

**Scheme information Document Disclosure**

**How is the scheme different from existing schemes of the DSP Mutual Fund (Fund)**

Details of comparison of actively managed open ended Hybrid schemes of the Fund is as follows-

Scheme Name	Investment Objective	Allocation	Number of Folios as on October 31, 2024		AUM as on October 31, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Equity Savings Fund	<p>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.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>	<p>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:</p> <p>A. Equity &amp; Equity related instruments including derivatives: 65%- 75%</p> <p>A1. Of which cash-futures arbitrage*: 10%-55%</p> <p>A2. Of which net long equity exposure^: 20% - 55%</p> <p>B. Debt and money market instruments :10% - 35%</p> <p>C. Units issued by REITs &amp; InvITs: 0% -10%</p> <p>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:</p> <p>A. Equity &amp; Equity related instruments including derivatives: 55%- 65%</p> <p>A1. Of which cash-futures arbitrage*: 0%-45%</p>	2860	9988	1,116.16	1,051.29

Scheme Name	Investment Objective	Allocation	Number of Folios as on October 31, 2024		AUM as on October 31, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
		<p>A2. Of which net long equity exposure<sup>^</sup>: 20% - 55%</p> <p>B. Debt and money market instruments :25% - 60%</p> <p>C. Units issued by REITs &amp; InvITs: 0% -10%</p> <p>*Refers to equity exposure completely hedged with corresponding equity derivatives</p> <p><sup>^</sup>Refers to only net long equity exposures aimed to gain from potential capital appreciation and thus is a directional equity exposure which will not be hedged.</p>				
DSP Equity & Bond Fund	<p>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).</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>	<p>Equity and equity related securities: 65% - 75%</p> <p>Fixed income securities (Debt, securitized debt and money market securities): 25% - 35%</p>	19328	163118	781.00	9,548.58
DSP Dynamic Asset Allocation Fund	<p>The investment objective of the Scheme is to seek capital appreciation by dynamically managing the asset allocation between equity and debt securities.</p>	<p>A. Equity &amp; Equity related instruments Including derivatives: 65% - 100%</p> <p>B. Debt and money market instruments: 0%-35%</p>	9604	39001	539.52	2,672.83

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			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	<p>The Scheme intends to generate long-term capital appreciation by investing in equity and equity related instruments and seeks to generate income through investments in debt securities, arbitrage and other derivative strategies.</p> <p>However, there can be no assurance that the investment objective of the scheme will be achieved.</p>					
DSP Arbitrage Fund	<p>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 &amp; money market instruments.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>	<p>Under normal circumstances, when arbitrage opportunities are available and accessible, the asset allocation of the Scheme will be as follows: Equity &amp; Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc. #: 65% - 100% Debt, Money market instruments: 0-35%</p> <p>When adequate arbitrage opportunities are not available in the Derivative and equity markets:</p> <p>Equity &amp; Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc. #: 0% - 65%</p> <p>Debt, Money market instruments: 35% - 100%</p>	2494	6771	3,594.01	1,624.18

Scheme Name	Investment Objective	Allocation	Number of Folios as on October 31, 2024		AUM as on October 31, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
		# The exposure to derivative shown in the above asset allocation table is exposure taken against the underlying equity investments i.e. in case the Scheme shall have a long position in a security and a corresponding short position in the same security, then the exposure for the purpose of asset allocation will be counted only for the long position. The intent is to avoid double counting of exposure and not to take additional asset allocation with the use of derivative.				
DSP Multi Asset Allocation Fund	<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>There is no assurance that the investment objective of the Scheme will be achieved.</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> <p>*The Scheme retains the flexibility to invest across</p>	2494	6771	3,594.01	1,624.18

Scheme Name	Investment Objective	Allocation	Number of Folios as on October 31, 2024		AUM as on October 31, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
		all the securities in the debt and money markets as permitted by SEBI / RBI from time to time, including schemes of mutual funds.				
DSP Regular Savings Fund	<p>The primary Investment objective of the scheme is to seek to generate income, consistent with prudent risk, from a portfolio which is substantially constituted of quality debt securities. The Scheme will also seek to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities of issuers domiciled in India.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>	<p>*Debt and Money Market Securities: 75% - 90%</p> <p>Equity and equity related securities: 10% - 25%</p> <p>Units issued by REITs/InvITS: 0% - 10%</p> <p>*Debt securities may include securitized debts upto 50% of the net assets.</p>	1102	4303	29.41	155.63

For detailed of asset allocation of the aforesaid schemes, investors are requested to refer its scheme Information documents available on [www.dspim.com](http://www.dspim.com). Further, for latest Risk-o-meters of aforesaid schemes and their respective benchmark, investors may refer on the website viz. [www.dspim.com](http://www.dspim.com).