLY AVERAGE AUM

2557 Cr

## Month End Expense Ratio

Regular Plan : 0.50%

Direct Plan : 0.25%

## AVERAGE MATURITY

3.17 years

## MODIFIED DURATION

2.66 years

## PORTFOLIO YTM

7.79%

## PORTFOLIO YTM (ANNUALISED)#

7.81%

## PORTFOLIO MACAULAY DURATION

2.84 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

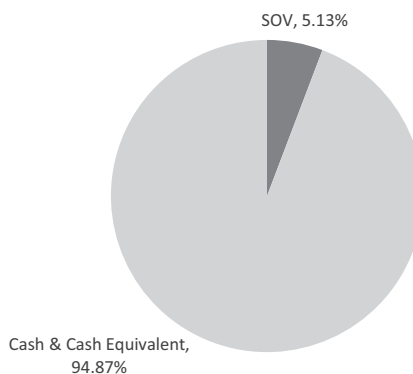
## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
Treasury Bill		
182 DAYS T-BILL 2023	SOV	5.13%
<b>Total</b>		<b>5.13%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
		95.64%
<b>Total</b>		<b>95.64%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		-0.77%
<b>Total</b>		<b>-0.77%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

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.

## Rating Profile of the Portfolio of the Scheme



## INCEPTION DATE

Jan 9, 2019

## BENCHMARK

CRISIL Liquid Overnight Index

## NAV AS ON

**NOVEMBER 30, 2023**

Regular Plan

Growth: ₹1,249.3146

Direct Plan

Growth: ₹1,254.4460

## TOTAL AUM

3013 Cr

## MONTHLY AVERAGE AUM

2999 Cr

## Month End Expense Ratio

Regular Plan : 0.14%

Direct Plan : 0.06%

## AVERAGE MATURITY

0.00 years

## MODIFIED DURATION

0.00 year

## PORTFOLIO YTM

6.83%

## PORTFOLIO YTM (ANNUALISED)#

6.83%

## PORTFOLIO MACAULAY DURATION

0.00 year

# Yields are annualized for all the securities.

## INCEPTION DATE

March 14, 2018

## BENCHMARK

NIFTY 1D Rate Index

## BSE & NSE SCRIP CODE

541097 | LIQUIDETF

## NAV AS ON NOVEMBER 30, 2023

Direct Plan  
Daily IDCW\*: ₹1,000.0000

## TOTAL AUM

1034 Cr

## MONTHLY AVERAGE AUM

1118 Cr

## Month End Expense Ratio

Direct Plan : 0.24%

## 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.

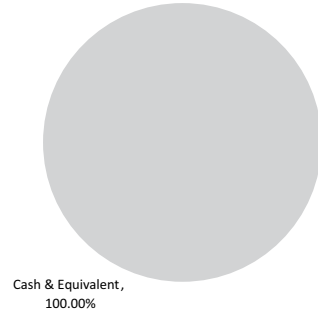
\*Income Distribution cum Capital Withdrawal

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		99.56%
<b>Total</b>		<b>99.56%</b>
Cash & Cash Equivalent		
Net Receivables/Payables		0.44%
<b>Total</b>		<b>0.44%</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 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	10.55%
✓ HDFC Bank Limited	4.56%
✓ IICI Bank Limited	3.99%
Axis Bank Limited	2.00%
Pharmaceuticals & Biotechnology	6.45%
Sun Pharmaceutical Industries Limited	1.94%
Alkem Laboratories Limited	1.56%
IPCA Laboratories Limited	1.28%
Seven Pharmaceuticals Limited	0.95%
Alembic Pharmaceuticals Limited	0.72%
IT - Software	6.32%
✓ Infosys Limited	3.03%
HCL Technologies Limited	2.08%
Tech Mahindra Limited	1.21%
Auto Components	2.88%
CIE Automotive India Limited	1.08%
Samvardhana Motherson International Limited	1.00%
Craftsman Automation Limited	0.80%
Diversified FMCG	2.18%
ITC Limited	2.18%
Automobiles	2.05%
Hero MotoCorp Limited	1.04%
Mahindra & Mahindra Limited	1.01%
Gas	1.66%
GAIL (India) Limited	1.66%
Personal Products	1.53%
Godrej Consumer Products Limited	1.53%
Ferrous Metals	1.40%
Jindal Steel & Power Limited	0.80%
Tata Steel Limited	0.60%
Petroleum Products	1.31%
Hindustan Petroleum Corporation Limited	1.31%
Consumable Fuels	1.20%
Coal India Limited	1.20%
Healthcare Services	1.19%
Narayana Hrudayalaya Ltd.	1.19%
Fertilizers & Agrochemicals	1.11%
Coromandel International Limited	1.11%
<b>Total</b>	<b>39.83%</b>
<b>Foreign Securities and/or overseas ETF(s)</b>	
Listed / awaiting listing on the stock exchanges	
IT - Software	1.56%
Microsoft Corp	1.56%
Others	0.49%
Taiwan Semiconductor-Sp ADR	0.49%
<b>Total</b>	<b>2.05%</b>
Arbitrage	
Index Options	0.01%
<b>Total</b>	<b>0.01%</b>

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds*^	Total
Direct	0.21%	0.04%	0.25%
Regular	1.70%	0.04%	1.74%

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	CRISIL AAA	6.45%
✓ REC Limited	CRISIL AAA	4.11%
<b>Total</b>		<b>10.56%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.18% GOI 2033	SOV	4.12%
7.06% GOI 2028	SOV	1.22%
<b>Total</b>		<b>5.34%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
Certificate of Deposit		
✓ State Bank of India	IND A1+	3.92%
<b>Total</b>		<b>3.92%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
<b>Total</b>		<b>7.72%</b>
<b>Mutual Funds</b>		
✓ DSP Gold ETF		15.14%
DSP Silver ETF		2.07%
<b>Total</b>		<b>17.21%</b>
<b>OTHERS</b>		
<b>Overseas Mutual Funds</b>		
✓ iShares Global Industrials ETF		4.14%
✓ The Communication Services Select Sector SPDR Fund		4.14%
iShares S&P 500 Energy Sector UCITS ETF		2.67%
iShares Global Healthcare ETF		2.33%
iShares Global Comm Services ETF		0.19%
<b>Total</b>		<b>13.47%</b>
<b>Cash &amp; Cash Equivalent</b>		
Cash Margin		0.41%
Net Receivables/Payables		-0.52%
<b>Total</b>		<b>-0.11%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

\* 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

Notes: <https://www.ishares.com/us/products/239745/>

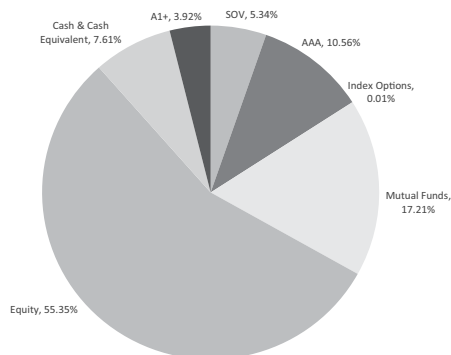
[iShares S&P 500 Energy](#)

[Comm Serv Select Sector Spdr](#)

[iShares Global Healthcare Etf](#)

[iShares S&P Gbl Telecom Se](#)

## 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 NOVEMBER 30, 2023

Regular Plan

Growth: ₹10.4445

Direct Plan

Growth: ₹10.4718

## TOTAL AUM

1232 Cr

## MONTHLY AVERAGE AUM

1191 Cr

## AVERAGE MATURITY@

3.72 years

## MODIFIED DURATION@

2.73 years

## PORTFOLIO YTM@

7.36%

## PORTFOLIO YTM (ANNUALISED)@

7.39%

## PORTFOLIO MACAULAY DURATION@

2.89 years

# Yields are annualized for all the securities.

**FUND MANAGER - Atul Bhole<sup>\*\*</sup>** is managing the scheme since June 2016.  
**Rohit Singhania** is managing the scheme since December 01, 2023.  
**Dhaval Gada** is managing the scheme since September 2022.

DSP Flexi Cap Fund (DSPFCF)						
Period	DSP Flexi Cap 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	20.15%	12,015	13.84%	11,384	8.47%	10,847
3 Year	18.45%	16,640	20.04%	17,324	17.12%	16,086
5 Year	16.95%	21,883	15.83%	20,855	14.45%	19,646
Since Inception	18.97%	10,16,297	14.77%	3,90,510	13.10%	2,64,483
NAV/Index Value (as of November 30, 2023)	57.85		28,161.16		29,585.36	
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 30 November 2023.

**FUND MANAGER - Abhishek Singh** is managing the scheme since June 2022.  
**Jay Kothari<sup>‡</sup>** is managing the scheme since August 2018.

DSP Top 100 Equity Fund (DSPTEF)						
Period	DSP Top 100 Equity Fund	Growth of Rs 10,000	S&P BSE 100 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	16.00%	11,600	10.10%	11,010	8.47%	10,847
3 years	15.98%	15,620	18.19%	16,531	17.12%	16,086
5 years	12.31%	17,872	14.76%	19,910	14.45%	19,646
Since Inception	18.75%	3,53,173	17.67%	2,92,071	17.12%	2,65,130
NAV/Index Value (as of November 30, 2023)	353.17		26,201.62		29,585.36	
Date of Allotment	Mar 10, 2003					

The respective benchmark performance for the Scheme is calculated using composite CAGR of: S&P 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 30 November 2023.

**FUND MANAGER - Vinit Sambre** is managing the scheme since June 2010.  
**Resham Jain** is managing the scheme since March 2018.  
**Abhishek Ghosh** is managing the scheme since September 2022.  
**Jay Kothari<sup>‡</sup>** is managing the scheme since March 2013.

DSP Small Cap Fund (DSPSCF)						
Period	DSP Small Cap Fund	Growth of Rs 10,000	S&P BSE 250 Small Cap (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	35.53%	13,553	35.53%	13,553	8.47%	10,847
3 years	32.03%	23,070	33.15%	23,663	17.12%	16,086
5 years	23.97%	29,293	21.31%	26,290	14.45%	19,646
Since Inception	18.11%	1,55,174	10.49%	51,717	11.34%	58,673
NAV/Index Value (as of November 30, 2023)	155.17		6,581.60		29,585.36	
Date of Allotment	Jun 14, 2007					

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Atul Bhole<sup>\*\*</sup>** is managing the scheme since June 2016.  
**Rohit Singhania** is managing the scheme since December 01, 2023.  
**Dhaval Gada** is managing the scheme since September 2022.  
**Kedar Karnik** is managing the scheme since July 2023.

DSP Equity & Bond Fund (DSPEBF)						
Period	DSP Equity & Bond Fund	Growth of Rs 10,000	CRISIL Hybrid 35+65 - Aggressive Index <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	16.38%	11,638	9.78%	10,978	8.47%	10,847
3 years	14.64%	15,085	13.88%	14,784	17.12%	16,086
5 years	14.01%	19,272	13.12%	18,526	14.45%	19,646
Since Inception	14.46%	2,74,814	NA	NA	14.14%	2,56,245
NAV/Index Value (as of November 30, 2023)	274.81		16,579.05		29,585.36	
Date of Allotment	May 27, 1999					

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Rohit Singhania** is managing the scheme since July 2012.  
**Jay Kothari<sup>‡</sup>** is managing the scheme since March 2013.

DSP Natural Resources and New Energy Fund (DSPNRNEF)						
Period	DSP Natural Resources & 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	20.19%	12,019	9.32%	10,932	8.47%	10,847
3 years	26.10%	20,091	31.38%	22,730	17.12%	16,086
5 years	17.32%	22,240	16.51%	21,477	14.45%	19,646
Since Inception	13.10%	68,311	7.79%	32,265	10.50%	47,545
NAV/Index Value (as of November 30, 2023)	68.31		322.65		29,585.36	
Date of Allotment	Apr 25, 2008					

<sup>^</sup>Scheme Benchmark (Composite Benchmark TRI = 35% S&P BSE Oil & Gas Index + 30% S&P 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 30 November 2023.

<sup>\*\*</sup>Cease to be the fund manager w.e.f. December 01, 2023.

<sup>‡</sup> Dedicated Fund Manager for overseas investments

# Comparative Performance of all schemes - Regular Plan

FUND MANAGER - Vinit Sambre is managing the scheme since July 2012.  
Resham Jain is managing the scheme since March 2018.  
Abhishek Ghosh is managing the scheme since September 2022.  
Jay Kothari<sup>§</sup> is managing the scheme since March 2018.

DSP Mid Cap Fund (DSPMCF)						
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	27.28%	12,728	32.84%	13,284	8.47%	10,847
3 years	17.77%	16,355	29.87%	21,950	17.12%	16,086
5 years	16.98%	21,916	21.87%	26,900	14.45%	19,646
Since Inception	15.27%	1,12,902	15.25%	1,12,556	11.50%	63,997
NAV/Index Value (as of November 30, 2023)	112.90		20,076.04		29,585.36	
Date of Allotment						Nov 14, 2006

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Vinit Sambre is managing the scheme since June 2020.  
Jay Kothari<sup>§</sup> is managing the scheme since March 2013.

DSP Focus Fund (DSPFF)						
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	20.95%	12,095	13.84%	11,384	8.47%	10,847
3 years	16.47%	15,820	20.04%	17,324	17.12%	16,086
5 years	13.69%	18,997	15.83%	20,855	14.45%	19,646
Since Inception	11.15%	41,573	12.61%	49,575	12.11%	46,678
NAV/Index Value (as of November 30, 2023)	41.57		28,161.16		29,585.36	
Date of Allotment						Jun 10, 2010

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Rohit Singhania is managing the scheme since June 2015.  
Charanjit Singh is managing the scheme since May 2023.  
Jay Kothari<sup>§</sup> is managing the scheme since March 2018.

DSP Equity Opportunities Fund (DSPEOF)						
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	20.41%	12,041	19.92%	11,992	8.47%	10,847
3 years	21.39%	17,915	23.34%	18,796	17.12%	16,086
5 years	16.86%	21,801	18.00%	22,884	14.45%	19,646
Since Inception	17.56%	4,52,103	NA	NA	13.84%	2,11,894
NAV/Index Value (as of November 30, 2023)	452.10		15,809.43		29,585.36	
Date of Allotment						May 16, 2000

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Rohit Singhania is managing the scheme since June 2010.  
Charanjit Singh is managing the scheme since January 2021.  
Jay Kothari<sup>§</sup> is managing the scheme since March 2018.

DSP India T.I.G.E.R. Fund (DSPITF) (The Infrastructure Growth and Economic Reforms Fund)						
Period	DSP India T.I.G.E.R. Fund	Growth of Rs 10,000	S&P BSE India Infrastructure TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>†</sup>	Growth of Rs 10,000
1 year	36.10%	13,610	37.27%	13,727	8.47%	10,847
3 years	36.47%	25,483	40.08%	27,563	17.12%	16,086
5 years	21.47%	26,461	20.42%	25,337	14.45%	19,646
Since Inception	17.31%	2,24,232	NA	NA	15.69%	1,71,187
NAV/Index Value (as of November 30, 2023)	224.23		578.37		29,585.36	
Date of Allotment						Jun 11, 2004

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Rohit Singhania is managing the scheme since July 2015.  
Charanjit Singh is managing the scheme since May 2023

DSP ELSS Tax Saver Fund (DSPETSF) (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	17.25%	11,725	13.84%	11,384	8.47%	10,847
3 years	22.09%	18,228	20.04%	17,324	17.12%	16,086
5 years	17.70%	22,598	15.83%	20,855	14.45%	19,646
Since Inception	14.68%	1,00,951	11.63%	64,041	11.20%	60,009
NAV/Index Value (as of November 30, 2023)	100.95		28,161.16		29,585.36	
Date of Allotment						Jan 18, 2007

Since inception returns have been calculated from the date of allotment till 30 November 2023.

<sup>§</sup> Dedicated Fund Manager for overseas investment

<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.  
**Laukik Bagwe** is managing the scheme since July 2021.

### DSP Dynamic Asset Allocation Fund (DSPDAAF)

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	10.82%	11,082	9.12%	10,912	8.47%	10,847
3 years	7.78%	12,528	11.64%	13,928	17.12%	16,086
5 years	8.64%	15,137	11.93%	17,572	14.45%	19,646
Since Inception	8.52%	22,316	12.33%	31,316	14.45%	37,635
NAV/Index Value (as of November 30, 2023)	22.32		12,640.77		29,585.36	
Date of Allotment					Feb 06, 2014	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Jay Kothari<sup>§</sup>** is managing the scheme since March 2013.

### DSP World Energy Fund (DSPWEF)

Period	DSP World 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	2.38%	10,238	9.46%	10,946	8.47%	10,847
3 years	7.40%	12,395	22.03%	18,200	17.12%	16,086
5 years	6.12%	13,459	14.14%	19,381	14.45%	19,646
Since Inception	3.75%	16,931	11.75%	48,973	12.24%	52,190
NAV/Index Value (as of November 30, 2023)	16.93		489.73		29,585.36	
Date of Allotment					Aug 14, 2009	

<sup>^</sup>Scheme Benchmark (Composite Benchmark = 50% MSCI World Energy 30% Buffer 10/40 Net Total Return + 50% MSCI World (Net) - Net & Expressed in INR). #Standard Benchmark. Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Jay Kothari<sup>§</sup>** is managing the scheme since March 2013.

### DSP World Agriculture Fund (DSPWAF)

Period	DSP World Agriculture Fund	Growth of Rs 10,000	MSCI ACWI Net Total Return <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>#</sup>	Growth of Rs 10,000
1 year	-9.65%	9,035	14.62%	11,462	8.47%	10,847
3 years	-3.51%	8,982	9.64%	13,191	17.12%	16,086
5 years	2.16%	11,126	13.04%	18,459	14.45%	19,646
Since Inception	4.86%	17,771	14.17%	49,831	13.30%	45,422
NAV/Index Value (as of November 30, 2023)	17.77		30,883.11		29,585.36	
Date of Allotment					Oct 19, 2011	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Abhishek Singh** is managing the scheme since May 2021.  
**Kedar Karnik** is managing the scheme since July 2023.  
**Jay Kothari<sup>§</sup>** is managing the scheme since March 2018.

### DSP Regular Savings Fund (DSPRSF)

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	9.60%	10,960	7.47%	10,747	6.77%	10,677
3 years	7.34%	12,373	6.42%	12,057	2.94%	10,910
5 years	7.11%	14,099	8.79%	15,242	5.96%	13,360
Since Inception	8.56%	49,525	8.45%	48,599	5.56%	28,700
NAV/Index Value (as of November 30, 2023)	49.53		6,146.26		4,385.09	
Date of Allotment					Jun 11, 2004	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Kedar Karnik** is managing the scheme since July 2016.  
**Karan Mundhra** is managing the scheme since May 2021.

### DSP Liquidity Fund (DSPLF)

Period	DSP Liquidity Fund	Growth of Rs 10,000	CRISIL Liquid Debt B-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 November 30, 2023	6.78%	10,013	6.94%	10,013	6.51%	10,012
Last 15 days till November 30, 2023	6.76%	10,028	7.07%	10,029	6.44%	10,026
Last 1 month till November 30, 2023	6.86%	10,055	7.14%	10,057	7.32%	10,058
1 year	6.91%	10,691	7.12%	10,712	6.97%	10,697
3 years	4.87%	11,537	5.16%	11,629	4.72%	11,484
5 years	5.13%	12,844	5.41%	13,016	5.63%	13,152
Since Inception	6.91%	33,358	6.83%	32,911	6.08%	28,985
NAV/Index Value (as of November 30, 2023)	3,334.36		3,905.08		6,931.19	
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 30 November 2023.

<sup>§</sup> Dedicated Fund Manager for overseas investments

# Comparative Performance of all schemes - Regular Plan

FUND MANAGER - Laukik Bagwe is managing the scheme since July 2016.  
Sandeep Yadav is managing the scheme since March 2022.

DSP Short Term Fund (DSPSTF)						
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	6.19%	10,619	6.92%	10,692	6.77%	10,677
3 years	3.93%	11,230	4.66%	11,470	2.94%	10,910
5 years	6.17%	13,491	6.72%	13,848	5.96%	13,360
Since Inception	6.88%	41,128	7.03%	42,347	6.17%	35,655
NAV/Index Value (as of November 30, 2023)	41.13		4,415.69		4,385.09	
Date of Allotment	Sep 09, 2002					

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Jay Kothari<sup>‡</sup> is managing the scheme since March 2013.

DSP World Gold Fund Of Fund (DSPWGFOF)						
Period	DSP World Gold Fund of Fund	Growth of Rs 10,000	FTSE Gold Mines Index (in INR terms) <sup>†</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>†</sup>	Growth of Rs 10,000
1 year	10.85%	11,085	16.31%	11,631	8.47%	10,847
3 years	-1.35%	9,599	0.56%	10,168	17.12%	16,086
5 years	11.97%	17,607	15.11%	20,220	14.45%	19,646
Since Inception	3.42%	17,250	3.99%	18,875	10.95%	53,957
NAV/Index Value (as of November 30, 2023)	17.25		2,22,212.65		29,585.36	
Date of Allotment	Sep 14, 2007					

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Jay Kothari<sup>‡</sup> is managing the scheme since March 2013.

DSP World Mining Fund (DSPWMF)						
Period	DSP World Mining Fund	Growth of Rs 10,000	MSCI ACWI Metals and Mining 30% Buffer 10/40 (1994) Net Total Return Index <sup>†</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>†</sup>	Growth of Rs 10,000
1 year	-6.42%	9,358	2.94%	10,294	8.47%	10,847
3 years	10.86%	13,637	12.55%	14,273	17.12%	16,086
5 years	15.75%	20,782	15.40%	20,476	14.45%	19,646
Since Inception	3.07%	15,242	4.74%	19,059	11.57%	45,935
NAV/Index Value (as of November 30, 2023)	15.24		3,93,258.44		29,585.36	
Date of Allotment	Dec 29, 2009					

TRI - Total Return Index.

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Jay Kothari<sup>‡</sup> is managing the scheme since March 2013.

Laukik Bagwe is managing the scheme since August 2012.

Kedar Karnik is managing the scheme since July 2016.

DSP US Flexible <sup>†</sup> Equity Fund (DSPUSFEF)						
Period	DSP US Flexible-Equity 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	14.11%	11,411	16.21%	11,621	8.47%	10,847
3 years	10.77%	13,602	12.93%	14,418	17.12%	16,086
5 years	13.92%	19,190	16.32%	21,307	14.45%	19,646
Since Inception	14.48%	46,303	17.26%	60,742	14.03%	44,259
NAV/Index Value (as of November 30, 2023)	46.30		12,88,640		29,585.36	
Date of Allotment	Aug 03, 2012					

-The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market outlook warrants. Since inception returns have been calculated from the date of allotment till 30 November 2023.

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

Shalini Vasanta is managing the scheme since June 2023.

DSP Low Duration Fund (DSPLDF)						
Period	DSP Low Duration Fund	Growth of Rs 10,000	NIFTY Low Duration Debt Index B-I <sup>†</sup>	Growth of Rs 10,000	Crisil 1 Year T-Bill Index <sup>†</sup>	Growth of Rs 10,000
1 year	6.88%	10,688	7.85%	10,785	6.97%	10,697
3 years	4.72%	11,487	5.47%	11,737	4.72%	11,487
5 years	6.01%	13,392	6.45%	13,669	5.63%	13,150
Since Inception	6.73%	17,657	6.97%	18,016	6.17%	16,871
NAV/Index Value (as of November 30, 2023)	17.66		5,009.27		6,931.19	
Date of Allotment	Mar 10, 2015					

Since inception returns have been calculated from the date of allotment till 30 November 2023.

<sup>‡</sup> Dedicated Fund Manager for overseas investments

**FUND MANAGER - Kedar Karnik is managing the scheme since July 2016.**  
Karan Mundhra is managing the scheme since May 2021.

DSP Ultra Short Fund (DSPUSF)						
Period	DSP Ultra Short Fund	Growth of Rs 10,000	CRISIL Ultra Short Duration Debt B-I Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index <sup>^</sup>	Growth of Rs 10,000
1 year	6.69%	10,669	7.66%	10,766	6.97%	10,697
3 years	4.43%	11,393	5.59%	11,778	4.72%	11,488
5 years	4.93%	12,722	6.22%	13,524	5.63%	13,152
Since Inception	6.65%	30,548	7.55%	35,342	6.13%	28,065
NAV/Index Value (as of November 30, 2023)	3,054.05		7,289.69		6,931.19	
Date of Allotment						Jul 31, 2006

Since inception returns have been calculated from the date of allotment till 30 November 2023.

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

DSP Banking & PSU Debt Fund (DSPBPDF)						
Period	DSP Banking & PSU Debt Fund	Growth of Rs 10,000	Nifty Banking & PSU Debt Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	6.29%	10,629	6.55%	10,655	6.77%	10,677
3 years	4.14%	11,298	4.51%	11,418	2.94%	10,910
5 years	6.76%	13,870	6.83%	13,915	5.96%	13,360
Since Inception	7.58%	21,087	7.58%	21,094	6.58%	19,182
NAV/Index Value (as of November 30, 2023)	21.09		5,074.99		4,385.09	
Date of Allotment						Sep 14, 2013

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Kedar Karnik is managing the scheme since July 2016.**  
Karan Mundhra is managing the scheme since May 2021.

DSP Savings Fund - (DSPSF)						
Period	DSP Savings Fund	Growth of Rs 10,000	CRISIL Money Market B-I 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 November 30, 2023	6.47%	10,012	7.11%	10,014	6.51%	10,012
Last 15 days till November 30, 2023	6.43%	10,026	7.07%	10,029	6.44%	10,026
Last 1 month till November 30, 2023	6.70%	10,053	7.33%	10,058	7.32%	10,058
1 year	7.16%	10,716	7.45%	10,745	6.97%	10,697
3 years	4.78%	11,508	5.32%	11,687	4.72%	11,488
5 years	5.68%	13,183	5.79%	13,252	5.63%	13,152
Since Inception	6.61%	47,017	7.12%	52,769	6.32%	44,019
NAV/Index Value (as of November 30, 2023)	46.97		8,428.09		6,931.19	
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 30 November 2023.

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

DSP Bond Fund (DSPBF)						
Period	DSP Bond Fund	Growth of Rs 10,000	CRISIL Medium Duration Debt B-III Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	6.49%	10,649	7.66%	10,766	6.77%	10,677
3 years	4.31%	11,352	5.37%	11,705	2.94%	10,910
5 years	5.00%	12,766	8.02%	14,712	5.96%	13,360
Since Inception	7.69%	71,742	NA	NA	NA	NA
NAV/Index Value (as of November 30, 2023)	71.74		4,536.47		4,385.09	
Date of Allotment						Apr 29, 1997

Since inception returns have been calculated from the date of allotment till 30 November 2023.

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

DSP Strategic Bond Fund - (DSPSBF)						
Period	DSP Strategic Bond Fund	Growth of Rs 10,000	CRISIL Dynamic Bond B-III Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	7.16%	10,716	7.70%	10,770	6.77%	10,677
3 years	3.69%	11,152	5.71%	11,817	2.94%	10,910
5 years	6.95%	13,993	8.35%	14,938	5.96%	13,360
Since Inception	7.38%	29,226	9.26%	37,958	6.07%	24,280
NAV/Index Value (as of November 30, 2023)	2,922.62		5,943.04		4,385.09	
Date of Allotment						May 9, 2007

Since inception returns have been calculated from the date of allotment till 30 November 2023.

# Comparative Performance of all schemes - Regular Plan

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

DSP Government Securities Fund (DSPGSF)						
Period	DSP Government Securities Fund	Growth of Rs 10,000	Crisil Dynamic Gilt Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	5.85%	10,585	6.61%	10,661	6.77%	10,677
3 years	3.93%	11,229	3.94%	11,233	2.94%	10,910
5 years	7.67%	14,476	7.06%	14,069	5.96%	13,360
Since Inception	9.13%	82,703	8.60%	73,453	NA	NA
NAV/Index Value (as of November 30, 2023)	82.70		11,323.42		4,385.09	
Date of Allotment				Sep 30, 1999		

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Vivekanand Ramakrishnan is managing the scheme since July 2021.  
Laukik Bagwe is managing the scheme since July 2016.

DSP Credit Risk Fund (DSPCRF)						
Period	DSP Credit Risk Fund	Growth of Rs 10,000	CRISIL Credit Risk Debt C-III Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	15.39%	11,539	10.38%	11,038	6.77%	10,677
3 years	8.96%	12,944	8.37%	12,735	2.94%	10,910
5 years	6.34%	13,600	8.91%	15,323	5.96%	13,360
Since Inception	6.80%	38,679	8.74%	56,008	5.76%	31,616
NAV/Index Value (as of November 30, 2023)	38.68		6,407.35		4,385.09	
Date of Allotment				May 13, 2003		

#Standard Benchmark. Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Laukik Bagwe is managing the scheme since August 2014.  
Jay Kothari<sup>§</sup> is managing the scheme since August 2014.  
Kedar Karnik is managing the scheme since July 2016.

DSP Global Allocation Fund (DSPGAF)						
Period	DSP Global Allocation 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	7.96%	10,796	10.82%	11,082	8.47%	10,847
3 years	3.28%	11,021	6.29%	12,015	17.12%	16,086
5 years	8.34%	14,926	10.15%	16,218	14.45%	19,646
Since Inception	6.29%	17,612	8.94%	22,141	11.95%	28,523
NAV/Index Value (as of November 30, 2023)	17.61		221.41		29,585.36	
Date of Allotment				Aug 21, 2014		

<sup>^</sup>Scheme Benchmark. (Composite Benchmark = (36% S&P 500 Composite, 24% FTSE World (ex- US), 24% ML US Treasury Current 5 Year, 16% Citigroup Non-USD World Government Bond Index); Normalised Values). Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Abhishek Singh is managing the scheme since May 2021.  
Kedar Karnik is managing the scheme since July 2021.  
Jay Kothari<sup>§</sup> is managing the scheme since March 2018.

DSP Equity Savings Fund (DSPESF)						
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	9.20%	10,920	7.89%	10,789	6.77%	10,677
3 years	9.88%	13,277	9.43%	13,113	2.94%	10,910
5 years	8.50%	15,040	9.36%	15,643	5.96%	13,360
Since Inception	8.18%	18,290	9.51%	20,086	5.86%	15,486
NAV/Index Value (as of November 30, 2023)	18.29		5,304.47		4,385.09	
Date of Allotment				Mar 28, 2016		

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Laukik Bagwe is managing the scheme since August 2021.  
Shantanu Godambe is managing the scheme since July 2023.

DSP 10Y G-Sec Fund (DSP10YGF)						
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>^</sup>	Growth of Rs 10,000
1 year	6.67%	10,667	6.77%	10,677	6.77%	10,677
3 years	2.56%	10,790	2.94%	10,910	2.94%	10,910
5 years	6.27%	13,558	5.96%	13,360	5.96%	13,360
Since Inception	7.15%	18,849	6.70%	18,148	6.70%	18,148
NAV/Index Value (as of November 30, 2023)	18.85		4,385.09		4,385.09	
Date of Allotment				Sep 26, 2014		

Since inception returns have been calculated from the date of allotment till 30 November 2023.

<sup>§</sup> Dedicated Fund Manager for overseas investments

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 (DSPN50EWIF)							
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>^</sup>	Growth of Rs 10,000	Tracking Difference
1 year	16.40%	11,640	17.53%	11,753	8.47%	10,847	-1.14%
3 years	22.85%	18,574	24.08%	19,137	17.12%	16,086	-1.23%
5 years	15.79%	20,819	17.42%	22,334	14.45%	19,646	-1.64%
Since Inception	11.84%	19,800	13.32%	21,460	13.18%	21,296	-1.48%
NAV/Index Value (as of November 30, 2023)	19.80		41,622.82		29,585.36		
Date of Allotment							Oct 23, 2017

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Abhishek Singh is managing the scheme since April 2022.  
Kedar Karnik is managing the scheme since June 2020.

DSP Arbitrage Fund (DSPAF)							
Period	DSP Arbitrage Fund	Growth of Rs 10,000	NIFTY 50 Arbitrage Index <sup>^</sup>	Growth of Rs 10,000	Crissil 1 Year T-Bill Index <sup>^</sup>	Growth of Rs 10,000	
1 year	7.16%	10,716	7.87%	10,787	6.97%	10,697	
3 years	4.77%	11,504	5.31%	11,683	4.72%	11,487	
5 years	4.93%	12,722	4.95%	12,736	5.63%	13,150	
Since Inception	5.09%	13,372	4.91%	13,233	5.79%	13,895	
NAV/Index Value (as of November 30, 2023)	13.37		2240.1		6931.185		
Date of Allotment							Jan 25, 2018

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Chirag Dagli is managing the scheme since December 2020.  
Jay Kothari<sup>‡</sup> is managing the scheme since November 2018.

DSP Healthcare Fund (DSPHF)							
Period	DSP Healthcare Fund	Growth of Rs 10,000	S&P BSE Healthcare (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000	
1 year	25.60%	12,560	27.78%	12,778	8.47%	10,847	
3 years	15.85%	15,568	15.05%	15,246	17.12%	16,086	
5 years	23.20%	28,394	17.00%	21,938	14.45%	19,646	
Since Inception	23.20%	28,394	17.00%	21,938	14.45%	19,646	
NAV/Index Value (as of November 30, 2023)	28.39		34,848.96		29,585.36		
Date of Allotment							Nov 30, 2018

Since inception returns have been calculated from the date of allotment till 30 November 2023.

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 (DSPNIF)							
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	8.01%	10,801	8.47%	10,847	8.47%	10,847	-0.46%
3 years	16.55%	15,853	17.12%	16,086	17.12%	16,086	-0.57%
5 years	NA	NA	NA	NA	NA	NA	NA
Since Inception	14.60%	19,172	15.33%	19,763	15.33%	19,763	-0.73%
NAV/Index Value (as of November 30, 2023)	19.17		29,585.36		29,585.36		
Date of Allotment							Feb 21, 2019

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Laukik Bagwe is managing the scheme since July 2023.  
Vivekanand Ramakrishnan is managing the scheme since July 2021.

DSP Corporate Bond Fund (DSPCBF)							
Period	DSP Corporate Bond Fund	Growth of Rs 10,000	CRISIL Corporate Bond B-III Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000	
1 year	6.01%	10,601	7.09%	10,709	6.77%	10,677	
3 years	3.75%	11,170	5.25%	11,665	2.94%	10,910	
5 years	6.48%	13,690	7.29%	14,220	5.96%	13,360	
Since Inception	6.77%	14,081	7.29%	14,443	6.77%	14,083	
NAV/Index Value (as of November 30, 2023)	14.08		5,498.05		4,385.09		
Date of Allotment							Sep 10, 2018

Since inception returns have been calculated from the date of allotment till 30 November 2023.

<sup>‡</sup> Dedicated Fund Manager for overseas investments



# Comparative Performance of all schemes - Regular Plan

FUND MANAGER - Kedar Karnik is managing the scheme since January 2019.

DSP Overnight Fund (DSPOF)						
Period	DSP Overnight Fund	Growth of Rs 10,000	CRISIL Liquid Overnight Index <sup>^</sup>	Growth of Rs 10,000	Crissil 1 Year T-Bill Index <sup>^</sup>	Growth of Rs 10,000
Last 7 days till November 30, 2023	6.64%	10,012	6.79%	10,013	6.51%	10,012
Last 15 days till November 30, 2023	6.64%	10,026	6.79%	10,027	6.44%	10,026
Last 1 month till November 30, 2023	6.64%	10,053	6.79%	10,054	7.32%	10,058
1 year	6.58%	10,658	6.70%	10,670	6.97%	10,697
3 years	4.67%	11,471	4.81%	11,520	4.72%	11,487
5 years	NA	NA	NA	NA	NA	NA
Since Inception	4.65%	12,493	4.74%	12,544	5.54%	13,021
NAV/Index Value (as of November 30, 2023)	1,249.31		3,168.48		6,931.19	
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 30 November 2023.

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 (DSPNNIF)							
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	10.14%	11,014	10.60%	11,060	8.47%	10,847	-0.46%
3 years	16.74%	15,930	17.44%	16,219	17.12%	16,086	-0.70%
5 years	NA	NA	NA	NA	NA	NA	NA
Since Inception	13.82%	18,552	14.85%	19,374	15.33%	19,763	-1.04%
NAV/Index Value (as of November 30, 2023)	18.55		67,928.23		29,585.36		
Date of Allotment							Feb 21, 2019

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Anil Ghelani is managing the scheme since June 2019.  
Diipesh Shah is managing the scheme since November 2020.  
Aparna Karnik is managing the scheme since May 2022.  
Prateek Nigudkar is managing the scheme since May 2022.

DSP Quant Fund (DSPQF)						
Period	DSP Quant Fund	Growth of Rs 10,000	S&P BSE 200 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	8.53%	10,853	11.21%	11,121	8.47%	10,847
3 years	12.24%	14,153	19.08%	16,909	17.12%	16,086
5 years	NA	NA	NA	NA	NA	NA
Since Inception	14.03%	17,998	15.44%	19,018	13.79%	17,832
NAV/Index Value (as of November 30, 2023)	18.00		11,242.48		29,585.36	
Date of Allotment						Jun 10, 2019

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Jay Kothari<sup>§</sup> is managing the scheme since December 2020.  
Aparna Karnik is managing the scheme since May 2022.  
Prateek Nigudkar is managing the scheme since May 2022.

DSP Value Fund (DSPVF)						
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	19.91%	11,991	13.84%	11,384	8.47%	10,847
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	17.46%	16,134	18.75%	16,667	15.83%	15,478
NAV/Index Value (as of November 30, 2023)	16.13		28,161.16		29,585.36	
Date of Allotment						Dec 10, 2020

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Kedar Karnik is managing the scheme since July 2021.  
Shantanu Godambe is managing the scheme since June 2023.

DSP Floater Fund (DSPFF)						
Period	DSP Floater Fund	Growth of Rs 10,000	CRISIL Short Term Bond Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	7.58%	10,758	7.13%	10,713	6.77%	10,677
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	5.31%	11,500	5.46%	11,544	3.49%	10,971
NAV/Index Value (as of November 30, 2023)	11.50		4,470.81		4,385.09	
Date of Allotment						Mar 19, 2021

Since inception returns have been calculated from the date of allotment till 30 November 2023.

<sup>§</sup> Dedicated Fund Manager for overseas investments

**FUND MANAGER - Laukik Bagwe is managing the scheme since March 2022.**  
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	6.65%	10,665	7.02%	10,702	6.77%	10,677	-0.37%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	5.00%	10,863	5.34%	10,923	4.63%	10,797	-0.34%
NAV/Index Value (as of November 30, 2023)	10.86		1,092.98		4,385.09		
Date of Allotment			Mar 21, 2022				

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**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	17.14%	11,714	17.53%	11,753	8.47%	10,847	-0.40%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	11.38%	12,487	11.78%	12,580	6.64%	11,417	-0.40%
NAV/Index Value (as of November 30, 2023)	252.87		41,622.82		29,585.36		
Date of Allotment			Nov 08, 2021				

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**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	8.44%	10,844	8.47%	10,847	8.47%	10,847	-0.03%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	10.10%	12,050	10.22%	12,073	10.22%	12,073	-0.11%
NAV/Index Value (as of November 30, 2023)	205.72		29,585.36		29,585.36		
Date of Allotment			Dec 23, 2021				

**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	17.54%	11,754	17.84%	11,784	8.47%	10,847	-0.30%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	6.80%	11,360	7.00%	11,401	10.22%	12,073	-0.20%
NAV/Index Value (as of November 30, 2023)	197.08		25,799.15		29,585.36		
Date of Allotment			Dec 23, 2021				

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**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	16.79%	11,679	17.84%	11,784	8.47%	10,847	-1.05%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	11.95%	11,611	12.60%	11,701	12.91%	11,743	-0.65%
NAV/Index Value (as of November 30, 2023)	11.61		25,799.15		29,585.36		
Date of Allotment			Aug 4, 2022				

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**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	19.64%	11,964	20.82%	12,082	8.47%	10,847	-1.18%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	25.92%	13,438	27.09%	13,598	11.32%	11,474	-1.17%
NAV/Index Value (as of November 30, 2023)	75.06		75,932		29,585.36		
Date of Allotment			Aug 19, 2022				

Since inception returns have been calculated from the date of allotment till 30 November 2023.

# Comparative Performance of all schemes - Regular Plan

FUND MANAGER - Jay Kothari<sup>5</sup> is managing the scheme since February 2022.  
Kedar Karnik 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>6</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>6</sup>	Growth of Rs 10000
1 year	34.91%	13,491	14.62%	11,462	8.47%	10,847
3 year	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA
Since Inception	7.53%	11,390	6.42%	11,179	11.84%	12,221
NAV/Index Value (as of November 30, 2023)	11.39		30,883.11		29,585.36	
Date of Allotment	Feb 14, 2022					

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Laukik Bagwe is managing the scheme since January 2023.  
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>6</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>6</sup>	Growth of Rs 10000	Tracking Difference
6 Months	2.52%	10,125	2.81%	10,140	2.25%	10,112	-0.29%
NAV/Index Value (as of November 30, 2023)	10.59		1,063.09		4,385.09		
Date of Allotment	Jan 25, 2023						

Since inception returns have been calculated from the date of allotment till 30 November 2023.

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 Rs 10,000	Nifty Bank TRI <sup>6</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>6</sup>	Growth of Rs 10000	Tracking Difference
6 Months	1.09%	10,109	1.14%	10,114	9.34%	10,934	-0.04%
NAV/Index Value (as of November 30, 2023)	44.79		60,999.71		29,585.36		
Date of Allotment	Jan 03, 2023						

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Laukik Bagwe is managing the scheme since January 2023.  
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>6</sup>	Growth of Rs 10,000	CRISIL 10 Yr Gilt Index <sup>6</sup>	Growth of Rs 10000	Tracking Difference
6 Months	4.45%	10,221	4.65%	10,230	2.25%	10,112	-0.19%
NAV/Index Value (as of November 30, 2023)	10.57		1,059.58		4,385.09		
Date of Allotment	Feb 14, 2023						

Since inception returns have been calculated from the date of allotment till 30 November 2023.

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 <sup>6</sup>	Growth of Rs 10000	Tracking Difference
6 Months	3.62%	10,362	3.93%	10,393	9.34%	10,934	-0.31%
NAV/Index Value (as of November 30, 2023)	62.26		62,62,000		29,585.36		
Date of Allotment	Apr 04, 2023						

Since inception returns have been calculated from the date of allotment till 30 November 2023.

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

(b) ^Scheme Benchmark. #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.

<sup>5</sup> Dedicated Fund Manager for overseas investments

\*Income Distribution cum Capital Withdrawal

**FUND MANAGER - Atul Bhole<sup>®</sup>** is managing the scheme since June 2016.  
Rohit Singhania is managing the scheme since December 01, 2023.  
Dhaval Gada is managing the scheme since September 2022.

DSP Flexi Cap Fund (DSPFCF)						
Period	DSP Flexi Cap 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	21.40%	12,140	13.84%	11,384	8.47%	10,847
3 years	19.73%	17,189	20.04%	17,324	17.12%	16,086
5 years	18.14%	23,023	15.83%	20,855	14.45%	19,646
Since Inception	15.44%	47,967	14.18%	42,533	13.19%	38,670
NAV/Index Value (as of November 30, 2023)	86.57		28,161.16		29,585.36	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Abhishek Singh** is managing the scheme since June 2022.  
Jay Kothari<sup>‡</sup> is managing the scheme since August 2018.

DSP Top 100 Equity Fund (DSPTEF)						
Period	DSP Top 100 Equity Fund	Growth of Rs 10,000	S&P BSE 100 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>†</sup>	Growth of Rs 10,000
1 year	16.91%	11,691	10.10%	11,010	8.47%	10,847
3 years	16.89%	15,990	18.19%	16,531	17.12%	16,086
5 years	13.16%	18,563	14.76%	19,910	14.45%	19,646
Since Inception	11.82%	33,853	13.53%	39,948	13.19%	38,670
NAV/Index Value (as of November 30, 2023)	380.69		26,201.62		29,585.36	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Vinit Sambre** is managing the scheme since June 2010.  
Resham Jain is managing the scheme since March 2018.  
Abhishek Ghosh is managing the scheme since September 2022.  
Jay Kothari<sup>‡</sup> is managing the scheme since March 2013.

DSP Small Cap Fund (DSPSCF)						
Period	DSP Small Cap Fund	Growth of Rs 10,000	S&P BSE 250 Small Cap (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>†</sup>	Growth of Rs 10,000
1 year	36.72%	13,672	35.53%	13,553	8.47%	10,847
3 years	33.21%	23,694	33.15%	23,663	17.12%	16,086
5 years	25.07%	30,617	21.31%	26,290	14.45%	19,646
Since Inception	22.95%	95,381	14.66%	44,520	13.19%	38,670
NAV/Index Value (as of November 30, 2023)	168.05		6,581.60		29,585.36	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Atul Bhole<sup>®</sup>** is managing the scheme since June 2016.  
Rohit Singhania is managing the scheme since December 01, 2023.  
Dhaval Gada is managing the scheme since September 2022.  
Kedar Karnik is managing the scheme since July 2023.

DSP Equity & Bond Fund (DSPEBF)						
Period	DSP Equity & Bond Fund	Growth of Rs 10,000	CRISIL Hybrid 35+65 - Aggressive Index <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>†</sup>	Growth of Rs 10,000
1 year	17.58%	11,758	9.78%	10,978	8.47%	10,847
3 years	15.83%	15,558	13.88%	14,784	17.12%	16,086
5 years	15.17%	20,274	13.12%	18,526	14.45%	19,646
Since Inception	13.96%	41,635	12.23%	35,239	13.19%	38,670
NAV/Index Value (as of November 30, 2023)	303.76		16,579.05		29,585.36	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Rohit Singhania** is managing the scheme since July 2012.  
Charanjit Singh is managing the scheme since May 2023.

DSP ELSS Tax Saver Fund (DSPETSF) (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	18.34%	11,834	13.84%	11,384	8.47%	10,847
3 years	23.26%	18,757	20.04%	17,324	17.12%	16,086
5 years	18.84%	23,715	15.83%	20,855	14.45%	19,646
Since Inception	17.43%	57,780	14.18%	42,533	13.19%	38,670
NAV/Index Value (as of November 30, 2023)	110.44		28,161.16		29,585.36	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 30 November 2023.

<sup>§</sup> Dedicated Fund Manager for overseas investments

<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.

<sup>®</sup> Cease to be the fund manager w.e.f. December 01, 2023.

# Comparative Performance of all schemes - Direct Plan

**FUND MANAGER** - Rohit Singhania is managing the scheme since June 2010  
Charanjit Singh is managing the scheme since January 2021.  
Jay Kothari<sup>§</sup> is managing the scheme since March 2018.

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

Period	DSP India T.I.G.E.R. Fund	Growth of Rs 10,000	S&P BSE India Infrastructure TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	37.28%	13,728	37.27%	13,727	8.47%	10,847
3 years	37.55%	26,094	40.08%	27,563	17.12%	16,086
5 years	22.35%	27,427	20.42%	25,337	14.45%	19,646
Since Inception	16.15%	51,290	NA	NA	13.19%	38,670
NAV/Index Value (as of November 30, 2023)	239.89		578.37		29,585.36	
Date of Allotment					Jan 01, 2013	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER** - Vinit Sambre is managing the scheme since July 2012.  
Resham Jain is managing the scheme since March 2018.  
Abhishek Ghosh is managing the scheme since September 2022.  
Jay Kothari<sup>§</sup> is managing the scheme since March 2018.

## DSP Mid Cap Fund (DSPMCF)

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	28.49%	12,849	32.84%	13,284	8.47%	10,847
3 years	18.92%	16,844	29.87%	21,950	17.12%	16,086
5 years	18.11%	22,995	21.87%	26,900	14.45%	19,646
Since Inception	17.94%	60,596	18.93%	66,356	13.19%	38,670
NAV/Index Value (as of November 30, 2023)	123.63		20,076.04		29,585.36	
Date of Allotment					Jan 01, 2013	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER** - Vinit Sambre is managing the scheme since June 2020.  
Jay Kothari<sup>§</sup> is managing the scheme since March 2013.

## DSP Focus Fund (DSPFF)

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	22.23%	12,223	13.84%	11,384	8.47%	10,847
3 years	17.71%	16,333	20.04%	17,324	17.12%	16,086
5 years	14.90%	20,038	15.83%	20,855	14.45%	19,646
Since Inception	13.69%	40,568	14.18%	42,533	13.19%	38,670
NAV/Index Value (as of November 30, 2023)	45.63		28,161.16		29,585.36	
Date of Allotment					Jan 01, 2013	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER** - Rohit Singhania is managing the scheme since June 2015.  
Charanjit Singh is managing the scheme since May 2023  
Jay Kothari<sup>§</sup> is managing the scheme since March 2018.

## DSP Equity Opportunities Fund (DSPEOF)

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	21.57%	12,157	19.92%	11,992	8.47%	10,847
3 years	22.55%	18,435	23.34%	18,796	17.12%	16,086
5 years	17.98%	22,867	18.00%	22,884	14.45%	19,646
Since Inception	16.75%	54,258	16.25%	51,761	13.19%	38,670
NAV/Index Value (as of November 30, 2023)	496.79		15,809.43		29,585.36	
Date of Allotment					Jan 01, 2013	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER** - Abhishek Singh is managing the scheme since May 2021.  
Kedar Karnik is managing the scheme since July 2023.  
Jay Kothari<sup>§</sup> is managing the scheme since March 2018.

## DSP Regular Savings Fund (DSPRSF)

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	10.29%	11,029	7.47%	10,747	6.77%	10,677
3 years	8.41%	12,750	6.42%	12,057	2.94%	10,910
5 years	8.47%	15,018	8.79%	15,242	5.96%	13,360
Since Inception	8.38%	24,069	8.86%	25,271	6.22%	19,324
NAV/Index Value (as of November 30, 2023)	55.19		6,146.26		4,385.09	
Date of Allotment					Jan 02, 2013	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

<sup>§</sup> Dedicated Fund Manager for overseas investments

**FUND MANAGER - Rohit Singhania is managing the scheme since July 2012.**  
Jay Kothari<sup>§</sup> is managing the scheme since March 2013.

DSP Natural Resources and New Energy Fund (DSPNRNEF)						
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	21.50%	12,150	9.32%	10,932	8.47%	10,847
3 years	27.55%	20,793	31.38%	22,730	17.12%	16,086
5 years	18.58%	23,454	16.51%	21,477	14.45%	19,646
Since Inception	16.98%	55,342	11.11%	31,568	13.09%	38,292
NAV/Index Value (as of November 30, 2023)	74.63		322.65		29,585.36	
Date of Allotment	Jan 03, 2013					

<sup>^</sup>Scheme Benchmark (Composite Benchmark = 35% S&P BSE Oil & Gas Index + 30% S&P 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 30 November 2023.

**FUND MANAGER - Jay Kothari<sup>§</sup> is managing the scheme since March 2013.**

DSP World Energy Fund (DSPWEF)						
Period	DSP World 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	2.99%	10,299	9.46%	10,946	8.47%	10,847
3 years	8.06%	12,626	22.03%	18,200	17.12%	16,086
5 years	6.71%	13,839	14.14%	19,381	14.45%	19,646
Since Inception	4.12%	15,529	11.25%	31,994	13.09%	38,292
NAV/Index Value (as of November 30, 2023)	17.65		489.73		29,585.36	
Date of Allotment	Jan 03, 2013					

<sup>^</sup>Scheme Benchmark (Composite Benchmark = 50% MSCI World Energy 30% Buffer 10/40 Net Total Return + 50% MSCI World (Net) - Net & Expressed in INR). <sup>#</sup>Standard Benchmark. Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Jay Kothari<sup>§</sup> is managing the scheme since March 2013.**

DSP World Agriculture Fund (DSPWAF)						
Period	DSP World Agriculture Fund	Growth of Rs 10,000	MSCI ACWI Net Total Return <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>#</sup>	Growth of Rs 10,000
1 year	-9.28%	9,072	14.62%	11,462	8.47%	10,847
3 years	-3.22%	9,062	9.64%	13,191	17.12%	16,086
5 years	2.44%	11,279	13.04%	18,459	14.45%	19,646
Since Inception	3.66%	14,811	12.95%	37,774	13.12%	38,396
NAV/Index Value (as of November 30, 2023)	18.37		30,883.11		29,585.36	
Date of Allotment	Jan 02, 2013					

Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Jay Kothari<sup>§</sup> is managing the scheme since March 2013.**  
**Laukik Bagwe is managing the scheme since August 2012.**  
**Kedar Karnik is managing the scheme since July 2016.**

DSP US Flexible- Equity Fund (DSPUSFEF)						
Period	DSP US Flexible- Equity 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	15.09%	11,509	16.21%	11,621	8.47%	10,847
3 years	11.73%	13,960	12.93%	14,418	17.12%	16,086
5 years	14.81%	19,958	16.32%	21,307	14.45%	19,646
Since Inception	15.36%	47,563	17.46%	57,877	13.09%	38,292
NAV/Index Value (as of November 30, 2023)	50.07		12,88,640		29,585.36	
Date of Allotment	Jan 03, 2013					

- The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market outlook warrants. Since inception returns have been calculated from the date of allotment till 30 November 2023.

**FUND MANAGER - Kedar Karnik is managing the scheme since July 2016.**  
**Karan Mundhra is managing the scheme since May 2021.**

DSP Liquidity Fund (DSPLF)						
Period	DSP Liquidity Fund	Growth of Rs 10,000	CRISIL Liquid Debt B-I 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 November 30, 2023	6.87%	10,013	6.94%	10,013	6.51%	10,012
Last 15 days till November 30, 2023	6.85%	10,028	7.07%	10,029	6.44%	10,026
Last 1 month till November 30, 2023	6.95%	10,055	7.14%	10,057	7.32%	10,058
1 year	7.02%	10,702	7.12%	10,712	6.97%	10,697
3 years	4.97%	11,571	5.16%	11,633	4.72%	11,487
5 years	5.23%	12,905	5.41%	13,018	5.63%	13,150
Since Inception	6.79%	20,491	6.78%	20,470	6.40%	19,689
NAV/Index Value (as of November 30, 2023)	3,367.22		3,905.08		6,931.19	
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 30 November 2023.

<sup>§</sup> Dedicated Fund Manager for overseas investments

# Comparative Performance of all schemes - Direct Plan

FUND MANAGER -Rohit Singhania is managing the scheme since November 2023.  
Dhaval Gada is managing the scheme since September 2022.  
Laukik Bagwe is managing the scheme since July 2021.

DSP Dynamic Asset Allocation Fund (DSPDAAF)						
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	12.16%	11,216	9.12%	10,912	8.47%	10,847
3 years	9.16%	13,018	11.64%	13,928	17.12%	16,086
5 years	10.20%	16,258	11.93%	17,572	14.45%	19,646
Since Inception	9.81%	25,071	12.33%	31,316	14.45%	37,635
NAV/Index Value (as of November 30, 2023)	25.07		12,640.77		29,585.36	
Date of Allotment					Feb 06, 2014	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Jay Kothari<sup>§</sup> is managing the scheme since July 2016.

DSP World Gold Fund of Fund (DSPWGFOF)						
Period	DSP World Gold Fund of Fund	Growth of Rs 10,000	FTSE Gold Mines Index (in INR terms) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>#</sup>	Growth of Rs 10,000
1 year	11.54%	11,154	16.31%	11,631	8.47%	10,847
3 years	-0.70%	9,791	0.56%	10,168	17.12%	16,086
5 years	12.65%	18,145	15.11%	20,220	14.45%	19,646
Since Inception	-0.07%	9,929	1.63%	11,927	13.12%	38,396
NAV/Index Value (as of November 30, 2023)	18.25		2,22,212.65		29,585.36	
Date of Allotment					Jan 02, 2013	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Jay Kothari<sup>§</sup> is managing the scheme since March 2013.

DSP World Mining Fund (DSPWMF)						
Period	DSP World Mining Fund	Growth of Rs 10,000	MSCI ACWI Metals and Mining 30% Buffer 10/40 (1994) Net Total Return Index <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>#</sup>	Growth of Rs 10,000
1 year	-5.80%	9,420	2.94%	10,294	8.47%	10,847
3 years	11.61%	13,915	12.55%	14,273	17.12%	16,086
5 years	16.45%	21,422	15.40%	20,476	14.45%	19,646
Since Inception	3.73%	14,915	5.68%	18,278	13.09%	38,292
NAV/Index Value (as of November 30, 2023)	16.23		3,93,258.44		29,585.36	
Date of Allotment					Jan 03, 2013	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Laukik Bagwe is managing the scheme since July 2016.  
Sandeep Yadav is managing the scheme since March 2022.

DSP Short Term Fund (DSPSTF)						
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	6.85%	10,685	6.92%	10,692	6.77%	10,677
3 years	4.58%	11,444	4.66%	11,470	2.94%	10,910
5 years	6.86%	13,938	6.72%	13,848	5.96%	13,360
Since Inception	7.76%	22,610	7.58%	22,210	6.22%	19,329
NAV/Index Value (as of November 30, 2023)	44.26		4,415.69		4,385.09	
Date of Allotment					Jan 01, 2013	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Vivekanand Ramakrishnan is managing the scheme since July 2021.  
Laukik Bagwe is managing the scheme since July 2016.

DSP Credit Risk Fund (DSPCRF)						
Period	DSP Credit Risk Fund	Growth of Rs 10,000	CRISIL Credit Risk Debt C-III Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>#</sup>	Growth of Rs 10,000
1 year	16.37%	11,637	10.38%	11,038	6.77%	10,677
3 years	9.86%	13,269	8.37%	12,735	2.94%	10,910
5 years	7.22%	14,173	8.91%	15,323	5.96%	13,360
Since Inception	7.89%	22,904	9.33%	26,469	6.22%	19,329
NAV/Index Value (as of November 30, 2023)	41.71		6,407.35		4,385.09	
Date of Allotment					Jan 01, 2013	

#Standard Benchmark. Since inception returns have been calculated from the date of allotment till 30 November 2023.

<sup>§</sup> Dedicated Fund Manager for overseas investments



FUND MANAGER - Kedar Karnik is managing the scheme since July 2016.  
Karan Mundhra is managing the scheme since May 2021.

DSP Ultra Short Fund (DSPUSF)						
Period	DSP Ultra Short Fund	Growth of Rs 10,000	CRISIL Ultra Short Duration Debt B-I Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index <sup>^</sup>	Growth of Rs 10,000
1 year	7.47%	10,747	7.66%	10,766	6.97%	10,697
3 years	5.17%	11,637	5.59%	11,778	4.72%	11,488
5 years	5.68%	13,183	6.22%	13,524	5.63%	13,152
Since Inception	7.06%	21,060	7.31%	21,603	6.40%	19,685
NAV/Index Value (as of November 30, 2023)	3,282.84		7,289.69		6,931.19	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 30 November 2023.

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

DSP Low Duration Fund (DSPLDF)						
Period	DSP Low Duration Fund	Growth of Rs 10,000	NIFTY Low Duration Debt Index B-I <sup>^</sup>	Growth of Rs 10,000	Crisil 1 Year T-Bill Index <sup>^</sup>	Growth of Rs 10,000
1 year	7.22%	10,722	7.85%	10,785	6.97%	10,697
3 years	5.03%	11,591	5.47%	11,737	4.72%	11,487
5 years	6.33%	13,593	6.45%	13,669	5.63%	13,150
Since Inception	7.06%	18,144	6.97%	18,016	6.17%	16,871
NAV/Index Value (as of November 30, 2023)	18.14		5,009.27		6,931.19	
Date of Allotment						Mar 10, 2015

Since inception returns have been calculated from the date of allotment till 30 November 2023.

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

DSP Banking & PSU Debt Fund (DSPBPDF)						
Period	DSP Banking & PSU Debt Fund	Growth of Rs 10,000	Nifty Banking & PSU Debt Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	6.56%	10,656	6.55%	10,655	6.77%	10,677
3 years	4.41%	11,385	4.51%	11,418	2.94%	10,910
5 years	7.05%	14,061	6.83%	13,915	5.96%	13,360
Since Inception	7.90%	21,740	7.58%	21,094	6.58%	19,182
NAV/Index Value (as of November 30, 2023)	21.74		5,074.99		4,385.09	
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 30 November 2023.

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

DSP Strategic Bond Fund - (DSPSBF)						
Period	DSP Strategic Bond Fund	Growth of Rs 10,000	CRISIL Dynamic Bond B-III Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	7.85%	10,785	7.70%	10,770	6.77%	10,677
3 years	4.36%	11,368	5.71%	11,817	2.94%	10,910
5 years	7.63%	14,445	8.35%	14,938	5.96%	13,360
Since Inception	7.94%	23,029	8.53%	24,431	6.22%	19,329
NAV/Index Value (as of November 30, 2023)	3,081.93		5,943.04		4,385.09	
Date of Allotment						Jan 1, 2013

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Abhishek Singh is managing the scheme since May 2021.  
Kedar Karnik is managing the scheme since July 2021.  
Jay Kothari<sup>§</sup> is managing the scheme since March 2018.

DSP Equity Savings Fund (DSPESF)						
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	10.16%	11,016	7.89%	10,789	6.77%	10,677
3 years	11.08%	13,719	9.43%	13,113	2.94%	10,910
5 years	9.88%	16,021	9.36%	15,643	5.96%	13,360
Since Inception	9.60%	20,217	9.51%	20,086	5.86%	15,486
NAV/Index Value (as of November 30, 2023)	20.22		5,304.47		4,385.09	
Date of Allotment						Mar 28, 2016

Since inception returns have been calculated from the date of allotment till 30 November 2023.

<sup>§</sup> Dedicated Fund Manager for overseas investments

# Comparative Performance of all schemes - Direct Plan

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

DSP Bond Fund (DSPBF)						
Period	DSP Bond Fund	Growth of Rs 10,000	CRISIL Medium Duration Debt B-III Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	6.88%	10,688	7.66%	10,766	6.77%	10,677
3 years	4.68%	11,476	5.37%	11,705	2.94%	10,910
5 years	5.40%	13,011	8.02%	14,712	5.96%	13,360
Since Inception	6.87%	20,647	8.43%	24,186	6.22%	19,329
NAV/Index Value (as of November 30, 2023)	75.75		4,536.47		4,385.09	
Date of Allotment					Jan 01, 2013	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Kedar Karnik is managing the scheme since July 2016.  
Karan Mundhra is managing the scheme since May 2021.

DSP Savings Fund - (DSPSF)						
Period	DSP Savings Fund	Growth of Rs 10,000	CRISIL Money Market B-I 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 November 30, 2023	6.70%	10,013	7.11%	10,014	6.51%	10,012
Last 15 days till November 30, 2023	6.67%	10,027	7.07%	10,029	6.44%	10,026
Last 1 month till November 30, 2023	6.94%	10,055	7.33%	10,058	7.32%	10,058
1 year	7.41%	10,741	7.45%	10,745	6.97%	10,697
3 years	5.03%	11,591	5.32%	11,687	4.72%	11,488
5 years	5.93%	13,340	5.79%	13,252	5.63%	13,152
Since Inception	6.94%	20,804	7.02%	20,953	6.40%	19,685
NAV/Index Value (as of November 30, 2023)	48.23		8,428.09		6,931.19	
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 30 November 2023.

FUND MANAGER - Laukik Bagwe is managing the scheme since August 2014.  
Jay Kothari<sup>§</sup> is managing the scheme since August 2014.  
Kedar Karnik is managing the scheme since July 2016.

DSP Global Allocation Fund (DSPGAF)						
Period	DSP Global Allocation 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	8.61%	10,861	10.82%	11,082	8.47%	10,847
3 years	3.97%	11,242	6.29%	12,015	17.12%	16,086
5 years	9.02%	15,402	10.15%	16,218	14.45%	19,646
Since Inception	6.82%	18,452	8.94%	22,141	11.95%	28,523
NAV/Index Value (as of November 30, 2023)	18.45		221.41		29,585.36	
Date of Allotment					Aug 21, 2014	

<sup>^</sup>Scheme Benchmark. (Composite Benchmark = (36% S&P 500 Composite, 24% FTSE World (ex- US), 24% ML US Treasury Current 5 Year, 16% Citigroup Non-USD World Government Bond Index). Since inception returns have been calculated from the date of allotment till 30 November 2023.

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

DSP Government Securities Fund (DSPGSF)						
Period	DSP Government Securities Fund	Growth of Rs 10,000	Cril Dynamic Gilt Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	6.45%	10,645	6.61%	10,661	6.77%	10,677
3 years	4.49%	11,412	3.94%	11,233	2.94%	10,910
5 years	8.28%	14,885	7.06%	14,069	5.96%	13,360
Since Inception	8.02%	23,205	7.40%	21,797	6.22%	19,329
NAV/Index Value (as of November 30, 2023)	87.28		11,323.42		4,385.09	
Date of Allotment					Jan 01, 2013	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Laukik Bagwe is managing the scheme since August 2021.  
Shantanu Godambe is managing the scheme since July 2023.

DSP 10Y G-Sec Fund (DSP10YGF)						
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>^</sup>	Growth of Rs 10,000
1 year	6.89%	10,689	6.77%	10,677	6.77%	10,677
3 years	2.77%	10,858	2.94%	10,910	2.94%	10,910
5 years	6.50%	13,703	5.96%	13,360	5.96%	13,360
Since Inception	7.39%	19,248	6.70%	18,148	6.70%	18,148
NAV/Index Value (as of November 30, 2023)	19.25		4,385.09		4,385.09	
Date of Allotment					Sep 26, 2014	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

<sup>§</sup> Dedicated Fund Manager for overseas investments

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 (DSPN50EWIF)							
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	16.98%	11,698	17.53%	11,753	8.47%	10,847	-0.55%
3 years	23.43%	18,835	24.08%	19,137	17.12%	16,086	-0.65%
5 years	16.33%	21,311	17.42%	22,334	14.45%	19,646	-1.10%
Since Inception	12.37%	20,381	13.32%	21,460	13.18%	21,296	-0.95%
NAV/Index Value (as of November 30, 2023)	20.38		41,622.82		29,585.36		
Date of Allotment					Oct 23, 2017		

Since inception returns have been calculated from the date of allotment till 30 November 2023.

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 ( DSPLETF)							
Period	DSP NIFTY 1D Rate Liquid ETF	Growth of Rs 10,000	Nifty 1D Rate Index^	Growth of Rs 10,000	Crisil 1 Year T-Bill Index^	Growth of Rs 10,000	Tracking Difference
Last 7 days till November 30, 2023	6.54%	10,012	6.78%	10,013	6.51%	10,012	-0.24%
Last 15 days till November 30, 2023	6.54%	10,026	6.79%	10,027	6.44%	10,026	-0.25%
Last 1 month till November 30, 2023	6.53%	10,052	6.79%	10,054	7.32%	10,058	-0.25%
1 year	6.29%	10,629	6.70%	10,670	6.97%	10,697	-0.41%
3 years	4.28%	11,342	4.81%	11,519	4.72%	11,487	-0.54%
5 years	4.31%	12,350	4.78%	12,631	5.63%	13,150	-0.47%
Since Inception	4.53%	12,881	4.95%	13,185	5.77%	13,779	-0.43%
NAV/Index Value (as of November 30, 2023)	1,000		2,210.46		6,931.19		
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 30 November 2023.

FUND MANAGER - Chirag Dagli is managing the scheme since December 2020.  
Jay Kothari<sup>§</sup> is managing the scheme since November 2018.

DSP Healthcare Fund (DSPHF)						
Period	DSP Healthcare Fund	Growth of Rs 10,000	S&P BSE Healthcare (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)^	Growth of Rs 10,000
1 year	27.29%	12,729	27.78%	12,778	8.47%	10,847
3 years	17.48%	16,237	15.05%	15,246	17.12%	16,086
5 years	25.10%	30,661	17.00%	21,938	14.45%	19,646
Since Inception	25.10%	30,661	17.00%	21,938	14.45%	19,646
NAV/Index Value (as of November 30, 2023)	30.66		34,848.96		29,585.36	
Date of Allotment					Nov 30, 2018	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

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 (DSPNIF)							
Period	DSP Nifty 50 Index Fund	Growth of Rs 10,000	Nifty 50 (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)^	Growth of Rs 10,000	Tracking Difference
1 year	8.20%	10,820	8.47%	10,847	8.47%	10,847	-0.26%
3 years	16.77%	15,942	17.12%	16,086	17.12%	16,086	-0.35%
5 years	NA	NA	NA	NA	NA	NA	NA
Since Inception	14.82%	19,347	15.33%	19,763	15.33%	19,763	-0.51%
NAV/Index Value (as of November 30, 2023)	19.35		29,585.36		29,585.36		
Date of Allotment					Feb 21, 2019		

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Abhishek Singh is managing the scheme since April 2022.  
Kedar Karnik is managing the scheme since June 2020.

DSP Arbitrage Fund (DSPAF)						
Period	DSP Arbitrage Fund	Growth of Rs 10,000	NIFTY 50 Arbitrage Index^	Growth of Rs 10,000	Crisil 1 Year T-Bill Index^	Growth of Rs 10,000
1 year	7.83%	10,783	7.87%	10,787	6.97%	10,697
3 years	5.40%	11,715	5.31%	11,683	4.72%	11,487
5 years	5.56%	13,109	4.95%	12,736	5.63%	13,150
Since Inception	5.73%	13,854	4.91%	13,233	5.79%	13,895
NAV/Index Value (as of November 30, 2023)	13.85		2,240.10		6,931.19	
Date of Allotment					Jan 25, 2018	

Since inception returns have been calculated from the date of allotment till 30 November 2023.

<sup>§</sup> Dedicated Fund Manager for overseas investments

# Comparative Performance of all schemes - Direct Plan

FUND MANAGER - Laukik Bagwe is managing the scheme since July 2023.  
Vivekanand Ramakrishnan is managing the scheme since July 2021.

## DSP Corporate Bond Fund (DSPCBF)

Period	DSP Corporate Bond Fund	Growth of Rs 10,000	CRISIL Corporate Bond B-III Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	6.27%	10,627	7.09%	10,709	6.77%	10,677
3 years	4.01%	11,255	5.25%	11,665	2.94%	10,910
5 years	6.75%	13,864	7.29%	14,220	5.96%	13,360
Since Inception	7.04%	14,267	7.29%	14,443	6.77%	14,083
NAV/Index Value (as of November 30, 2023)	14.27		5,498.05		4,385.09	
Date of Allotment				Sep 10, 2018		

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Kedar Karnik is managing the scheme since January 2019.

## DSP Overnight Fund (DSPOF)

Period	DSP Overnight Fund	Growth of Rs 10,000	CRISIL Liquid Overnight 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 November 30, 2023	6.72%	10,012	6.79%	10,013	6.51%	10,012
Last 15 days till November 30, 2023	6.72%	10,027	6.79%	10,027	6.44%	10,026
Last 1 month till November 30, 2023	6.72%	10,054	6.79%	10,054	7.32%	10,058
1 year	6.66%	10,666	6.70%	10,670	6.97%	10,697
3 years	4.75%	11,499	4.81%	11,520	4.72%	11,487
5 years	NA	NA	NA	NA	NA	NA
Since Inception	4.74%	12,544	4.74%	12,544	5.54%	13,021
NAV/Index Value (as of November 30, 2023)	1254.45		3,168.48		6,931.19	
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 30 November 2023.

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 (DSPNNIF)

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	10.47%	11,047	10.60%	11,060	8.47%	10,847	-0.13%
3 years	17.09%	16,072	17.44%	16,219	17.12%	16,086	-0.35%
5 years	NA	NA	NA	NA	NA	NA	NA
Since Inception	14.15%	18,816	14.85%	19,374	15.33%	19,763	-0.70%
NAV/Index Value (as of November 30, 2023)	18.82		67,928.23		29,585.36		
Date of Allotment				Feb 21, 2019			

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Anil Ghelani is managing the scheme since June 2019.  
Diipesh Shah is managing the scheme since November 2020.  
Aparna Karnik is managing the scheme since May 2022.  
Prateek Nigudkar is managing the scheme since May 2022.

## DSP Quant Fund (DSPQF)

Period	DSP Quant Fund	Growth of Rs 10,000	S&P BSE 200 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	9.32%	10,932	11.21%	11,121	8.47%	10,847
3 years	13.06%	14,468	19.08%	16,909	17.12%	16,086
5 years	NA	NA	NA	NA	NA	NA
Since Inception	14.88%	18,606	15.44%	19,018	13.79%	17,832
NAV/Index Value (as of November 30, 2023)	18.61		11,242.48		29,585.36	
Date of Allotment				Jun 10, 2019		

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Jay Kothari<sup>2</sup> is managing the scheme since December 2020.  
Aparna Karnik is managing the scheme since May 2022.  
Prateek Nigudkar is managing the scheme since May 2022.

## DSP Value Fund (DSPVF)

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	20.84%	12,084	13.84%	11,384	8.47%	10,847
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	18.36%	16,504	18.75%	16,667	15.83%	15,478
NAV/Index Value (as of November 30, 2023)	16.5		28,161.16		29,585.36	
Date of Allotment				Dec 10, 2020		

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Kedar Karnik is managing the scheme since July 2021.  
Shantanu Godambe is managing the scheme since June 2023.

DSP Floater Fund (DSPFF)						
Period	DSP Floater Fund	Growth of Rs 10,000	CRISIL Short Term Bond Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	7.86%	10,786	7.13%	10,713	6.77%	10,677
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	5.59%	11,584	5.46%	11,544	3.49%	10,971
NAV/Index Value (as of November 30, 2023)	11.58		4,470.81		4,385.09	
Date of Allotment	Mar 19, 2021					

Since inception returns have been calculated from the date of allotment till 30 November 2023.

<sup>^</sup> Dedicated Fund Manager for overseas investments

FUND MANAGER - Laukik Bagwe is managing the scheme since March 2022.  
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	6.82%	10,682	7.02%	10,702	6.77%	10,677	-0.20%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	5.17%	10,892	5.34%	10,923	4.63%	10,797	-0.17%
NAV/Index Value (as of November 30, 2023)	10.89		1,092.98		4,385.09		
Date of Allotment	Mar 21, 2022						

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Jay Kothari<sup>^</sup> is managing the scheme since February 2022.  
Kedar Karnik 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
1 year	36.17%	13,617	14.62%	11,462	8.47%	10,847
3 year	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA
Since Inception	8.54%	11,581	6.42%	11,179	11.84%	12,221
NAV/Index Value (as of November 30, 2023)	11.58		30,883.11		29,585.36	
Date of Allotment	Feb 14, 2022					

Since inception returns have been calculated from the date of allotment till 30 November 2023.

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	17.60%	11,760	17.84%	11,784	8.47%	10,847	-0.24%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	12.72%	11,717	12.60%	11,701	12.91%	11,743	0.12%
NAV/Index Value (as of November 30, 2023)	11.72		25,799.15		29,585.36		
Date of Allotment	Aug 4, 2022						

Since inception returns have been calculated from the date of allotment till 30 November 2023.

FUND MANAGER - Laukik Bagwe is managing the scheme since January 2023.  
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
6 Months	2.77%	10,138	2.81%	10,140	2.25%	10,112	-0.04%
NAV/Index Value (as of November 30, 2023)	10.61		1,063.09		4,385.09		
Date of Allotment	Jan 25, 2023						

Simple annualized returns have been provided as per the SEBI guidelines since the scheme has completed 6 months but not 1 year.

# Comparative Performance of all schemes - Direct Plan

FUND MANAGER - Laukik Bagwe is managing the scheme since January 2023.  
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 <sup>†</sup>	Growth of Rs 10000	Tracking Difference
6 Months	4.61%	10,229	4.65%	10,230	2.25%	10,112	-0.04%
NAV/Index Value (as of November 30, 2023)	10.58		1,059.58		4,385.09		
Date of Allotment	Feb 14, 2023						

Since inception returns have been calculated from the date of allotment till 30 November 2023.

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

(b) \*Scheme Benchmark. †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	22.20%	27.26%	21.78%	8.17%
3 years	--	--	NA	NA
5 years	--	--	NA	NA
Since Inception	13.61%	20.00%	14.83%	9.12%
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. 58-68 to see performance of Regular Plan and page no. 69-78 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.
- Refer page no. 58-68 to see performance of Regular Plan and page no. 69-78 to see performance of Direct Plan of Mutual Fund Schemes.

<sup>†</sup> Dedicated Fund Manager for overseas investments

# SIP Investment Performance of all Equity oriented schemes (as on NOVEMBER 30, 2023)

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 (DSPFCF) - RP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	3200	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	64,433.72	6,043.12	3,829.55	2,634.27	1,826.95	942.70	454.08	138.95
Benchmark <sup>1</sup> Market Value (Rs'000)	37,723.65	5,774.07	3,742.83	2,612.96	1,833.79	955.61	457.45	136.64
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	--	5,306.54	3,460.40	2,457.07	1,748.72	897.68	437.28	131.07
Scheme Return Yield (%)	18.43	14.77	15.29	15.03	15.66	18.13	15.69	30.62
Benchmark <sup>1</sup> Return Yield (%)	15.42	14.24	14.94	14.88	15.75	18.69	16.21	26.77
Standard Benchmark <sup>2</sup> Return Yield (%)	--	13.27	13.76	13.73	14.60	16.13	13.06	17.59

\*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 30 November 2023.

### DSP Equity Opportunities Fund (DSPEOF) - RP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	2830	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	37,754.84	6,469.58	4,052.98	2,728.43	1,862.51	981.69	472.35	141.05
Benchmark <sup>1</sup> Market Value (Rs'000)	21,039.26	5,306.54	3,460.40	2,457.07	1,748.72	897.68	437.28	131.07
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	--	6,923.20	4,331.32	2,921.62	1,997.18	1,033.41	481.23	140.83
Scheme Return Yield (%)	18.40	15.55	16.14	15.68	16.12	19.80	18.48	34.16
Benchmark <sup>1</sup> Return Yield (%)	--	16.33	17.13	16.96	17.80	21.92	19.81	33.79
Standard Benchmark <sup>2</sup> Return Yield (%)	14.56	13.27	13.76	13.73	14.60	16.13	13.06	17.59

\*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 30 November 2023.

### DSP Top 100 Equity Fund (DSPTEF) - RP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	2490	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	12,876.93	4,587.02	3,027.34	2,191.60	1,590.47	875.67	447.91	136.94
Benchmark <sup>1</sup> Market Value (Rs'000)	--	5,492.58	3,553.25	2,503.56	1,772.96	915.43	444.02	132.62
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	12,842.87	5,306.54	3,460.40	2,457.07	1,748.72	897.68	437.28	131.07
Scheme Return Yield (%)	13.90	11.57	11.73	11.59	12.31	15.12	14.73	27.27
Benchmark <sup>1</sup> Return Yield (%)	--	13.67	14.16	14.08	14.93	16.93	14.12	20.13
Standard Benchmark <sup>2</sup> Return Yield (%)	13.88	13.27	13.76	13.73	14.60	16.13	13.06	17.59

\*S&P 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 30 November 2023.

### DSP Mid Cap Fund (DSPMCF) - RP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	2050	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	10,221.10	7,619.64	4,372.17	2,784.71	1,844.63	972.55	471.31	147.12
Benchmark <sup>1</sup> Market Value (Rs'000)	11,382.37	8,855.23	5,351.67	3,473.24	2,298.53	1,194.79	530.67	150.07
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	6,696.69	5,306.54	3,460.40	2,457.07	1,748.72	897.68	437.28	131.07
Scheme Return Yield (%)	16.76	17.43	17.27	16.06	15.89	19.41	18.32	44.56
Benchmark <sup>1</sup> Return Yield (%)	17.80	19.13	20.28	20.16	21.19	27.97	26.93	49.69
Standard Benchmark <sup>2</sup> Return Yield (%)	12.59	13.27	13.76	13.73	14.60	16.13	13.06	17.59

\*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 30 November 2023.

### DSP India T.I.G.E.R. Fund (DSPITF) - 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)	2340	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	12,121.54	6,587.91	4,513.33	3,159.75	2,226.53	1,226.35	566.90	150.64
Benchmark <sup>1</sup> Market Value (Rs'000)	--	--	--	--	2,170.67	1,262.71	582.57	158.68
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	9,909.78	5,306.54	3,460.40	2,457.07	1,748.72	897.68	437.28	131.07
Scheme Return Yield (%)	14.86	15.76	17.75	18.41	20.42	29.07	31.87	50.68
Benchmark <sup>1</sup> Return Yield (%)	--	--	--	--	19.81	30.31	33.94	64.94
Standard Benchmark <sup>2</sup> Return Yield (%)	13.17	13.27	13.76	13.73	14.60	16.13	13.06	17.59

\*S&P 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 30 November 2023.

### DSP ELSS Tax Saver Fund (DSPETSF)<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)	2030	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	8,913.52	6,959.19	4,234.76	2,799.02	1,901.72	985.72	466.14	138.64
Benchmark <sup>1</sup> Market Value (Rs'000)	15.68	16.39	16.80	16.16	16.62	19.97	17.54	30.11
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	7,141.42	5,774.07	3,742.83	2,612.96	1,833.79	955.61	457.45	136.64
Scheme Return Yield (%)	13.47	14.24	14.94	14.88	15.75	18.69	16.21	26.77
Benchmark <sup>1</sup> Return Yield (%)	6,569.28	5,306.54	3,460.40	2,457.07	1,748.72	897.68	437.28	131.07
Standard Benchmark <sup>2</sup> Return Yield (%)	12.63	13.27	13.76	13.73	14.60	16.13	13.06	17.59

\*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 30 November 2023.

### DSP Small Cap Fund (DSPSCF) - RP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1980	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	14,132.23	11,387.27	6,039.11	3,589.23	2,297.98	1,258.36	538.15	150.77
Benchmark <sup>1</sup> Market Value (Rs'000)	7,288.46	6,391.12	4,374.44	3,100.40	2,188.12	1,234.52	539.65	152.92
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	6,257.76	5,308.82	3,460.40	2,457.07	1,748.72	897.68	437.28	131.07
Scheme Return Yield (%)	21.02	21.98	22.08	20.77	21.18	30.16	27.97	50.91
Benchmark <sup>1</sup> Return Yield (%)	14.30	15.42	17.28	18.06	20.00	29.35	28.17	54.69
Standard Benchmark <sup>2</sup> Return Yield (%)	12.72	13.27	13.76	13.73	14.60	16.13	13.06	17.59

\*S&P 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 30 November 2023.

### DSP Equity & Bond Fund (DSPEBF) - RP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	2950	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	25,417.76	5,163.44	3,348.41	2,349.99	1,632.94	868.41	436.22	134.97
Benchmark <sup>1</sup> Market Value (Rs'000)	--	4,849.46	3,197.66	2,290.93	1,620.15	849.09	428.29	130.82
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	--	5,306.54	3,460.40	2,457.07	1,748.72	897.68	437.28	131.07
Scheme Return Yield (%)	14.86	12.95	13.26	12.90	12.95	14.78	12.89	23.99
Benchmark <sup>1</sup> Return Yield (%)	--	12.22	12.56	12.42	12.76	13.87	11.63	17.19
Standard Benchmark <sup>2</sup> Return Yield (%)	--	13.27	13.76	13.73	14.60	16.13	13.06	17.59

\*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 30 November 2023.

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 of all Equity oriented schemes (as on NOVEMBER 30, 2023)

DSP Natural Resources and New Energy Fund (DSPNRNEF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1880	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	7,050.21	6,456.05	4,300.52	2,964.61	1,952.01	1,039.02	473.78	137.35
Benchmark <sup>1</sup> Market Value (Rs'000)	5,764.53	5,306.37	3,459.97	2,457.28	1,748.82	897.22	437.14	130.98
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	5,076.28	4,772.56	3,421.13	2,620.10	1,940.20	1,068.63	497.54	134.25
Scheme Return Yield (%)	15.31	15.53	17.03	17.23	17.25	22.15	18.70	27.97
Benchmark <sup>1</sup> Return Yield (%)	11.70	12.03	13.59	14.93	17.11	23.31	22.22	22.81
Standard Benchmark <sup>2</sup> Return Yield (%)	13.11	13.27	13.76	13.73	14.61	16.11	13.04	17.46

<sup>1</sup>Composite Benchmark = 35% S&P BSE Oil & Gas Index + 30% S&P BSE Metal Index + 35% MSCI World Energy 30% Buffer 10/40 Net Total Return; Normalised Values; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 25-Apr-2008. Since inception returns have been calculated from the date of allotment till 30 November 2023.

DSP Equity Savings Fund (DSPESEF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	930	--	--	--	--	600	360	120
Scheme Market Value (Rs'000)	1,285.45	--	--	--	--	759.89	409.60	127.82
Benchmark <sup>1</sup> Market Value (Rs'000)	1,339.77	--	--	--	--	762.34	408.98	126.97
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	1,136.97	--	--	--	--	670.90	383.88	123.71
Scheme Return Yield (%)	8.19	--	--	--	--	9.39	8.57	12.34
Benchmark <sup>1</sup> Return Yield (%)	9.23	--	--	--	--	9.52	8.47	10.98
Standard Benchmark <sup>2</sup> Return Yield (%)	5.10	--	--	--	--	4.42	4.22	5.80

<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 30 November 2023.

DSP Focus Fund (DSPFF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1620	--	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	4,067.66	--	3,355.29	2,339.44	1,650.81	900.89	457.00	143.02
Benchmark <sup>1</sup> Market Value (Rs'000)	4,576.09	--	3,742.83	2,612.96	1,833.79	955.61	457.45	136.64
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	4,226.59	--	3,460.40	2,457.07	1,748.72	897.68	437.28	131.07
Scheme Return Yield (%)	12.73	--	13.29	12.81	13.21	16.28	16.14	37.51
Benchmark <sup>1</sup> Return Yield (%)	14.28	--	14.94	14.88	15.75	18.69	16.21	26.77
Standard Benchmark <sup>2</sup> Return Yield (%)	13.24	--	13.76	13.73	14.60	16.13	13.06	17.59

<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 30 November 2023.

DSP Healthcare Fund (DSPHF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	610	--	--	--	--	600	360	120
Scheme Market Value (Rs'000)	1,097.96	--	--	--	--	1,069.57	471.69	147.56
Benchmark <sup>1</sup> Market Value (Rs'000)	1,006.84	--	--	--	--	984.90	463.16	149.43
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	917.33	--	--	--	--	897.68	437.28	131.07
Scheme Return Yield (%)	23.34	--	--	--	--	23.34	18.38	45.31
Benchmark <sup>1</sup> Return Yield (%)	19.82	--	--	--	--	19.93	17.09	48.57
Standard Benchmark <sup>2</sup> Return Yield (%)	16.07	--	--	--	--	16.13	13.06	17.59

<sup>1</sup>S&P 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 30 November 2023.

DSP Quant Fund (DSPQF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	540	--	--	--	--	--	360	120
Scheme Market Value (Rs'000)	733.53	--	--	--	--	--	413.69	131.71
Benchmark <sup>1</sup> Market Value (Rs'000)	815.64	--	--	--	--	--	449.47	134.56
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	783.08	--	--	--	--	--	437.28	131.07
Scheme Return Yield (%)	13.64	--	--	--	--	--	9.25	18.64
Benchmark <sup>1</sup> Return Yield (%)	18.49	--	--	--	--	--	14.98	23.31
Standard Benchmark <sup>2</sup> Return Yield (%)	16.62	--	--	--	--	--	13.06	17.59

<sup>1</sup>S&P 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 30 November 2023.

DSP Value Fund (DSPVF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	360	--	--	--	--	--	--	120
Scheme Market Value (Rs'000)	455.48	--	--	--	--	--	--	138.26
Benchmark <sup>1</sup> Market Value (Rs'000)	456.87	--	--	--	--	--	--	136.64
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	436.75	--	--	--	--	--	--	131.07
Scheme Return Yield (%)	15.92	--	--	--	--	--	--	29.47
Benchmark <sup>1</sup> Return Yield (%)	16.14	--	--	--	--	--	--	26.77
Standard Benchmark <sup>2</sup> Return Yield (%)	12.99	--	--	--	--	--	--	17.59

<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 30 November 2023.

## 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>.
- <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.

DSPEBF is managed by Atul bhole, Kedar Karnik and Dhaval Gada ("Fund Managers"). Since the orientation & feature of DSPEBF is different from all other schemes managed by Fund Managers, hence the SIP performances of other schemes managed by Fund Managers (except DSP Flexi Cap Fund) are not shown. Similarly, DSPNRNEF is managed by Rohit Singhania, Jay Kothari. SIP performances are shown for all open ended equity oriented Schemes (except DSP Arbitrage Fund) managed by Rohit Singhania and/or Abhishek Singh. Since the orientation & feature of DSPNRNEF is different from FOF schemes managed by Jay Kothari, the SIP performances of FOF schemes managed by Jay Kothari are not shown. **For performance of all schemes in SEBI prescribed format please refer page 58-78.**

Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.



# 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-Nov-23	0.073600	0.073600	10	11.0346
27-Oct-23	0.072700	0.072700	10	10.9110
27-Sep-23	0.073000	0.073000	10	10.9480
Quarterly IDCW* (during the last 3 quarters)				
27-Sep-23	0.227500	0.227500	10	11.3660
27-Jun-23	0.226600	0.226600	10	11.3521
28-Mar-23	0.221000	0.221000	10	11.0353
DSP Regular Savings Fund (Direct Plan)				
Monthly IDCW* (during the last 3 months)				
28-Nov-23	0.073600	0.073600	10	13.3885
27-Oct-23	0.072700	0.072700	10	13.2159
27-Sep-23	0.073000	0.073000	10	13.2387
Quarterly IDCW* (during the last 3 quarters)				
27-Sep-23	0.227500	0.227500	10	13.2649
27-Jun-23	0.226600	0.226600	10	13.1913
28-Mar-23	0.221000	0.221000	10	12.7676
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-Nov-23	0.057500	0.057500	10	10.7371
27-Sep-23	0.014700	0.014700	10	10.7364
28-Aug-23	0.071800	0.071800	10	10.7909
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	0.736116	10	12.9030
27-Mar-15	0.852382	0.790469	10	12.8043
DSP Government Securities Fund (Direct Plan)				
Monthly IDCW* (during the last 3 months)				
28-Nov-23	0.067800	0.067800	10	10.7980
27-Sep-23	0.019300	0.019300	10	10.7915
28-Aug-23	0.076300	0.076300	10	10.8457
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	0.868541	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-Nov-23	2.992000	2.992000	1000	1060.1655
27-Sep-23	2.744000	2.744000	1000	1063.6759
28-Aug-23	7.026000	7.026000	1000	1067.3315
IDCW* (during the last 3 years)				
28-Mar-22	48.862400	48.862400	1000	1298.1983
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)				
Monthly IDCW* (during the last 3 months)				
28-Nov-23	4.137000	4.137000	1000	1070.1385
27-Sep-23	3.309000	3.309000	1000	1073.0638
28-Aug-23	7.620000	7.620000	1000	1076.7242
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-Nov-23	0.055400	0.055400	10	10.4718
27-Oct-23	0.020500	0.020500	10	10.4317
27-Sep-23	0.048100	0.048100	10	10.4607
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-Sep-23	0.131100	0.131100	10	10.6433
27-Jun-23	0.236900	0.236900	10	10.7354
28-Mar-23	0.103300	0.103300	10	10.5948
DSP Corporate Bond Fund (Direct Plan)				
Monthly IDCW* (during the last 3 months)				
28-Nov-23	0.057500	0.057500	10	10.4928
27-Oct-23	0.022500	0.022500	10	10.4523
27-Sep-23	0.050300	0.050300	10	10.4814
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-Sep-23	0.145700	0.145700	10	11.2873
27-Jun-23	0.257600	0.257600	10	11.3840
28-Mar-23	0.115700	0.115700	10	11.2342

DSP Savings Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Nov-23	0.058200	0.058200	10	10.9043
27-Oct-23	0.053600	0.053600	10	10.8949
27-Sep-23	0.056000	0.056000	10	10.8928
IDCW* (during the last 3 years)				
27-Sep-23	0.424500	0.424500	10	12.5109
28-Sep-22	0.165200	0.165200	10	12.2111
28-Mar-22	0.194100	0.194100	10	12.2396
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)				
Monthly IDCW* (during the last 3 months)				
28-Nov-23	0.060500	0.060500	10	10.9350
27-Oct-23	0.055700	0.055700	10	10.9252
27-Sep-23	0.058500	0.058500	10	10.9233
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-Nov-23	0.062500	0.062500	10	10.7566
27-Oct-23	0.062500	0.062500	10	11.5520
27-Sep-23	0.048600	0.048600	10	10.7388
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-Sep-23	0.167900	0.167900	10	11.0782
27-Jun-23	0.206200	0.206200	10	11.1061
28-Mar-23	0.118700	0.118700	10	10.9283
DSP Credit Risk Fund (Direct Plan)				
Monthly IDCW* (during the last 3 months)				
28-Nov-23	0.069500	0.069500	10	10.8212
27-Oct-23	0.873700	0.873700	10	11.6200
27-Sep-23	0.054700	0.054700	10	10.8012
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-Sep-23	0.187100	0.187100	10	11.1954
27-Jun-23	0.228900	0.228900	10	11.2253
28-Mar-23	0.147900	0.147900	10	11.0512

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-Nov-23	0.050000	0.050000	10	12.3430
27-Oct-23	0.050000	0.050000	10	12.1310
27-Sep-23	0.050000	0.050000	10	12.3110
DSP Dynamic Asset Allocation Fund (Direct Plan)				
Monthly IDCW* (during the last 3 months)				
28-Nov-23	0.050000	0.050000	10	14.0990
27-Oct-23	0.050000	0.050000	10	13.8350
27-Sep-23	0.050000	0.050000	10	14.0200

DSP Focus Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
10-Feb-22	2.00	10	19.6540	
10-Jan-19	0.68	10	13.2550	
11-Jan-18	1.60	10	15.9000	
DSP Focus Fund (Direct Plan)				
10-Feb-22	3.70	10	36.6810	

DSP Small Cap Fund - Direct Plan - IDCW*				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
17-Feb-22	5.10	10	49.1130	
11-Feb-21	3.73	10	38.0970	
06-Feb-20	3.25	10	32.3750	
DSP Small Cap Fund - IDCW*				
11-Feb-21	3.53	10	36.0390	
06-Feb-20	3.10	10	30.9040	
07-Feb-19	3.15	10	30.8720	

DSP Bond Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Nov-23	0.056600	0.056600	10	11.0757
27-Oct-23	0.043600	0.043600	10	11.0580
27-Sep-23	0.051900	0.051900	10	11.0691
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)				
Monthly IDCW* (during the last 3 months)				
28-Nov-23	0.060100	0.060100	10	11.1753
27-Oct-23	0.046800	0.046800	10	11.1568
27-Sep-23	0.055100	0.055100	10	11.1676
IDCW* (during the last 3 years)				
28-Mar-22	0.499700	0.499700	10	11.8251
26-Mar-21	0.762100	0.762100	10	12.0658
27-Mar-20	0.037457	0.034685	10	11.2442
Quarterly IDCW* (during the last 3 quarters)				
27-Mar-15	0.698209	0.647494	10	11.5879

DSP Banking & PSU Debt Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Nov-23	0.054800	0.054800	10	10.2708
27-Oct-23	0.013500	0.013500	10	10.2252
27-Sep-23	0.045700	0.045700	10	10.2631
IDCW* (during the last 3 years)				
28-Mar-22	0.456600	0.456600	10	10.6186
26-Mar-21	1.127300	1.127300	10	11.3465
27-Mar-20	0.505954	0.468516	10	11.1864
Quarterly IDCW* (during the last 3 quarters)				
27-Sep-23	0.134800	0.134800	10	10.3068
27-Jun-23	0.239900	0.239900	10	10.4004
28-Mar-23	0.134700	0.134700	10	10.3107
DSP Banking & PSU Debt Fund (Direct Plan)				
Monthly IDCW* (during the last 3 months)				
28-Nov-23	0.056800	0.056800	10	10.2800
27-Oct-23	0.015500	0.015500	10	10.2343
27-Sep-23	0.047700	0.047700	10	10.2720
IDCW* (during the last 3 years)				
28-Mar-22	0.483600	0.483600	10	10.6461
26-Mar-21	1.157600	1.157600	10	11.3777
27-Mar-20	0.531093	0.491795	10	11.2228

# 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-Nov-23	5.351000	5.351000	1000	1069.658500
27-Oct-23	6.610000	6.610000	1000	1070.474600
27-Sep-23	5.062000	5.062000	1000	1068.466900
IDCW* (during the last 3 years)				
27-Sep-23	15.672000	15.672000	1000	1115.470800
27-Jun-23	17.688000	17.688000	1000	1116.186500
28-Dec-22	14.122000	14.122000	1000	1109.541200

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-Nov-23	0.061300	0.061300	10	11.5099
27-Oct-23	0.022600	0.022600	10	11.4673
27-Sep-23	0.049200	0.049200	10	11.4989
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-Nov-23	0.067400	0.067400	10	11.6020
27-Oct-23	0.028200	0.028200	10	11.5583
27-Sep-23	0.055200	0.055200	10	11.5898
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-Nov-23	0.069400	0.069400	10	10.6287
27-Sep-23	0.034600	0.034600	10	10.6165
28-Aug-23	0.056200	0.056200	10	10.6344
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-Sep-23	0.092500	0.092500	10	10.9414
27-Jun-23	0.331700	0.331700	10	11.1895
28-Sep-21	0.003300	0.003300	10	10.7813
DSP 10Y G-Sec Fund (Direct Plan)				
Monthly IDCW* (during the last 3 months)				
28-Nov-23	0.071500	0.071500	10	10.4681
27-Sep-23	0.035700	0.035700	10	10.4544
28-Aug-23	0.056900	0.056900	10	10.4719
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-Sep-23	0.097100	0.097100	10	10.8869
27-Jun-23	0.335100	0.335100	10	11.1334
28-Mar-23	0.142400	0.142400	10	10.9089

DSP Healthcare Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
2-Mar-23	1.40	10	17.0100	
3-Mar-22	1.80	10	19.0340	
25-Mar-21	1.84	10	18.5680	
DSP Healthcare Fund (Direct Plan)				
2-Mar-23	1.50	10	18.1790	
25-Mar-21	1.92	10	19.3200	

DSP Equity & Bond Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
28-Nov-23	0.200000	10	26.1490	
27-Oct-23	0.200000	10	25.3790	
27-Sep-23	0.200000	10	26.1990	
DSP Equity & Bond Fund (Direct Plan)				
28-Nov-23	0.200000	10	58.5660	
27-Oct-23	0.200000	10	56.5420	
28-Aug-23	0.200000	10	57.2480	

DSP Flexi Cap Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
9-Mar-23	4.00	10	50.4550	
10-Mar-22	5.30	10	53.1860	
12-Jan-21	5.50	10	54.7970	
DSP Flexi Cap Fund (Direct Plan)				
9-Mar-23	5.70	10	71.0830	
10-Mar-22	7.40	10	74.1200	
12-Jan-21	7.59	10	75.5400	

DSP Top 100 Equity Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
16-Mar-23	1.60	10	20.1460	
17-Mar-22	2.10	10	21.9810	
28-Jan-21	1.05	10	20.3300	
DSP Top 100 Equity Fund (Direct Plan)				
16-Mar-23	1.90	10	22.7460	
17-Mar-22	2.40	10	24.6690	
28-Jan-21	1.17	10	22.6220	

DSP Equity Opportunities Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
2-Mar-23	2.30	10	29.0580	
3-Mar-22	3.00	10	29.8060	
14-Jan-21	2.80	10	28.7890	
DSP Equity Opportunities Fund (Direct Plan)				
2-Mar-23	6.50	10	80.9760	
3-Mar-22	8.00	10	81.9840	
14-Jan-21	2.15	10	72.8170	

DSP Arbitrage Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
28-Nov-23	0.030000	0.030000	10	11.1400
27-Oct-23	0.030000	0.030000	10	11.1300
27-Sep-23	0.030000	0.030000	10	11.0820
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	0.100000	0.100000	10	10.659
DSP Arbitrage Fund (Direct Plan)				
Monthly IDCW* (during the last 3 months)				
28-Nov-23	0.030000	0.030000	10	12.1110
27-Oct-23	0.030000	0.030000	10	12.0900
27-Sep-23	0.030000	0.030000	10	12.0290
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 (₹)	
Regular Plan (during the last 3 months)				
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 (₹)	
Regular Plan (during the last 3 months)				
10-Feb-22	2.00	10	19.4620	
11-Feb-21	1.59	10	16.2780	
6-Feb-20	1.58	10	15.9020	
DSP India T.I.G.E.R. Fund - Direct Plan				
10-Feb-22	3.50	10	34.6690	
11-Feb-21	2.80	10	28.7820	
6-Feb-20	2.78	10	27.9380	

DSP Mid Cap Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
23-Feb-23	1.80	10	22.3830	
24-Feb-22	2.60	10	24.2810	
25-Mar-21	2.47	10	24.4900	

DSP Mid Cap Fund (Direct Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
23-Feb-23	4.10	10	50.9690	
24-Feb-22	5.80	10	54.6870	
25-Mar-21	5.51	10	54.6600	

DSP Natural Resources and New Energy Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
9-Mar-23	1.80	10	23.4210	
10-Mar-22	2.50	10	25.2500	
12-Mar-21	1.03	10	20.2100	

DSP Natural Resources and New Energy Fund (Direct Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
9-Mar-23	2.20	10	27.3920	
10-Mar-22	2.90	10	29.2050	
12-Mar-21	0.93	10	22.8550	

DSP World Gold Fund of Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
16-Mar-23	0.500000	0.500000	10	11.1920
19-Nov-10	0.878421	0.818699	10	16.2184
10-Jul-09	1.313917	1.222893	10	11.8014

DSP World Energy Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
20-Mar-15	0.871037	0.807769	10	12.1164
DSP World Energy Fund (Direct Plan)				
20-Mar-15	0.943623	0.875083	10	12.8706

DSP World Agriculture Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
2-Mar-23	0.700000	0.700000	10	14.1202
18-Mar-16	0.433359	0.401498	10	11.9675
20-Mar-15	1.016210	0.942397	10	13.8961
DSP World Energy Fund (Direct Plan)				
20-Mar-15	0.616984	0.572170	10	14.7802

DSP Low Duration Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
28-Nov-23	0.053000	0.053000	10	10.5704
27-Oct-23	0.046200	0.046200	10	10.5594
27-Sep-23	0.051500	0.051500	10	10.5614
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-Sep-23	0.159100	0.159100	10	10.7927
27-Jun-23	0.196300	0.196300	10	10.8170
28-Mar-23	0.149400	0.149400	10	10.7525

DSP Low Duration Fund (Direct Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
28-Nov-23	0.061700	0.061700	10	11.7065
27-Oct-23	0.053900	0.053900	10	11.6937
27-Sep-23	0.060000	0.060000	10	11.6959
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-Sep-23	0.167600	0.167600	10	10.8272
27-Jun-23	0.204300	0.204300	10	10.8502
28-Mar-23	0.157100	0.157100	10	10.7843

DSP US Flexible Equity Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
16-Mar-23	1.100000	1.100000	10	22.5223
18-Mar-16	0.541699	0.501873	10	14.03

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>	26 Yr 7 Mn	23 Yr 6 Mn	20 Yr 8 Mn	17 Yr	19 Yr 5 Mn	16 Yr 5 Mn	13 Yr 5 Mn	15 Yr 7 Mn	16 Yr 10 Mn
<b>Rolling Return</b>									
Minimum	7.3	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	20.5	29.4	15.6	20.2	21.0
Average	19.4	17.6	13.3	17.0	11.6	20.0	12.0	13.3	15.1
% times negative returns	--	--	--	--	--	--	--	--	--
% of times returns are in excess of 7%	100.0	100.0	96.5	100.0	87.5	100.0	100.0	92.3	100.0

<b>Performance</b>									
<b>Growth of Rs. 1 L invested at inception</b>	101.63 L	45.21 L	35.32 L	11.29 L	22.42 L	15.52 L	4.16 L	6.83 L	10.1 L
<b>SIP Returns (In %)</b>									
3 yr	15.69	18.48	14.73	18.32	31.87	27.97	16.14	18.70	17.54
5 yr	18.13	19.80	15.12	19.41	29.07	30.16	16.28	22.15	19.97
10 yr	15.03	15.68	11.59	16.06	18.41	20.77	12.81	17.23	16.16
SI*	18.43	18.40	13.90	16.76	14.86	21.02	12.73	15.31	15.68
<b>Outperformed Benchmark TRI (%) (calendar year)</b>	NIFTY 500 TRI 60 <small>Regular Plan- Growth Option is considered.</small>	Nifty LargeMidcap 250 TRI 47	S&P BSE 100 TRI 31	Nifty Midcap 150 TRI 56	S&P BSE India Infrastructure TRI 44	S&P BSE 250 Small Cap TRI 73	Nifty 500 TRI 42	35% S&P BSE Oil & Gas Index + 30% S&P BSE Metal Index + 35% MSCI World Energy 30% Buffer 10/40 Net Total Return 43 <small>*The benchmark assumes quarterly rebalancing</small>	NIFTY 500 TRI 60

<b>Fund Details as on 30 NOVEMBER 2023</b>									
<b>AUM as on 30 NOVEMBER 2023 (₹ in Cr)</b>	9,462	9,645	3,161	15,947	2,759	13,095	2,101	794	12,615

<b>Portfolio Composition (%)</b>									
<b>Market Cap Allocation</b>									
<b>Exit Load</b>	Upto 12 months- 1%				Upto 12 months- 1%			Nil	Nil
<b>Sharpe (%)</b>	0.83	1.09	0.70	0.78	1.96	1.57	0.68	0.98	1.14
<b>Beta (%)</b>	0.94	0.90	0.91	0.86	0.58	0.86	0.90	0.88	0.93
<b>Standard Deviation (%)</b>	13.95%	13.31%	13.04%	14.01%	15.18%	16.10%	14.20%	19.75%	13.35%

**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)**

\*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>®</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. 58 - 78 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>®</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 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>	5 Yr 10 Mn	24 Yr 6 Mn	7 Yr 8 Mn	9 Yr 9 Mn	5 Yr	4 Yr 5 Mn	6 Yr 1 MN	4 Yr 9 Mn	4 Yr 9 Mn
<b>Rolling Return</b>									
Minimum	5 Yr 3 Yr 1 Yr 4.7 3.6 2.7	10Yr 5 Yr 3 Yr 1 Yr 7.6 3.0 -11.9 -39.9	5 Yr 3 Yr 1 Yr 5.9 -1.6 -13.5	5 Yr 3 Yr 1 Yr 3.1 0.2 -10.6	5 Yr 3 Yr 1 Yr 23.2 13.4 -15.2	3 Yr 1 Yr 10.9 -11.1	5 Yr 3 Yr 1 Yr 9.0 -3.0 -38.1	3 Yr 1 Yr 9.3 -32.7	3 Yr 1 Yr 9.6 -32.4
Maximum	5.0 5.3 7.4	23.5 42.4 50.9 89.3	8.6 15.2 35.3	10.9 13.4 37.9	23.2 32.9 94.1	25.6 82.8	15.8 36.0 105.8	26.6 85.6	31.2 93.1
Average	4.9 4.4 4.8	15.2 16.1 16.0 16.0	7.2 7.3 7.7	7.8 8.2 7.9	23.2 24.0 26.4	16.4 17.4	11.7 17.2 14.1	16.0 14.1	17.8 16.0
% times negative returns	-- -- --	-- -- 5.9 23.4	-- 1.6 13.4	-- -- 8.2	-- -- 23.4	-- 23.8	-- 1.7 26.1	-- 28.1	-- 16.5
% of times returns are in excess of 7%	-- -- 3.3	100.0 96.0 81.7 61.2	57.3 60.2 51.0	78.1 80.8 53.7	100.0 100.0 71.3	100.0 65.6	100.0 91.0 47.0	100.0 49.4	100.0 60.5

Performance									
<b>Growth of Rs. 1 L invested at inception</b>	1.34 L	27.48 L	1.83 L	2.23 L	2.84 L	1.8 L	1.98 L	1.86 L	1.92 L
<b>SIP Returns (In %)</b> *SI - Since inception	3 yr 5 yr 5.53 4.97	3 yr 5 yr 12.89 14.78	3 yr 5 yr 8.57 9.39	3 yr 5 yr 8.18 8.98	3 yr 5 yr 18.38 23.34	3 yr 5 yr 9.25 --	3 yr 5 yr 18.35 20.21	3 yr 5 yr 13.03 --	3 yr 5 yr 12.56 --
	10 yr SI* -- 4.99	10 yr SI* 12.90 14.86	10 yr SI* -- 8.19	10 yr SI* -- 8.30	10 yr SI* -- 23.34	10 yr SI* -- 13.64	10 yr SI* -- 17.37	10 yr SI* -- 15.22	10 yr SI* -- 15.65
<b>Outperformed Benchmark TRI (%)</b> (calendar year)	NIFTY 50 Arbitrage Index 25 Regular Plan- Growth Option is considered.	CRISIL Hybrid 35+65 - Aggressive Index 75	Nifty Equity Savings Index TRI 33	CRISIL Hybrid 50+50 - Moderate Index 13	S&P BSE HEALTHCARE (TRI) 100	S&P BSE 200 TRI 33	NIFTY 50 Equal Weight TRI -	Nifty Next 50 TRI -	NIFTY 50 (TRI) -

Fund Details as on 30 NOVEMBER 2023									
<b>AUM as on 30 NOVEMBER 2023 (₹ in Cr)</b>	2,720	8,403	728	3,184	1,922	1,263	863	330	418

Portfolio Composition (%)									
<b>Market Cap Allocation</b>									
<b>Exit Load</b>	• 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; • If units redeemed or switched out are in excess of the limit within 30 days from the date of allotment: 0.25%; • If units are redeemed or switched out on or after 30 days from the date of allotment: Nil.	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.	Holding period ≤1 month: 0.50% Holding period >1 month: Nil above exit load will be applicable from August 1, 2023	Nil	Nil	Nil	Nil
<b>Sharpe (%)</b>	-3.34	0.73	0.67	0.15	0.60	0.39	1.14	0.60	0.72
<b>Beta (%)</b>	0.67	1.06	0.81	0.71	0.86	0.93	1.00	1.00	1.00
<b>Standard Deviation (%)</b>	0.63%	10.61%	4.49%	5.89%	14.92%	13.84%	14.05%	16.52%	13.39%

**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)**

\* A1+ AA+ AAA Equity Cash & Cash Equivalent Index Arbitrage (Cash Long) Mutual Funds Sovereign CARE AAA ICRA AA+

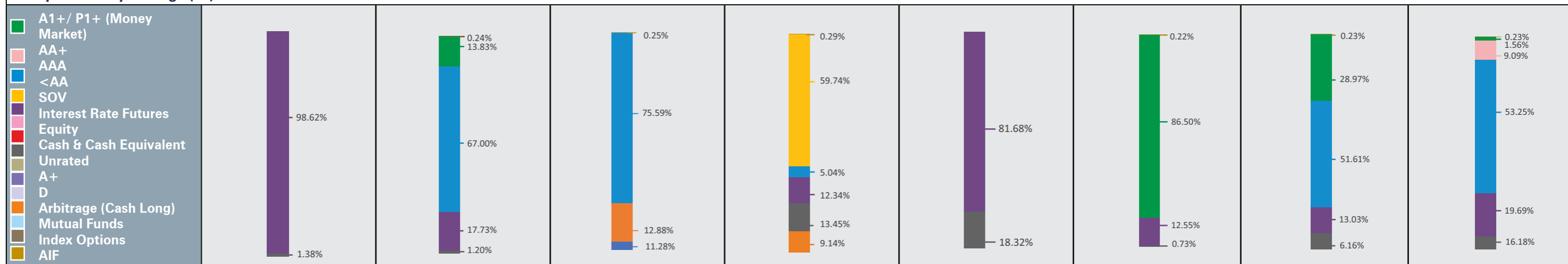
\*The Minimum amount of above-mentioned schemes is Rs. 100/- and any amount thereafter. In case of DSP ELSS Tax Saver Fund<sup>55</sup>, the minimum amount for purchases, switch-in & STP-IN shall be Rs. 500/- and any amount thereafter. The other terms and conditions of the SIP/SWP/STP facility shall continue to be applicable to the eligible Scheme. For performance in SEBI format refer page no. 58 - 78 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.

Scheme Name	DSP 10Y G-Sec Fund	DSP Bond Fund	DSP Banking & PSU Debt Fund	DSP Credit Risk Fund <sup>#</sup>	DSP Government Securities Fund	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>6.67</td><td>2.56</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>6.27</td><td>7.15</td></tr> </table>	1 yr	3 yr	6.67	2.56	5 yr	SI	6.27	7.15	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>6.49</td><td>4.31</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>5.00</td><td>7.69</td></tr> </table>	1 yr	3 yr	6.49	4.31	5 yr	SI	5.00	7.69	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>6.29</td><td>4.14</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>6.76</td><td>7.58</td></tr> </table>	1 yr	3 yr	6.29	4.14	5 yr	SI	6.76	7.58	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>15.39</td><td>8.96</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>6.34</td><td>6.80</td></tr> </table>	1 yr	3 yr	15.39	8.96	5 yr	SI	6.34	6.80	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>5.85</td><td>3.93</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>7.67</td><td>9.13</td></tr> </table>	1 yr	3 yr	5.85	3.93	5 yr	SI	7.67	9.13	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>7.16</td><td>4.78</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>5.68</td><td>6.61</td></tr> </table>	1 yr	3 yr	7.16	4.78	5 yr	SI	5.68	6.61	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>6.88</td><td>4.72</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>6.01</td><td>6.73</td></tr> </table>	1 yr	3 yr	6.88	4.72	5 yr	SI	6.01	6.73	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>6.19</td><td>3.93</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>6.17</td><td>6.88</td></tr> </table>	1 yr	3 yr	6.19	3.93	5 yr	SI	6.17	6.88
1 yr	3 yr																																																																							
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6.17	6.88																																																																							
<b>AUM as on 30 NOVEMBER 2023 (₹ in Cr)</b>	50	348	2,544	205	696	4,496	3,707	3,032																																																																

**Quantitative Measures**

<b>Average Maturity</b>	9.58 years	4.06 years	6.12 years	1.82 years	18.61 years	0.26 years	1.05 years	3.04 years
<b>Modified Duration</b>	6.65 years	3.21 years	3.83 years	1.31 years	6.88 years	0.24 years	0.85 years	2.31 years
<b>Portfolio YTM</b>	7.27%	7.78%	7.62%	8.26%	7.46%	7.49%	7.69%	7.68%
<b>Portfolio YTM (Annualised)<sup>@</sup></b>	7.40%	7.81%	7.64%	8.28%	7.58%	7.49%	7.70%	7.70%
<b>Portfolio Macaulay Duration</b>	6.9 years	3.43 years	4.08 years	1.38 years	7.13 years	0.26 years	0.92 years	2.45 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>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. 58 - 78 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>55</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.

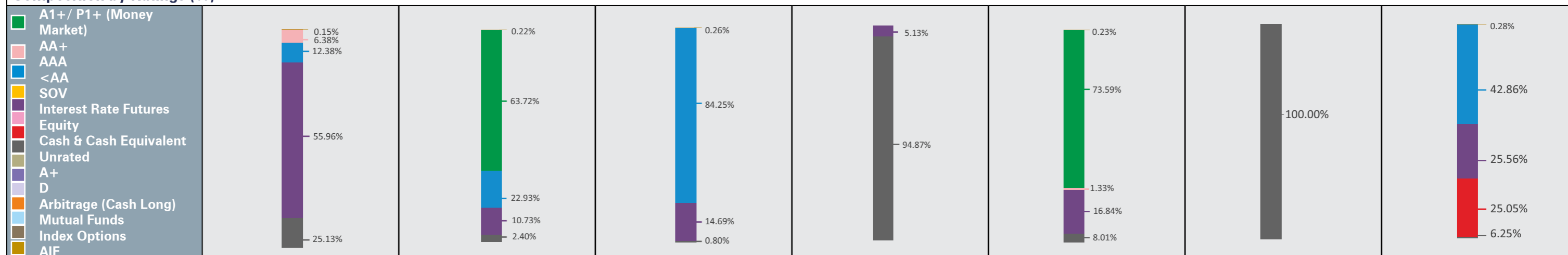
<sup>55</sup>With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.

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>7.16</td><td>3.69</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>6.95</td><td>7.38</td></tr> </table>	1 yr	3 yr	7.16	3.69	5 yr	SI	6.95	7.38	<table border="1"> <tr><td>1 m</td><td>3 m</td></tr> <tr><td>7.03</td><td>6.77</td></tr> <tr><td>6 m</td><td>1 yr</td></tr> <tr><td>6.54</td><td>7.47</td></tr> </table>	1 m	3 m	7.03	6.77	6 m	1 yr	6.54	7.47	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>6.01</td><td>3.75</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>6.48</td><td>6.77</td></tr> </table>	1 yr	3 yr	6.01	3.75	5 yr	SI	6.48	6.77	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>6.58</td><td>4.67</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>NA</td><td>4.65</td></tr> </table>	1 yr	3 yr	6.58	4.67	5 yr	SI	NA	4.65	<table border="1"> <tr><td>1 wk</td><td>1 m</td></tr> <tr><td>6.78</td><td>6.86</td></tr> <tr><td>3 m</td><td>1 yr</td></tr> <tr><td>6.79</td><td>6.91</td></tr> </table>	1 wk	1 m	6.78	6.86	3 m	1 yr	6.79	6.91	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>6.29</td><td>4.28</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>4.31</td><td>4.53</td></tr> </table>	1 yr	3 yr	6.29	4.28	5 yr	SI	4.31	4.53	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>9.60</td><td>7.34</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>7.11</td><td>8.56</td></tr> </table>	1 yr	3 yr	9.60	7.34	5 yr	SI	7.11	8.56
1 yr	3 yr																																																														
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<b>AUM as on 30 NOVEMBER 2023</b> (₹ in Cr)	821	2,795	2,555	3,013	12,198	1,034	181																																																								

**Quantitative Measures**

<b>Average Maturity</b>	13.56 years	0.44 years	3.17 years	0.00 year	0.15 years	-	2.97 years
<b>Modified Duration</b>	6.23 years	0.4 years	2.66 years	0.00 year	0.14 years	-	2.34 years
<b>Portfolio YTM</b>	7.50%	7.70%	7.79%	6.83%	7.36%	-	7.51%
<b>Portfolio YTM (Annualised)<sup>©</sup></b>	7.58%	7.70%	7.81%	6.83%	7.36%	-	7.56%
<b>Portfolio Macaulay Duration</b>	6.51 years	0.43 years	2.84 years	0.00 year	0.15 years	-	2.46 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																						
Day 1	0.0070%																						
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Day 5	0.0050%																						
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Day 7 onwards	0.0000%																						

**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. 58 - 78 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>§§</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	DSP World Agriculture Fund	DSP World Energy Fund	DSP World Gold Fund of Fund	DSP World Mining Fund	DSP Global Allocation Fund
Fund Category	Fund of Funds	Fund of Funds	Fund of Funds	Fund of Funds	Fund of Funds	Fund of Funds
Since Inception	Aug 03, 2012	Oct 19, 2011	Aug 14, 2009	Sep 14, 2007	Dec 29, 2009	Aug 21, 2014
Tenure	11 Yr 3 MN	12 Yr 1 MN	14 Yr 3 MN	16 Yr 2 MN	13 Yr 11 Mn	9 Yr 3 MN
<b>Rolling Return</b>						
Minimum	10Yr 11.7 5 Yr 4.1 3 Yr 2.2 1 Yr -13.6	10Yr 1.6 5 Yr -1.5 3 Yr -4.2 1 Yr -22.1	10Yr -2.6 5 Yr -9.6 3 Yr -14.1 1 Yr -40.3	10Yr -4.7 5 Yr -16.3 3 Yr -26.7 1 Yr -54.6	10Yr -5.1 5 Yr -20.4 3 Yr -27.1 1 Yr -45.4	5 Yr 2.0 3 Yr 1.4 1 Yr -13.1
Maximum	15.4 19.4 25.8 76.4	8.7 12.2 16.8 67.0	6.6 9.2 29.3 94.6	6.3 24.9 47.1 140.5	8.3 26.8 38.2 123.4	11.0 15.9 44.1
Average	13.8 13.6 13.9 15.0	5.0 5.1 5.5 5.6	2.8 2.4 3.8 5.4	0.1 0.9 2.8 5.2	2.7 2.9 4.2 6.4	7.6 7.6 6.5
% times negative returns	-- -- -- 11.4	-- 1.7 8.0 32.8	2.5 24.6 26.8 43.3	52.0 47.1 35.0 51.8	18.6 50.4 42.9 42.7	-- -- 17.0
% of times returns are in excess of 7%	100.0 99.0 98.9 71.1	11.6 24.0 32.7 42.4	-- 6.1 27.0 39.3	-- 24.5 38.0 39.8	4.2 38.7 48.4 45.6	65.7 48.8 40.0

Performance							
Growth of Rs. 1 L invested at inception	4.63 L	1.78 L	1.69 L	1.73 L	1.52 L	1.76 L	
SIP Returns (In %) *SI - Since inception	3 yr 9.08 5 yr 13.34 10 yr 13.09 SI* 13.37	3 yr -9.46 5 yr -2.29 10 yr 1.32 SI* 2.18	3 yr 3.60 5 yr 6.91 10 yr 4.36 SI* 3.87	3 yr 2.15 5 yr 4.14 10 yr 5.59 SI* 2.90	3 yr 2.17 5 yr 11.55 10 yr 10.84 SI* 7.14	3 yr 3.56 5 yr 6.44 10 yr -- SI* 6.76	
Outperformed Benchmark TRI (%) (calendar year)	Russell 1000 TR Index 20	MSCI ACWI Net Total Return 18	50% MSCI World Energy 30% Buffer 10/40 Net Total Return + 50% MSCI World (Net) - Net & Expressed in INR 15	FTSE Gold Mine TR (in INR terms) 40	MSCI ACWI Metals and Mining 30% Buffer 10/40 (1994) Net Total Return Index 42	36% S&P 500 Composite, 24% FTSE World (ex- US), 24% ML US Treasury Current 5 Year, 16% Citigroup Non-USD World Government Bond Index 13	

Fund Details as on 30 NOVEMBER 2023						
AUM as on 30 NOVEMBER 2023 (₹ in Cr)	780	17	152	835	168	56
Exit Load	Nil	Nil	Nil	Nil	Nil	Nil
Sharpe (%)	0.28	-0.68	0.02	-0.30	0.15	-0.38
Beta (%)	0.77	0.80	0.76	0.84	0.97	0.83
Standard Deviation (%)	13.93%	15.30%	20.82%	27.15%	26.21%	9.46%

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>	Facility Available (SIP SWP) - SIP/ SWP available for all equity schemes)

<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>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. 58 - 78 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>55</sup> Only.

Note : The AMC has stopped accepting subscription in the scheme. for more details refer addendum dated february 01, 2022 available on www.dspim.com for DSP Global Allocation Fund, DSP US Flexible Equity Fund, DSP World Agriculture Fund, DSP World Energy Fund, DSP World Gold Fund of Fund and DSP World Mining Fund. However, With effect from June 24, 2022, subscription through lumpsum, switch-ins and fresh registration of SIP/STP/DTP in units of these designated Schemes have been resumed.

<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.

<sup>56</sup>The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market outlook warrants.

# Equity

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
1	<b>DSP Flexi Cap Fund</b>	<p>Atul Bhole Total work experience of 18 years. Managing this Scheme since June 2016. Cease to be the fund manager w.e.f. December 01, 2023.</p> <p>Rohit Singhania Total work experience of 22 years. Managing this Scheme since December 01, 2023.</p> <p>Dhaval Gada Total work experience of 13 years. Managing this Scheme since September 2022.</p>	<p>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.</p> <p><b>There is no assurance that the investment objective of the Scheme will be realized.</b></p>	<p>Equity &amp; Equity related securities: 65% to 100% &amp; Debt &amp; Money market securities: 0% to 35%.</p>	<p>Normally within 3 Working Days from acceptance of redemption request.</p>	<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) <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:</li> </ul> <p>Holding Period: &lt; 12 months: 1% ≥ 12 months: Nil</p>
2	<b>DSP Equity Opportunities Fund</b>	<p>Rohit Singhania Total work experience of 22 years. Managing this Scheme since June 2015</p> <p>Charanjit Singh Total work experience of 18 years. Managing this Scheme since May 2023.</p> <p>Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 18 years. Managing this Scheme since March 2018.</p>	<p>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.</p> <p><b>There is no assurance that the investment objective of the Scheme will be realized.</b></p>	<p>1 (a). Equity &amp; equity related instruments of large cap companies: 35% - 65%, 1(b). Equity &amp; 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%.</p>		<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) <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:</li> </ul> <p>Holding Period: &lt; 12 months: 1% ≥ 12 months: Nil</p>
3	<b>DSP Top 100 Equity Fund</b>	<p>Abhishek Singh Total work experience of 16 years Managing the Scheme since June 2022.</p> <p>Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 18 years. Managing the Scheme from August 2018.</p>	<p>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.</p> <p><b>There is no assurance that the investment objective of the Scheme will be realized.</b></p>	<p>1(a) Equity &amp; 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%</p>		<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) <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:</li> </ul> <p>Holding Period: &lt; 12 months: 1% ≥ 12 months: Nil</p>
4	<b>DSP Mid Cap Fund</b>	<p>Vinit Sambre Total work experience of 25 years. Managing this Scheme since July 2012</p> <p>Resham Jain Total work experience of 18 years. Managing this Scheme since March 2018.</p> <p>Abhishek Ghosh Total work experience of 16 years. Managing this Scheme since September 2022.</p> <p>Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 18 years. Managing this Scheme since March 2018.</p>	<p>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.</p> <p><b>There is no assurance that the investment objective of the Scheme will be realized.</b></p>	<p>1 (a) Equity &amp; equity related instruments of mid cap companies : 65% - 100% 1(b) Other equity &amp; equity related instruments : 0% - 35% 2. Debt and Money Market Securities : 0% - 35% 3. Units issued by REITs &amp; InvITs : 0% - 10%</p>		<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) <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:</li> </ul> <p>Holding period &lt;12 months: 1% Holding period ≥12 months: Nil</p>

\*Income Distribution cum Capital Withdrawal



# Equity

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
5	<b>DSP India T.I.G.E.R. Fund</b> (The Infrastructure Growth and Economic Reforms Fund)	Rohit Singhania Total work experience of 22 years. Managing this Scheme since June 2010  Charanjit Singh Total work experience of 18 years. Managing this Scheme since January 2021.  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 18 years. Managing this Scheme since March 2018.	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 realized.</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
6	<b>DSP Small Cap Fund</b>	Vinit Sambre Total work experience of 25 years. Managing this Scheme since June 2010  Resham Jain Total work experience of 18 years. Managing this Scheme since March 2018  Abhishek Ghosh Total work experience of 16 years. Managing this Scheme since September 2022.  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 18 years. Managing this Scheme since March 2013.	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 realized.</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.	<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
7	<b>DSP Focus Fund</b>	Vinit Sambre Total work experience of 25 years Managing the Scheme since June 2020  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 18 years. Managing this Scheme since March 2013	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 realized.</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.	<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
8	<b>DSP Natural Resources and New Energy Fund</b>	Rohit Singhania Total work experience of 22 years. Managing this Scheme since July 2012.  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 18 years. Managing this Scheme since March 2013.	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. The secondary objective is to generate consistent returns by investing in debt and money market securities.  <b>There is no assurance that the investment objective of the Scheme will be realized.</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.	<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

# Equity

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
9	<b>DSP ELSS Tax Saver Fund</b> (erstwhile known as DSP Tax Saver Fund) <sup>55</sup>	Rohit Singhania Total work experience of 22 years. Managing this Scheme since July 2015  Charanjit Singh Total work experience of 18 years. Managing this Scheme since May 2023.	An Open ended equity linked savings scheme, whose primary investment objective 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 realized.</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).	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • 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
10	<b>DSP Healthcare Fund</b>	Chirag Dagli Total work experience of 22 years. Managing this Scheme since December 2020.  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 18 years. Managing this Scheme since November 2018.	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>However, there can be no assurance that the investment objective of the scheme will be realized.</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>	Anil Ghelani Total work experience of 25 years. Managing this Scheme since June 2019.  Dhijesh Shah Total work experience of 22 years. Managing this Scheme since November 2020.  Aparna Karnik Total work experience of 20 years. Managing this Scheme since May 2022.  Prateek Nigudkar Total work experience of 11 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 using stock screeners, factor based scoring and an optimization formula which aims to enhance portfolio exposures to factors representing 'good investing principles' such as growth, value and quality within risk constraints. <b>However, there can be no assurance that the investment objective of the scheme will be realized.</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>	Jay Kothari Total work experience of 18 years. Managing this Scheme since December 2020.  Aparna Karnik Total work experience of 20 years. Managing this Scheme since May 2022.  Prateek Nigudkar Total work experience of 11 years. Managing this Scheme since May 2022.	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 realized.</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

<sup>54</sup>Income Distribution cum Capital Withdrawal

<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.

# Debt

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
13	<b>DSP 10Y G-Sec Fund</b>	Laukik Bagwe Total work experience of 22 years. Managing this Scheme since August 2021.  Shantanu Godambe Total work experience of 16 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. 15 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 realized.</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> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • 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
14	<b>DSP Bond Fund</b>	Vivekanand Ramakrishnan Total work experience of 28 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 realized.</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> • 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* • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit Load: NIL
15	<b>DSP Banking &amp; PSU Debt Fund</b>	Shantanu Godambe Total work experience of 16 years. Managing this Scheme since June 2023.  Karan Mundhra Total work experience of 16 years. Managing this Scheme since July 2023.	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 realized.</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> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • 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* • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit Load: Nil
16	<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 28 years. Managing this Scheme since July 2021.  Laukik Bagwe Total work experience of 22 years. Managing this Scheme since July 2016.	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 Schemes will be realized.</b>	1. Investment in corporate bonds which are AA& 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.

<sup>5</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
17	<b>DSP Government Securities Fund</b>	Shantanu Godambe Total work experience of 16 years. Managing this Scheme since June 2023.	An Open Ended income Scheme, seeking to generate income through investment in Central Government Securities of various maturities. <b>There is no assurance that the investment objective of the Scheme will be realized.</b>	Central Government Securities, repos / reverse repos in Central Government Securities as may be permitted by Reserve Bank of India : 80% - 100% Call money market or alternative investment for call money market as may be provided by the Reserve Bank of India : 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
18	<b>DSP Savings Fund</b>	Kedar Karnik Total work experience of 17 years. Managing this Scheme since July 2016.  Karan Mundhra Total work experience of 16 years. Managing this Scheme since May 2021.	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 realized.</b>	Money market securities having maturity of less than or equal to 1 year : 0% - 100%		<b>PLANS: REGULAR PLAN (RP), DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • 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
19	<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 11 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 realized.</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* - 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
20	<b>DSP Short Term Fund</b>	Laukik Bagwe Total work experience of 22 years. Managing this Scheme since July 2016.  Sandeep Yadav Total work experience of 22 years. Managing this Scheme since March 2022.	An Open ended income Scheme, seeking 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 realized.</b>	Debt and Money market securities : 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 DCW* <sup>5</sup> • Monthly IDCW* <sup>5</sup> - Payout IDCW* - Reinvestment IDCW* • IDCW* - Reinvestment IDCW* - Payout 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
21	<b>DSP Strategic Bond Fund</b>	Sandeep Yadav Total work experience of 22 years. Managing this Scheme since March 2022.  Shantanu Godambe Total work experience of 16 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 realized.</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 IDCW* • Payout IDCW* • Reinvestment IDCW* • Daily Reinvestment IDCW* • Monthly IDCW* • Payout IDCW* • Reinvestment IDCW* • IDCW* • Payout IDCW* • Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Nil
22	<b>DSP Ultra Short Fund</b>	Kedar Karnik Total work experience of 17 years. Managing this Scheme since July 2016.  Karan Mundhra Total work experience of 16 years. Managing this Scheme since May 2021.	An Open ended income Scheme, seeking 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 realized.</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* • Payout IDCW* • Reinvestment IDCW* • Weekly IDCW* • Payout IDCW* • Reinvestment IDCW* • Monthly IDCW* • Payout IDCW* • Reinvestment IDCW* • Daily Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Nil
23	<b>DSP Corporate Bond Fund</b>	Laukik Bagwe Total work experience of 22 years. Managing this Scheme since July 2023.  Vivekanand Ramakrishnan Total work experience of 28 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 realized.</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* • Payout IDCW* • Reinvestment IDCW* • Quarterly IDCW* • Payout IDCW* • Reinvestment IDCW*  • Entry load: Not Applicable • Exit Load : Nil
24	<b>DSP Floater Fund</b>	Kedar Karnik Total work experience of 17 years. Managing this Scheme since July 2021.  Shantanu Godambe Total work experience of 16 years. Managing this Scheme since June 2023.	The primary objective of the scheme is to generate regular income through investment predominantly in floating rate and fixed rate debt instruments (including money market instruments). <b>However, there is no assurance that the investment objective of the scheme will be realized.</b>	Floating Rate Debt Securities (including fixed rate Securities converted to floating rate exposures using swaps/ derivatives): 65% - 100%  Fixed Rate Debt Securities (including money market instruments) : 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

\*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.

## Debt

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
25	DSP Overnight Fund	Kedar Karnik Total work experience of 17 years. Managing this Scheme since January 2019.	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 realized.</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* <ul style="list-style-type: none"> <li>- Reinvestment IDCW*</li> <li>- Weekly IDCW*<sup>5</sup></li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> </ul> </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																
26	DSP Liquidity Fund	Kedar Karnik Total work experience of 17 years. Managing this Scheme since July 2016.  Karan Mundhra Total work experience of 16 years. Managing this Scheme since May 2021.	An Open Ended Income (Liquid) Scheme, seeking 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 realized.</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* <ul style="list-style-type: none"> <li>- Reinvestment IDCW*</li> <li>- Payout IDCW*</li> </ul> </li> <li>• Daily Reinvestment IDCW*</li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load:</li> </ul> <table border="1"> <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>	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
27	DSP Arbitrage Fund	Abhishek Singh Total work experience of 16 years Managing the Scheme since April 2022  Kedar Karnik (Debt portion) Total work experience of 17 years. Managing this Scheme since June 2020.	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>There is no assurance that the investment objective of the Scheme will be realized.</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> <ul style="list-style-type: none"> <li>- Reinvestment IDCW*</li> <li>- Payout IDCW*</li> </ul> </li> <li>• Monthly IDCW*</li> <li>- Reinvestment IDCW*</li> <li>- Payout IDCW*</li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load:</li> <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>

<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
28	DSP Dynamic Asset Allocation Fund	Rohit Singhania Total work experience of 22 years. Managing this Scheme since November 2023.  Dhaval Gada Total work experience of 13 years. Managing this Scheme since September 2022.  Laukik Bagwe Total work experience of 22 years. Managing this Scheme since July 2021.	The investment objective of the Scheme is to seek capital appreciation by managing the asset allocation between equity and fixed income securities. The Scheme will dynamically manage the asset allocation between equity and fixed income based on the relative valuation of equity and debt markets. 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 fixed income securities and by using arbitrage and other derivative strategies. <b>However, there can be no assurance that the investment objective of the scheme will be realized.</b>	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.
29	DSP Equity & Bond Fund	Atul Bhole (Equity portion) Total work experience of 18 years. Managing this Scheme since June 2016. Cease to be the fund manager w.e.f. December 01, 2023.  Rohit Singhania Total work experience of 22 years. Managing this Scheme since December 01, 2023.  Dhaval Gada (Equity Portion) Total work experience of 13 years. Managing this Scheme since September 2022.  Kedar Karnik Total work experience of 17 years. Managing this Scheme since July 2023.	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 realized.</b>	Equity & equity related securities : 65% - 75%.  Fixed income securities (Debt securities, Securitised debt & Money market securities): 25% - 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.
30	DSP Equity Savings Fund	Abhishek Singh (Equity portion) Total work experience of 16 years Managing the Scheme since May 2021  Kedar Karnik (Debt Portion) Total work experience of 17 years. Managing this Scheme since July 2021.  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 18 years. Managing this Scheme since March 2018.	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>However, there can be no assurance that the investment objective of the scheme will be realized.</b>	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* • Reinvestment IDCW* • Quarterly IDCW* • Payout IDCW* • Reinvestment IDCW* • Payout IDCW* • Entry load: Not Applicable Exit load: NIL (w.e.f. December 01, 2021)
31	DSP Regular Savings Fund	Abhishek Singh (Equity portion) Total work experience of 16 years Managing the Scheme since May 2021  Kedar Karnik (Debt Portion) Total work experience of 17 years. Managing the Scheme since July 2023  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 18 years. Managing this Scheme since March 2018.	An Open Ended Income Scheme, seeking 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 realized.</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* • Payout IDCW* • Reinvestment IDCW* • Quarterly IDCW* • Payout IDCW* • Reinvestment IDCW* • Entry load: Not Applicable • Exit load: Nil (w.e.f. December 01, 2021)

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
32	<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>Prateek Nigudkar (Equity Portion) Total work experience of 11 years. Managing the Scheme since September 2023.</p> <p>Sandeep Yadav (Debt) Total work experience of 22 years. Managing this Scheme since September 2023.</p> <p>Jay Kothari (Dedicated for Overseas) Total work experience of 18 years. Managing the Scheme since September 2023.</p> <p>Ravi Gehani (Dedicated for Commodities) Total work experience of 8 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 realized.</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 ETCDs) 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: Nil</li> </ul> <p>Note: No exit load shall be levied in case of switch of investments from Direct Plan to Regular Plan and vice versa</p>

## Index Fund

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
33	<b>DSP Nifty 50 Equal Weight Index Fund</b>	<p>Anil Ghelani Total work experience of 25 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, subject to tracking error.</p> <p><b>There is no assurance that the investment objective of the Scheme will be realized.</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>
34	<b>DSP Nifty Next 50 Index Fund</b>	<p>Anil Ghelani Total work experience of 25 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>		<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>
35	<b>DSP Nifty 50 Index Fund</b>	<p>Anil Ghelani Total work experience of 25 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 generate returns that are commensurate with the performance of the NIFTY 50 Index, subject to tracking error.</p> <p><b>However, there is no assurance that the objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.</b></p>	<p>Equity and equity related securities covered by Nifty 50 Index : 95% - 100%</p> <p>Debt and Money Market Securities : 0% - 5%</p>		<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>
36	<b>DSP Nifty Midcap 150 Quality 50 Index Fund</b>	<p>Anil Ghelani Total work experience of 25 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 realized.</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>		<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
37	DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund	Laukik Bagwe Total work experience of 22 years. Managing this Scheme since March 2022.  Shantanu Godambe Total work experience of 16 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>However, there is no assurance that the 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>
38	DSP Crisil SDL Plus G-Sec Apr 2033 50:50 Index Fund	Laukik Bagwe Total work experience of 22 years. Managing this Scheme since January 2023.  Shantanu Godambe Total work experience of 16 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>However, there is no assurance that the 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; multiple of Re 1 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>
39	DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund	Laukik Bagwe Total work experience of 22 years. Managing this Scheme since January 2023.  Shantanu Godambe Total work experience of 16 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>However, there is no assurance that the 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>

## ETF

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
40	DSP NIFTY 1D Rate Liquid ETF	Anil Ghelani Total work experience of 25 years. Managing this Scheme since July 2019.  Dhish 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 realized.</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*. <ul style="list-style-type: none"> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
41	DSP Nifty 50 Equal Weight ETF	Anil Ghelani Total work experience of 25 years. Managing this Scheme since November 2021.  Dhish 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 realized.</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. <ul style="list-style-type: none"> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
42	DSP Nifty 50 ETF	Anil Ghelani Total work experience of 25 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 50 index), subject to tracking errors. <b>There is no assurance that the investment objective of the Scheme will be realized.</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
43	DSP Nifty Midcap 150 Quality 50 ETF	Anil Ghelani Total work experience of 25 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 realized.</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
44	DSP Silver ETF	Ravi Gehani Total work experience of 8 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 realized.</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 : The Scheme shall have only one Plan and only one option which shall be Daily Reinvestment IDCW*. • Entry load: Not Applicable • Exit load: Nil

\*Income Distribution cum Capital Withdrawal

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
45	<b>DSP Nifty Bank ETF</b>	Anil Ghelani Total work experience of 25 years. Managing this Scheme since January 2023.  Diipesh 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 realized.</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. <b>Plans and Options :</b> The Scheme shall have only one Plan and only one option which shall be Daily Reinvestment IDCW*. • Entry load: Not Applicable • Exit load: Nil
46	<b>DSP Gold ETF</b>	Ravi Gehani Total work experience of 8 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 realized.</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> The Scheme shall have only one Plan and only one option which shall be Daily Reinvestment IDCW*. • Entry load: Not Applicable • Exit load: Nil
47	<b>DSP Nifty IT ETF</b>	Anil Ghelani Total work experience of 25 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> The Scheme shall have only one Plan and only one option which shall be Daily Reinvestment IDCW*. • Entry load: Not Applicable • Exit load: Nil

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
48	<b>DSP Nifty PSU Bank ETF</b>	Anil Ghelani Total work experience of 25 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> The Scheme shall have only one Plan and only one option which shall be Daily Reinvestment IDCW*. • Entry load: Not Applicable • Exit load: Nil
49	<b>DSP Nifty Private Bank ETF</b>	Anil Ghelani Total work experience of 25 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. <b>Plans and Options :</b> The Scheme shall have only one Plan and only one option which shall be Daily Reinvestment IDCW*. • Entry load: Not Applicable • Exit load: Nil
50	<b>DSP S&amp;P BSE Sensex ETF</b>	Anil Ghelani Total work experience of 25 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 (S&P 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 S&P 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. <b>Plans and Options :</b> The Scheme shall have only one Plan and only one option which shall be Daily Reinvestment IDCW*. • Entry load: Not Applicable • Exit load: Nil

\*Income Distribution cum Capital Withdrawal

# Funds of Fund

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
51	<b>DSP US Flexible<sup>^</sup> Equity Fund</b>  <sup>^</sup> The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market outlook warrants.	Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 18 years. Managing this Scheme since March 2013.  Laukik Bagwe (Debt Portion) Total work experience of 22 years. Managing this Scheme since August 2012.  Kedar Karnik (Debt Portion) Total work experience of 17 years. Managing this Scheme since July 2016.	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in units of Global Funds US Flexible Equity Fund (BGF - USFEF). The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. 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. It shall be noted 'similar overseas mutual fund schemes' shall have investment objective, investment strategy and risk profile/consideration similar to those of BGF - USFEF.  The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market outlook warrants.  <b>There is no assurance that the investment objective of the Scheme will be realized.</b>	1. Units of BGF - USFEF or other similar overseas mutual fund scheme(s): 95% to 100% 2. Money market securities and/or units of money market/liquid schemes of DSP Mutual Fund: 0% to 5%	Normally within 5 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: (RP &amp; DP)               <ul style="list-style-type: none"> <li>• Growth</li> <li>• IDCW*</li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
52	<b>DSP World Agriculture Fund</b>	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 predominantly in the units of BlackRock Global Funds - Nutrition Fund (BGF - NF). The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. 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. However, there is no assurance that the investment objective of the Scheme will be realised. It shall be noted 'similar overseas mutual fund schemes' shall have investment objective, investment strategy and risk profile/consideration similar to those of BGF - NF.	1. Units of BGF - NF or other similar overseas mutual fund scheme(s): 95% to 100%; 2. Money market securities and/or units of money market/liquid schemes of DSP Mutual Fund: 0% to 5%;	Normally within 5 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: (RP &amp; DP)               <ul style="list-style-type: none"> <li>• Growth</li> <li>• IDCW*</li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
53	<b>DSP World Energy Fund</b>	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 predominantly in the units of BlackRock Global Funds - World Energy Fund and BlackRock Global Funds - Sustainable Energy Fund. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. 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 realized.</b>	1. Units of Units of BGF - WEF and BGFSEF or other similar overseas mutual fund scheme(s): 95% to 100% 2. Money market securities and/or units of money market/liquid schemes of DSP Mutual Fund : 0% - 05%	Normally within 5 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: (RP &amp; DP)               <ul style="list-style-type: none"> <li>• Growth</li> <li>• IDCW*</li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
54	<b>DSP World Gold Fund of Fund</b>	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. However, there is no assurance that the investment objective of the Scheme will be realized.	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%; 2. Money market securities and/or units of money market/liquid schemes of DSP Mutual Fund : 0% to 05%.	Normally within 5 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: (RP &amp; DP)               <ul style="list-style-type: none"> <li>• Growth</li> <li>• IDCW*</li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>

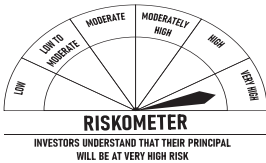


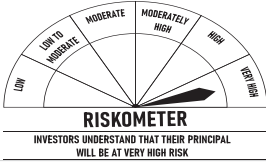
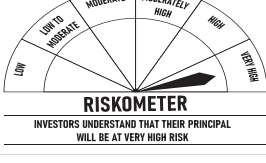
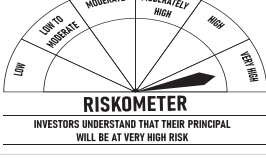
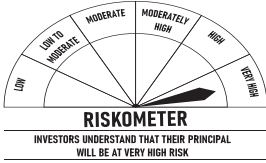
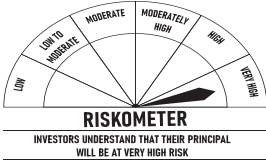
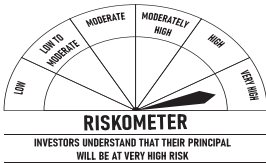
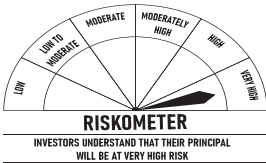
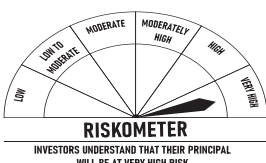
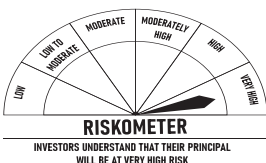
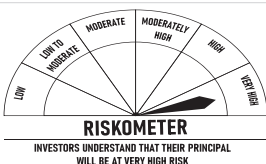
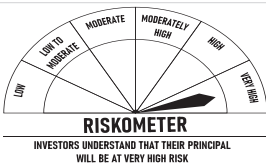
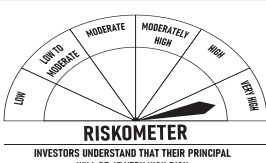
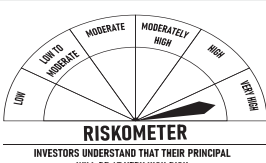
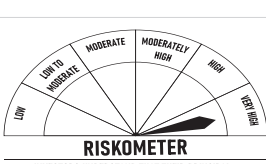
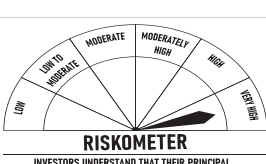
Note- The minimum application amount will not be applicable for investment made in schemes of DSP mutual Fund (except Index and ETF Schemes) in line with SEBI circulars on Alignment of interest of Designated Employees of AMC. Income Distribution cum Capital Withdrawal

# Funds of Fund

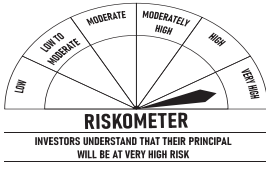
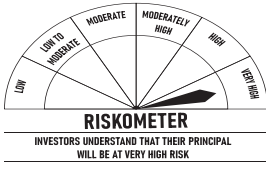
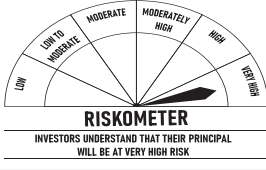
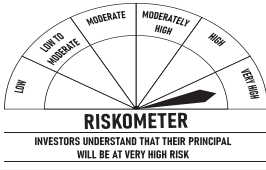
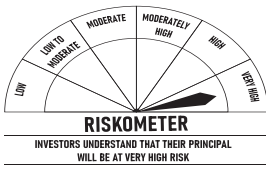
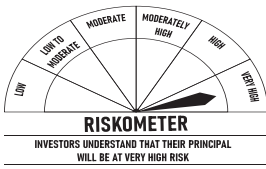








Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
55	<b>DSP World Mining Fund</b>	Jay Kothari Total work experience of 18 years. Managing this scheme since March 2013.	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in the units of BlackRock Global Funds - World Mining Fund (BGF-WMF). The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. 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 realised.</b>	1. Units of BGF - WMF or other similar overseas mutual fund scheme(s): 95% to 100%; 2. Money market securities and/ or units of money market/ liquid schemes of DSP Mutual Fund: 0% to 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) ₹ 100/- & any amount hereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW* • Entry load: Not Applicable • Exit load: Nil
56	<b>DSP Global Allocation Fund</b>	Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 18 years. Managing this Scheme since August 2014.  Laukik Bagwe (Debt Portion) Total work experience of 22 years. Managing this Scheme since August 2014.  Kedar Karnik (Debt Portion) Total work experience of 17 years. Managing this Scheme since July 2016.	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in units of BlackRock Global Funds Global Allocation Fund (BGF - GAF). The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. 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. However, there is no assurance that the investment objective of the Scheme will be realized. It shall be noted 'similar overseas mutual fund schemes' shall have investment objective, investment strategy and risk profile/ consideration similar to those of BGF - GAF.	Units of BGF - GAF or other similar overseas mutual fund scheme(s): 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
57	<b>DSP Global Innovation Fund Of Fund</b>	Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 18 years. Managing this Scheme since February 2022.  Kedar Karnik (Debt Portion) Total work experience of 17 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>However, there is no assurance that the investment objective of the Scheme will be realized.</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
58	<b>DSP Gold ETF Fund of Fund</b>	Anil Ghelani Total work experience of 25 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

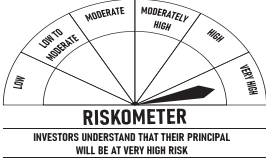
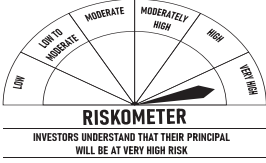
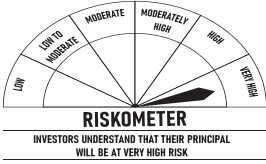
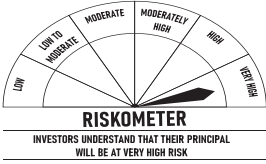


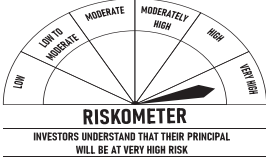
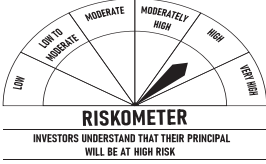
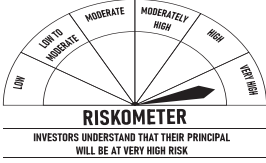
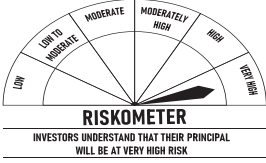
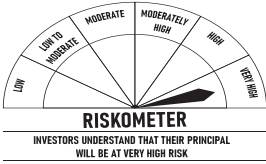
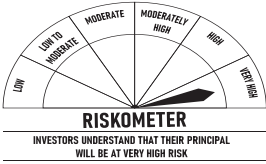
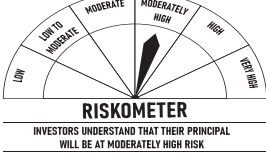



For scheme specific risk factors, detailed asset allocation details, load structure, detailed investment objective and more details, you may read the Scheme Information Document and Key Information Memorandum of the respective scheme available at the Investor Service Centers of the AMC and also available on [www.dspim.com](http://www.dspim.com).

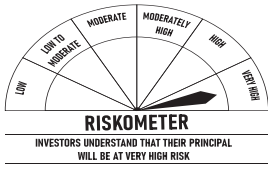
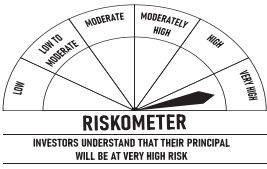
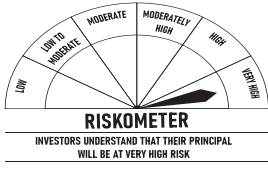
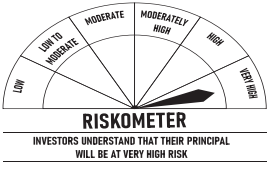
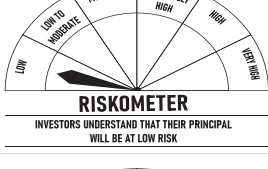
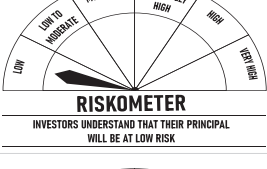

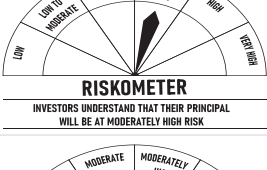
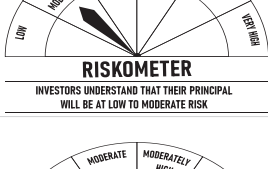
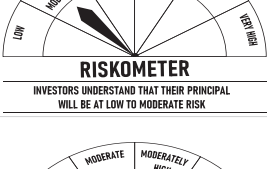
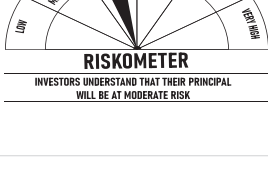
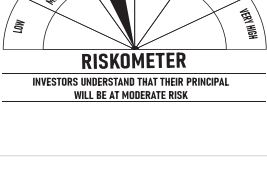
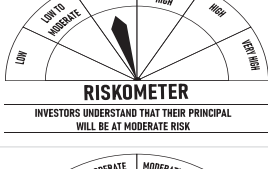
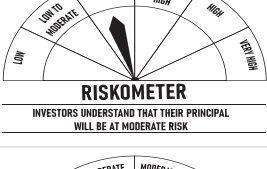
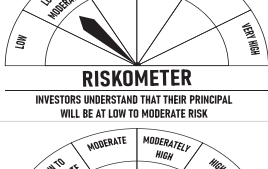
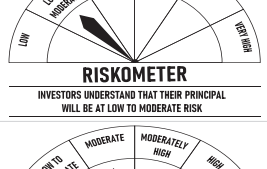
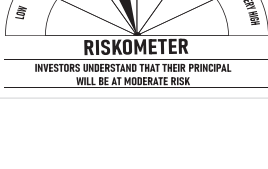
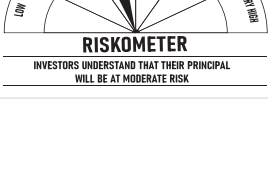
Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
1	<b>DSP Flexi Cap Fund</b> Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks	This Open Ended Scheme is suitable for investors who are seeking* <ul 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>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Nifty 500 (TRI)	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
2	<b>DSP Top 100 Equity Fund</b> Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks	This Open Ended Scheme 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>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	S&P BSE 100 (TRI)	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
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 Open Ended Scheme 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>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Nifty Large Midcap 250 (TRI)	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
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 Scheme 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>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	S&P BSE India Infrastructure TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
5	<b>DSP Mid Cap Fund</b> Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks	This Open Ended Equity Scheme 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>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Nifty Midcap 150 TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
6	<b>DSP ELSS Tax Saver Fund (erstwhile known as DSP Tax Saver Fund)<sup>55</sup></b> An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	This Open Ended Equity Linked Saving Scheme 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>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Nifty 500 (TRI)	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
7	<b>DSP Healthcare Fund</b> An open ended equity scheme investing in healthcare and pharmaceutical sector	This open ended equity Scheme 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>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	S&P BSE HEALTHCARE (TRI)	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
8	<b>DSP Quant Fund</b> An Open ended equity Scheme investing based on a quant model theme	This open ended equity Scheme 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 predefined fundamental factor model</li> </ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	S&P BSE 200 TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
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>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Nifty 500 TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK


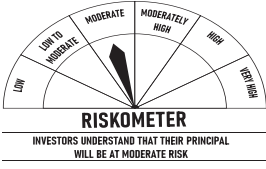
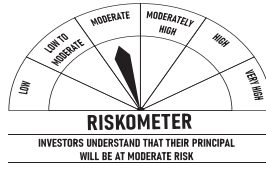
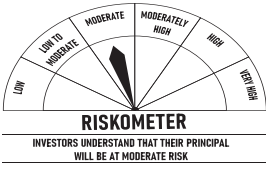
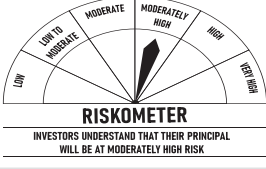
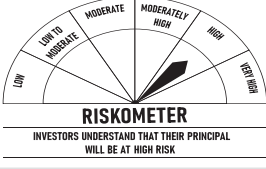
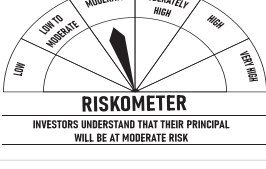
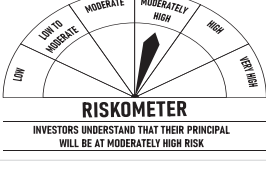


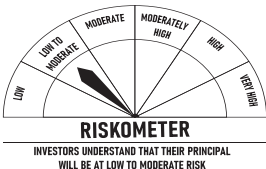
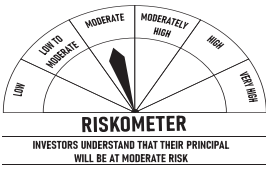


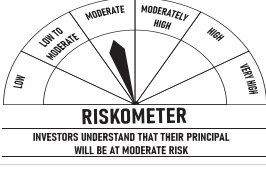

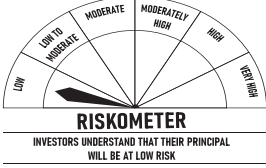
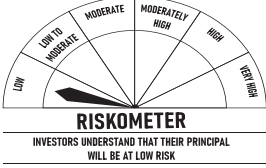
<sup>55</sup>With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
10	<b>DSP Small Cap Fund</b> Small Cap Fund- An open ended equity scheme predominantly investing in small cap stocks	This Open Ended Equity Scheme 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>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	S&P BSE 250 Small Cap TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
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 Open Ended Equity Scheme 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> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Nifty 500 TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
12	<b>DSP Natural Resources and New Energy Fund</b> An open ended equity scheme investing in Natural Resources and Alternative Energy sector	This Open Ended Equity Scheme 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> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	35% S&P BSE Oil & Gas Index + 30% S&P BSE Metal Index + 35% MSCI World Energy 30% Buffer 10/40 Net Total Return	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
13	<b>DSP NIFTY 1D Rate Liquid ETF</b> An open ended scheme investing in Tri Party REPO, Repo in Government Securities, Reverse Repo and similar other overnight instruments. A relatively low interest rate risk and relatively low credit risk.	This open ended Liquid ETF 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> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT LOW RISK	NIFTY 1D Rate Index	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT LOW RISK
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 Scheme is suitable for investor 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> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	FTSE Gold Mine TR (in INR terms)	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
15	<b>DSP World Mining Fund</b> An open ended fund of fund scheme investing in BlackRock Global Funds - World Mining Fund (BGF - WMF)	This Scheme 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> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	MSCI ACWI Metals and Mining 30% Buffer 10/40 (1994) Net Total Return Index	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
16	<b>DSP World Energy Fund</b> An open ended fund of fund scheme investing in BlackRock Global Funds - World Energy Fund (BGF - WEF) and BlackRock Global Funds - Sustainable Energy Fund (BGF - SEF)	This Scheme 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 which invest primarily in equity and equity related securities of companies in the energy and alternative energy sectors</li> </ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	50% MSCI World Energy 30% Buffer 10/40 Net Total Return + 50% MSCI World (Net) - Net & Expressed in INR	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK



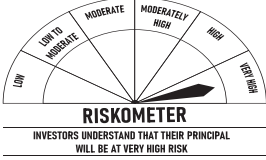

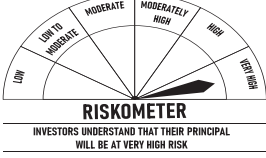
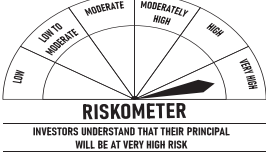
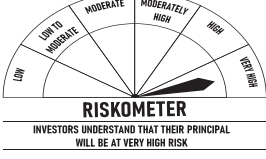
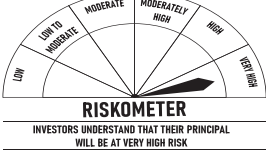
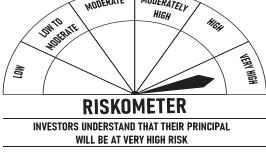
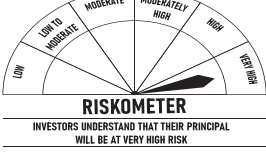
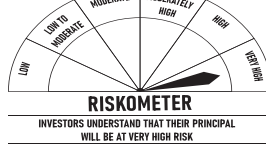
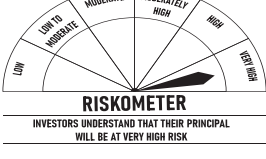
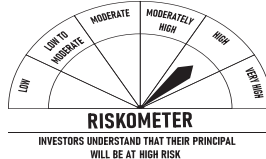
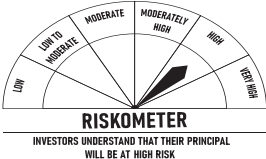


Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
17	<b>DSP World Agriculture Fund</b> An open ended fund of fund scheme investing in BlackRock Global Funds - Nutrition Fund	This Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment in units of overseas funds which invest primarily in equity and equity related securities of companies in the agriculture value chain</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>	MSCI ACWI Net Total Return	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>
18	<b>DSP US Flexible<sup>^</sup> Equity Fund</b> An open ended fund of fund scheme investing in BlackRock Global Funds - US Flexible Equity Fund	This Open ended Fund of Funds scheme (Investing In US Equity Fund) 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 which invest primarily in equity and equity related securities of companies domiciled in, or exercising the predominant part of their economic activity in the USA</li> </ul> <p><sup>^</sup>The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in Growth or value investment characteristic securities placing an emphasis as the market outlook warrants.</p>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>	Russell 1000 TR Index	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>
19	<b>DSP Global Allocation Fund</b> An open ended fund of fund scheme investing in BlackRock Global Funds - Global Allocation Fund	This Open ended Fund of Funds scheme (Investing In International Fund) is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investments in units of overseas funds which invest in equity, debt and short term securities of issuers around the world</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>	36% S&P 500 Composite, 24% FTSE World (ex- US), 24% ML US Treasury Current 5 Year, 16% Citigroup Non-USD World Government Bond Index	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>
20	<b>DSP Dynamic Asset Allocation Fund</b> An open ended dynamic asset allocation fund	This scheme 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 including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments.</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>	CRISIL Hybrid 50+50 - Moderate Index	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT HIGH RISK</p>
21	<b>DSP Global Innovation Fund Of Fund</b> An open ended fund of fund scheme investing in Innovation theme	This Open ended Fund of Funds scheme (Investing In Overseas Fund) is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investments in units of overseas funds which invest in equity and equity related securities of companies which are forefront in innovation</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>	MSCI All Country World Index (ACWI) - Net Total Return	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>
22	<b>DSP Equity &amp; Bond Fund</b> An open ended hybrid scheme investing predominantly in equity and equity related instruments	This Open Ended aggressive hybrid scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Capital growth and income over a long-term investment horizon</li> <li>• Investment primarily in equity/equity-related securities, with balance exposure in money market and debt Securities</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>	CRISIL Hybrid 35+65- Aggressive Index	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>
23	<b>DSP Equity Savings Fund</b> An open ended scheme investing in equity, arbitrage and debt	This Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Long term capital growth and income</li> <li>• 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</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>	Nifty Equity Savings Index TRI	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>
24	<b>DSP Nifty 50 Equal Weight Index Fund</b> An open ended scheme replicating NIFTY 50 Equal Weight Index	This open ended index linked equity Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Returns that are commensurate with the performance of NIFTY 50 Equal Weight Index TRI, subject to tracking error.</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>	NIFTY 50 Equal Weight TRI	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
25	<b>DSP Nifty Next 50 Index Fund</b> An open ended scheme replicating / tracking NIFTY NEXT 50 Index	This open ended index linked equity Scheme is suitable for investor who are seeking* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Returns that are commensurate with the performance of NIFTY Next 50 Index, subject to tracking error.</li> </ul>		Nifty Next 50 TRI	
26	<b>DSP Nifty 50 Index Fund</b> An open ended scheme replicating / tracking NIFTY 50 Index	This open ended scheme replicating/tracking NIFTY 50 Index is suitable for investor who are seeking* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Returns that are commensurate with the performance of NIFTY 50 Index, subject to tracking error.</li> </ul>		NIFTY 50 (TRI)	
27	<b>DSP Arbitrage Fund</b> An open ended scheme investing in arbitrage opportunities	This open ended Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Income over a short-term investment horizon</li> <li>• Investment in arbitrage opportunities in the cash &amp; derivatives segment of the equity market</li> </ul>		NIFTY 50 Arbitrage Index	
28	<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* <ul style="list-style-type: none"> <li>• Income and capital growth over a medium-term investment horizon</li> <li>• Investment predominantly in debt securities, with balance exposure in equity/ equity-related securities</li> </ul>		CRISIL Hybrid 85+15-Conservative Index	
29	<b>DSP Liquidity Fund</b> An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.	This Open Ended Income (Liquid) Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Income over a short-term investment horizon</li> <li>• Investment in money market and debt securities, with maturity not exceeding 91 days</li> </ul>		CRISIL Liquid Debt B-I Index	
30	<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. 21 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 Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Income over a short-term investment horizon</li> <li>• Investment in money market and debt securities</li> </ul>		CRISIL Ultra Short Duration Debt B-I Index	
31	<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 scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• To generate regular Income</li> <li>• Investment predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures)</li> </ul>		CRISIL Short Term Bond Index	
32	<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 Scheme is suitable for investors who are seeking* <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>		CRISIL Money Market B-I Index	
33	<b>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 Open Ended Income Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Income over a long-term investment horizon</li> <li>• Investment in Central government securities</li> </ul>		Crisil Dynamic Gilt Index	

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
34	<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. 19 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 Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over a medium-term investment horizon</li> <li>Investment in money market and debt securities</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>	CRISIL Short Duration Debt A-II Index	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>
35	<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 Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over a short-term investment horizon</li> <li>Investment in money market and debt securities issued by banks and public sector undertakings, public financial institutions and Municipal Bonds</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>	Nifty Banking & PSU Debt Index	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>
36	<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 Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over a medium-term to long term investment horizon</li> <li>Investment predominantly in corporate bonds which are AA and below rated instruments</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY HIGH RISK</p>	CRISIL Credit Risk Debt C-III Index	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT HIGH RISK</p>
37	<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 Open Ended Income Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over a medium to long term investment horizon</li> <li>Investment in actively managed portfolio of money market and debt securities</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>	CRISIL Dynamic Bond B-III Index	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY HIGH RISK</p>
38	<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. 33 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 Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over a medium-term investment horizon</li> <li>Investment in money market and debt securities</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>	CRISIL Medium Duration Debt B-III Index	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>
39	<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. 20 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 Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over a short-term investment horizon.</li> <li>Investments in money market and debt securities</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT LOW TO MODERATE RISK</p>	NIFTY Low Duration Debt Index B-I	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>
40	<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 Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over a long-term investment horizon</li> <li>Investment in Government securities such that the Macaulay duration of the portfolio is similar to the 10 Years benchmark government security</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>	CRISIL 10 Year Gilt Index	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>
41	<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 scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over a medium-term to long term investment horizon</li> <li>Investment in money market and debt securities</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>	CRISIL Corporate Bond B-III Index	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY HIGH RISK</p>
42	<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 open ended debt scheme is suitable for investor who are seeking* <ul style="list-style-type: none"> <li>reasonable returns with high levels of safety and convenience of liquidity over short term</li> <li>Investment in debt and money market instruments having maturity of upto 1 business day</li> </ul>	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT LOW RISK</p>	CRISIL Liquid Overnight Index	 <p><b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT LOW RISK</p>

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
43	<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* <ul style="list-style-type: none"><li>Long-term capital growth</li><li>Investment in equity and equity related securities covered by NIFTY50 Equal Weight Index, subject to tracking error.</li></ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	NIFTY50 Equal Weight TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
44	<b>DSP Nifty 50 ETF</b> An open ended scheme replicating/ tracking Nifty 50 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 Nifty 50 Index, subject to tracking error.</li></ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Nifty 50 TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
45	<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* <ul style="list-style-type: none"><li>Long-term capital growth</li><li>Investment in equity and equity related securities covered by Nifty Midcap 150 Quality 50 Index, subject to tracking error.</li></ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Nifty Midcap 150 Quality 50 TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
46	<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 scheme is suitable for investor who are seeking* <ul style="list-style-type: none"><li>Income over long term</li><li>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.</li></ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK	Nifty SDL Plus G-Sec Jun 2028 30:70 Index	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK
47	<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* <ul style="list-style-type: none"><li>Portfolio diversification through asset allocation.</li><li>Silver exposure through investment in physical silver</li></ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Domestic Price of Physical Silver (based on London Bullion Market association (LBMA) Silver daily spot fixing price.)	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
48	<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* <ul style="list-style-type: none"><li>Capital appreciation over long term.</li><li>Investment in gold in order to generate returns similar to the performance of gold, subject to tracking error.</li></ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT HIGH RISK	Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price)	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT HIGH RISK
49	<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* <ul style="list-style-type: none"><li>Long-term capital growth</li><li>Investment in equity and equity related securities covered by Nifty Midcap 150 Quality 50 Index, subject to tracking error.</li></ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Nifty Midcap 150 Quality 50 TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
50	<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 scheme is suitable for investor who are seeking* <ul style="list-style-type: none"><li>Income over long term</li><li>An open ended target maturity index fund that seeks to track the performance of CRISIL SDL Plus G-Sec Apr 2033 50:50 Index, subject to tracking error.</li></ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK	CRISIL SDL Plus G-Sec Apr 2033 50:50 Index	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK
51	<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 scheme is suitable for investor who are seeking* <ul style="list-style-type: none"><li>Income over long term</li><li>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.</li></ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK	Nifty SDL Plus G-Sec Sep 2027 50:50 Index	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
52	<b>DSP Nifty Bank ETF</b> An open ended scheme replicating/ tracking Nifty Bank 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 Nifty Bank Index, subject to tracking error.</li> </ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Nifty Bank TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
53	<b>DSP Nifty IT ETF</b> An open ended scheme replicating/ tracking Nifty IT 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 Nifty IT Index, subject to tracking error.</li> </ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Nifty IT TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
54	<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* <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment in equity and equity related securities covered by Nifty PSU Bank Index, subject to tracking error.</li> </ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Nifty PSU Bank TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
55	<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* <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment in equity and equity related securities covered by Nifty Private Bank Index, subject to tracking error.</li> </ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	Nifty Private Bank TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
56	<b>DSP S&amp;P BSE Sensex ETF</b> An open ended scheme replicating/ tracking S&P BSE Sensex 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 S&amp;P BSE Sensex Index, subject to tracking error.</li> </ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	S&P BSE Sensex TRI	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
57	<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 scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>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</li> </ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK	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	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
58	<b>DSP Gold ETF Fund of Fund</b> An open ended fund of fund scheme investing in DSP Gold ETF	This open ended Fund of Fund Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investments in units of DSP Gold ETF which in turn invest in Physical Gold</li> </ul>	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT HIGH RISK	Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price)	 <b>RISKOMETER</b> INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT HIGH RISK

\*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 Government Securities Fund:

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Government Securities 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	-	-

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	-	-

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	-	-

# 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, Hathibarth 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>	SCO-29 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>	Hem Arcade, Office No. 303, 3rd Floor, Opposite Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 360001.
<b>Ranchi:</b>	Shrilok Complex, Office No. 106, 107, 108 & 109, 1st Floor, Plot No - 1999 & 2000, 4 Hazaribagh Road, Ranchi - 834001.
<b>Surat:</b>	International Trade Centre, Office No. G-28, Ground Floor, Majura Gate Crossing, Ring Road, Surat - 395002.
<b>Trivandrum:</b>	Menathottam Chambers, TC-2442(6), 2nd Floor, Pattom PO, Trivandrum - 695004.
<b>Vadodara:</b>	Naman House, First Floor, 1/2 - B, Haribhakti Colony, Opp. Race Course Post Office, Race Course, Near Bird Circle, Vadodara - 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.

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• Belgaum	• Faridabad	• Junagadh	• Muzaffarpur	• Salem	• Vadodara
• Berhampur	• Ferozabad	• Kadapa	• Mysore	• Sambalpur	• Valsad
• Bhagalpur	• Gandhidham	• Kakinada	• Nagpur	• Sangli	• Vapi
• Bharuch	• Gaziabad	• Kalyani	• Namakkal	• Satara	• Varanasi
• Bhatinda	• Goa	• Kanchipuram	• Nandyal	• Secunderabad	• Vasco
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• Bhilai	• Gorakhpur	• Karimnagar	• Navasari	• Shimla	• Vijayawada
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## 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.mfuiindia.com](http://www.mfuiindia.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 NOVEMBER 30, 2023)

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	✓							✓	✓	✓ <sup>S</sup>	100	Not Applicable	<table border="1"> <tr> <th colspan="2">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></td> <td>0.0070%</td> </tr> <tr> <td>Day 2</td> <td></td> <td>0.0060%</td> </tr> <tr> <td>Day 3</td> <td></td> <td>0.0060%</td> </tr> <tr> <td>Day 4</td> <td></td> <td>0.0055%</td> </tr> <tr> <td>Day 5</td> <td></td> <td>0.0050%</td> </tr> <tr> <td>Day 6</td> <td></td> <td>0.0045%</td> </tr> <tr> <td>Day 7 onwards</td> <td></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		0.0060%	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%																																				
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Day 4		0.0055%																																				
Day 5		0.0050%																																				
Day 6		0.0045%																																				
Day 7 onwards		0.0000%																																				
DSP Ultra Short Fund	RP/DP	✓	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>			✓	✓	✓ <sup>S</sup>	100	Not Applicable	Nil																								
DSP Savings Fund	RP/DP	✓	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>					✓	100	Not Applicable	Nil																								
DSP Short Term Fund	RP/DP	✓	✓	✓	✓ <sup>S</sup>	✓ <sup>S</sup>				✓ <sup>S</sup>		100	Not Applicable	Nil																								
DSP Banking & PSU Debt Fund	RP/DP	✓	✓	✓	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	100	Not Applicable	Nil																								
DSP Credit Risk Fund	RP/DP	✓	✓	✓	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	100	Not Applicable	Holding Period < 12 months: 1%- Holding Period >= 12 months: Nil																								
DSP Strategic Bond Fund	RP##/DP	✓	✓	✓	✓ <sup>S</sup>	✓ <sup>S</sup>			✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	100	Not Applicable	Nil																								
DSP Bond Fund	RP/DP	✓	✓	✓	✓ <sup>S</sup>	✓ <sup>S</sup>						100	Not Applicable	Nil																								
DSP Government Securities Fund	RP/DP	✓	✓	✓	✓ <sup>S</sup>	✓ <sup>S</sup>						100	Not Applicable	Nil																								
DSP 10Y G-Sec Fund	RP/DP	✓	✓	✓	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>				100	Not Applicable	Nil																								
DSP Corporate Bond Fund	RP/DP	✓	✓	✓	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>				100	Not Applicable	Nil																								
DSP Overnight Fund	RP/DP	✓	✓	✓					✓ <sup>S</sup>	✓ <sup>S</sup>	✓	100	Not Applicable	Nil																								
DSP Regular Savings Fund	RP/DP	✓			✓ <sup>S</sup>	✓ <sup>S</sup>	✓	✓				100	Not Applicable	Nil																								
DSP Flexi Cap Fund , DSP Top 100 Equity Fund, DSP Equity Opportunities Fund, DSP Focus Fund, DSP India T.I.G.E.R. Fund (The Infrastructure Growth and Economic Reforms Fund), DSP Value Fund, DSP Small Cap Fund***	RP/DP	✓	✓	✓								100	Not Applicable	Holding Period < 12 months: 1% Holding Period >= 12 months: Nil																								
DSP Healthcare Fund	RP/DP	✓	✓	✓										Holding Period <= 1 month: 0.50% Holding Period > 1 month: Nil above exit load will be applicable from August 1, 2023																								
DSP Natural Resources and New Energy Fund, DSP World Gold Fund of Fund, DSP World Energy Fund, DSP Nifty Midcap 150 Quality 50 Index Fund, DSP World Mining Fund, DSP World Agriculture Fund, DSP Global Innovation Fund Of Fund, DSP US Flexible* Equity Fund, DSP Global Allocation Fund, DSP Floater Fund, DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund, DSP Crisil SDL Plus G-Sec Apr 2033 50:50 Index Fund, DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund, DSP Quant Fund, DSP Multi Asset Allocation Fund, 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 Equity & Bond Fund	RP/DP	✓	✓	✓			✓ <sup>®</sup>	✓ <sup>®</sup>				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>55</sup> <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.	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 SDL Plus G-Sec Apr 2033 50:50 Index Fund	RP/DP	✓	✓	✓								100	Not Applicable	Nil																								
DSP Arbitrage Fund	RP/DP	✓	✓ <sup>S</sup>	✓ <sup>S</sup>	✓	✓						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	✓			✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓	✓	✓ <sup>S</sup>	100	Not Applicable	Nil																								
DSP Equity Saving Fund	RP/DP	✓	✓	✓	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>	✓ <sup>S</sup>				100	Not Applicable	Nil																								
DSP NIFTY 1D Rate Liquid ETF	DP		✓									refer note 1	Not Applicable	Nil																								
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 S&P BSE Sensex ETF												5000	Not Applicable	Nil																								

RP: Regular Plan, DP: Direct Plan. \*Redemptions in DSPSTP 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. \*The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market outlook warrants. For Current Expense ratio details of all the Schemes, investors are requested to visit [www.dspim.com](http://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](http://www.dspim.com) for further details.  
<sup>55</sup>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. Note 1: 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.  
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 SAI 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.  
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.

Statutory Details: DSP Mutual Fund is sponsored by DSP ADIKO Holdings Private limited & DSP HMK Holdings Private limited & DSP ADIKO Holdings Private limited & DSP HMK Holdings Private limited are 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 holding in excess of 25% of the corpus will be redeemed as per SEBI guidelines. The names of the Schemes do not in any manner indicate the quality of the Schemes, their future prospects or returns. For scheme specific risk factors, please refer the SID. For more details, please refer the KIM cum Application Forms, which are available on the website, [www.dspim.com](http://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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Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.