

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 Equity-oriented schemes of Fund are as follows-

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Focus Fund	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. There is no assurance that the investment objective of the Scheme will be achieved.	(a) Equity & equity related instruments: 65% - 100% (b) Debt and Money Market Securities*: 0% - 35% (c) Units issued by REITs & InvITs: 0% -10% *Debt and money market instruments will include investments in securitised debt.	9923	52609	520.26	2,003.00
DSP Flexi Cap Fund	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. Equity related securities include, but are not limited to, fully convertible debentures, partly convertible debentures,	Equity and equity related securities: 65% - 100% *Debt and Money Market Securities: 0% - 35% *Debt securities /instruments are deemed to include securitised debts.	56162	249919	1,814.61	9,951.39

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	convertible preferred shares and warrants converting into equity securities. The Scheme may also invest a certain portion of its corpus in debt and money market securities, in order to meet liquidity requirements from time to time. There is no assurance that the investment objective of the Scheme will be achieved.					
DSP India T.I.G.E.R. Fund (The Infrastructure Growth and Economic Reforms Fund)	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. There is no assurance that the investment objective of the Scheme will be achieved.	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 of REITs and InvITs: 0%-10%	75687	186503	858.83	4,655.28
DSP Natural Resources and New Energy Fund	The primary investment objective of the Scheme is to seek to generate capital appreciation and provide long term growth opportunities by investing in equity and equity related securities of companies domiciled in India whose pre-dominant economic activity is in the: (a) discovery, development, production, or distribution	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	60502	43231	547.38	709.12

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	<p>of natural resources, viz., energy, mining etc.;</p> <p>(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.</p> <p>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. There is no assurance that the investment objective of the Scheme will be achieved.</p>	<p>engaged in the discovery, development, production or distribution of Natural Resources and Alternative Energy.</p> <p>(b) Units/shares of (i) BGF - SEF (ii) BGF - WEF and (iii) Similar other overseas mutual fund schemes: 0% - 35%</p> <p>3. Debt and Money Market Securities: 0% - 20%</p>				
DSP Equity Opportunities Fund	<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. There is no</p>	<p>1(a) Equity & equity related instruments of large cap companies#: 35%-65%</p> <p>1(b) Equity & equity related instruments of mid cap companies\$: 35%-65%</p> <p>1(c) Investment in other equity and equity related instruments: 0%-30%</p>	44137	284751	2,010.52	12,013.19

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	assurance that the investment objective of the Scheme will be achieved.	<p>2. Debt* and Money Market Securities: 0%-30%</p> <p>3. Units of REITs and InvITs: 0%-10%</p> <p>#1st - 100th company in terms of full market capitalization would be considered as large cap companies.</p> <p>\$101st - 250th company in terms of full market capitalization would be considered as midcap companies.</p> <p>*Debt securities/instruments are deemed to include securitized debts.</p>				
DSP Mid Cap Fund	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. There is no assurance that the investment objective of the Scheme will be achieved	<p>1(a) Equity & equity related instruments of mid cap companies#: 65%-100%</p> <p>1(b) Other equity & equity related instruments: 0%-35%</p> <p>2. Debt and Money Market Securities*: 0%-35%</p> <p>3. Units issued by REITs & InvITs: 0%-10%</p> <p>*Debt and money market instruments will include investments in securitised debt.</p> <p>#101st - 250th company in terms of full market capitalization would be</p>	114233	512002	3,337.22	15,879.21

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
		considered as midcap companies.				
DSP ELSS Tax Saver Fund	<p>The primary investment objective of the Scheme is to seek to generate medium to long-term capital appreciation from a diversified portfolio that is substantially constituted of equity and equity related securities of corporates, and to enable investors avail of a deduction from total income, as permitted under the Income Tax Act, 1961 from time to time.</p> <p>The Scheme shall invest in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may be made in partly convertible debentures and bonds including those issued on a rights basis, subject to the condition that, as far as possible, the non-convertible portion of the debenture so acquired or subscribed shall be disinvested within a period of 12 months.</p> <p>The Scheme shall remain invested to the extent of at least 80% in the equity and equity securities specified above. The Scheme will strive to invest funds in the manner stated above within</p>	<p>Equity and equity related securities: 80% - 100%</p> <p>of which Investments in ADRs, GDRs and foreign equity securities: 0% - 20%</p> <p>Debt, securitised debt* and money market securities: 0% - 20%</p> <p>*Exposure to securitized debt will not exceed 10% of the net assets of the Scheme</p>	352474	636846	4,357.79	12,477.67

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	<p>a period of 6 months from the date of closure of the NFO. In exceptional circumstances, this requirement may be dispensed with by the Mutual Fund, in order that the interest of the Unit holders is protected. Pending investment of funds of the Scheme in the required manner, the Scheme may invest its funds in short term money market instruments or other liquid instruments or both. After 3 years from the Date of Allotment of Units during the NFO, the Scheme may hold upto 20% of the net assets of the Scheme in short term money market instruments and other liquid instruments to enable the redemption of Units of Unit Holders who seek redemption. There is no assurance that the investment objective of the Scheme will be achieved</p>					
DSP Top 100 Equity Fund	<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. There is no assurance that the investment objective of</p>	<p>1(a) Equity & equity related instruments of large cap companies# - 80% - 100%</p> <p>1(b) Investment in other equity and equity related instruments - 0% - 20%</p> <p>2. Debt* and Money Market Securities - 0% - 20%</p> <p>3. Units of REITs and InvITs - 0% - 10%</p>	19814	113000	837.34	3,692.78

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	the Scheme will be achieved.	#1st-100 th company in terms of full market capitalization would be considered as large cap companies. *Debt securities/instruments are deemed to include securitized debts.				
DSP Small Cap Fund	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. There is no assurance that the investment objective of the Scheme will be achieved	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% #251 st company onwards in terms of full market capitalization would be considered as small cap companies. *Debt instruments may include securitised debt upto 10% of the net assets of the Scheme.	138841	397266	3,839.40	12,468.33
DSP Equity Savings Fund	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	Under normal circumstances, when adequate arbitrage opportunities are available and accessible in the cash and derivative market segment, the asset	2964	10343	1145.95	1112.21

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	<p>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>allocation of the Scheme will be as follows:</p> <p>A. Equity & 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 & 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 & Equity related instruments including derivatives: 55%- 65%</p> <p>A1. Of which cash-futures arbitrage*: 0%-45%</p> <p>A2. Of which net long equity exposure^: 20% - 55%</p> <p>B. Debt and money market instruments :25% - 60%</p>				

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
		<p>C. Units issued by REITs & InvITs: 0% -10%</p> <p>*Refers to equity exposure completely hedged with corresponding equity derivatives</p> <p>^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 Aggressive Hybrid Fund	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). There is no assurance that the investment objective of the Scheme will be achieved.	<p>Equity and equity related Instruments: 65% - 80%</p> <p>Debt instruments: 20% - 35%</p>	19665	164362	794.50	9,582.41
DSP Dynamic Asset Allocation Fund	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. Equity allocation will be decided based on a combination of valuation and momentum while fixed income and arbitrage will be resultant allocation.	<p>A. Equity & Equity related instruments Including derivatives: 65% - 100%</p> <p>B. Debt and money market instruments: 0%-35%</p>	9635	38742	550.18	2,650.26

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 2024 (Rs. in crores)	
			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 fixed income securities and by using arbitrage and other derivative strategies.</p> <p>There is 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 & 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:</p> <p>Equity & Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc. #: 65% - 100%</p> <p>Debt, Money market instruments: 0-35%</p> <p>When adequate arbitrage opportunities are not available in the Derivative and equity markets:</p> <p>Equity & 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>	2501	6801	3,634.03	1,651.76

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 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 Healthcare Fund	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. However, there can be no assurance that the investment objective of the scheme will be achieved.	<p>A. Equity and equity related securities of pharmaceutical and healthcare companies: 80% - 100%</p> <p>B. Equity and Equity related securities of other: 0% - 20% Companies</p> <p>C. Debt, securitized debt and Money Market Securities: 0% - 20%</p> <p>Units issued by REITs & InvITs: 0% - 10%</p>	48670	68002	1,135.90	2,113.49
DSP Quant Fund	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	<p>A. Equity & Equity related instruments including derivatives: 80%-100%</p> <p>B. Debt and money market instruments: 0%-20%</p>	12529	17810	523.36	542.79

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	securities. The portfolio of stocks will be selected, weighed and rebalanced based on a quant model theme. There is no assurance that the investment objective of the scheme will be achieved.	C. Units issued by REITs & InvITs: 0%- 5%				
DSP Value Fund	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. However, there is no assurance that the investment objective of the scheme will be realized.	Equity & Equity related instruments including derivatives: 65%- 100% Debt, securitized debt* and money market instruments: 0%-35% Units issued by REITs & InvITs: 0%-10% *Exposure to securitized debt will not exceed 10% of the net assets of the Scheme. \$The Scheme may invest up to 35% of its total assets in foreign securities.	9047	23666	281.80	628.58
DSP Multi Asset Allocation Fund	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 There is no assurance that the investment objective of the Scheme will be achieved.	A. Equity & Equity related instruments including derivatives – 35% - 80% B. Debt and money market instruments* - 10% - 50% C. Gold ETFs & other Gold related instruments (including ETCDs) as permitted by SEBI from time to time - 10% - 50% D. Other Commodity ETFs, Exchange Traded Commodity Derivatives (ETCDs) & any other	15602	56843	473.01	1,500.52

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
		<p>mode of investment in commodities as permitted by SEBI from time to time. – 0% - 20%</p> <p>E. Units of REITs & InvITs – 0% - 10%</p> <p>*The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time, including schemes of mutual funds.</p>				
DSP Banking & Financial Services Fund	The primary investment objective of the scheme is to seek to generate returns through investment in domestic and overseas equity and equity related securities of companies engaged in banking and financial services sector. There is no assurance that the investment objective of the Scheme will be achieved.	<p>Equity and equity related securities of companies engaged in banking and financial services sector – 80% - 100%</p> <p>Equity and equity related securities of other companies – 0% - 20%</p> <p>Debt and Money Market Instruments* - 0% - 20%</p> <p>Units issued by REITs & InvITs - 0% - 10%</p> <p>*Includes only government securities, treasury bills, reverse repos in government securities, tri-party repos and other like instruments as specified by the Reserve Bank of India/ SEBI from time to time.</p>	10174	33640	198.90	836.21
DSP Multicap Fund	The investment objective of the scheme is to seek to generate long-term capital appreciation from a portfolio of equity and	Equity and equity related securities of which#: 75% - 100%	21832	155463	114.55	1,755.09

Scheme Name	Investment Objective	Allocation	Number of Folios as on November 30, 2024		AUM as on November 30, 2024 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	<p>equity related securities across market capitalization.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>	<p>- Large cap companies – 25% - 50%</p> <p>- Mid cap companies - 25% - 50%</p> <p>- Small cap companies - 25% - 50%</p> <p>Equity and equity related overseas securities – 0% - 25%</p> <p>Debt and Money Market Instruments* - 0% - 25%</p> <p>Units issued by REITs & InvITs - 0% - 10%</p>				

For detailed of asset allocation of the aforesaid schemes, investors are requested to refer its scheme Information documents available on 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.