

# 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

# DSP Equity Fund

Multi Cap Fund- An open ended equity scheme investing across large cap, mid cap, small cap stocks

**DSP**  
MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>20.31%</b>
✓ HDFC Bank Limited	7.27%
✓ ICICI Bank Limited	7.09%
✓ Kotak Mahindra Bank Limited	3.50%
✓ Axis Bank Limited	2.44%
<b>Finance</b>	<b>17.32%</b>
✓ Bajaj Finance Limited	4.50%
✓ Muthoot Finance Limited	3.26%
Bajaj Finserv Limited	1.95%
Housing Development Finance Corporation Limited	1.93%
ICICI Lombard General Insurance Company Limited	1.49%
HDFC Life Insurance Company Limited	1.29%
ICICI Prudential Life Insurance Company Limited	1.11%
HDFC Asset Management Company Limited	1.06%
Equitas Holdings Limited	0.49%
Satin Creditcare Network Limited	0.22%
Satin Creditcare Network Limited - Partly Paid Shares ^	0.03%
<b>Pharmaceuticals</b>	<b>6.56%</b>
Dr. Reddy's Laboratories Limited	2.44%
Alkem Laboratories Limited	1.80%
Divi's Laboratories Limited	1.18%
IPCA Laboratories Limited	1.14%
<b>Cement</b>	<b>6.07%</b>
✓ UltraTech Cement Limited	3.62%
Shree Cement Limited	1.63%
The Ramco Cements Limited	0.81%
<b>Software</b>	<b>5.60%</b>
✓ Tata Consultancy Services Limited	3.33%
Infosys Limited	2.26%
<b>Retailing</b>	<b>5.35%</b>
✓ Avenue Supermarts Limited	2.46%
V-Mart Retail Limited	1.99%
Trent Limited	0.90%
<b>Consumer Durables</b>	<b>5.30%</b>
Crompton Greaves Consumer Electricals Limited	1.17%
Volta Limited	1.15%
Havells India Limited	1.14%
Relaxo Footwears Limited	1.10%
V-Guard Industries Limited	0.74%
<b>Consumer Non Durables</b>	<b>5.27%</b>
Britannia Industries Limited	2.31%
Asian Paints Limited	1.61%
Emami Limited	1.34%
<b>Gas</b>	<b>5.09%</b>
Indraprastha Gas Limited	1.96%
Gujarat Gas Limited	1.63%
Petronet LNG Limited	1.50%
<b>Telecom - Services</b>	<b>4.55%</b>
✓ Bharti Airtel Limited	4.55%
<b>Chemicals</b>	<b>4.27%</b>
Atul Limited	2.00%
Aarti Industries Limited	1.57%
Solar Industries India Limited	0.70%
<b>Construction</b>	<b>3.68%</b>
Godrej Properties Limited	1.88%
KNR Constructions Limited	1.14%
Ahluwalia Contracts (India) Limited	0.66%
<b>Auto Ancillaries</b>	<b>2.16%</b>
Minda Industries Limited	1.25%
Balkrishna Industries Limited	0.90%
Minda Industries Limited - Rights	*
<b>Fertilisers</b>	<b>2.10%</b>
Coromandel International Limited	2.10%
<b>Pesticides</b>	<b>1.54%</b>
PI Industries Limited	1.54%
<b>Power</b>	<b>1.06%</b>
Tata Power Company Limited	1.06%
<b>Industrial Products</b>	<b>0.80%</b>
KEI Industries Limited	0.80%
<b>Auto</b>	<b>0.72%</b>
Maruti Suzuki India Limited	0.72%
<b>Industrial Capital Goods</b>	<b>0.65%</b>
Siemens Limited	0.65%
<b>Textiles - Synthetic</b>	<b>0.28%</b>
Ganesha Ecosphere Limited	0.28%
<b>Total</b>	<b>98.65%</b>
<b>Unlisted</b>	
<b>Software</b>	<b>*</b>
SIP Technologies & Export Limited**	*
<b>Media &amp; Entertainment</b>	<b>*</b>
Magnasound (India) Limited**	*
<b>Total</b>	<b>*</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	2.66%
<b>Total</b>	<b>2.66%</b>

Name of Instrument	% to Net Assets
Cash & Cash Equivalent	
Net Receivables/Payables	-1.31%
<b>Total</b>	<b>-1.31%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

^ Pending Listing

\*Less than 0.01%

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

## INCEPTION DATE

April 29, 1997

## BENCHMARK

Nifty 500 (TRI)

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 41.186

Direct Plan

Growth: ₹ 43.481

## TOTAL AUM

3,726 Cr

## MONTHLY AVERAGE AUM

3,687 Cr

## Portfolio Turnover Ratio

(Last 12 months):

0.58

## 3 Year Risk Statistics:

Standard Deviation : 22.62%

Beta : 1.00

R-Squared : 92.68%

Sharpe Ratio : 0.00040

## Month End Expense Ratio

Regular Plan : 2.02%

Direct Plan : 1.05%

## INCEPTION DATE

Mar 10, 2003

## BENCHMARK

S&P BSE 100 (TRI)

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 197.852

Direct Plan

Growth: ₹ 207.948

## TOTAL AUM

2,314 Cr

## MONTHLY AVERAGE AUM

2,341 Cr

## Portfolio Turnover Ratio (Last 12 months):

0.42

## 3 Year Risk Statistics:

Standard Deviation : 23.75%

Beta : 1.10

R-Squared : 94.64%

Sharpe Ratio : -0.15

## Month End Expense Ratio

Regular Plan : 2.14%

Direct Plan : 1.38%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>20.94%</b>
✓ HDFC Bank Limited	9.83%
✓ ICICI Bank Limited	7.34%
✓ Kotak Mahindra Bank Limited	3.78%
<b>Software</b>	<b>12.73%</b>
✓ Infosys Limited	5.34%
✓ Tata Consultancy Services Limited	4.97%
HCL Technologies Limited	2.42%
<b>Finance</b>	<b>10.17%</b>
Bajaj Finance Limited	2.58%
SBI Life Insurance Company Limited	2.53%
HDFC Life Insurance Company Limited	2.13%
ICICI Lombard General Insurance Company Limited	1.78%
ICICI Prudential Life Insurance Company Limited	0.82%
Equitas Holdings Limited	0.32%
<b>Pharmaceuticals</b>	<b>8.76%</b>
✓ Cipla Limited	3.32%
Dr. Reddy's Laboratories Limited	3.08%
Indoco Remedies Limited	1.26%
Jubilant Life Sciences Limited	1.10%
<b>Auto</b>	<b>8.45%</b>
✓ Maruti Suzuki India Limited	4.73%
✓ Eicher Motors Limited	3.20%
Mahindra & Mahindra Limited	0.52%
<b>Cement</b>	<b>7.95%</b>
✓ UltraTech Cement Limited	5.47%
Shree Cement Limited	2.49%
<b>Consumer Non Durables</b>	<b>6.27%</b>
Colgate Palmolive (India) Limited	2.65%
Britannia Industries Limited	1.82%
Hindustan Unilever Limited	1.80%
<b>Petroleum Products</b>	<b>5.56%</b>
Reliance Industries Limited	3.08%
Bharat Petroleum Corporation Limited	2.25%
Reliance Industries Limited - Partly Paid Shares	0.22%
<b>Telecom - Services</b>	<b>4.86%</b>
✓ Bharti Airtel Limited	4.86%
<b>Consumer Durables</b>	<b>2.66%</b>
Titan Company Limited	2.66%
<b>Construction Project</b>	<b>2.11%</b>
Larsen & Toubro Limited	2.11%
<b>Retailing</b>	<b>1.85%</b>
Avenue Supermarts Limited	1.85%
<b>Non - Ferrous Metals</b>	<b>1.09%</b>
Hindalco Industries Limited	1.09%
<b>Transportation</b>	<b>0.73%</b>
Adani Ports and Special Economic Zone Limited	0.73%
<b>Total</b>	<b>94.13%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	6.31%
<b>Total</b>	<b>6.31%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.44%
<b>Total</b>	<b>-0.44%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 91.45%, Mid Cap 1.10%, Small-Cap 1.58%.  
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 Equity Opportunities Fund

Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid 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>23.85%</b>
✓ ICICI Bank Limited	9.39%
✓ HDFC Bank Limited	8.06%
✓ State Bank of India	4.29%
The Federal Bank Limited	1.11%
City Union Bank Limited	0.99%
<b>Pharmaceuticals</b>	<b>9.51%</b>
✓ Dr. Reddy's Laboratories Limited	2.08%
Alkem Laboratories Limited	1.72%
IPCA Laboratories Limited	1.57%
Jubilant Life Sciences Limited	1.34%
Cipla Limited	1.12%
Sun Pharmaceutical Industries Limited	0.85%
Alembic Pharmaceuticals Limited	0.82%
<b>Finance</b>	<b>9.26%</b>
✓ Housing Development Finance Corporation Limited	1.97%
Manappuram Finance Limited	1.88%
HDFC Asset Management Company Limited	1.02%
SBI Life Insurance Company Limited	0.99%
Cholamandalam Investment and Finance Company Limited	0.96%
L&T Finance Holdings Limited	0.91%
ICICI Lombard General Insurance Company Limited	0.72%
Equitas Holdings Limited	0.60%
Satin Creditcare Network Limited	0.18%
Satin Creditcare Network Limited - Partly Paid Shares ^	0.03%
<b>Telecom - Services</b>	<b>7.88%</b>
✓ Bharti Airtel Limited	7.88%
City Online Services Ltd**	*
<b>Consumer Non Durables</b>	<b>6.97%</b>
Emami Limited	1.76%
Kansai Nerolac Paints Limited	1.52%
Britannia Industries Limited	1.19%
Hatsun Agro Product Limited	1.10%
Hindustan Unilever Limited	0.93%
Dabur India Limited	0.48%
<b>Software</b>	<b>4.75%</b>
✓ Infosys Limited	4.20%
Mphasis Limited	0.55%
<b>Cement</b>	<b>4.53%</b>
ACC Limited	1.33%
Dalmia Bharat Limited	1.30%
UltraTech Cement Limited	1.21%
The Ramco Cements Limited	0.70%
<b>Consumer Durables</b>	<b>3.74%</b>
✓ Crompton Greaves Consumer Electricals Limited	1.94%
Voltas Limited	1.07%
V-Guard Industries Limited	0.73%
<b>Petroleum Products</b>	<b>3.35%</b>
✓ Reliance Industries Limited	2.05%
Bharat Petroleum Corporation Limited	1.18%
Reliance Industries Limited - Partly Paid Shares	0.12%
<b>Construction</b>	<b>3.25%</b>
The Phoenix Mills Limited	1.15%
KNR Constructions Limited	0.79%
Godrej Properties Limited	0.72%
Ahluwalia Contracts (India) Limited	0.59%
<b>Power</b>	<b>2.74%</b>
NTPC Limited	1.77%
CESC Limited	0.97%
<b>Chemicals</b>	<b>2.29%</b>
Atul Limited	1.22%
Aarti Industries Limited	1.07%
<b>Fertilisers</b>	<b>2.25%</b>
✓ Coromandel International Limited	2.25%
<b>Industrial Products</b>	<b>2.21%</b>
Supreme Industries Limited	1.59%
KEI Industries Limited	0.62%
<b>Auto Ancillaries</b>	<b>1.74%</b>
Balkrishna Industries Limited	1.03%
Minda Industries Limited	0.71%
Minda Industries Limited - Rights	*
<b>Non - Ferrous Metals</b>	<b>1.71%</b>
Hindalco Industries Limited	1.71%
<b>Gas</b>	<b>1.36%</b>

Name of Instrument	% to Net Assets
Gujarat State Petronet Limited	1.36%
<b>Media &amp; Entertainment</b>	<b>1.29%</b>
Sun TV Network Limited	1.29%
<b>Industrial Capital Goods</b>	<b>1.21%</b>
Bharat Electronics Limited	1.21%
<b>Auto</b>	<b>1.19%</b>
Hero MotoCorp Limited	1.19%
<b>Construction Project</b>	<b>0.93%</b>
Larsen & Toubro Limited	0.93%
<b>Minerals/Mining</b>	<b>0.92%</b>
Coal India Limited	0.92%
<b>Transportation</b>	<b>0.69%</b>
Container Corporation of India Limited	0.69%
<b>Telecom - Equipment &amp; Accessories</b>	<b>0.65%</b>
Sterlite Technologies Limited	0.65%
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>0.51%</b>
Westlife Development Ltd	0.51%
<b>Pesticides</b>	<b>0.08%</b>
PI Industries Limited	0.08%
<b>Total</b>	<b>98.87%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>	<b>1.68%</b>
<b>Total</b>	<b>1.68%</b>
<b>Cash &amp; Cash Equivalent</b>	
<b>Net Receivables/Payables</b>	<b>-0.55%</b>
<b>Total</b>	<b>-0.55%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

^ Pending Listing

\* Less than 0.01%

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

Classification of % of holdings based on Market Capitalisation: Large-Cap 58.66%, Mid Cap 36.24%, Small-Cap 3.97%.

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

DSP Equity Opportunities Fund erstwhile known as DSP Opportunities Fund

## INCEPTION DATE

May 16, 2000

## BENCHMARK

Nifty Large Midcap 250 (TRI)

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 223.053

Direct Plan

Growth: ₹ 237.646

## TOTAL AUM

5,017 Cr

## MONTHLY AVERAGE AUM

5,022 Cr

## Portfolio Turnover Ratio (Last 12 months):

1.29

## 3 Year Risk Statistics:

Standard Deviation : 22.79%

Beta : 0.98

R-Squared : 97.88%

Sharpe Ratio : -0.07

## Month End Expense Ratio

Regular Plan : 1.97%

Direct Plan : 1.05%

**INCEPTION DATE**

June 11, 2004

**BENCHMARK**

S&P BSE 100 (TRI)

**NAV AS ON**

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 77.700

Direct Plan

Growth: ₹ 81.066

**TOTAL AUM**

808 Cr

**MONTHLY AVERAGE AUM**

800 Cr

**Portfolio Turnover Ratio**

(Last 12 months):

0.94

**3 Year Risk Statistics:**

Standard Deviation : 26.14%

Beta : 1.13

R-Squared : 83.27%

Sharpe Ratio : -0.35

**Month End Expense Ratio**

Regular Plan : 2.47%

Direct Plan : 1.92%

**Portfolio**

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>18.65%</b>
✓ ICICI Bank Limited	9.53%
✓ HDFC Bank Limited	5.47%
✓ State Bank of India	3.65%
<b>Telecom - Services</b>	<b>8.79%</b>
✓ Bharti Airtel Limited	8.79%
<b>Industrial Capital Goods</b>	<b>7.96%</b>
Thermax Limited	2.02%
Bharat Electronics Limited	1.96%
Siemens Limited	1.89%
BEML Limited	1.09%
ABB India Limited	1.00%
<b>Power</b>	<b>7.70%</b>
✓ Tata Power Company Limited	2.17%
NTPC Limited	1.99%
Power Grid Corporation of India Limited	1.58%
CESC Limited	1.06%
Kalpataru Power Transmission Limited	0.89%
Construction Project	7.54%
✓ Larsen & Toubro Limited	2.76%
H.G. Infra Engineering Limited	1.56%
Ashoka Buildcon Limited	1.28%
Dilip Buildcon Limited	1.04%
Techno Electric & Engineering Company Limited	0.89%
<b>Construction</b>	<b>6.03%</b>
✓ KNR Constructions Limited	2.98%
Ahluwalia Contracts (India) Limited	1.68%
PNC Infratech Limited	1.37%
<b>Cement</b>	<b>5.81%</b>
✓ ACC Limited	2.31%
✓ UltraTech Cement Limited	2.30%
JK Lakshmi Cement Limited	1.20%
<b>Industrial Products</b>	<b>5.28%</b>
Bharat Forge Limited	1.51%
Carborundum Universal Limited	1.24%
Finolex Cables Limited	1.00%
KEI Industries Limited	0.81%
Grindwell Norton Limited	0.71%
<b>Petroleum Products</b>	<b>4.97%</b>
✓ Reliance Industries Limited	2.27%
Bharat Petroleum Corporation Limited	1.35%
Hindustan Petroleum Corporation Limited	1.25%
Reliance Industries Limited - Partly Paid Shares	0.10%
<b>Consumer Durables</b>	<b>3.94%</b>
Crompton Greaves Consumer Electricals Limited	1.66%
Blue Star Limited	1.16%
Voltas Limited	1.12%
<b>Transportation</b>	<b>3.70%</b>
Gujarat Pipavav Port Limited	2.10%
Container Corporation of India Limited	1.60%
<b>Finance</b>	<b>3.29%</b>
Manappuram Finance Limited	1.54%
Housing Development Finance Corporation Limited	1.40%
Satin Creditcare Network Limited	0.30%
Satin Creditcare Network Limited - Partly Paid Shares ^	0.04%
<b>Ferrous Metals</b>	<b>3.13%</b>
Ratnamani Metals & Tubes Limited	1.18%
Tata Steel Limited	1.06%
APL Apollo Tubes Limited	0.89%
<b>Non - Ferrous Metals</b>	<b>2.89%</b>
Hindalco Industries Limited	1.71%
Hindustan Zinc Limited	1.18%
<b>Fertilisers</b>	<b>2.03%</b>
Chambal Fertilizers & Chemicals Limited	2.03%
<b>Gas</b>	<b>1.89%</b>
Gujarat State Petronet Limited	1.01%
Gujarat Gas Limited	0.88%
<b>Textile Products</b>	<b>1.37%</b>
Welspun India Limited	1.37%
<b>Chemicals</b>	<b>1.14%</b>
Solar Industries India Limited	1.14%
<b>Minerals/Mining</b>	<b>1.10%</b>
Coal India Limited	1.10%
<b>Auto Ancillaries</b>	<b>1.04%</b>
Exide Industries Limited	1.04%

Name of Instrument	% to Net Assets
<b>Pesticides</b>	<b>0.07%</b>
PI Industries Limited	0.07%
<b>Total</b>	<b>98.28%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.52%
<b>Total</b>	<b>1.52%</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

^ Pending Listing

# DSP Mid Cap Fund

Mid Cap Fund- An open ended equity scheme predominantly investing in mid 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>Pharmaceuticals</b>	<b>13.78%</b>
✓ IPCA Laboratories Limited	4.79%
✓ Divi's Laboratories Limited	3.12%
Alembic Pharmaceuticals Limited	2.63%
Dr. Reddy's Laboratories Limited	1.66%
Alkem Laboratories Limited	1.58%
<b>Industrial Products</b>	<b>12.01%</b>
✓ Supreme Industries Limited	3.16%
Bharat Forge Limited	2.42%
ALA Engineering Limited	2.27%
SRF Limited	1.64%
Finolex Cables Limited	1.03%
Finolex Industries Limited	0.94%
Cummins India Limited	0.56%
<b>Finance</b>	<b>10.78%</b>
✓ Cholamandalam Investment and Finance Company Limited	3.24%
✓ Manappuram Finance Limited	3.02%
Max Financial Services Limited	2.52%
SBI Life Insurance Company Limited	1.75%
Repro Home Finance Limited	0.25%
<b>Consumer Durables</b>	<b>9.25%</b>
Bata India Limited	2.77%
Voltas Limited	2.47%
Sheela Foam Limited	2.08%
V-Guard Industries Limited	1.08%
Symphony Limited	0.85%
<b>Consumer Non Durables</b>	<b>7.07%</b>
Jubilant Foodworks Limited	2.72%
Emami Limited	2.03%
Hatsun Agro Product Limited	1.56%
Dabur India Limited	0.77%
Auto Ancillaries	6.28%
✓ Balkrishna Industries Limited	3.76%
Exide Industries Limited	2.51%
<b>Banks</b>	<b>5.75%</b>
City Union Bank Limited	2.31%
HDFC Bank Limited	1.95%
The Federal Bank Limited	1.48%
<b>Chemicals</b>	<b>5.62%</b>
✓ Atul Limited	3.48%
Solar Industries India Limited	2.14%
<b>Fertilisers</b>	<b>3.58%</b>
✓ Coromandel International Limited	3.58%
<b>Software</b>	<b>3.52%</b>
✓ Infosys Limited	3.52%
<b>Cement</b>	<b>3.01%</b>
✓ The Ramco Cements Limited	3.01%
<b>Gas</b>	<b>2.22%</b>
Gujarat State Petronet Limited	2.22%
<b>Auto</b>	<b>1.94%</b>
Eicher Motors Limited	1.94%
<b>Industrial Capital Goods</b>	<b>1.62%</b>
Siemens Limited	1.62%
<b>Construction</b>	<b>1.39%</b>
The Phoenix Mills Limited	1.39%
<b>Pesticides</b>	<b>1.26%</b>
Dhanuka Agritech Limited	0.87%
PI Industries Limited	0.40%
<b>Telecom - Equipment &amp; Accessories</b>	<b>0.86%</b>
Sterlite Technologies Limited	0.86%
<b>Construction Project</b>	<b>0.75%</b>
Techno Electric & Engineering Company Limited	0.75%
<b>Textiles - Cotton</b>	<b>0.73%</b>
Vardhman Textiles Limited	0.73%
<b>Total</b>	<b>91.43%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	9.11%
<b>Total</b>	<b>9.11%</b>

Name of Instrument	% to Net Assets
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.54%
<b>Total</b>	<b>-0.54%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Notes: 1. Classification of % of holdings based on Market Capitalisation: Large-Cap 17.91%, Mid-Cap 66.01%, Small-Cap 7.51%.

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 Mid Cap Fund erstwhile known as DSP Small & Mid Cap Fund

## INCEPTION DATE

Nov 14, 2006

## BENCHMARK

Nifty Midcap 100 Index (TRI)

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 59.621

Direct Plan

Growth: ₹ 63.249

## TOTAL AUM

7,883 Cr

## MONTHLY AVERAGE AUM

7,783 Cr

## Portfolio Turnover Ratio

(Last 12 months):

0.20

## 3 Year Risk Statistics:

Standard Deviation : 22.30%

Beta : 0.78

R-Squared : 93.94%

Sharpe Ratio : 0.05

## Month End Expense Ratio

Regular Plan : 1.93%

Direct Plan : 1.01%

## INCEPTION DATE

Jan 18, 2007

## BENCHMARK

Nifty 500 (TRI)

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 48.719

Direct Plan

Growth: ₹ 51.677

## TOTAL AUM

6,298 Cr

## MONTHLY AVERAGE AUM

6,258 Cr

## Portfolio Turnover Ratio

(Last 12 months):

1.34

## 3 Year Risk Statistics:

Standard Deviation : 22.14%

Beta : 1.00

R-Squared : 97.53%

Sharpe Ratio : -0.04

## Month End Expense Ratio

Regular Plan : 1.88%

Direct Plan : 0.95%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>25.61%</b>
✓ ICICI Bank Limited	9.91%
✓ HDFC Bank Limited	9.22%
✓ State Bank of India	4.43%
Kotak Mahindra Bank Limited	1.12%
Axis Bank Limited	0.93%
<b>Finance</b>	<b>9.80%</b>
✓ Housing Development Finance Corporation Limited	2.69%
Manappuram Finance Limited	1.97%
HDFC Asset Management Company Limited	1.09%
SBI Life Insurance Company Limited	1.06%
Cholamandalam Investment and Finance Company Limited	0.90%
HDFC Life Insurance Company Limited	0.81%
ICICI Lombard General Insurance Company Limited	0.70%
Equitas Holdings Limited	0.59%
<b>Pharmaceuticals</b>	<b>8.96%</b>
✓ Dr. Reddy's Laboratories Limited	2.06%
JB Chemicals & Pharmaceuticals Limited	1.78%
Alkem Laboratories Limited	1.50%
IPCA Laboratories Limited	1.30%
Cipla Limited	1.26%
Sun Pharmaceutical Industries Limited	1.06%
<b>Telecom - Services</b>	<b>8.47%</b>
✓ Bharti Airtel Limited	8.47%
<b>Consumer Non Durables</b>	<b>6.57%</b>
Hindustan Unilever Limited	1.55%
Britannia Industries Limited	1.43%
Emami Limited	1.39%
Asian Paints Limited	0.89%
Colgate Palmolive (India) Limited	0.52%
Dabur India Limited	0.50%
LT Foods Limited	0.29%
<b>Software</b>	<b>6.53%</b>
✓ Infosys Limited	5.98%
Mphasis Limited	0.55%
<b>Petroleum Products</b>	<b>5.28%</b>
✓ Reliance Industries Limited	3.29%
Bharat Petroleum Corporation Limited	0.96%
Hindustan Petroleum Corporation Limited	0.84%
Reliance Industries Limited - Partly Paid Shares	0.19%
<b>Consumer Durables</b>	<b>4.03%</b>
Crompton Greaves Consumer Electricals Limited	1.75%
Sheela Foam Limited	1.18%
Voltas Limited	1.10%
<b>Cement</b>	<b>3.84%</b>
✓ UltraTech Cement Limited	2.02%
ACC Limited	1.82%
<b>Chemicals</b>	<b>2.83%</b>
Atul Limited	1.86%
GHCL Limited	0.97%
<b>Power</b>	<b>2.57%</b>
✓ NTPC Limited	2.05%
CESC Limited	0.51%
<b>Non - Ferrous Metals</b>	<b>1.65%</b>
Hindalco Industries Limited	1.65%
<b>Industrial Capital Goods</b>	<b>1.18%</b>
Bharat Electronics Limited	1.18%
<b>Gas</b>	<b>1.16%</b>
Gujarat State Petronet Limited	1.16%
<b>Construction Project</b>	<b>1.14%</b>
Larsen & Toubro Limited	1.14%
<b>Auto</b>	<b>1.10%</b>
Hero MotoCorp Limited	1.10%
<b>Industrial Products</b>	<b>1.10%</b>
KEI Industries Limited	0.56%
Finolex Cables Limited	0.49%
Srikalahasthi Pipes Limited	0.05%
<b>Construction</b>	<b>1.07%</b>
KNR Constructions Limited	0.65%
Ahluwalia Contracts (India) Limited	0.41%
<b>Transportation</b>	<b>0.98%</b>
Container Corporation of India Limited	0.98%
<b>Fertilisers</b>	<b>0.92%</b>
Coromandel International Limited	0.92%

Name of Instrument	% to Net Assets
<b>Minerals/Mining</b>	<b>0.90%</b>
Coal India Limited	0.90%
<b>Textile Products</b>	<b>0.86%</b>
Welspun India Limited	0.86%
<b>Textiles - Cotton</b>	<b>0.79%</b>
Vardhman Textiles Limited	0.79%
<b>Auto Ancillaries</b>	<b>0.57%</b>
Varroc Engineering Limited	0.57%
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>0.49%</b>
Westlife Development Ltd	0.49%
<b>Telecom - Equipment &amp; Accessories</b>	<b>0.32%</b>
Sterlite Technologies Limited	0.32%
<b>Pesticides</b>	<b>0.12%</b>
PI Industries Limited	0.12%
<b>Total</b>	<b>98.83%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.54%
<b>Total</b>	<b>1.54%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.37%
<b>Total</b>	<b>-0.37%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

# DSP Healthcare Fund

An open ended equity scheme investing in healthcare and pharmaceutical sector

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Pharmaceuticals	<b>69.57%</b>
✓ IPCA Laboratories Limited	8.05%
✓ Dr. Reddy's Laboratories Limited	7.85%
✓ Cipla Limited	7.49%
✓ Divi's Laboratories Limited	6.79%
✓ JB Chemicals & Pharmaceuticals Limited	5.95%
✓ Aarti Drugs Limited	5.29%
✓ Procter & Gamble Health Limited	4.96%
✓ Jubilant Life Sciences Limited	3.40%
Alkem Laboratories Limited	3.35%
Torrent Pharmaceuticals Limited	3.35%
Syngene International Limited	3.11%
Indoco Remedies Limited	2.69%
Alembic Pharmaceuticals Limited	2.46%
Unichem Laboratories Limited	2.23%
Abbott India Limited	1.46%
Ajanta Pharma Limited	1.14%
<b>Healthcare Services</b>	<b>12.86%</b>
Apollo Hospitals Enterprise Limited	3.28%
Dr. Lal Path Labs Ltd.	3.24%
Narayana Hrudayalaya Ltd.	3.01%
Max Healthcare Institute Ltd	2.92%
Max India Limited	0.40%
<b>Finance</b>	<b>2.55%</b>
ICICI Lombard General Insurance Company Limited	2.55%
<b>Total</b>	<b>84.97%</b>
<b>Foreign Securities and/or overseas ETF(s)</b>	
Listed / awaiting listing on the stock exchanges	
Pharmaceuticals	<b>7.09%</b>
✓ Abbott Laboratories	3.64%
✓ Intuitive Surgical Inc	3.44%
<b>Healthcare Services</b>	<b>2.99%</b>
Abiomed Inc	2.99%
<b>Total</b>	<b>10.07%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.77%
<b>Total</b>	<b>4.77%</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>

✓ Top Ten Holdings

## INCEPTION DATE

Nov 30, 2018

## BENCHMARK

S&P BSE HEALTHCARE (TRI)

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 16.280

Direct Plan

Growth: ₹ 16.795

## TOTAL AUM

708 Cr

## MONTHLY AVERAGE AUM

666 Cr

## Portfolio Turnover Ratio

(Last 12 months):

0.17

## Month End Expense Ratio

Regular Plan : 2.45%

Direct Plan : 1.00%



## INCEPTION DATE

Jun 10, 2019

## BENCHMARK

S&P BSE 200 TRI

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 10.881

Direct Plan

Growth: ₹ 10.985

## TOTAL AUM

287 Cr

## MONTHLY AVERAGE AUM

288 Cr

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

0.65

## Month End Expense Ratio

Regular Plan : 1.25%

Direct Plan : 0.56%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Finance	28.21%
✓ Housing Development Finance Corporation Limited	6.95%
✓ Bajaj Finance Limited	6.08%
✓ Bajaj Finserv Limited	4.33%
✓ HDFC Life Insurance Company Limited	4.21%
ICICI Prudential Life Insurance Company Limited	2.56%
ICICI Lombard General Insurance Company Limited	2.07%
Muthoot Finance Limited	2.02%
Consumer Non Durables	18.23%
✓ Asian Paints Limited	3.00%
Hindustan Unilever Limited	2.23%
Berger Paints (I) Limited	1.97%
Britannia Industries Limited	1.72%
Jubilant Foodworks Limited	1.50%
ITC Limited	1.38%
Colgate Palmolive (India) Limited	1.38%
Marico Limited	1.36%
Dabur India Limited	1.28%
Godrej Consumer Products Limited	1.25%
Nestle India Limited	1.17%
Software	15.11%
✓ HCL Technologies Limited	3.59%
✓ Infosys Limited	3.06%
✓ Tech Mahindra Limited	2.69%
Tata Consultancy Services Limited	2.63%
Larsen & Toubro Infotech Limited	1.66%
Mphasis Limited	1.48%
Banks	9.16%
✓ HDFC Bank Limited	8.21%
City Union Bank Limited	0.95%
Pharmaceuticals	8.38%
Divi's Laboratories Limited	1.76%
Cadila Healthcare Limited	1.57%
Dr. Reddy's Laboratories Limited	1.52%
Alkem Laboratories Limited	1.24%
Abbott India Limited	1.24%
Pfizer Limited	1.04%
Auto	6.39%
Hero MotoCorp Limited	1.93%
Eicher Motors Limited	1.57%
Maruti Suzuki India Limited	1.48%
Bajaj Auto Limited	1.41%
Consumer Durables	4.40%
Havells India Limited	2.56%
Titan Company Limited	0.97%
Bata India Limited	0.87%
Industrial Capital Goods	2.88%
Siemens Limited	1.78%
Honeywell Automation India Limited	1.10%
Chemicals	2.75%
✓ Pidilite Industries Limited	2.75%
Auto Ancillaries	1.38%
Bosch Limited	1.38%
Fertilisers	1.22%
Coromandel International Limited	1.22%
Textile Products	1.01%
Page Industries Limited	1.01%
Petroleum Products	0.87%
Castrol India Limited	0.87%
<b>Total</b>	<b>100.00%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.92%
<b>Total</b>	<b>0.92%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.92%
<b>Total</b>	<b>-0.92%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

# 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	
Industrial Products	12.21%
✓ Nilkamal Limited	2.75%
Swaraj Engines Limited	2.21%
Finolex Industries Limited	2.07%
Finolex Cables Limited	1.89%
SRF Limited	1.73%
Mold-Tek Packaging Limited	1.01%
Srikalahasti Pipes Limited	0.37%
IFGL Refractories Limited	0.18%
Pharmaceuticals	11.44%
✓ IPCA Laboratories Limited	5.62%
✓ Aarti Drugs Limited	2.97%
✓ JB Chemicals & Pharmaceuticals Limited	2.85%
Chemicals	8.72%
✓ Atul Limited	5.75%
GHCL Limited	1.50%
Navin Fluorine International Limited	1.29%
Plastiblends India Limited	0.18%
Auto Ancillaries	8.54%
✓ Tube Investments of India Limited	3.22%
Suprajit Engineering Limited	2.31%
Subros Limited	1.10%
Varrac Engineering Limited	0.95%
Lumax Auto Technologies Limited	0.49%
Sandhar Technologies Limited	0.47%
Ferrous Metals	7.83%
✓ APL Apollo Tubes Limited	3.43%
✓ Ratnamani Metals & Tubes Limited	2.61%
Kirloskar Ferrous Industries Ltd.	0.78%
Kalyani Steels Limited	0.76%
Yardman Special Steels Limited	0.25%
Consumer Durables	7.23%
Sheela Foam Limited	2.03%
La Opala RG Limited	1.71%
Amber Enterprises India Limited	1.34%
TTK Prestige Limited	0.94%
Dixon Technologies (India) Limited	0.67%
Greenlam Industries Limited	0.54%
Textile Products	5.65%
Welspun India Limited	2.32%
K.P.R. Mill Limited	1.67%
Siyaram Silk Mills Limited	1.00%
Himatsingka Seide Limited	0.42%
S. P. Apparels Limited	0.23%
Consumer Non Durables	5.54%
VST Industries Limited	1.96%
LT Foods Limited	1.41%
Triveni Engineering & Industries Limited	1.06%
Amrutanjan Health Care Limited	0.75%
Dwarikesh Sugar Industries Limited	0.36%
Finance	4.94%
✓ Manappuram Finance Limited	2.93%
Muthoot Capital Services Limited	0.91%
Repc Home Finance Limited	0.57%
Equitas Holdings Limited	0.53%
Construction	4.08%
Cera Sanitaryware Limited	2.03%
Kajaria Ceramics Limited	1.25%
KNR Constructions Limited	0.80%
Pesticides	3.86%
✓ Dhanuka Agritech Limited	2.45%
Sharda Cropchem Limited	1.40%
Banks	1.84%
DCB Bank Limited	1.84%
Fertilisers	1.72%
Chambal Fertilizers & Chemicals Limited	1.72%
Cement	1.70%
Star Cement Limited	0.87%
Prism Johnson Limited	0.83%
Industrial Capital Goods	1.33%
Voltamp Transformers Limited	0.92%
Triveni Turbine Limited	0.42%
Textiles - Cotton	1.24%

Name of Instrument	% to Net Assets
Yardman Textiles Limited	1.24%
Media & Entertainment	1.19%
INOX Leisure Limited	1.19%
Hotels, Resorts And Other Recreational Activities	1.16%
Westlife Development Ltd	1.16%
Healthcare Services	0.96%
Narayana Hrudayalaya Ltd.	0.96%
Retailing	0.85%
Shoppers Stop Limited	0.85%
Software	0.72%
eClerx Services Limited	0.72%
Construction Project	0.72%
Techno Electric & Engineering Company Limited	0.72%
Telecom - Equipment & Accessories	0.68%
Sterlite Technologies Limited	0.68%
<b>Total</b>	<b>94.14%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	6.48%
<b>Total</b>	<b>6.48%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.62%
<b>Total</b>	<b>-0.62%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 0.00%, Mid Cap 21.44%, Small-Cap 72.70%.

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

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 SmallCap (TRI)

### NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 57.614

Direct Plan

Growth: ₹ 60.626

### TOTAL AUM

5,149 Cr

### MONTHLY AVERAGE AUM

5,057 Cr

### Portfolio Turnover Ratio

(Last 12 months):

0.16

### 3 Year Risk Statistics:

Standard Deviation : 28.26%

Beta : 0.96

R-Squared : 97.26%

Sharpe Ratio : -0.17

### Month End Expense Ratio

Regular Plan : 2.00%

Direct Plan : 1.17%

## INCEPTION DATE

Jun 10, 2010

## BENCHMARK

S&P BSE 200 (TRI)

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 23.018

Direct Plan

Growth: ₹ 24.409

## TOTAL AUM

1,769 Cr

## MONTHLY AVERAGE AUM

1,788 Cr

## Portfolio Turnover Ratio

(Last 12 months):

0.44

## 3 Year Risk Statistics:

Standard Deviation : 23.92%

Beta : 1.10

R-Squared : 96.00%

Sharpe Ratio : -0.09

## Month End Expense Ratio

Regular Plan : 2.16%

Direct Plan : 1.08%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>17.34%</b>
✓ HDFC Bank Limited	9.96%
✓ ICICI Bank Limited	7.37%
<b>Consumer Durables</b>	<b>11.83%</b>
Havells India Limited	3.48%
Whirlpool of India Limited	3.35%
Sheela Foam Limited	2.64%
Titan Company Limited	2.36%
<b>Software</b>	<b>9.81%</b>
✓ Infosys Limited	5.15%
✓ Tata Consultancy Services Limited	3.67%
Tech Mahindra Limited	0.99%
<b>Finance</b>	<b>9.34%</b>
SBI Life Insurance Company Limited	3.02%
HDFC Life Insurance Company Limited	2.43%
ICICI Lombard General Insurance Company Limited	2.17%
Bajaj Finance Limited	1.71%
<b>Cement</b>	<b>8.75%</b>
✓ UltraTech Cement Limited	4.88%
✓ Shree Cement Limited	3.87%
<b>Auto</b>	<b>7.64%</b>
✓ Maruti Suzuki India Limited	4.36%
Eicher Motors Limited	3.28%
<b>Fertilisers</b>	<b>7.53%</b>
✓ Coromandel International Limited	7.53%
<b>Consumer Non Durables</b>	<b>7.37%</b>
Emami Limited	2.74%
Colgate Palmolive (India) Limited	2.70%
Dabur India Limited	1.94%
<b>Pharmaceuticals</b>	<b>6.00%</b>
Dr. Reddy's Laboratories Limited	3.09%
Cipla Limited	2.91%
<b>Petroleum Products</b>	<b>3.85%</b>
✓ Reliance Industries Limited	3.60%
Reliance Industries Limited - Partly Paid Shares	0.25%
<b>Telecom - Services</b>	<b>3.71%</b>
✓ Bharti Airtel Limited	3.71%
<b>Non - Ferrous Metals</b>	<b>1.44%</b>
Hindalco Industries Limited	1.44%
<b>Construction</b>	<b>1.28%</b>
Ahluwalia Contracts (India) Limited	1.28%
<b>Industrial Products</b>	<b>1.08%</b>
AIA Engineering Limited	1.08%
<b>Total</b>	<b>96.96%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	3.83%
<b>Total</b>	<b>3.83%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.79%
<b>Total</b>	<b>-0.79%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

DSP Focus Fund erstwhile known as DSP Focus 25 Fund

# 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>	<b>18.72%</b>
✓ Tata Steel Limited	8.05%
✓ Jindal Steel & Power Limited	4.52%
JSW Steel Limited	3.80%
Steel Authority of India Limited	2.35%
<b>Non - Ferrous Metals</b>	<b>16.47%</b>
✓ Hindalco Industries Limited	8.45%
✓ Hindustan Zinc Limited	8.02%
<b>Petroleum Products</b>	<b>13.62%</b>
✓ Reliance Industries Limited	4.54%
Hindustan Petroleum Corporation Limited	3.25%
Indian Oil Corporation Limited	2.97%
Bharat Petroleum Corporation Limited	2.58%
Reliance Industries Limited - Partly Paid Shares	0.29%
<b>Gas</b>	<b>10.14%</b>
✓ Petronet LNG Limited	4.12%
Indraprastha Gas Limited	2.62%
Gujarat State Petronet Limited	1.93%
GAIL (India) Limited	1.46%
<b>Minerals/Mining</b>	<b>8.10%</b>
✓ NMDC Limited	4.16%
✓ Coal India Limited	3.94%
<b>Oil</b>	<b>3.57%</b>
Oil & Natural Gas Corporation Limited	3.57%
<b>Consumer Non Durables</b>	<b>0.56%</b>
Triveni Engineering & Industries Limited	0.56%
<b>Total</b>	<b>71.18%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.91%
<b>Total</b>	<b>4.91%</b>
<b>OTHERS</b>	
<b>Foreign Securities</b>	
✓ BlackRock Global Funds - Sustainable Energy Fund (Class I2 USD Shares) <sup>^^</sup>	14.98%
✓ BlackRock Global Funds - World Energy Fund (Class I2 USD Shares) <sup>^^</sup>	10.62%
<b>Total</b>	<b>25.60%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-1.69%
<b>Total</b>	<b>-1.69%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

<sup>^^</sup>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 10/40 Net Total Return  
(The benchmark assumes quarterly rebalancing)

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 29.941

Direct Plan

Growth: ₹ 31.530

## TOTAL AUM

326 Cr

## MONTHLY AVERAGE AUM

329 Cr

## Portfolio Turnover Ratio

(Last 12 months):

0.94

## 3 Year Risk Statistics:

Standard Deviation : 23.21%

Beta : 0.89

R-Squared : 84.15%

Sharpe Ratio : -0.36

## Month End Expense Ratio

Regular Plan : 2.55%

Direct Plan : 1.50%

(Including weighted average TER of 0.26% of the underlying fund)

## INCEPTION DATE

March 14, 2018

## BENCHMARK

NIFTY 1D Rate Index

## NAV AS ON

**AUGUST 31, 2020**

Direct Plan

Daily Dividend : ₹ 1000.0000

## TOTAL AUM

89 Cr

## MONTHLY AVERAGE AUM

99 Cr

## Month End Expense Ratio

Direct Plan : 0.60%

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		99.20%
Total		99.20%
<b>Fixed Deposit</b>		
HDFC Bank Limited 15 Sep 2020 (Duration - 91 Days)	Unrated	0.68%
Total		0.68%
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.12%
Total		0.12%
<b>GRAND TOTAL</b>		<b>100.00%</b>

# DSP World Gold Fund

An open ended fund of fund scheme investing in BlackRock Global Funds - World Gold Fund (BGF - WGF)

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>OTHERS</b>	
Foreign Securities	
BlackRock Global Funds - World Gold Fund (Class I2 USD Shares)**	97.17%
<b>Total</b>	<b>97.17%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	3.49%
<b>Total</b>	<b>3.49%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.66%
<b>Total</b>	<b>-0.66%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

\*\*Fund domiciled in Luxembourg

## Additional Disclosure

DSP World Gold Fund (FOF) as on July 31, 2020	% to Net Assets
BlackRock Global Funds - World Gold Fund (Class I2 USD Shares)**	96.08%
TREPS / Reverse Repo Investments / Corporate Debt Repo	15.71%
Net Receivables/Payables	-11.79%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - World Gold Fund (Underlying Fund) as on July 31, 2020	
Top 10 stocks	
Security	% to Net Assets
NEWMONT CORPORATION	9.2%
BARRICK GOLD CORP	8.8%
KIRKLAND LAKE GOLD LTD	5.1%
KINROSS GOLD CORP	4.9%
GOLD FIELDS LTD	4.5%
NEWCREST MINING LTD	4.4%
WHEATON PRECIOUS METALS CORP	4.0%
ALAMOS GOLD INC	3.9%
B2GOLD CORP	3.5%
ANGLOGOLD ASHANTI LTD	3.5%
Others	46.6%
Cash	1.6%
<b>TOTAL</b>	<b>100.00%</b>
Sector Allocation	
Gold	88.9%
Silver	7.7%
Platinum Group Metals	1.8%
<b>TOTAL</b>	<b>98.39%</b>
Market Cap Allocation	
Large (>\$10bn)	57.4%
Mid	40.0%
Small (<\$1bn)	2.6%
<b>TOTAL</b>	<b>100.00%</b>

\*\*Fund domiciled in Luxembourg

## INCEPTION DATE

Sep 14, 2007

## BENCHMARK

FTSE Gold Mine

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 22.073

Direct Plan

Growth: ₹ 22.8583

## TOTAL AUM

830 Cr

## MONTHLY AVERAGE AUM

822 Cr

## Month End Expense Ratio<sup>^</sup>

Regular Plan : 2.41%

Direct Plan : 1.87%

(Including weighted average TER of 1.02% of the underlying fund)

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

<sup>^</sup>Total TER is inclusive of the weighted average expenses levied by underlying schemes under regulation 52(6)(a) of SEBI (Mutual Funds) Regulations, 1996.

## INCEPTION DATE

Dec 29, 2009

## BENCHMARK

Euromoney Global Mining  
Constrained Weights Net  
Total Return Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 10.5607

Direct Plan

Growth: ₹ 11.0045

## TOTAL AUM

47 Cr

## MONTHLY AVERAGE AUM

46 Cr

## Month End Expense Ratio<sup>^</sup>

Regular Plan : 2.19%

Direct Plan : 1.72%

(Including weighted average TER of 1.03% of the underlying fund)

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

<sup>^</sup>Total TER is inclusive of the weighted average expenses levied by underlying schemes under regulation 52(6)(a) of SEBI (Mutual Funds) Regulations, 1996.

## Portfolio

Name of Instrument	% to Net Assets
<b>OTHERS</b>	
Foreign Securities	
BlackRock Global Funds - World Mining Fund (Class I2 USD Shares) <sup>^^</sup>	97.18%
<b>Total</b>	<b>97.18%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	3.23%
<b>Total</b>	<b>3.23%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.41%
<b>Total</b>	<b>-0.41%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

<sup>^^</sup>Fund domiciled in Luxembourg

## Additional Disclosure

DSP World Mining Fund (FOF) as on July 31, 2020	% to Net Assets
BlackRock Global Funds - World Mining Fund (Class I2 USD Shares) <sup>^^</sup>	95.57%
TREPS / Reverse Repo Investments / Corporate Debt Repo	8.29%
Net Receivables/Payables	-3.86%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - World Mining Fund (Underlying Fund) as on July 31, 2020	
Top 10 stocks	
Security	% to Net Assets
NEWMONT CORPORATION	8.9%
BHP GROUP PLC	8.7%
RIO TINTO PLC	8.0%
VALE SA	6.1%
ANGLO AMERICAN PLC	5.3%
WHEATON PRECIOUS METALS CORP	5.0%
BARRICK GOLD CORP	4.9%
FRANCO NEVADA CORP	4.3%
FREEPORT-MCMORAN INC	4.1%
NORTHERN STAR RESOURCES LTD	2.6%
Others	41.5%
Cash	0.7%
<b>TOTAL</b>	<b>100.00%</b>
Sector Allocation	
Gold	36.6%
Diversified	31.0%
Copper	15.0%
Silver	5.3%
Iron	3.4%
Platinum Group Metals	3.0%
Nickel	2.7%
Industrial Minerals	1.3%
Steel	0.8%
Aluminium	0.2%
<b>TOTAL</b>	<b>99.34%</b>
Market Cap Allocation	
Large (>\$10bn)	75.2%
Mid	22.3%
Small (<\$1bn)	2.4%
<b>TOTAL</b>	<b>100.00%</b>

<sup>^^</sup>Fund domiciled in Luxembourg

# 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>OTHERS</b>	
Foreign Securities	
BlackRock Global Funds - World Energy Fund (Class I2 USD Shares)^	50.59%
BlackRock Global Funds - Sustainable Energy Fund (Class I2 USD Shares)^	45.00%
<b>Total</b>	<b>95.59%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	6.96%
<b>Total</b>	<b>6.96%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-2.55%
<b>Total</b>	<b>-2.55%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

^Fund domiciled in Luxembourg

## Additional Disclosure

DSP World Energy Fund (FOF) as on July 31, 2020	% to Net Assets
BlackRock Global Funds - World Energy Fund (Class I2 USD Shares)^	51.08%
BlackRock Global Funds - Sustainable Energy Fund (Class I2 USD Shares)^	43.57%
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.90%
Net Receivables/Payables	0.45%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - World Energy Fund (Underlying Fund) as on July 31, 2020	
Top 10 stocks	
Security	% to Net Assets
TOTAL SE	9.8%
CHEVRON CORP	9.5%
ROYAL DUTCH SHELL PLC	7.6%
BP PLC	6.0%
CONOCOPHILLIPS	5.4%
TC ENERGY CORP	5.1%
KINDER MORGAN INC	4.5%
WILLIAMS COMPANIES INC	4.4%
SUNCOR ENERGY INC	4.1%
PIONEER NATURAL RESOURCES COMPANY	3.4%
Others	36.6%
Cash	3.6%
<b>TOTAL</b>	<b>100.00%</b>
Sector Allocation	
Integrated	43.1%
E&P	26.4%
Distribution	16.4%
Refining & Marketing	5.9%
Oil Services	4.6%
<b>TOTAL</b>	<b>96.42%</b>
Market Cap Allocation	
Large (>\$10bn)	90.8%
Mid	7.4%
Small (<\$1bn)	1.8%
<b>TOTAL</b>	<b>100.00%</b>

^Fund domiciled in Luxembourg

BlackRock Global Funds - Sustainable Energy Fund (Underlying Fund) as on July 31, 2020	
Top 10 stocks	
Security	% to Net Assets
NEXTERA ENERGY INC	5.1%
ENEL SPA	4.8%
EDP RENOVAVEIS SA	4.2%
RWE AG	4.0%
SCHNEIDER ELECTRIC SE	4.0%
VESTAS WIND SYSTEMS A/S	3.4%
SAMSUNG SDI CO LTD	3.1%
FIRST SOLAR INC	3.1%
INFINEON TECHNOLOGIES AG	3.1%
KINGSPAN GROUP PLC	3.1%
Others	57.9%
Cash	4.2%
<b>TOTAL</b>	<b>100.00%</b>
Sector Allocation	
Building & Consumer	23.7%
Clean Power	21.4%
Automotive Technology	18.9%
Renewable Energy Technology	11.8%
Industrial Efficiency	7.6%
Materials	5.8%
Energy Storage & Infrastructure	4.6%
Components & Systems	2.1%
<b>TOTAL</b>	<b>95.83%</b>
Market Cap Allocation	
Large (>\$10bn)	70.6%
Mid	25.2%
Small (<\$1bn)	4.3%
<b>TOTAL</b>	<b>100.00%</b>

## INCEPTION DATE

Aug 14, 2009

## BENCHMARK

70.00% MSCI World Energy 10/40 Net Total Return + 30.00% MSCI World (Net)

(The benchmark assumes quarterly rebalancing)

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 11.9768

Direct Plan

Growth: ₹ 12.2428

## TOTAL AUM

37 Cr

## MONTHLY AVERAGE AUM

36 Cr

## Month End Expense Ratio^

Regular Plan : 2.31%

Direct Plan : 1.55%

(Including weighted average TER of 0.99% of the underlying fund)

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

^Total TER is inclusive of the weighted average expenses levied by underlying schemes under regulation 52(6)(a) of SEBI (Mutual Funds) Regulations, 1996.



## INCEPTION DATE

Oct 19, 2011

## BENCHMARK

MSCI ACWI Net Total Return

## NAV AS ON

### AUGUST 31, 2020

Regular Plan

Growth: ₹ 18.9050

Direct Plan

Growth: ₹ 19.3670

## TOTAL AUM

33 Cr

## MONTHLY AVERAGE AUM

33 Cr

## Month End Expense Ratio<sup>^</sup>

Regular Plan : 2.45%

Direct Plan : 2.31%

(Including weighted average TER of 0.71% of the underlying fund)

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

<sup>^</sup>Total TER is inclusive of the weighted average expenses levied by underlying schemes under regulation 52(6)(a) of SEBI (Mutual Funds) Regulations, 1996.

## Portfolio

Name of Instrument	% to Net Assets
<b>OTHERS</b>	
Foreign Securities	
BlackRock Global Funds - Nutrition Fund (Class I2 USD Shares) <sup>^^</sup>	95.67%
<b>Total</b>	<b>95.67%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.70%
<b>Total</b>	<b>4.70%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.37%
<b>Total</b>	<b>-0.37%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

<sup>^^</sup>Fund domiciled in Luxembourg.

## Additional Disclosure

DSP World Agriculture Fund (FOF) as on July 31, 2020	% to Net Assets
BlackRock Global Funds - Nutrition Fund (Class I2 USD Shares) <sup>^^</sup>	95.56%
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.56%
Net Receivables/Payables	-0.12%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - Nutrition Fun (Underlying Fund) as on July 31, 2020	
Top 10 stocks	
Security	% to Net Assets
TRACTOR SUPPLY COMPANY	4.7%
GROCERY OUTLET HOLDING CORP	4.6%
FMC CORPORATION	4.6%
NESTLE SA	4.4%
KERRY GROUP PLC	4.1%
SYMRISE AG	4.0%
GRAPHIC PACKAGING HOLDING CO	3.8%
UPL LTD	3.8%
JAMIESON WELLNESS INC	3.7%
COSTCO WHOLESALE CORPORATION	3.4%
Others	53.5%
Cash	5.4%
<b>TOTAL</b>	<b>100.00%</b>
Sector Allocation	
Ingredients	14.0%
Ag Chemical	8.3%
Nutritech	6.7%
Dieting & Wellness	6.1%
Food Retailer	5.3%
Food Distributor	4.5%
Food Producer	4.4%
Machinery	4.1%
EM Food Producer	3.4%
Fertiliser	2.1%
Commodity Processor	1.0%
Cannabis	0.1%
Other	34.4%
<b>TOTAL</b>	<b>94.64%</b>
Market Cap Allocation	
Large (>\$10bn)	50.1%
Mid	44.8%
Small (<\$1bn)	5.1%
<b>TOTAL</b>	<b>100.00%</b>

<sup>^^</sup>Fund domiciled in Luxembourg

# DSP US Flexible\* Equity Fund

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

DSP

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>OTHERS</b>	
Foreign Securities	
BlackRock Global Funds - US Flexible Equity Fund (Class I2 USD Shares)**	95.51%
<b>Total</b>	<b>95.51%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.69%
<b>Total</b>	<b>4.69%</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>

\*\*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.

## Additional Disclosure

DSP US Flexible Equity Fund (FOF) as on July 31, 2020	% to Net Assets
BlackRock Global Funds - US Flexible Equity Fund (Class I2 USD Shares)**	95.88%
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.16%
Net Receivables/Payables	-0.04%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - US Flexible Equity Fund (Underlying Fund) as on July 31, 2020	
Top 10 stocks	
Security	% to Net Assets
APPLE INC	7.0%
MICROSOFT CORPORATION	6.3%
ALPHABET INC	4.9%
AMAZON.COM INC	4.5%
FACEBOOK INC	3.5%
VISA INC	2.8%
UNITEDHEALTH GROUP INC	2.6%
COMCAST CORPORATION	2.4%
BERKSHIRE HATHAWAY INC	2.3%
CISCO SYSTEMS INC	2.3%
Others	59.7%
Cash	1.7%
<b>TOTAL</b>	<b>100.00%</b>
Sector Allocation	
Information Technology	25.8%
Consumer Discretionary	15.1%
Health Care	13.5%
Communication	12.4%
Industrials	9.7%
Financials	9.1%
Consumer Staples	5.5%
Energy	2.9%
Materials	2.7%
Utilities	1.1%
Real Estate	0.6%
<b>TOTAL</b>	<b>98.3%</b>
Market Cap Allocation	
Large (>\$10bn)	89.5%
Mid	8.8%
Small (<\$2bn)	0.0%
<b>TOTAL</b>	<b>98.3%</b>

\*\*Fund domiciled in Luxembourg

## INCEPTION DATE

August 03, 2012

## BENCHMARK

Russell 1000 TR Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 31.5298

Direct Plan

Growth: ₹ 33.1560

## TOTAL AUM

199 Cr

## MONTHLY AVERAGE AUM

202 Cr

## Month End Expense Ratio^

Regular Plan : 2.44%

Direct Plan : 1.64%

(Including weighted average TER of 0.77% of the underlying fund)

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

<sup>^</sup>Total TER is inclusive of the weighted average expenses levied by underlying schemes under regulation 52(6)(a) of SEBI (Mutual Funds) Regulations, 1996.

## INCEPTION DATE

Aug 21, 2014

## BENCHMARK

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

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 15.1008

Direct Plan

Growth: ₹ 15.4879

## TOTAL AUM

32 Cr

## MONTHLY AVERAGE AUM

32 Cr

## Month End Expense Ratio<sup>^</sup>

Regular Plan : 2.09%

Direct Plan : 1.58%

(Including weighted average TER of 0.80% of the underlying fund)

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

<sup>^</sup>Total TER is inclusive of the weighted average expenses levied by underlying schemes under regulation 52(6)(a) of SEBI (Mutual Funds) Regulations, 1996.

## Portfolio

Name of Instrument	% to Net Assets
<b>OTHERS</b>	
Foreign Securities	
BlackRock Global Funds - Global Allocation Fund (Class I2 USD Shares) <sup>^^</sup>	95.83%
<b>Total</b>	<b>95.83%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	7.63%
<b>Total</b>	<b>7.63%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-3.46%
<b>Total</b>	<b>-3.46%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

<sup>^^</sup>Fund domiciled in Luxembourg.

## Additional Disclosure

DSP Global Allocation Fund (FOF) as on July 31, 2020	% to Net Assets
BlackRock Global Funds - Global Allocation Fund (Class I2 USD Shares) <sup>^^</sup>	95.83%
TREPS / Reverse Repo Investments / Corporate Debt Repo	7.11%
Net Receivables/Payables	-2.94%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - Global Allocation Fund (Underlying Fund) as on July 31, 2020	
Top 10 Equity Holdings	
Security	% to Net Assets
APPLE INC	2.2%
AMAZON COM INC	2.1%
MICROSOFT CORP	2.1%
ALPHABET INC CLASS C	1.5%
UNITEDHEALTH GROUP INC	1.0%
SIEMENS N AG	1.0%
SPDR S&P ETF TRUST	0.9%
TAIWAN SEMICONDUCTOR MANUFACTURING	0.9%
ENEL	0.9%
MASTERCARD INC CLASS A	0.9%
Other Equity	49.8%
Fixed Income	24.3%
Commodity Related	4.0%
Cash	8.5%
<b>TOTAL</b>	<b>100.0%</b>
Equity Sector Allocation	
Information Technology	13.8%
Health Care	10.2%
Consumer Discretionary	8.5%
Financials	7.2%
Communication	6.3%
Industrials	5.8%
Materials	3.6%
Consumer Staples	3.4%
Utilities	2.0%
Energy	1.5%
Real Estate	0.7%
Other	0.1%
Index Related	0.1%
<b>TOTAL</b>	<b>63.25%</b>
Market Cap Allocation	
Large (>\$10bn)	59.31%
Mid	1.92%
Small (<\$2bn)	2.02%
<b>TOTAL</b>	<b>63.25%</b>

<sup>^^</sup>Fund domiciled in Luxembourg

# DSP Dynamic Asset Allocation Fund

An open ended dynamic asset allocation fund

**DSP**

MUTUAL FUND

## Portfolio

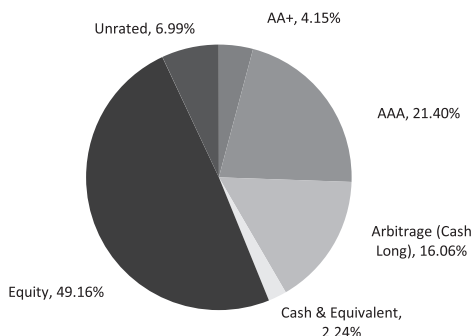
Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>12.00%</b>
✓ IICI Bank Limited	4.25%
✓ HDFC Bank Limited	4.04%
Kotak Mahindra Bank Limited	1.87%
Axis Bank Limited	1.84%
<b>Finance</b>	<b>6.35%</b>
Bajaj Finance Limited	2.38%
IICI Lombard General Insurance Company Limited	1.08%
Bajaj Finserv Limited	0.85%
HDFC Life Insurance Company Limited	0.79%
HDFC Asset Management Company Limited	0.64%
IICI Prudential Life Insurance Company Limited	0.61%
<b>Software</b>	<b>5.43%</b>
✓ Infosys Limited	2.87%
✓ Tata Consultancy Services Limited	2.56%
<b>Consumer Non Durables</b>	<b>3.63%</b>
Britannia Industries Limited	1.95%
Asian Paints Limited	1.68%
<b>Pharmaceuticals</b>	<b>3.55%</b>
Dr. Reddy's Laboratories Limited	1.57%
Divi's Laboratories Limited	1.05%
Alkem Laboratories Limited	0.93%
<b>Consumer Durables</b>	<b>2.88%</b>
Havells India Limited	0.77%
Volta Limited	0.77%
Relaxo Footwears Limited	0.69%
Crompton Greaves Consumer Electricals Limited	0.65%
<b>Gas</b>	<b>2.78%</b>
Indraprastha Gas Limited	1.52%
Petronet LNG Limited	1.26%
<b>Retailing</b>	<b>2.73%</b>
Avenue Supermarts Limited	1.84%
V-Mart Retail Limited	0.89%
<b>Cement</b>	<b>2.66%</b>
UltraTech Cement Limited	1.82%
Shree Cement Limited	0.84%
<b>Telecom - Services</b>	<b>2.52%</b>
✓ Bharti Airtel Limited	2.52%
<b>Construction Project</b>	<b>1.20%</b>
Larsen & Toubro Limited	1.20%
<b>Chemicals</b>	<b>1.05%</b>
Atul Limited	1.05%
<b>Auto</b>	<b>0.99%</b>
Maruti Suzuki India Limited	0.99%
<b>Fertilisers</b>	<b>0.76%</b>
Coromandel International Limited	0.76%
<b>Industrial Capital Goods</b>	<b>0.63%</b>
Siemens Limited	0.63%
<b>Total</b>	<b>49.16%</b>
<b>Arbitrage (Cash Long)</b>	
<b>Stock Futures</b>	<b>-16.08%</b>
<b>Total</b>	<b>16.06%</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		
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	3.49%
✓ IICI Bank Limited AT-1 Basel-III	CARE AA+	3.46%
✓ Housing Development Finance Corporation Limited	CRISIL AAA	3.40%
✓ National Bank for Agriculture and Rural Development	ICRA AAA	3.40%
✓ Indian Oil Corporation Limited	CRISIL AAA	3.35%
Reliance Industries Limited	CRISIL AAA	1.77%
NTPC Limited	CRISIL AAA	1.75%
National Housing Bank	CRISIL AAA	1.72%
National Highways Authority of India	CRISIL AAA	1.40%
Power Grid Corporation of India Limited	CRISIL AAA	0.78%
HDFC Bank Limited AT-1 Basel-III	IND AA+	0.69%
Reliance Industries Limited	CARE AAA	0.34%
<b>Total</b>		<b>25.55%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		2.64%
<b>Total</b>		<b>2.64%</b>
<b>Fixed Deposit</b>		
HDFC Bank Limited 09 Oct 2020 (Duration - 94 Days)	Unrated	1.70%
HDFC Bank Limited 13 Oct 2020 (Duration - 95 Days)	Unrated	1.70%
Bank of Baroda 26 Oct 2020 (Duration - 97 Days)	Unrated	1.62%
IICI Bank Limited 15 Feb 2021 (Duration - 395 Days)	Unrated	0.33%
IICI Bank Limited 18 Feb 2021 (Duration - 395 Days)	Unrated	0.33%
IICI Bank Limited 19 Feb 2021 (Duration - 395 Days)	Unrated	0.33%
IICI Bank Limited 22 Feb 2021 (Duration - 397 Days)	Unrated	0.33%
IICI Bank Limited 27 Jan 2021 (Duration - 394 Days)	Unrated	0.33%
IICI Bank Limited 28 Jan 2021 (Duration - 394 Days)	Unrated	0.13%
IICI Bank Limited 29 Jan 2021 (Duration - 394 Days)	Unrated	0.13%
IICI Bank Limited 01 Feb 2021 (Duration - 396 Days)	Unrated	0.13%
IICI Bank Limited 02 Feb 2021 (Duration - 396 Days)	Unrated	0.13%
<b>Total</b>		<b>6.99%</b>
<b>Cash &amp; Cash Equivalent</b>		
Cash Margin		0.88%
Net Receivables/Payables		-1.28%
<b>Total</b>		<b>-0.40%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

@@Computed on the invested amount for debt portfolio

## Rating Profile of the Portfolio of the Scheme



## INCEPTION DATE

Feb 06, 2014

## BENCHMARK

CRISIL Hybrid 35+65-Aggressive Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 16.637

Direct Plan

Growth: ₹ 17.916

## TOTAL AUM

1,547 Cr

## MONTHLY AVERAGE AUM

1,487 Cr

## Portfolio Turnover Ratio

(Last 12 months):

4.27

## 3 Year Risk Statistics:

Standard Deviation : 10.39%

Beta : 0.67

R-Squared : 81.35%

Sharpe Ratio : 0.16

## Month End Expense Ratio

Regular Plan : 2.17%

Direct Plan : 0.50%

## AVERAGE MATURITY@@

1.72 years

## MODIFIED DURATION@@

1.51 years

## PORTFOLIO YTM@@

4.84%

## PORTFOLIO MACAULAY DURATION@@

1.59 years

## INCEPTION DATE

May 27, 1999

## BENCHMARK

CRISIL Hybrid 35+65-Aggressive Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 162.318

## Direct Plan

Growth: ₹ 173.529

## TOTAL AUM

5,722 Cr

## MONTHLY AVERAGE AUM

5,837 Cr

## Portfolio Turnover Ratio

(Last 12 months):

1.77

## 3 Year Risk Statistics:

Standard Deviation : 17.22%

Beta : 1.18

R-Squared : 91.09%

Sharpe Ratio : 0.06

## Month End Expense Ratio

Regular Plan : 1.90%

Direct Plan : 0.88%

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

4.34 years

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

3.41 years

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

6.33%

## PORTFOLIO MACAULAY

DURATION<sup>@@</sup>

3.56 years

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Banks	14.52%
✓ HDFC Bank Limited	5.18%
✓ ICICI Bank Limited	5.05%
✓ Kotak Mahindra Bank Limited	2.50%
Axis Bank Limited	1.79%
Finance	12.93%
✓ Bajaj Finance Limited	3.30%
Muthoot Finance Limited	2.33%
Bajaj Finserv Limited	1.53%
Housing Development Finance Corporation Limited	1.21%
ICICI Lombard General Insurance Company Limited	1.18%
HDFC Life Insurance Company Limited	1.03%
ICICI Prudential Life Insurance Company Limited	0.92%
HDFC Asset Management Company Limited	0.86%
Equitas Holdings Limited	0.37%
Satin Creditcare Network Limited	0.18%
Satin Creditcare Network Limited - Partly Paid Shares ^	0.03%
<b>Pharmaceuticals</b>	<b>4.82%</b>
Dr. Reddy's Laboratories Limited	1.74%
Alkem Laboratories Limited	1.40%
Divi's Laboratories Limited	0.86%
IPCA Laboratories Limited	0.83%
<b>Cement</b>	<b>4.65%</b>
✓ UltraTech Cement Limited	2.85%
Shree Cement Limited	1.26%
The Ramco Cements Limited	0.54%
<b>Retailing</b>	<b>4.11%</b>
Avenue Supermarts Limited	1.92%
V-Mart Retail Limited	1.51%
Trent Limited	0.68%
<b>Consumer Non Durables</b>	<b>4.09%</b>
Britannia Industries Limited	1.83%
Asian Paints Limited	1.28%
Emami Limited	0.98%
<b>Software</b>	<b>4.09%</b>
✓ Tata Consultancy Services Limited	2.53%
Infosys Limited	1.56%
<b>Consumer Durables</b>	<b>4.08%</b>
Relaxo Footwears Limited	0.91%
Crompton Greaves Consumer Electricals Limited	0.89%
Havells India Limited	0.87%
Volta Limited	0.81%
V-Guard Industries Limited	0.58%
<b>Gas</b>	<b>3.77%</b>
Indraprastha Gas Limited	1.46%
Gujarat Gas Limited	1.23%
Petronet LNG Limited	1.07%
<b>Telecom - Services</b>	<b>3.45%</b>
✓ Bharti Airtel Limited	3.45%
<b>Chemicals</b>	<b>3.39%</b>
Atul Limited	1.51%
Aarti Industries Limited	1.23%
Solar Industries India Limited	0.64%
<b>Construction</b>	<b>3.09%</b>
Godrej Properties Limited	1.40%
Ahluwalia Contracts (India) Limited	0.85%
KNR Constructions Limited	0.84%
<b>Auto Ancillaries</b>	<b>1.49%</b>
Minda Industries Limited	0.89%
Balkrishna Industries Limited	0.59%
Minda Industries Limited - Rights	*
<b>Fertilisers</b>	<b>1.47%</b>
Coromandel International Limited	1.47%
<b>Pesticides</b>	<b>1.14%</b>
PI Industries Limited	1.14%
<b>Power</b>	<b>0.78%</b>
Tata Power Company Limited	0.78%
<b>Industrial Products</b>	<b>0.61%</b>
KEI Industries Limited	0.61%
<b>Auto</b>	<b>0.51%</b>
Maruti Suzuki India Limited	0.51%
<b>Textiles - Synthetic</b>	<b>0.43%</b>
Ganesha Ecosphere Limited	0.43%
<b>Industrial Capital Goods</b>	<b>0.42%</b>
Siemens Limited	0.42%
<b>Total</b>	<b>73.82%</b>
<b>Unlisted</b>	
Software	*
SIP Technologies & Export Limited**	*
<b>Total</b>	<b>*</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		
✓ Indian Oil Corporation Limited	CRISIL AAA	2.85%
✓ Green Infra Wind Energy Limited	CRISIL AA	2.60%
National Housing Bank	CRISIL AAA	1.35%
Power Finance Corporation Limited	CARE AAA	1.01%

Name of Instrument	Rating	% to Net Assets
REC Limited	CARE AAA	0.99%
Power Finance Corporation Limited	CRISIL AAA	0.96%
REC Limited	CRISIL AAA	0.76%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.73%
NHPC Limited	ICRA AAA	0.49%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.48%
National Bank for Agriculture and Rural Development	ICRA AAA	0.47%
Export-Import Bank of India	CRISIL AAA	0.46%
Hindustan Petroleum Corporation Limited	IND AAA	0.29%
Housing Development Finance Corporation Limited	CRISIL AAA	0.29%
Bank of Baroda AT-1 Basel-III	CARE AA	0.28%
NTPC Limited	CARE AAA	0.19%
Bank of Baroda AT-1 Basel-III	IND AA+	0.18%
Power Grid Corporation of India Limited	CRISIL AAA	0.11%
Power Grid Corporation of India Limited	ICRA AAA	0.10%
GAIL (India) Limited	CARE AAA	0.10%
NHPC Limited	CARE AAA	0.10%
HDFC Bank Limited AT-1 Basel-III	IND AA+	0.01%
<b>Total</b>		<b>14.80%</b>
<b>Unlisted</b>		
KKR India Financial Services Private Limited	CRISIL AA	1.03%
<b>Total</b>		<b>1.03%</b>
<b>Government Securities (Central/state)</b>		
✓ 5.77% GOI 03082030	SOV	3.42%
7.59% GOI 11012026	SOV	2.29%
7.32% GOI 28012024	SOV	1.32%
7.27% GOI 08042026	SOV	0.59%
7.37% GOI 16042023	SOV	0.38%
6.57% GOI 05122033	SOV	0.27%
<b>Total</b>		<b>8.27%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		1.76%
<b>Total</b>		<b>1.76%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.32%
<b>Total</b>		<b>0.32%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

^ Pending Listing

\*Less than 0.01%

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

DSP Equity & Bond Fund erstwhile known as DSP Balanced Fund

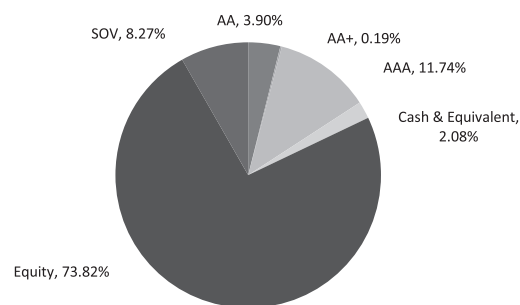
<sup>@@</sup>Computed on the invested amount for debt portfolio

Notes:

1. Pursuant to SEBI circular SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 read with circular no. SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019. Below are the details of the securities in case of which issuer has defaulted beyond its maturity date

Security	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)	
0% IL&FS Transportation Networks Limited Ncd Series A 23032019	INE975G08140	0.00	0.00%	5,965.03

## Rating Profile of the Portfolio of the Scheme



# DSP Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt

DSP

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Banks	7.54%
✓ HDFC Bank Limited	3.92%
✓ ICICI Bank Limited	2.98%
Kotak Mahindra Bank Limited	0.64%
Consumer Non Durables	6.13%
✓ Dabur India Limited	2.01%
Hatsun Agro Product Limited	1.28%
Astani Paints Limited	1.18%
Britannia Industries Limited	0.87%
Hindustan Unilever Limited	0.79%
Finance	4.50%
✓ Bajaj Finance Limited	2.16%
Max Financial Services Limited	1.14%
HDFC Life Insurance Company Limited	0.69%
ICICI Lombard General Insurance Company Limited	0.51%
Pharmaceuticals	4.15%
✓ IPCA Laboratories Limited	2.12%
✓ Cipla Limited	2.03%
Consumer Durables	3.73%
Voltas Limited	1.79%
Crompton Greaves Consumer Electricals Limited	1.14%
V-Guard Industries Limited	0.80%
Software	3.72%
✓ Infosys Limited	2.31%
Tata Consultancy Services Limited	1.41%
Auto Ancillaries	2.76%
Minda Industries Limited	1.25%
Balkrishna Industries Limited	0.90%
Exide Industries Limited	0.60%
Minda Industries Limited - Rights	0.01%
Petroleum Products	2.01%
Reliance Industries Limited	1.87%
Reliance Industries Limited - Partly Paid Shares	0.14%
Telecom - Services	1.63%
Bharti Airtel Limited	1.63%
Textile Products	1.31%
Welspun India Limited	1.31%
Industrial Products	0.98%
Cummins India Limited	0.77%
Wim Plast Ltd.	0.21%
Gas	0.77%
Gujarat State Petronet Limited	0.77%
Chemicals	0.77%
Atul Limited	0.77%
Cement	0.69%
Shree Cement Limited	0.69%
Services	0.53%
Quess Corp Limited	0.53%
<b>Total</b>	<b>41.22%</b>
Arbitrage (Cash Long)	
Stock Futures	-26.28%
<b>Total</b>	<b>26.20%</b>
Units issued by REITs & InvTs	
Listed / awaiting listing on the stock exchanges	
Finance	5.64%
✓ India Grid Trust	5.64%
<b>Total</b>	<b>5.64%</b>

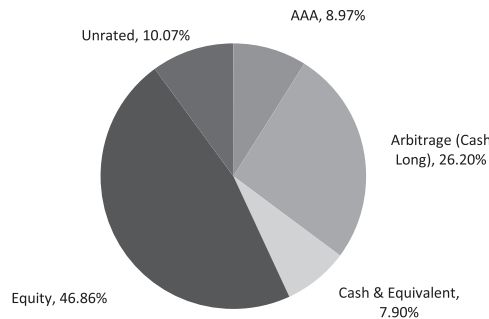
Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
✓ Reliance Industries Limited	CARE AAA	6.34%
✓ Power Finance Corporation Limited	CRISIL AAA	2.63%
<b>Total</b>		<b>8.97%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		8.53%
<b>Total</b>		<b>8.53%</b>
<b>Fixed Deposit</b>		
ICICI Bank Limited 23 Nov 2020 (Duration - 367 Days)	Unrated	1.25%
ICICI Bank Limited 23 Feb 2021 (Duration - 397 Days)	Unrated	0.49%
Bank of Baroda 02 Feb 2021 (Duration - 377 Days)	Unrated	0.49%
Bank of Baroda 04 Feb 2021 (Duration - 379 Days)	Unrated	0.49%
Bank of Baroda 29 Jan 2021 (Duration - 373 Days)	Unrated	0.49%
Bank of Baroda 01 Feb 2021 (Duration - 376 Days)	Unrated	0.49%
Bank of Baroda 03 Feb 2021 (Duration - 378 Days)	Unrated	0.49%
ICICI Bank Limited 24 Feb 2021 (Duration - 397 Days)	Unrated	0.49%
Bank of Baroda 09 Feb 2021 (Duration - 383 Days)	Unrated	0.49%
Bank of Baroda 11 Feb 2021 (Duration - 385 Days)	Unrated	0.49%
Bank of Baroda 10 Feb 2021 (Duration - 384 Days)	Unrated	0.49%
Bank of Baroda 18 Feb 2021 (Duration - 391 Days)	Unrated	0.49%
Bank of Baroda 17 Feb 2021 (Duration - 390 Days)	Unrated	0.49%
Bank of Baroda 16 Feb 2021 (Duration - 389 Days)	Unrated	0.49%
Bank of Baroda 18 Mar 2021 (Duration - 405 Days)	Unrated	0.49%
Bank of Baroda 23 Mar 2021 (Duration - 410 Days)	Unrated	0.49%
Bank of Baroda 19 Mar 2021 (Duration - 406 Days)	Unrated	0.49%
Bank of Baroda 22 Mar 2021 (Duration - 409 Days)	Unrated	0.49%
Bank of Baroda 17 Mar 2021 (Duration - 404 Days)	Unrated	0.49%
<b>Total</b>		<b>10.07%</b>
<b>Cash &amp; Cash Equivalent</b>		
Cash Margin		1.13%
Net Receivables/Payables		-1.76%
<b>Total</b>		<b>-0.63%</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



## INCEPTION DATE

Mar 28, 2016

## BENCHMARK

30% Nifty 500 TRI + 70% CRISIL Liquid Fund Index

(The benchmark assumes quarterly rebalancing)

## NAV AS ON

AUGUST 31, 2020

Regular Plan

Growth: ₹ 12.891

Direct Plan

Growth: ₹ 13.740

## TOTAL AUM

419 Cr

## MONTHLY AVERAGE AUM

425 Cr

## Portfolio Turnover Ratio

(Last 12 months):

4.12

## 3 Year Risk Statistics:

Standard Deviation : 11.24%

Beta : 1.67

R-Squared : 90.67%

Sharpe Ratio : -0.13

## Month End Expense Ratio

Regular Plan : 2.39%

Direct Plan : 0.86%

## AVERAGE MATURITY®

0.96 years

## MODIFIED DURATION®

0.85 years

## PORTFOLIO YTM®

4.93%

## PORTFOLIO MACAULAY

DURATION®

0.90 years

## INCEPTION DATE

October 23, 2017

## BENCHMARK

NIFTY 50 Equal Weight Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 09.3168

Direct Plan

Growth: ₹ 09.4483

## TOTAL AUM

110 Cr

## MONTHLY AVERAGE AUM

109 Cr

## Portfolio Turnover Ratio

(Last 12 months):

0.54

## Month End Expense Ratio

Regular Plan : 0.75%

Direct Plan : 0.37%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Auto	12.54%
✓ Tata Motors Limited	2.61%
✓ Maruti Suzuki India Limited	2.16%
Hero MotoCorp Limited	2.08%
Mahindra & Mahindra Limited	1.92%
Eicher Motors Limited	1.90%
Bajaj Auto Limited	1.88%
<b>Banks</b>	12.29%
✓ IndusInd Bank Limited	2.28%
Axis Bank Limited	2.11%
State Bank of India	2.09%
Kotak Mahindra Bank Limited	1.96%
ICICI Bank Limited	1.96%
HDFC Bank Limited	1.89%
Yes Bank Limited#	*
<b>Software</b>	9.86%
✓ Tech Mahindra Limited	2.15%
Tata Consultancy Services Limited	1.98%
HCL Technologies Limited	1.93%
Infosys Limited	1.90%
Wipro Limited	1.90%
<b>Consumer Non Durables</b>	9.32%
Asian Paints Limited	2.10%
Britannia Industries Limited	1.85%
Hindustan Unilever Limited	1.81%
ITC Limited	1.81%
Nestle India Limited	1.75%
<b>Finance</b>	7.53%
Bajaj Finance Limited	2.03%
Housing Development Finance Corporation Limited	1.88%
Bajaj Finserv Limited	1.87%
HDFC Life Insurance Company Limited	1.75%
<b>Pharmaceuticals</b>	6.04%
Sun Pharmaceutical Industries Limited	2.03%
Cipla Limited	2.03%
Dr. Reddy's Laboratories Limited	1.98%
<b>Cement</b>	5.94%
✓ Grasim Industries Limited	2.19%
UltraTech Cement Limited	1.95%
Shree Cement Limited	1.80%
<b>Petroleum Products</b>	5.30%
Reliance Industries Limited	1.83%
Indian Oil Corporation Limited	1.75%
Bharat Petroleum Corporation Limited	1.72%
<b>Ferrous Metals</b>	4.75%
✓ JSW Steel Limited	2.49%
✓ Tata Steel Limited	2.26%
<b>Power</b>	3.90%
NTPC Limited	2.04%
Power Grid Corporation of India Limited	1.86%
<b>Media &amp; Entertainment</b>	2.54%
✓ Zee Entertainment Enterprises Limited	2.54%
<b>Non - Ferrous Metals</b>	2.24%
✓ Hindalco Industries Limited	2.24%
<b>Transportation</b>	2.18%
✓ Adani Ports and Special Economic Zone Limited	2.18%
<b>Pesticides</b>	2.11%
UPL Limited	2.11%
<b>Construction Project</b>	1.98%
Larsen & Toubro Limited	1.98%
<b>Consumer Durables</b>	1.97%
Titan Company Limited	1.97%
<b>Minerals/Mining</b>	1.93%
Coal India Limited	1.93%
<b>Telecom - Equipment &amp; Accessories</b>	1.92%
Bharti Infratel Limited	1.92%
<b>Oil</b>	1.91%
Oil & Natural Gas Corporation Limited	1.91%
<b>Gas</b>	1.82%
GAIL (India) Limited	1.82%
<b>Telecom - Services</b>	1.74%
Bharti Airtel Limited	1.74%
<b>Total</b>	<b>99.82%</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	0.01%
<b>Total</b>	<b>0.01%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

\* Less than 0.01%

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.

### Reconstituted Portfolio#

As per the guidance note issued by AMFI vide correspondence 35P/MEM-COR/57/2019-20 any realization of proceeds from the locked-in shares of Yes Bank Ltd. (post conclusion of the lock in period) shall be distributed among the set of investors existing in the unit holders' register / BENPOS as on end of March 13, 2020.

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

# 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	22.10%
✓ SBI Life Insurance Company Limited	4.37%
✓ ICICI Lombard General Insurance Company Limited	3.40%
Piramal Enterprises Limited	2.09%
ICICI Prudential Life Insurance Company Limited	2.05%
Bajaj Holdings & Investment Limited	1.82%
HDFC Asset Management Company Limited	1.81%
Shriram Transport Finance Company Limited	1.78%
Muthoot Finance Limited	1.68%
Power Finance Corporation Limited	1.48%
SBI Cards and Payment Services Limited	1.13%
General Insurance Corporation of India	0.49%
<b>Consumer Non Durables</b>	18.77%
✓ Dabur India Limited	3.63%
✓ Godrej Consumer Products Limited	3.34%
Marico Limited	2.58%
Colgate Palmolive (India) Limited	2.46%
United Spirits Limited	2.21%
Berger Paints (I) Limited	1.77%
United Breweries Limited	1.52%
Procter & Gamble Hygiene and Health Care Limited	1.27%
<b>Pharmaceuticals</b>	17.98%
✓ Divi's Laboratories Limited	5.39%
✓ Aurobindo Pharma Limited	3.08%
✓ Lupin Limited	3.02%
Biocon Limited	2.26%
Torrent Pharmaceuticals Limited	1.77%
Cadila Healthcare Limited	1.29%
Abbott India Limited	1.18%
<b>Retailing</b>	4.54%
✓ Avenue Supermarts Limited	4.54%
<b>Gas</b>	4.31%
Petronet LNG Limited	2.44%
Indraprastha Gas Limited	1.87%
<b>Software</b>	4.04%
✓ Info Edge (India) Limited	3.09%
Oracle Financial Services Software Limited	0.95%
<b>Cement</b>	3.61%
Ambuja Cements Limited	2.09%
ACC Limited	1.51%
<b>Auto Ancillaries</b>	3.27%
Motherson Sumi Systems Limited	1.78%
Bosch Limited	1.48%
<b>Banks</b>	3.09%
Bandhan Bank Limited	1.67%
Bank of Baroda	0.80%
Punjab National Bank	0.63%
<b>Transportation</b>	3.02%
Interglobe Aviation Limited	1.56%
Container Corporation of India Limited	1.46%
<b>Chemicals</b>	2.90%
✓ Pidilite Industries Limited	2.90%
<b>Consumer Durables</b>	2.09%
Havells India Limited	2.09%
<b>Petroleum Products</b>	2.04%
Hindustan Petroleum Corporation Limited	2.04%
<b>Textile Products</b>	1.49%
Page Industries Limited	1.49%
<b>Industrial Capital Goods</b>	1.40%
Siemens Limited	1.40%
<b>Construction</b>	1.33%
DLF Limited	1.33%
<b>Minerals/Mining</b>	1.21%
NMDC Limited	1.21%
<b>power</b>	0.94%
Adani Transmission Limited	0.94%
<b>Non - Ferrous Metals</b>	0.78%
Hindustan Zinc Limited	0.78%
<b>Power</b>	0.74%
NHPC Limited	0.74%
<b>Total</b>	<b>99.66%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.41%
<b>Total</b>	<b>0.41%</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.

### INCEPTION DATE

February 21, 2019

### BENCHMARK

Nifty Next 50 TRI

### NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 10.3149

Direct Plan

Growth: ₹ 10.3622

### TOTAL AUM

67 Cr

### MONTHLY AVERAGE AUM

68 Cr

### Portfolio Turnover Ratio

(Last 12 months):

1.82

### Month End Expense Ratio

Regular Plan : 0.57%

Direct Plan : 0.29%



## INCEPTION DATE

February 21, 2019

## BENCHMARK

NIFTY 50 (TRI)

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 10.6085

Direct Plan

Growth: ₹ 10.6413

## TOTAL AUM

62 Cr

## MONTHLY AVERAGE AUM

62 Cr

## Portfolio Turnover Ratio:

(Last 12 months):

0.65

## Month End Expense Ratio

Regular Plan : 0.35%

Direct Plan : 0.21%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>24.89%</b>
✓ HDFC Bank Limited	10.00%
✓ ICICI Bank Limited	5.63%
✓ Kotak Mahindra Bank Limited	4.24%
✓ Axis Bank Limited	2.55%
State Bank of India	1.68%
IndusInd Bank Limited	0.79%
Yes Bank Limited#	*
<b>Software</b>	<b>15.28%</b>
✓ Infosys Limited	7.04%
✓ Tata Consultancy Services Limited	4.91%
HCL Technologies Limited	1.56%
Tech Mahindra Limited	0.95%
Wipro Limited	0.83%
<b>Petroleum Products</b>	<b>14.77%</b>
✓ Reliance Industries Limited	13.64%
Bharat Petroleum Corporation Limited	0.68%
Indian Oil Corporation Limited	0.45%
<b>Consumer Non Durables</b>	<b>11.22%</b>
✓ Hindustan Unilever Limited	3.91%
✓ ITC Limited	3.45%
Asian Paints Limited	1.77%
Nestle India Limited	1.18%
Britannia Industries Limited	0.91%
<b>Finance</b>	<b>10.11%</b>
✓ Housing Development Finance Corporation Limited	6.56%
Bajaj Finance Limited	1.91%
HDFC Life Insurance Company Limited	0.86%
Bajaj Finserv Limited	0.77%
<b>Auto</b>	<b>5.82%</b>
Maruti Suzuki India Limited	1.88%
Mahindra & Mahindra Limited	1.20%
Hero MotoCorp Limited	0.81%
Bajaj Auto Limited	0.80%
Eicher Motors Limited	0.60%
Tata Motors Limited	0.53%
<b>Pharmaceuticals</b>	<b>2.98%</b>
Sun Pharmaceutical Industries Limited	1.16%
Dr. Reddy's Laboratories Limited	1.07%
Cipla Limited	0.75%
<b>Telecom - Services</b>	<b>2.55%</b>
Bharti Airtel Limited	2.55%
<b>Construction Project</b>	<b>2.39%</b>
Larsen & Toubro Limited	2.39%
<b>Cement</b>	<b>2.04%</b>
UltraTech Cement Limited	0.93%
Shree Cement Limited	0.56%
Grasim Industries Limited	0.55%
<b>Power</b>	<b>1.92%</b>
NTPC Limited	0.97%
Power Grid Corporation of India Limited	0.95%
<b>Ferrous Metals</b>	<b>1.20%</b>
Tata Steel Limited	0.64%
JSW Steel Limited	0.57%
<b>Consumer Durables</b>	<b>0.95%</b>
Titan Company Limited	0.95%
<b>Oil</b>	<b>0.62%</b>
Oil & Natural Gas Corporation Limited	0.62%
<b>Minerals/Mining</b>	<b>0.58%</b>
Coal India Limited	0.58%
<b>Pesticides</b>	<b>0.58%</b>
UPL Limited	0.58%
<b>Non - Ferrous Metals</b>	<b>0.56%</b>
Hindalco Industries Limited	0.56%
<b>Transportation</b>	<b>0.55%</b>
Adani Ports and Special Economic Zone Limited	0.55%
<b>Media &amp; Entertainment</b>	<b>0.38%</b>
Zee Entertainment Enterprises Limited	0.38%
<b>Gas</b>	<b>0.37%</b>
GAIL (India) Limited	0.37%
<b>Telecom - Equipment &amp; Accessories</b>	<b>0.35%</b>
Bharti Infratel Limited	0.35%
<b>Total</b>	<b>100.12%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.96%
<b>Total</b>	<b>0.96%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-1.08%
<b>Total</b>	<b>-1.08%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

\* Less than 0.01%

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.

Reconstituted Portfolio#

As per the guidance note issued by AMFI vide correspondence 35P/MEM-COR/57/2019-20 any realization of proceeds from the locked-in shares of Yes Bank Ltd. (post conclusion of the lock in period) shall be distributed among the set of investors existing in the unit holders' register / BENPOS as on end of March 13, 2020.

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>19.61%</b>
✓ IndusInd Bank Limited	8.41%
✓ IICI Bank Limited	7.60%
Axis Bank Limited	2.04%
The Federal Bank Limited	1.26%
Bandhan Bank Limited	0.30%
<b>Telecom - Services</b>	<b>9.15%</b>
✓ Bharti Airtel Limited	7.39%
Vodafone Idea Limited	1.76%
<b>Consumer Non Durables</b>	<b>7.31%</b>
✓ Hindustan Unilever Limited	6.59%
United Spirits Limited	0.40%
ITC Limited	0.17%
Colgate Palmolive (India) Limited	0.12%
Godrej Consumer Products Limited	0.02%
<b>Finance</b>	<b>6.71%</b>
✓ Housing Development Finance Corporation Limited	5.03%
Managaparam Finance Limited	0.54%
SBI Life Insurance Company Limited	0.45%
Pramel Enterprises Limited	0.36%
REC Limited	0.33%
<b>Pharmaceuticals</b>	<b>5.23%</b>
✓ Aurobindo Pharma Limited	4.49%
Torrent Pharmaceuticals Limited	0.70%
Dr. Reddy's Laboratories Limited	0.04%
<b>Petroleum Products</b>	<b>4.68%</b>
✓ Reliance Industries Limited	3.42%
Bharat Petroleum Corporation Limited	0.84%
Hindustan Petroleum Corporation Limited	0.41%
Indian Oil Corporation Limited	0.01%
<b>Non - Ferrous Metals</b>	<b>3.85%</b>
✓ Vedanta Limited	3.85%
<b>Cement</b>	<b>2.74%</b>
Grasim Industries Limited	1.73%
Ambuja Cements Limited	1.02%
<b>Ferrous Metals</b>	<b>2.22%</b>
✓ Jindal Steel & Power Limited	2.14%
Steel Authority of India Limited	0.07%
<b>Trading</b>	<b>1.19%</b>
Adani Enterprises Limited	1.19%
<b>Transportation</b>	<b>0.84%</b>
Adani Ports and Special Economic Zone Limited	0.84%
<b>Auto</b>	<b>0.71%</b>
Tata Motors Limited	0.52%
Bajaj Auto Limited	0.19%
<b>Media &amp; Entertainment</b>	<b>0.61%</b>
Zee Entertainment Enterprises Limited	0.46%
Sun TV Network Limited	0.15%
<b>Software</b>	<b>0.30%</b>
Wipro Limited	0.21%
Infosys Limited	0.10%
<b>Telecom - Equipment &amp; Accessories</b>	<b>0.28%</b>
Bharti Infratel Limited	0.28%
<b>Minerals/Mining</b>	<b>0.25%</b>
NMDC Limited	0.25%
<b>Auto Ancillaries</b>	<b>0.24%</b>
Apollo Tyres Limited	0.15%
Exide Industries Limited	0.08%
Balkrishna Industries Limited	0.02%
<b>Healthcare Services</b>	<b>0.10%</b>
Apollo Hospitals Enterprise Limited	0.10%
<b>Power</b>	<b>0.02%</b>
Tata Power Company Limited	0.02%
<b>Construction</b>	<b>0.02%</b>
DLF Limited	0.02%
<b>Construction Project</b>	<b>0.02%</b>
Larsen & Toubro Limited	0.02%
<b>Total</b>	<b>66.09%</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		
Housing Development Finance Corporation Limited	CRISIL AAA	0.50%
<b>Total</b>		<b>0.50%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
National Bank for Agriculture and Rural Development	IND A1+	1.45%
<b>Total</b>		<b>1.45%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
<b>Total</b>		<b>4.04%</b>
<b>Mutual Funds</b>		
DSP Liquidity Fund - Direct - Growth		0.49%
<b>Total</b>		<b>0.49%</b>
<b>Fixed Deposit</b>		
✓ HDFC Bank Limited (04 Sep 2020 (Duration - 95 Days)	Unrated	2.61%
Punjab National Bank 01 Oct 2020 (Duration - 366 Days)	Unrated	1.57%
Punjab National Bank 31 Oct 2020 (Duration - 366 Days)	Unrated	1.45%
Punjab National Bank 19 Sep 2020 (Duration - 366 Days)	Unrated	1.04%
Punjab National Bank 25 Sep 2020 (Duration - 366 Days)	Unrated	1.04%
Punjab National Bank 25 Oct 2020 (Duration - 366 Days)	Unrated	1.04%
Bank of Baroda 05 Oct 2020 (Duration - 96 Days)	Unrated	0.99%
Bank of Baroda 07 Oct 2020 (Duration - 96 Days)	Unrated	0.99%
Punjab National Bank 24 Oct 2020 (Duration - 366 Days)	Unrated	0.83%
HDFC Bank Limited 12 Oct 2020 (Duration - 186 Days)	Unrated	0.53%
HDFC Bank Limited 13 Sep 2020 (Duration - 95 Days)	Unrated	0.52%
IICI Bank Limited 09 Nov 2020 (Duration - 367 Days)	Unrated	0.52%
IICI Bank Limited 11 Nov 2020 (Duration - 366 Days)	Unrated	0.52%
Axis Bank Limited 07 Oct 2020 (Duration - 391 Days)	Unrated	0.51%

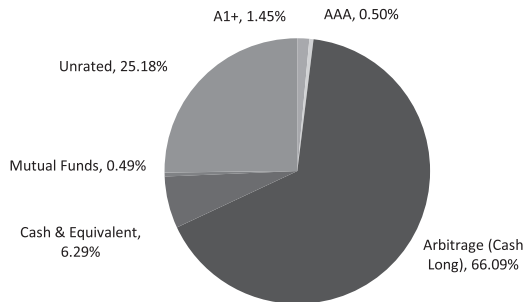
Name of Instrument	Rating	% to Net Assets
Axis Bank Limited 08 Oct 2020 (Duration - 391 Days)	Unrated	0.51%
IICI Bank Limited 13 Nov 2020 (Duration - 366 Days)	Unrated	0.21%
IICI Bank Limited 07 Dec 2020 (Duration - 367 Days)	Unrated	0.21%
Bank of Baroda 07 Dec 2020 (Duration - 367 Days)	Unrated	0.21%
IICI Bank Limited 05 Jan 2021 (Duration - 393 Days)	Unrated	0.21%
IICI Bank Limited 06 Jan 2021 (Duration - 393 Days)	Unrated	0.21%
IICI Bank Limited 06 Jan 2021 (Duration - 392 Days)	Unrated	0.21%
IICI Bank Limited 07 Jan 2021 (Duration - 392 Days)	Unrated	0.21%
IICI Bank Limited 11 Jan 2021 (Duration - 395 Days)	Unrated	0.21%
IICI Bank Limited 14 Jan 2021 (Duration - 395 Days)	Unrated	0.21%
IICI Bank Limited 15 Jan 2021 (Duration - 395 Days)	Unrated	0.21%
IICI Bank Limited 13 Jan 2021 (Duration - 392 Days)	Unrated	0.21%
IICI Bank Limited 18 Jan 2021 (Duration - 396 Days)	Unrated	0.21%
IICI Bank Limited 19 Jan 2021 (Duration - 396 Days)	Unrated	0.20%
IICI Bank Limited 20 Jan 2021 (Duration - 393 Days)	Unrated	0.20%
IICI Bank Limited 05 Feb 2021 (Duration - 393 Days)	Unrated	0.20%
IICI Bank Limited 08 Feb 2021 (Duration - 395 Days)	Unrated	0.20%
IICI Bank Limited 09 Feb 2021 (Duration - 393 Days)	Unrated	0.20%
Punjab National Bank 15 Jan 2021 (Duration - 367 Days)	Unrated	0.20%
Punjab National Bank 14 Jan 2021 (Duration - 366 Days)	Unrated	0.20%
Punjab National Bank 20 Jan 2021 (Duration - 372 Days)	Unrated	0.20%
IICI Bank Limited 10 Feb 2021 (Duration - 393 Days)	Unrated	0.20%
Punjab National Bank 19 Jan 2021 (Duration - 371 Days)	Unrated	0.20%
Punjab National Bank 18 Jan 2021 (Duration - 370 Days)	Unrated	0.20%
IICI Bank Limited 11 Feb 2021 (Duration - 393 Days)	Unrated	0.20%
IICI Bank Limited 12 Feb 2021 (Duration - 393 Days)	Unrated	0.20%
Punjab National Bank 19 Jan 2021 (Duration - 368 Days)	Unrated	0.20%
Punjab National Bank 18 Jan 2021 (Duration - 367 Days)	Unrated	0.20%
Bank of Baroda 25 Jan 2021 (Duration - 370 Days)	Unrated	0.20%
Bank of Baroda 27 Jan 2021 (Duration - 372 Days)	Unrated	0.20%
Bank of Baroda 21 Jan 2021 (Duration - 366 Days)	Unrated	0.20%
Bank of Baroda 28 Jan 2021 (Duration - 373 Days)	Unrated	0.20%
Bank of Baroda 22 Jan 2021 (Duration - 367 Days)	Unrated	0.20%
Bank of Baroda 08 Feb 2021 (Duration - 383 Days)	Unrated	0.20%
Bank of Baroda 05 Feb 2021 (Duration - 380 Days)	Unrated	0.20%
Bank of Baroda 12 Feb 2021 (Duration - 386 Days)	Unrated	0.20%
Bank of Baroda 15 Feb 2021 (Duration - 389 Days)	Unrated	0.20%
Bank of Baroda 23 Feb 2021 (Duration - 396 Days)	Unrated	0.20%
Bank of Baroda 22 Feb 2021 (Duration - 395 Days)	Unrated	0.20%
Bank of Baroda 25 Feb 2021 (Duration - 395 Days)	Unrated	0.20%
Bank of Baroda 26 Feb 2021 (Duration - 395 Days)	Unrated	0.20%
Bank of Baroda 01 Mar 2021 (Duration - 391 Days)	Unrated	0.20%
Bank of Baroda 03 Mar 2021 (Duration - 393 Days)	Unrated	0.20%
Bank of Baroda 02 Mar 2021 (Duration - 392 Days)	Unrated	0.20%
Bank of Baroda 04 Mar 2021 (Duration - 394 Days)	Unrated	0.20%
Bank of Baroda 05 Mar 2021 (Duration - 395 Days)	Unrated	0.20%
Bank of Baroda 09 Mar 2021 (Duration - 398 Days)	Unrated	0.20%
Bank of Baroda 12 Mar 2021 (Duration - 401 Days)	Unrated	0.20%
Bank of Baroda 15 Mar 2021 (Duration - 404 Days)	Unrated	0.20%
Bank of Baroda 10 Mar 2021 (Duration - 399 Days)	Unrated	0.20%
Bank of Baroda 16 Mar 2021 (Duration - 405 Days)	Unrated	0.20%
Bank of Baroda 08 Mar 2021 (Duration - 397 Days)	Unrated	0.20%
Bank of Baroda 25 Sep 2020 (Duration - 95 Days)	Unrated	0.20%
<b>Total</b>		<b>25.19%</b>
<b>Cash &amp; Cash Equivalent</b>		
Cash Margin		4.32%
Net Receivables/Payables		-2.08%
<b>Total</b>		<b>2.24%</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

January 25, 2018

## BENCHMARK

NIFTY 50 Arbitrage Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 11,542

## Direct Plan

Growth: ₹ 11,726

## TOTAL AUM

1,014 Cr

## MONTHLY AVERAGE AUM

1,035 Cr

## Portfolio Turnover Ratio

(Last 12 months):

12.50

## Month End Expense Ratio

Regular Plan : 0.94%

Direct Plan : 0.35%

## AVERAGE MATURITY

0.19 years

## MODIFIED DURATION

0.18 years

## PORTFOLIO YTM

5.01%

## PORTFOLIO MACAULAY

DURATION

0.19 years

## INCEPTION DATE

Jun 11, 2004

## BENCHMARK

CRISIL Hybrid 85+15-Conservative Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 37.8424

Direct Plan

Growth: ₹ 40.7590

## TOTAL AUM

197 Cr

## MONTHLY AVERAGE AUM

196 Cr

## 3 Year Risk Statistics:

Standard Deviation : 7.24%

Beta : 1.44

R-Squared : 67.75%

Sharpe Ratio : -0.26

## Month End Expense Ratio

Regular Plan : 2.20%

Direct Plan : 0.58%

## AVERAGE MATURITY<sup>®</sup>

3.11 years

## MODIFIED DURATION<sup>®</sup>

2.59 years

## PORTFOLIO YTM<sup>®</sup>

5.69%

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

2.73 years

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Finance	4.78%
Max Financial Services Limited	1.71%
Bajaj Finance Limited	1.68%
ICICI Lombard General Insurance Company Limited	0.93%
HDFC Life Insurance Company Limited	0.46%
Pharmaceuticals	3.98%
Cipla Limited	1.63%
IPCA Laboratories Limited	1.44%
JB Chemicals & Pharmaceuticals Limited	0.90%
Banks	3.53%
HDFC Bank Limited	2.94%
Kotak Mahindra Bank Limited	0.59%
Consumer Non Durables	2.80%
Dabur India Limited	0.76%
Nestle India Limited	0.74%
Britannia Industries Limited	0.71%
Hatsun Agro Product Limited	0.59%
Software	2.54%
Infosys Limited	1.52%
Tata Consultancy Services Limited	1.02%
Consumer Durables	2.50%
Voltas Limited	1.31%
V-Guard Industries Limited	0.72%
Crompton Greaves Consumer Electricals Limited	0.47%
Auto Ancillaries	1.41%
Balkrishna Industries Limited	0.82%
Minda Industries Limited	0.58%
Minda Industries Limited - Rights	*
Industrial Products	0.62%
Cummins India Limited	0.41%
Wim Plast Ltd.	0.22%
Cement	0.54%
Shree Cement Limited	0.54%
Industrial Capital Goods	0.53%
Bharat Electronics Limited	0.53%
Gas	0.41%
Gujarat State Petronet Limited	0.41%
Services	0.21%
Quess Corp Limited	0.21%
Total	23.84%

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	9.30%
✓ Export-Import Bank of India	CRISIL AAA	8.28%
✓ Power Grid Corporation of India Limited	CRISIL AAA	8.24%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	7.50%
✓ National Highways Authority of India	CRISIL AAA	5.49%
✓ REC Limited	CRISIL AAA	5.35%
✓ Indian Oil Corporation Limited	CRISIL AAA	5.34%
✓ NTPC Limited	CRISIL AAA	4.34%
GAIL (India) Limited	CARE AAA	2.78%
Total		56.62%
Unlisted		
✓ KKR India Financial Services Private Limited	CRISIL AA	6.87%
Total		6.87%
<b>Government Securities (Central/state)</b>		
✓ 7.32% GOI 28012024	SOV	8.20%
7.59% GOI 11012026	SOV	2.76%
Total		10.96%
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		1.81%
Total		1.81%
Cash & Cash Equivalent		
Net Receivables/Payables		-0.10%
Total		-0.10%
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

\* Less than 0.01%

DSP Regular Savings Fund erstwhile known as DSP MIP Fund (Monthly income is not assured and is subject to availability of distributable surplus)

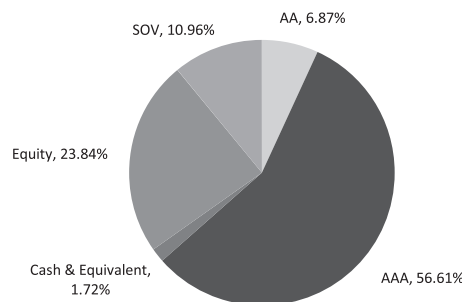
<sup>®</sup>Computed on the invested amount for debt portfolio

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

2. Pursuant to SEBI circular SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 read with circular no. SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019. Below are the details of the securities in case of which issuer has defaulted beyond its maturity date.

Security	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)
0% IL&FS Transportation Networks Limited Ncd Series A 23032019	INE975G08140	0.00	0.00%
			1,855.79

## Rating Profile of the Portfolio of the Scheme



## Portfolio

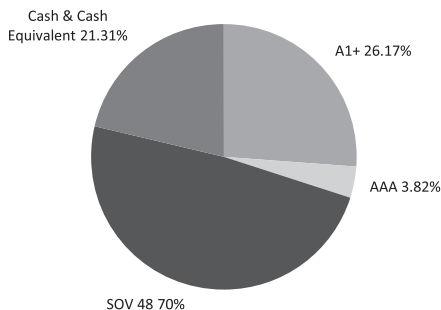
Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
Housing Development Finance Corporation Limited	CRISIL AAA	1.29%
Power Finance Corporation Limited	CRISIL AAA	1.14%
National Bank for Agriculture and Rural Development	CRISIL AAA	0.86%
REC Limited	CRISIL AAA	0.32%
LIC Housing Finance Limited	CRISIL AAA	0.23%
<b>Total</b>		<b>3.84%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
✓ Chennai Petroleum Corporation Limited	CRISIL A1+	6.40%
✓ Reliance Retail Ventures Limited	CARE A1+	4.24%
NTPC Limited	CARE A1+	2.56%
ICICI Securities Limited	CRISIL A1+	2.13%
Housing Development Finance Corporation Limited	CRISIL A1+	1.91%
Reliance Jio Infocomm Limited	CARE A1+	1.70%
Cholamandalam Investment and Finance Company Limited	CRISIL A1+	1.28%
HDFC Securities Limited	CRISIL A1+	1.28%
Godrej Properties Limited	CRISIL A1+	1.28%
Dalmia Cement (Bharat) Limited	ICRA A1+	0.85%
Chambal Fertilizers & Chemicals Limited	CRISIL A1+	0.85%
Dalmia Cement (Bharat) Limited	CRISIL A1+	0.85%
Julius Baer Capital (India) Private Limited	CRISIL A1+	0.43%
Godrej Industries Limited	CRISIL A1+	0.42%
<b>Total</b>		<b>26.18%</b>
<b>Treasury Bill</b>		
✓ 91 DAY T-BILL 22102020	SOV	7.48%
✓ 91 DAY T-BILL 17092020	SOV	5.73%
✓ 182 DAY T-BILL 24092020	SOV	5.37%
✓ 91 DAY T-BILL 08102020	SOV	4.77%
✓ 182 DAY T-BILL 15102020	SOV	4.25%
✓ 182 DAY T-BILL 29102020	SOV	4.25%
✓ 182 DAY T-BILL 06112020	SOV	4.24%
✓ 91 DAY T-BILL 10092020	SOV	3.84%
364 DAY T-BILL 03092020	SOV	2.56%
182 DAY T-BILL 29092020	SOV	1.70%
182 DAY T-BILL 08102020	SOV	1.70%
91 DAY T-BILL 03092020	SOV	1.37%
182 DAY T-BILL 03092020	SOV	0.64%
91 DAY T-BILL 15102020	SOV	0.55%
182 DAY T-BILL 10092020	SOV	0.21%
364 DAY T-BILL 24092020	SOV	0.04%
<b>Total</b>		<b>48.70%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
		27.88%
<b>Total</b>		<b>27.88%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		-6.60%
<b>Total</b>		<b>-6.60%</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.

As on August 31, 2020, the aggregate investments by the schemes of DSP Mutual Fund in DSP Liquidity Fund is Rs 1,849.20 lakhs.

## Rating Profile of the Portfolio of the Scheme



### INCEPTION DATE

Mar 11, 1998

### BENCHMARK

CRISIL Liquid Fund Index

### NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 2867.7360

Direct Plan

Growth: ₹ 2887.5188

### TOTAL AUM

11,711 Cr

### MONTHLY AVERAGE AUM

9,903 Cr

### Month End Expense Ratio

Regular Plan : 0.21%

Direct Plan : 0.15%

### AVERAGE MATURITY

0.08 years

### MODIFIED DURATION

0.07 years

### PORTFOLIO YTM

3.22%

### PORTFOLIO MACAULAY

DURATION<sup>@@</sup>

0.08 years

## INCEPTION DATE

Jul 31, 2006

## BENCHMARK

CRISIL Ultra Short Term Debt Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 2657.7659

## Direct Plan

Growth: ₹ 2791.6823

## TOTAL AUM

2,540 Cr

## MONTHLY AVERAGE AUM

2,576 Cr

## Month End Expense Ratio

Regular Plan : 0.98%

Direct Plan : 0.30%

## AVERAGE MATURITY

0.35 years

## MODIFIED DURATION

0.34 years

## PORTFOLIO YTM

3.58%

## PORTFOLIO MACAULAY

DURATION

0.35 years

## 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		
✓ Housing Development Finance Corporation Limited	CRISIL AAA	6.43%
✓ REC Limited	CRISIL AAA	5.99%
✓ LIC Housing Finance Limited	CARE AAA	5.29%
Bajaj Finance Limited	CRISIL AAA	3.15%
Reliance Industries Limited	CRISIL AAA	1.04%
Small Industries Development Bank of India	CARE AAA	0.83%
<b>Total</b>		<b>22.73%</b>
<b>Government Securities (Central/State)</b>		
✓ 8.12% GOI 10122020	SOV	14.33%
<b>Total</b>		<b>14.33%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
✓ Small Industries Development Bank of India	CARE A1+	8.16%
✓ Bank of Baroda	IND A1+	5.88%
✓ Export-Import Bank of India	CRISIL A1+	5.86%
✓ National Bank for Agriculture and Rural Development	IND A1+	5.24%
Axis Bank Limited	ICRA A1+	3.91%
Bank of Baroda	ICRA A1+	2.93%
ICICI Bank Limited	ICRA A1+	2.34%
National Bank for Agriculture and Rural Development	CRISIL A1+	0.97%
Small Industries Development Bank of India	CRISIL A1+	0.97%
<b>Total</b>		<b>36.26%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
✓ Reliance Industries Limited	CARE A1+	4.80%
✓ Standard Chartered Investments and Loans (India) Limited	CRISIL A1+	4.09%
HDFC Securities Limited	CRISIL A1+	3.87%
National Bank for Agriculture and Rural Development	IND A1+	2.32%
Housing Development Finance Corporation Limited	CRISIL A1+	1.74%
National Bank for Agriculture and Rural Development	ICRA A1+	1.16%
Export-Import Bank of India	CRISIL A1+	0.98%
Larsen & Toubro Limited	CRISIL A1+	0.97%
<b>Total</b>		<b>19.93%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
<b>Total</b>		<b>11.70%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		-4.95%
<b>Total</b>		<b>-4.95%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

### ✓ Top Ten Holdings

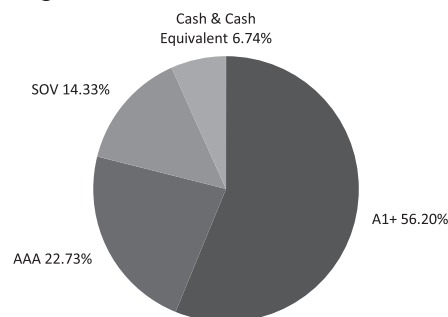
DSP Ultra Short Fund erstwhile known as DSP Money Manger Fund

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

2. Pursuant to SEBI circular SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 read with circular no. SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019. Below are the details of the securities in case of which issuer has defaulted beyond its maturity date.

Security	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)	
0% IL&FS Transportation Networks Limited NCD Series A 23032019	INE975G08140	0.00	0.00%	6,627.81

## Rating Profile of the Portfolio of the Scheme



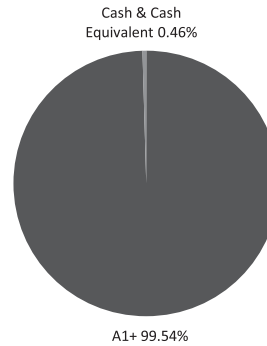
## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
Certificate of Deposit		
✓ Export-Import Bank of India	CRISIL A1+	8.55%
✓ Bank of Baroda	ICRA A1+	7.06%
✓ Small Industries Development Bank of India	CARE A1+	6.81%
✓ ICICI Bank Limited	ICRA A1+	5.81%
✓ Axis Bank Limited	CRISIL A1+	5.30%
✓ National Bank for Agriculture and Rural Development	IND A1+	5.05%
✓ Union Bank of India	CARE A1+	5.03%
National Bank for Agriculture and Rural Development	CRISIL A1+	3.78%
Small Industries Development Bank of India	CRISIL A1+	2.51%
Bank of Baroda	IND A1+	1.26%
<b>Total</b>		<b>51.16%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
✓ Housing Development Finance Corporation Limited	CRISIL A1+	9.80%
✓ Larsen & Toubro Limited	CRISIL A1+	8.78%
✓ Reliance Industries Limited	CARE A1+	8.70%
Axis Finance Limited	CRISIL A1+	5.02%
Tata Capital Housing Finance Limited	CRISIL A1+	5.02%
Kotak Mahindra Prime Limited	CRISIL A1+	3.77%
Kotak Mahindra Prime Limited	ICRA A1+	2.52%
Reliance Jio Infocomm Limited	CARE A1+	2.52%
Sundaram Finance Limited	ICRA A1+	1.26%
National Bank for Agriculture and Rural Development	ICRA A1+	1.01%
<b>Total</b>		<b>48.40%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
<b>Total</b>		<b>2.15%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		-1.71%
<b>Total</b>		<b>-1.71%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

DSP Savings Fund was erstwhile known as DSP Treasury Bill Fund

## Rating Profile of the Portfolio of the Scheme



### INCEPTION DATE

Sep 30, 1999

### BENCHMARK

CRISIL Money Market Index

### NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 40.4516

Direct Plan

Growth: ₹ 41.2154

### TOTAL AUM

1,953 Cr

### MONTHLY AVERAGE AUM

1,946 Cr

### Month End Expense Ratio

Regular Plan : 0.43%

Direct Plan : 0.25%

### AVERAGE MATURITY

0.48 years

### MODIFIED DURATION

0.46 years

### PORTFOLIO YTM

3.63%

### PORTFOLIO MACAULAY

DURATION

0.48 years

## INCEPTION DATE

Sep 30, 1999

## BENCHMARK

ICICI Securities Li-Bex

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 70.9248

Direct Plan

Growth: ₹ 73.5677

## TOTAL AUM

833 Cr

## MONTHLY AVERAGE AUM

1,174 Cr

## Month End Expense Ratio

Regular Plan : 1.03%

Direct Plan : 0.56%

## AVERAGE MATURITY

9.14 years

## MODIFIED DURATION

6.27 years

## PORTFOLIO YTM

5.63%

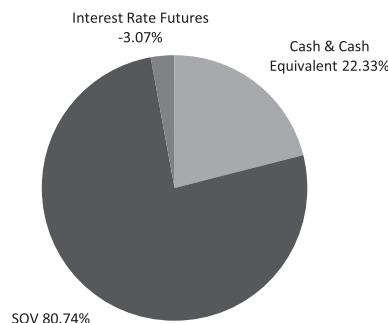
## PORTFOLIO MACAULAY DURATION

6.47 years

## Portfolio

Name of Instrument	Rating	% to Net Assets
Arbitrage		
Interest Rate Futures		-3.07%
<b>Total</b>		<b>-3.07%</b>
<b>DEBT INSTRUMENTS</b>		
Government Securities (Central/state)		
6.19% GOI 16092034	SOV	41.65%
5.77% GOI 03082030	SOV	25.27%
7.27% GOI 08042026	SOV	13.82%
<b>Total</b>		<b>80.74%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		
		0.66%
<b>Total</b>		<b>0.66%</b>
Cash & Cash Equivalent		
Cash Margin		0.42%
Net Receivables/Payables		18.18%
<b>Total</b>		<b>18.60%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

## Rating Profile of the Portfolio of the Scheme



# DSP Short Term Fund

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. 21 under the section "Where will the Scheme invest?" in the SID for details on Macaulay's Duration)

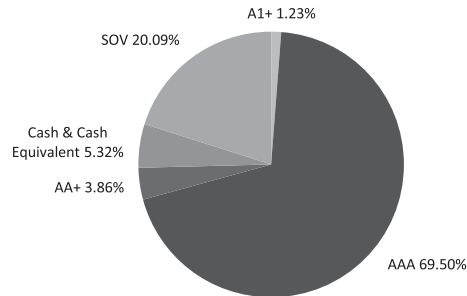
## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ Housing Development Finance Corporation Limited	CRISIL AAA	6.09%
✓ National Highways Authority of India	CRISIL AAA	5.91%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	5.87%
✓ Indian Oil Corporation Limited	CRISIL AAA	5.32%
✓ National Housing Bank	CRISIL AAA	5.30%
✓ Small Industries Development Bank of India	CARE AAA	5.20%
✓ National Bank for Agriculture and Rural Development	ICRA AAA	4.58%
✓ Power Finance Corporation Limited	CRISIL AAA	4.37%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	3.10%
REC Limited	CRISIL AAA	3.03%
Hindustan Petroleum Corporation Limited	CRISIL AAA	2.73%
Export-Import Bank of India	CRISIL AAA	2.55%
Small Industries Development Bank of India	ICRA AAA	2.53%
Power Grid Corporation of India Limited	CRISIL AAA	2.38%
State Bank of India AT-1 Basel-III	CRISIL AA+	2.30%
Reliance Industries Limited	CRISIL AAA	2.27%
Export-Import Bank of India	ICRA AAA	1.93%
REC Limited	CARE AAA	1.84%
Power Finance Corporation Limited	CARE AAA	1.70%
HDFC Bank Limited AT-1 Basel-III	IND AA+	1.55%
NHPC Limited	IND AAA	0.80%
NHPC Limited	ICRA AAA	0.56%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.40%
Sikka Ports & Terminals Limited	CRISIL AAA	0.33%
Kotak Mahindra Prime Limited	CRISIL AAA	0.31%
NTPC Limited	CRISIL AAA	0.29%
Housing & Urban Development Corporation Limited	ICRA AAA	0.09%
Power Grid Corporation of India Limited	CARE AAA	0.03%
<b>Total</b>		<b>73.36%</b>
<b>Government Securities (Central/state)</b>		
✓ 7.35% GOI 22062024	SOV	8.86%
✓ 7.17% GOI 08012028	SOV	7.37%
5.22% GOI 15062025	SOV	2.52%
7.42% Maharashtra SDL 11052022	SOV	1.34%
<b>Total</b>		<b>20.09%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
ICICI Bank Limited	ICRA A1+	0.16%
<b>Total</b>		<b>0.16%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
Export-Import Bank of India	ICRA A1+	0.53%
National Bank for Agriculture and Rural Development	IND A1+	0.39%
Housing Development Finance Corporation Limited	CRISIL A1+	0.15%
<b>Total</b>		<b>1.07%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
<b>Total</b>		<b>5.90%</b>
<b>Cash &amp; Cash Equivalent</b>		
Cash Margin		0.07%
Net Receivables/Payables		-0.65%
<b>Total</b>		<b>-0.58%</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 9, 2002

## BENCHMARK

CRISIL Short Term Bond Fund Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 35.7799

## Direct Plan

Growth: ₹ 37.7285

## TOTAL AUM

3,976 Cr

## MONTHLY AVERAGE AUM

4,009 Cr

## Month End Expense Ratio

Regular Plan : 0.91%

Direct Plan : 0.30%

## AVERAGE MATURITY

2.56 years

## MODIFIED DURATION

2.21 years

## PORTFOLIO YTM

4.88%

## PORTFOLIO MACAULAY

DURATION

2.30 years



## INCEPTION DATE

Sep 14, 2013

## BENCHMARK

Nifty Banking & PSU Debt Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 18.1787

Direct Plan

Growth: ₹ 18.5887

## TOTAL AUM

3,522 Cr

## MONTHLY AVERAGE AUM

3,572 Cr

## Month End Expense Ratio

Regular Plan : 0.54%

Direct Plan : 0.30%

## AVERAGE MATURITY

3.31 years

## MODIFIED DURATION

2.77 years

## PORTFOLIO YTM

5.11%

## PORTFOLIO MACAULAY

## DURATION

2.89 years

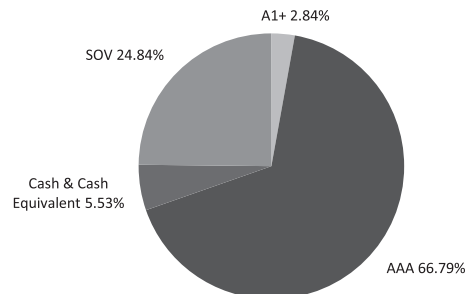
## Portfolio

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	CARE AAA	9.28%
✓ NTPC Limited	CARE AAA	9.20%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	7.61%
✓ National Housing Bank	CRISIL AAA	5.31%
✓ National Bank for Agriculture and Rural Development	ICRA AAA	5.05%
✓ Power Grid Corporation of India Limited	CRISIL AAA	4.57%
✓ Indian Oil Corporation Limited	CRISIL AAA	4.42%
✓ Export-Import Bank of India	CRISIL AAA	3.22%
National Bank for Agriculture and Rural Development	CRISIL AAA	3.05%
Housing Development Finance Corporation Limited	CRISIL AAA	2.48%
National Highways Authority of India	CRISIL AAA	2.37%
Small Industries Development Bank of India	ICRA AAA	2.28%
Indian Railway Finance Corporation Limited	CARE AAA	2.24%
Indian Railway Finance Corporation Limited	CRISIL AAA	2.15%
REC Limited	CRISIL AAA	1.57%
NHPC Limited	CARE AAA	1.10%
NTPC Limited	CRISIL AAA	0.32%
Small Industries Development Bank of India	CARE AAA	0.27%
NHPC Limited	IND AAA	0.17%
GAIL (India) Limited	CARE AAA	0.16%
<b>Total</b>		<b>66.82%</b>
<b>Government Securities (Central/state)</b>		
✓ 7.27% GOI 08042026	SOV	13.54%
✓ 7.59% GOI 11012026	SOV	8.20%
6.97% GOI 06092026	SOV	3.08%
8.48% Karnataka SDL 17102022	SOV	0.02%
<b>Total</b>		<b>24.84%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
Axis Bank Limited	CRISIL A1+	2.84%
<b>Total</b>		<b>2.84%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		<b>6.70%</b>
<b>Total</b>		<b>6.70%</b>
<b>Cash &amp; Cash Equivalent</b>		
Cash Margin		0.15%
Net Receivables/Payables		-1.35%
<b>Total</b>		<b>-1.20%</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



# DSP Credit Risk Fund

An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).

## 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		
Tata Motors Limited	CARE AA-	0.15%
Bharti Airtel Limited	CRISIL AA	0.06%
<b>Total</b>		<b>0.21%</b>
<b>Unlisted</b>		
Nayara Energy Limited	CARE AA	43.29%
Sintex-BAPL Limited@	BWR D	8.56%
<b>Total</b>		<b>51.85%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		36.76%
<b>Total</b>		<b>36.76%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		11.18%
<b>Total</b>		<b>11.18%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

### ✓ Top Ten Holdings

DSP Credit Risk Fund erstwhile known as DSP Income Opportunities Fund

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

2. @security is below investment grade or default

3. In case of below securities, DSP Mutual Fund has ignored prices provided by valuation agencies.

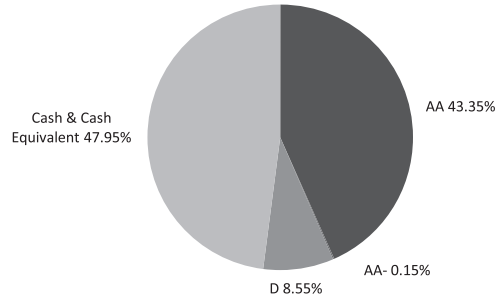
Disclosure vide circular no. SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019 & SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 for detailed rationale along with other details are available at the below mentioned links

Name of the securities	No of Instances	Links
0% Sintex Bapl Limited NCD Series B 31122021	293	<a href="https://www.dspim.com/docs/default-source/other-updates/sintex-bapl-limited.pdf?sfvrsn=2">https://www.dspim.com/docs/default-source/other-updates/sintex-bapl-limited.pdf?sfvrsn=2</a>
0% Sintex Bapl Limited NCD Series C 31122022	293	<a href="https://www.dspim.com/docs/default-source/other-updates/sintex-bapl-limited.pdf?sfvrsn=2">https://www.dspim.com/docs/default-source/other-updates/sintex-bapl-limited.pdf?sfvrsn=2</a>
0% Sintex Bapl Limited NCD Series A 31122020	293	<a href="https://www.dspim.com/docs/default-source/other-updates/sintex-bapl-limited.pdf?sfvrsn=2">https://www.dspim.com/docs/default-source/other-updates/sintex-bapl-limited.pdf?sfvrsn=2</a>
IL&FS Energy Development Company Limited (Maturity Date : 28-Jun-2019)	293	<a href="https://www.dspim.com/docs/default-source/other-updates/il-amp-fs-energy-development-company-limited.pdf?sfvrsn=2">https://www.dspim.com/docs/default-source/other-updates/il-amp-fs-energy-development-company-limited.pdf?sfvrsn=2</a>
IL&FS Energy Development Company Limited (Maturity Date : 07-Jun-2019)	293	<a href="https://www.dspim.com/docs/default-source/other-updates/il-amp-fs-energy-development-company-limited.pdf?sfvrsn=2">https://www.dspim.com/docs/default-source/other-updates/il-amp-fs-energy-development-company-limited.pdf?sfvrsn=2</a>
6% Coffee Day Nat Resources 23Dec19 NCD	19	<a href="https://www.dspim.com/docs/default-source/other-updates/coffee-day-natural-resources-private-limited.pdf?sfvrsn=2">https://www.dspim.com/docs/default-source/other-updates/coffee-day-natural-resources-private-limited.pdf?sfvrsn=2</a>
9.5% NAYARA ENERGY 29JUL21 NCD	37	<a href="https://dspim.com/docs/default-source/other-updates/website-note_nayara-and-oriental-nagpur---27apr20.pdf?sfvrsn=4">https://dspim.com/docs/default-source/other-updates/website-note_nayara-and-oriental-nagpur---27apr20.pdf?sfvrsn=4</a>

4. Pursuant to SEBI circular SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 read with circular no. SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019. Below are the details of the securities in case of which issuer has defaulted beyond its maturity date

Security	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)	
0% IL&FS Transportation Networks Limited Ncd Series A 23032019	INE975G08140	0.00	0.00%	23,396.18
0% IL&FS Energy Development Company Limited Ncd 07062019	INE938L08049	0.00	0.00%	13,861.96
0% IL&FS Energy Development Company Limited Ncd 28062019	INE938L08056	0.00	0.00%	10,645.02
6% Coffee Day Natural Resources Pvt Ltd Ncd 23122019 (P/C 24122017, Call 31102018 & 23062019)	INE634N07075	3,787.45	11.19%	7,881.79

## Rating Profile of the Portfolio of the Scheme



### INCEPTION DATE

May 13, 2003

### BENCHMARK

CRISIL Short Term Credit Risk Index

### NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 29.1360

Direct Plan

Growth: ₹ 30.5924

### TOTAL AUM

339 Cr

### MONTHLY AVERAGE AUM

344 Cr

### Month End Expense Ratio

Regular Plan : 1.58%

Direct Plan : 0.78%

### AVERAGE MATURITY

0.51 years

### MODIFIED DURATION

0.35 years

### PORTFOLIO YTM

7.56%

### PORTFOLIO MACAULAY

DURATION

0.39 years

## INCEPTION DATE

May 9, 2007

## BENCHMARK

CRISIL Composite Bond Fund Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 2537.3455

Direct Plan

Growth: ₹ 2620.5664

## TOTAL AUM

1,593 Cr

## MONTHLY AVERAGE AUM

1,553 Cr

## Month End Expense Ratio

Regular Plan : 1.10%

Direct Plan : 0.49%

## AVERAGE MATURITY

8.83 years

## MODIFIED DURATION

6.59 years

## PORTFOLIO YTM

6.15%

## PORTFOLIO MACAULAY

DURATION

6.79 years

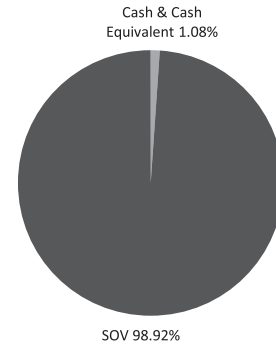
## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
Government Securities (Central/state)		
5.77% GOI 03082030	SOV	38.11%
6.45% GOI 07102029	SOV	29.72%
7.17% GOI 08012028	SOV	28.79%
5.79% GOI 11052030	SOV	2.19%
7.59% GOI 11012026	SOV	0.11%
8.32% Karnataka SDL 13032029	SOV	*
8.53% Gujarat SDL 20112028	SOV	*
<b>Total</b>		<b>98.92%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		
		0.77%
<b>Total</b>		<b>0.77%</b>
Cash & Cash Equivalent		
Cash Margin		0.24%
Net Receivables/Payables		0.07%
<b>Total</b>		<b>0.31%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

\* 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



# DSP Bond Fund

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. 32 under the section "Where will the Scheme invest" for details on Macaulay's Duration)

## Portfolio

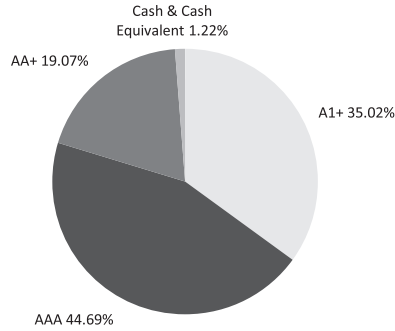
Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ Housing Development Finance Corporation Limited	CRISIL AAA	9.81%
✓ National Bank for Agriculture and Rural Development	ICRA AAA	9.62%
✓ Power Finance Corporation Limited	CARE AAA	9.36%
✓ State Bank of India AT-1 Basel-III	CRISIL AA+	7.82%
✓ National Highways Authority of India	CRISIL AAA	7.09%
✓ NTPC Limited	CRISIL AAA	7.08%
Export-Import Bank of India AT-1 Basel-III	CRISIL AA+	6.08%
Bank of Baroda AT-1 Basel-III	CRISIL AA+	5.17%
Indian Railway Finance Corporation Limited	CRISIL AAA	1.72%
<b>Total</b>		<b>63.75%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
✓ ICICI Bank Limited	ICRA A1+	9.44%
✓ Axis Bank Limited	CRISIL A1+	9.41%
✓ Small Industries Development Bank of India	CARE A1+	6.16%
Export-Import Bank of India	CRISIL A1+	1.56%
<b>Total</b>		<b>26.57%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
✓ Reliance Industries Limited	CARE A1+	8.45%
<b>Total</b>		<b>8.45%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
		1.24%
<b>Total</b>		<b>1.24%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		*
<b>Total</b>		*
<b>GRAND TOTAL</b>		<b>100.01%</b>

✓ Top Ten Holdings  
\* Less than 0.01%

Notes: 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.  
2. Pursuant to SEBI circular SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 read with circular no. SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019. Below are the details of the securities in case of which issuer has defaulted beyond its maturity date.

Security	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)	
0% IIFs Transportation Networks Limited NCD Series A 23032019	INE975G08140	0.00	0.00%	1,325.56

## Rating Profile of the Portfolio of the Scheme



## INCEPTION DATE

Apr 29, 1997

## BENCHMARK

CRISIL Medium Term Debt Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 61.8487

Direct Plan

Growth: ₹ 64.5512

## TOTAL AUM

314 Cr

## MONTHLY AVERAGE AUM

306 Cr

## Month End Expense Ratio

Regular Plan : 0.72%

Direct Plan : 0.38%

## AVERAGE MATURITY

5.02 years

## MODIFIED DURATION

3.60 years

## PORTFOLIO YTM

5.77%

## PORTFOLIO MACAULAY

DURATION

3.83 years

# 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)

## INCEPTION DATE

March 10, 2015

## BENCHMARK

NIFTY Low Duration Debt Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 15.1653

Direct Plan

Growth: ₹ 15.4339

## TOTAL AUM

3,229 Cr

## MONTHLY AVERAGE AUM

3,165 Cr

## Month End Expense Ratio

Regular Plan : 0.55%

Direct Plan : 0.30%

## AVERAGE MATURITY

0.82 years

## MODIFIED DURATION

0.76 years

## PORTFOLIO YTM

4.03%

## PORTFOLIO MACAULAY DURATION

0.79 years

## Portfolio

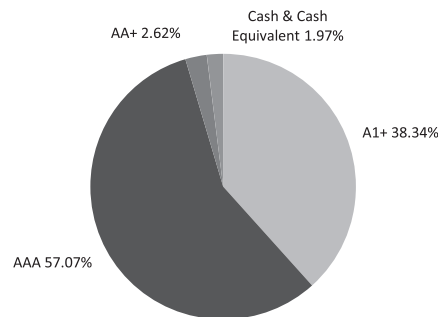
Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ Power Finance Corporation Limited	CRISIL AAA	9.07%
✓ Housing Development Finance Corporation Limited	CRISIL AAA	6.62%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	6.07%
✓ REC Limited	CRISIL AAA	5.22%
✓ LIC Housing Finance Limited	CRISIL AAA	4.11%
Power Grid Corporation of India Limited	CRISIL AAA	3.38%
REC Limited	CARE AAA	3.29%
National Highways Authority of India	CRISIL AAA	3.01%
LIC Housing Finance Limited	CARE AAA	2.66%
Sundaram Home Finance Limited	CARE AA+	2.62%
Small Industries Development Bank of India	CARE AAA	2.61%
Reliance Industries Limited	CRISIL AAA	2.51%
Bajaj Finance Limited	CRISIL AAA	1.98%
National Bank for Agriculture and Rural Development	CRISIL AAA	1.71%
NTPC Limited	CRISIL AAA	1.34%
HDB Financial Services Limited	CARE AAA	0.84%
Sundaram Finance Limited	ICRA AAA	0.83%
REC Limited	IND AAA	0.83%
Power Grid Corporation of India Limited	CARE AAA	0.52%
Kotak Mahindra Prime Limited	CRISIL AAA	0.33%
Sundaram Finance Limited	CRISIL AAA	0.16%
<b>Total</b>		<b>59.71%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
Certificate of Deposit		
✓ ICICI Bank Limited	ICRA A1+	6.30%
✓ Export-Import Bank of India	CRISIL A1+	6.09%
✓ Bank of Baroda	IND A1+	5.27%
✓ National Bank for Agriculture and Rural Development	IND A1+	3.46%
Small Industries Development Bank of India	CARE A1+	2.44%
Kotak Mahindra Bank Limited	CRISIL A1+	1.54%
National Bank for Agriculture and Rural Development	CRISIL A1+	1.53%
Bank of Baroda	ICRA A1+	1.07%
Axis Bank Limited	CRISIL A1+	0.77%
Small Industries Development Bank of India	CRISIL A1+	0.76%
<b>Total</b>		<b>29.23%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
✓ Reliance Industries Limited	CARE A1+	5.27%
Chennai Petroleum Corporation Limited	CRISIL A1+	2.32%
Housing Development Finance Corporation Limited	CRISIL A1+	1.50%
<b>Total</b>		<b>9.09%</b>
<b>TREPS / Reverse Repo Investments / Corporate Debt Repo</b>		
		2.46%
<b>Total</b>		<b>2.46%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		-0.49%
<b>Total</b>		<b>-0.49%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

DSP Low Duration Fund was erstwhile known as DSP Ultra Short Term Fund

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

## Rating Profile of the Portfolio of the Scheme



# DSP 10Y G-Sec Fund

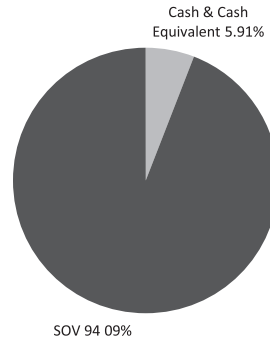
Open ended debt scheme investing in government securities having a constant maturity of 10 years.

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
Government Securities (Central/state)		
5.77% GOI 03082030	SOV	94.09%
<b>Total</b>		<b>94.09%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		5.19%
<b>Total</b>		<b>5.19%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.72%
<b>Total</b>		<b>0.72%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

DSP 10Y G-Sec Fund was erstwhile known as DSP Constant Maturity 10Y G-Sec Fund

## Rating Profile of the Portfolio of the Scheme



### INCEPTION DATE

Sep 26, 2014

### BENCHMARK

CRISIL 10 Year Gilt Index

### NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 17.0031

Direct Plan

Growth: ₹ 17.2463

### TOTAL AUM

42 Cr

### MONTHLY AVERAGE AUM

44 Cr

### Month End Expense Ratio

Regular Plan : 0.50%

Direct Plan : 0.30%

### AVERAGE MATURITY

9.34 years

### MODIFIED DURATION

6.96 years

### PORTFOLIO YTM

5.94%

### PORTFOLIO MACAULAY

DURATION

7.18 years

# DSP Corporate Bond Fund

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds

## INCEPTION DATE

September 10, 2018

## BENCHMARK

CRISIL Composite Bond Fund Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 12.3904

Direct Plan

Growth: ₹ 12.4527

## TOTAL AUM

1,101 Cr

## MONTHLY AVERAGE AUM

1,081 Cr

## Month End Expense Ratio

Regular Plan : 0.48%

Direct Plan : 0.25%

## AVERAGE MATURITY

1.65 years

## MODIFIED DURATION

1.49 years

## PORTFOLIO YTM

4.59%

## PORTFOLIO MACAULAY DURATION

1.56 years

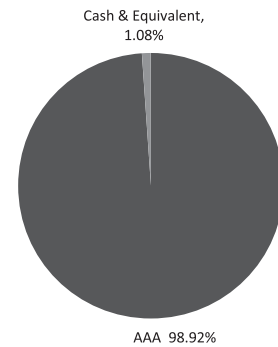
## Portfolio

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	8.30%
✓ Housing Development Finance Corporation Limited	CRISIL AAA	8.27%
✓ Power Finance Corporation Limited	CRISIL AAA	7.50%
✓ National Highways Authority of India	CRISIL AAA	7.49%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	7.44%
✓ Power Grid Corporation of India Limited	CRISIL AAA	7.04%
✓ NTPC Limited	CRISIL AAA	6.88%
✓ Small Industries Development Bank of India	CARE AAA	6.63%
✓ LIC Housing Finance Limited	CRISIL AAA	6.22%
✓ REC Limited	CRISIL AAA	5.29%
Hindustan Petroleum Corporation Limited	CRISIL AAA	4.97%
UltraTech Cement Limited	CRISIL AAA	4.28%
Indian Oil Corporation Limited	CRISIL AAA	4.16%
Larsen & Toubro Limited	CRISIL AAA	3.43%
Grasim Industries Limited	CRISIL AAA	2.43%
Export-Import Bank of India	CRISIL AAA	2.40%
Export-Import Bank of India	ICRA AAA	2.06%
REC Limited	IND AAA	1.95%
LIC Housing Finance Limited	CARE AAA	1.50%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.69%
<b>Total</b>		<b>98.93%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments / Corporate Debt Repo		1.01%
<b>Total</b>		<b>1.01%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.06%
<b>Total</b>		<b>0.06%</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



# DSP Overnight Fund

An Open Ended Debt Scheme Investing in Overnight Securities

## INCEPTION DATE

Jan 9, 2019

## BENCHMARK

CRISIL Overnight Index

## NAV AS ON

**AUGUST 31, 2020**

Regular Plan

Growth: ₹ 1081.3939

Direct Plan

Growth: ₹ 1083.0258

## TOTAL AUM

2,082 Cr

## MONTHLY AVERAGE AUM

2,460 Cr

## Month End Expense Ratio

Regular Plan : 0.15%

Direct Plan : 0.09%

## AVERAGE MATURITY

0.003 years

## MODIFIED DURATION

0.00 years

## PORTFOLIO YTM

3.11%

## PORTFOLIO MACAULAY DURATION

0.00 years

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments / Corporate Debt Repo	99.65%
<b>Total</b>	<b>99.65%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	0.35%
<b>Total</b>	<b>0.35%</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

# Comparative Performance of all schemes - Regular Plan

FUND MANAGER - Atul Bhole is managing the scheme since June 2016.

DSP Equity Fund (DSPEF)						
Period	DSP Equity Fund	Growth of Rs 10,000	Nifty 50 (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	5.69%	10572	5.40%	10543	4.31%	10434
3 years	3.79%	11181	3.72%	11158	6.01%	11915
5 years	8.32%	14916	8.32%	14918	8.75%	15214
Since Inception	18.38%	514298	13.60%	196623	12.10%	144020
NAV/Index Value (as of August 31, 2020)	40.40		14,179.34		16,110.07	
Date of Allotment	Apr 29, 1997					

The TRI data is not available since inception of the Scheme. The respective benchmark performance for the Scheme is calculated using composite CAGR of: Nifty 50 TR PRI values from 29 Apr, 1997 to 30 Jun, 1999 and TRI values from 30 Jun, 1999 onwards. Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

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)^	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	1.46%	10147	4.29%	10432	4.31%	10434
3 years	0.31%	10094	4.97%	11568	6.01%	11915
5 years	5.27%	12928	8.60%	15112	8.75%	15214
Since Inception	18.61%	197852	16.97%	155009	16.49%	144371
NAV/Index Value (as of August 31, 2020)	197.85		13,905.71		16,110.07	
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 31 August 2020.

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

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

Resham Jain is managing the scheme since March 2018.

DSP Small Cap Fund (DSPSCF)						
Period	DSP Small Cap Fund	Growth of Rs 10,000	S&P BSE SmallCap (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	17.85%	11796	15.62%	11572	4.31%	10434
3 years	-1.03%	9694	-2.66%	9222	6.01%	11915
5 years	7.00%	14028	6.45%	13673	8.75%	15214
Since Inception	14.16%	57614	6.57%	23185	9.18%	31949
NAV/Index Value (as of August 31, 2020)	57.61		17,155.88		16,110.07	
Date of Allotment	Jun 14, 2007					

Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Atul Bhole is managing the scheme since June 2016.

Vikram Chopra is managing the scheme since July 2016.

DSP Equity & Bond Fund (DSPEBF)						
Period	DSP Equity & Bond Fund	Growth of Rs 10,000	CRISIL Hybrid 35+65 - Aggressive Index	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	7.99%	10803	9.07%	10913	4.31%	10434
3 years	4.84%	11524	6.70%	12152	6.01%	11915
5 years	8.38%	14962	9.42%	15690	8.75%	15214
Since Inception	13.99%	162318	NA	NA	13.19%	139534
NAV/Index Value (as of August 31, 2020)	162.32		10,161.19		16,110.07	
Date of Allotment	May 27, 1999					

Since inception returns have been calculated from the date of allotment till 31 August 2020.

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^	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	6.22%	10625	-6.51%	9346	4.31%	10434
3 years	-4.58%	8686	-4.95%	8586	6.01%	11915
5 years	11.90%	17558	5.66%	13176	8.75%	15214
Since Inception	9.28%	29941	2.08%	12896	8.00%	25890
NAV/Index Value (as of August 31, 2020)	29.94		128.96		16,110.07	
Date of Allotment	Apr 25, 2008					

^Scheme Benchmark (Composite Benchmark TRI = 35% S&P BSE Oil & Gas Index, 30% S&P BSE Metal Index, 35% MSCI World Energy 10/40 Net Total Return - Net & Expressed in INR; Normalised Values) The benchmark assumes quarterly rebalancing #Standard Benchmark. Since inception returns have been calculated from the date of allotment till 31 August 2020.

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



**FUND MANAGER - Vinit Sambre is managing the scheme since July 2012.**

**Resham Jain is managing the scheme since March 2018.**

**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 100 index (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	16.62%	11672	7.48%	10752	4.31%	10434
3 years	4.78%	11507	-2.04%	9400	6.01%	11915
5 years	10.25%	16295	6.16%	13490	8.75%	15214
Since Inception	13.81%	59621	10.48%	39605	9.46%	34848
NAV/Index Value (as of August 31, 2020)	59.62		21,752.53		16,110.07	
Date of Allotment					Nov 14, 2006	

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**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	S&P BSE 200 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	3.77%	10379	5.50%	10553	4.31%	10434
3 years	1.64%	10500	4.80%	11512	6.01%	11915
5 years	6.10%	13453	8.76%	15222	8.75%	15214
Since Inception	8.49%	23018	9.68%	25743	9.54%	25418
NAV/Index Value (as of August 31, 2020)	23.02		5,814.40		16,110.07	
Date of Allotment					Jun 10, 2010	

Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

**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)#	Growth of Rs 10,000
1 year	6.04%	10608	8.23%	10828	4.31%	10434
3 years	2.22%	10680	3.46%	11075	6.01%	11915
5 years	8.72%	15199	9.10%	15462	8.75%	15214
Since Inception	16.52%	223053	NA	NA	12.80%	115382
NAV/Index Value (as of August 31, 2020)	223.05		7,267.70		16,110.07	
Date of Allotment					May 16, 2000	

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Rohit Singhania is managing the scheme since June 2010.**

**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)						
Period	DSP India T.I.G.E.R. Fund	Growth of Rs 10,000	S&P BSE 100 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	-8.15%	9181	4.29%	10432	4.31%	10434
3 years	-5.37%	8474	4.97%	11568	6.01%	11915
5 years	2.57%	11355	8.60%	15112	8.75%	15214
Since Inception	13.46%	77700	14.74%	93124	14.74%	93216
NAV/Index Value (as of August 31, 2020)	77.70		13,905.71		16,110.07	
Date of Allotment					Jun 11, 2004	

The respective benchmark performance for the Scheme is calculated using composite CAGR of: S&P BSE 100 TR PRI values from 11 Jun, 2004 to 01 Aug, 2006 and TRI values from 01 Aug, 2006 onwards. Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

DSP Tax Saver Fund (DSPTSF)						
Period	DSP Tax Saver Fund	Growth of Rs 10,000	Nifty 500 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	4.35%	10437	5.40%	10543	4.31%	10434
3 years	2.95%	10911	3.72%	11158	6.01%	11915
5 years	8.91%	15327	8.32%	14918	8.75%	15214
Since Inception	12.32%	48719	8.97%	32245	9.08%	32677
NAV/Index Value (as of August 31, 2020)	48.72		14,179.34		16,110.07	
Date of Allotment					Jan 18, 2007	

Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

# Comparative Performance of all schemes - Regular Plan

**FUND MANAGER - Atul Bhole** is managing the scheme since February 2018  
**Saurabh Bhatia** is managing the scheme since February 2018

DSP Dynamic Asset Allocation Fund (DSPDAAF)						
Period	DSP Dynamic Asset Allocation Fund	Growth of Rs 10,000	CRISIL Hybrid 35+65 - Aggressive Index	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	8.74%	10879	9.07%	10913	4.31%	10434
3 years	5.47%	11733	6.70%	12152	6.01%	11915
5 years	7.38%	14284	9.42%	15690	8.75%	15214
Since Inception	8.06%	16637	12.08%	21157	11.54%	20494
NAV/Index Value (as of August 31, 2020)	16.64		10,161.19		16,110.07	
Date of Allotment				Feb 06, 2014		

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**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)#	Growth of Rs 10,000
1 year	-3.65%	9633	-14.48%	8544	4.31%	10434
3 years	1.52%	10464	-0.42%	9874	6.01%	11915
5 years	0.91%	10466	1.14%	10585	8.75%	15214
Since Inception	1.65%	11977	6.01%	19068	9.91%	28419
NAV/Index Value (as of August 31, 2020)	11.98		190.68		16,110.07	
Date of Allotment				Aug 14, 2009		

<sup>^</sup>Scheme Benchmark (Composite Benchmark = 70.00% MSCI World Energy 10/40 Net Total Return & 30.00% MSCI World (Net) - Net & Expressed in INR; Normalised Values) The benchmark assumes quarterly rebalancing #Standard Benchmark. Since inception returns have been calculated from the date of allotment till 31 August 2020.

**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)#	Growth of Rs 10,000
1 year	13.27%	11334	19.42%	11954	4.31%	10434
3 years	9.30%	13059	14.06%	14846	6.01%	11915
5 years	5.78%	13249	12.42%	17968	8.75%	15214
Since Inception	7.44%	18905	15.17%	35008	10.74%	24733
NAV/Index Value (as of August 31, 2020)	18.91		21,696.51		16,110.07	
Date of Allotment				Oct 19, 2011		

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Vikram Chopra** is managing the scheme since July 2016.  
**Vinit Sambre** is managing the scheme since June 2020.  
**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 1 Year T-Bill Index <sup>†</sup>	Growth of Rs 10,000
1 year	6.20%	10624	10.96%	11102	6.78%	10682
3 years	1.90%	10580	8.09%	12632	6.97%	12242
5 years	5.29%	12944	9.36%	15650	6.95%	14001
Since Inception	8.54%	37842	8.66%	38510	6.20%	26554
NAV/Index Value (as of August 31, 2020)	37.84		4,870.21		5,972.69	
Date of Allotment				Jun 11, 2004		

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Kedar Karnik** is managing the scheme since July 2016.

DSP Liquidity Fund (DSPLF)						
Period	DSP Liquidity Fund	Growth of Rs 10,000	CRISIL Liquid Fund Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 91 Year T-Bill Index <sup>†</sup>	Growth of Rs 10,000
Last 7 days till August 31, 2020	3.05%	10305	3.68%	10368	2.75%	10275
Last 15 days till August 31, 2020	3.15%	10315	3.97%	10397	3.56%	10356
Last 1 month till August 31, 2020	3.24%	10324	4.07%	10407	3.49%	10349
1 year	4.90%	10492	5.34%	10536	5.18%	10519
3 years	6.39%	12044	6.65%	12133	6.29%	12011
5 years	6.75%	13870	6.90%	13963	6.52%	13718
Since Inception	7.39%	28677	7.27%	28203	6.38%	24953
NAV/Index Value (as of August 31, 2020)	2867.74		3,349.04		5,748.47	
Date of Allotment				Nov 23, 2005		

Returns shown for 7 days, 15 days and 30 days are computed on simple annualised basis. Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

**FUND MANAGER - Laukik Bagwe** is managing the scheme since July 2016.  
**Saurabh Bhatia** is managing the scheme since February 2018.

DSP Short Term Fund (DSPSTF)						
Period	DSP Short Term Fund	Growth of Rs 10,000	CRISIL Short Term Bond Fund Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index <sup>^</sup>	Growth of Rs 10,000
1 year	9.10%	10915	10.20%	11026	6.78%	10682
3 years	7.39%	12386	8.26%	12692	6.97%	12242
5 years	7.75%	14533	8.48%	15029	6.95%	14001
Since Inception	7.34%	35780	7.42%	36254	6.12%	29095
NAV/Index Value (as of August 31, 2020)	35.78		3,780.43		5,972.69	
Date of Allotment	Sep 09, 2002					

Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

DSP World Gold Fund (DSPWGF)						
Period	DSP World Gold Fund	Growth of Rs 10,000	FTSE Gold Mine <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>#</sup>	Growth of Rs 10,000
1 year	46.80%	14711	48.85%	14918	4.31%	10434
3 years	20.30%	17418	27.32%	20652	6.01%	11915
5 years	21.77%	26805	30.41%	37777	8.75%	15214
Since Inception	6.29%	22073	6.58%	22849	8.66%	29381
NAV/Index Value (as of August 31, 2020)	22.07		269,005.01		16,110.07	
Date of Allotment	Sep 14, 2007					

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**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	EuroMoney Global Mining Constrained Weights Net Total Return Index <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>#</sup>	Growth of Rs 10,000
1 year	28.77%	12894	32.67%	13288	4.31%	10434
3 years	10.81%	13609	16.51%	15823	6.01%	11915
5 years	14.74%	19905	20.09%	24998	8.75%	15214
Since Inception	0.51%	10561	4.57%	16113	8.96%	25013
NAV/Index Value (as of August 31, 2020)	10.56		77,129.91		16,110.07	
Date of Allotment	Dec 29, 2009					

TRI - Total Return Index.

<sup>^</sup>Scheme Benchmark-EuroMoney Global Mining Constrained Weights Net Total Return Index. Since inception returns have been calculated from the date of allotment till 31 August 2020.

**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	24.08%	12422	25.52%	12567	4.31%	10434
3 years	16.01%	15619	19.91%	17251	6.01%	11915
5 years	13.32%	18703	16.60%	21568	8.75%	15214
Since Inception	15.27%	31530	18.55%	39564	11.50%	24101
NAV/Index Value (as of August 31, 2020)	31.53		839,354.41		16,110.07	
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 31 August 2020.

**FUND MANAGER - Kedar Karnik** is managing the scheme since July 2016.

**Laukik Bagwe** is managing the scheme since June 2020.

DSP Low Duration Fund (DSPLDF)						
Period	DSP Low Duration Fund	Growth of Rs 10,000	NIFTY Low Duration Debt Index <sup>^</sup>	Growth of Rs 10,000	Crisil 91 Day T-Bill Index <sup>^</sup>	Growth of Rs 10,000
1 year	8.60%	10865	7.30%	10734	5.18%	10521
3 years	7.58%	12452	7.49%	12420	6.29%	12011
5 years	7.74%	14521	7.64%	14454	6.52%	13718
Since Inception	7.89%	15165	7.76%	15064	6.68%	14254
NAV/Index Value (as of August 31, 2020)	15.17		4,190.88		5,748.47	
Date of Allotment	Mar 10, 2015					

Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

# Comparative Performance of all schemes - Regular Plan

FUND MANAGER - Kedar Karnik is managing the scheme since July 2016.

DSP Ultra Short Fund (DSPUSF)						
Period	DSP Ultra Short Fund	Growth of Rs 10,000	CRISIL Ultra Short Term Debt Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index <sup>†</sup>	Growth of Rs 10,000
1 year	5.59%	10562	6.84%	10687	6.78%	10682
3 years	5.89%	11874	7.51%	12427	6.97%	12242
5 years	6.36%	13613	7.56%	14400	6.95%	14001
Since Inception	7.18%	26578	8.05%	29778	6.46%	24177
NAV/Index Value (as of August 31, 2020)	2657.77		6,137.98		5,972.69	
Date of Allotment						Jul 31, 2006

Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Vikram Chopra is managing the scheme since July 2016.

Saurabh Bhatia is managing the scheme since February 2018.

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 1 Year T-Bill Index <sup>†</sup>	Growth of Rs 10,000
1 year	10.29%	11034	10.11%	11017	6.78%	10682
3 years	8.18%	12664	7.70%	12494	6.97%	12242
5 years	8.54%	15072	8.12%	14783	6.95%	14001
Since Inception	8.96%	18179	8.81%	18009	7.38%	16423
NAV/Index Value (as of August 31, 2020)	18.18		4,332.83		5,972.69	
Date of Allotment						Sep 14, 2013

In case of allotment date is a non-business day, the Benchmark returns are computed using the latest available benchmark value on the allotment date. Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Kedar Karnik is managing the scheme since July 2016.

DSP Savings Fund - (DSPSF)						
Period	DSP Savings Fund	Growth of Rs 10,000	CRISIL Money Market 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 August 31, 2020	2.30%	10230	3.63%	10363	0.44%	10044
Last 15 days till August 31, 2020	3.57%	10357	4.12%	10412	1.97%	10197
Last 1 month till August 31, 2020	3.37%	10337	4.34%	10434	2.69%	10269
1 year	6.57%	10661	6.23%	10627	6.78%	10682
3 years	7.16%	12308	7.22%	12327	6.97%	12242
5 years	6.89%	13958	7.31%	14236	6.95%	14001
Since Inception	6.90%	40452	7.46%	45098	6.57%	37908
NAV/Index Value (as of August 31, 2020)	40.45		7,196.77		5,972.69	
Date of Allotment						Sep 30, 1999

Returns shown for 7 days, 15 days and 30 days are computed on simple annualised basis. Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Saurabh Bhatia is managing the scheme since February 2018.

DSP Bond Fund (DSPBF)						
Period	DSP Bond Fund	Growth of Rs 10,000	CRISIL Medium Term Debt Index	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>#</sup>	Growth of Rs 10,000
1 year	8.60%	10865	12.54%	11262	6.59%	10663
3 years	4.82%	11518	8.66%	12834	6.16%	11968
5 years	6.59%	13763	9.26%	15577	7.84%	14589
Since Inception	8.11%	61849	NA	NA	NA	NA
NAV/Index Value (as of August 31, 2020)	61.85		3,725.37		3,906.97	
Date of Allotment						Apr 29, 1997

Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Vikram Chopra is managing the scheme since July 2016.

Saurabh Bhatia is managing the scheme since March 2018.

DSP Strategic Bond Fund - (DSPSBF)						
Period	DSP Strategic Bond Fund - RP	Growth of Rs 10,000	CRISIL Composite Bond Fund Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>†</sup>	Growth of Rs 10,000
1 year	12.86%	11293	10.83%	11090	6.59%	10663
3 years	7.72%	12500	8.22%	12678	6.16%	11968
5 years	8.40%	14972	9.13%	15486	7.84%	14589
Since Inception	8.20%	25373	8.57%	26412	6.75%	21633
NAV/Index Value (as of August 31, 2020)	2537.35		3,732.82		3,906.97	
Date of Allotment						Nov 12, 2008

Since inception returns have been calculated from Nov 12, 2008 as there were no investors in this plan for a significant period before this date. Since inception returns have been calculated from the date of allotment till 31 August 2020.

# Comparative Performance of all schemes - Regular Plan

**FUND MANAGER** - Vikram Chopra is managing the scheme since July 2016.  
Saurabh Bhatia is managing the scheme since March 2018.

DSP Government Securities Fund (DSPGSF)						
Period	DSP Government Securities Fund	Growth of Rs 10,000	ICICI Securities Li-Bex <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>†</sup>	Growth of Rs 10,000
1 year	10.38%	11044	9.41%	10946	6.59%	10663
3 years	8.56%	12797	9.03%	12963	6.16%	11968
5 years	9.40%	15677	10.04%	16145	7.84%	14589
Since Inception	9.81%	70925	10.98%	88476	NA	NA
NAV/Index Value (as of August 31, 2020)	70.92		16,588.90		3,906.97	
Date of Allotment				Sep 30, 1999		

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER** - Saurabh Bhatia is managing the scheme since March 2019.  
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 Short Term Credit Risk Index	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index <sup>†</sup>	Growth of Rs 10,000
1 year	5.01%	10504	11.06%	11112	6.78%	10682
3 years	1.51%	10460	9.05%	12972	6.97%	12242
5 years	4.64%	12546	9.06%	15436	6.95%	14001
Since Inception	6.37%	29136	8.83%	43306	6.10%	27856
NAV/Index Value (as of August 31, 2020)	29.14		4,954.21		5,972.69	
Date of Allotment				May 13, 2003		

#Standard Benchmark. Since inception returns have been calculated from the date of allotment till 31 August 2020.

**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)#	Growth of Rs 10,000
1 year	18.52%	11863	15.96%	11605	4.31%	10434
3 years	10.50%	13496	13.15%	14492	6.01%	11915
5 years	7.47%	14341	10.75%	16668	8.75%	15214
Since Inception	7.07%	15101	9.82%	17596	7.57%	15532
NAV/Index Value (as of August 31, 2020)	15.10		175.96		16,110.07	
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% FTSE Non-USD World Government Bond Index); Normalised Values). Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER** - Vinit Sambre is managing the scheme since June 2020.  
Saurabh Bhatia is managing the scheme since March 2018.  
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	Composite Benchmark <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	3.97%	10399	7.14%	10718	4.31%	10434
3 years	2.31%	10709	6.43%	12059	6.01%	11915
5 years	NA	NA	NA	NA	NA	NA
Since Inception	5.90%	12891	8.47%	14333	10.97%	15857
NAV/Index Value (as of August 31, 2020)	12.89		143.33		16,110.07	
Date of Allotment				Mar 28, 2016		

Scheme has been in existence for more than 3 years but less than 5 years.

<sup>^</sup>Scheme Benchmark (30% Nifty 500 TRI + 70% CRISIL Liquid Fund Index). The benchmark assumes quarterly rebalancing #Standard Benchmark. Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER** - Vikram Chopra is managing the scheme since July 2016.  
Vivek Ved is managing the scheme since July 2016.

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	9.38%	10943	6.59%	10663	6.59%	10663
3 years	7.36%	12376	6.16%	11968	6.16%	11968
5 years	9.01%	15400	7.84%	14589	7.84%	14589
Since Inception	9.36%	17003	8.43%	16169	8.43%	16169
NAV/Index Value (as of August 31, 2020)	17.00		3,906.97		3,906.97	
Date of Allotment				Sep 26, 2014		

Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

# Comparative Performance of all schemes - Regular Plan

FUND MANAGER - Anil Ghelani is managing the scheme since July 2019.

DSP Equal Nifty 50 Fund (DSPENF)						
Period	DSP Equal Nifty 50 Fund	Growth of Rs 10,000	NIFTY 50 Equal Weight Index (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)^#	Growth of Rs 10,000
1 year	2.37%	10239	5.57%	10561	4.31%	10434
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	-2.46%	9313	-0.75%	9788	5.32%	11596
NAV/Index Value (as of August 31, 2020)	9.32		18,985.17		16,110.07	
Date of Allotment						Oct 23, 2017

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - M. Suryanarayanan is managing the scheme since September 2018.

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	4.50%	10453	2.98%	10300	6.78%	10682
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	5.67%	11542	4.66%	11258	7.17%	11974
NAV/Index Value (as of August 31, 2020)	11.54		1,905.70		5,972.69	
Date of Allotment						Jan 25, 2018

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Aditya Khemka is managing the scheme since November 2018.

Vinit Sambre is managing the scheme since November 2018.

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	62.34%	16277	43.57%	14386	4.31%	10434
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	32.04%	16280	16.20%	13012	3.92%	10698
NAV/Index Value (as of August 31, 2020)	16.28		20,670.57		16,110.07	
Date of Allotment						Nov 30, 2018

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Anil Ghelani is managing the scheme since July 2019.

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
1 year	3.24%	10326	4.31%	10434	4.31%	10434
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	3.95%	10609	4.93%	10761	4.93%	10761
NAV/Index Value (as of August 31, 2020)	10.61		16,110.07		16,110.07	
Date of Allotment						Feb 21, 2019

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Vikram Chopra is managing the scheme since August 2018.

Saurabh Bhatia is managing the scheme since August 2018.

DSP Corporate Bond Fund (DSPCBF)						
Period	DSP Corporate Bond Fund	Growth of Rs 10,000	CRISIL Composite Bond Fund Index	Growth of Rs 10,000	Nifty 50 (TRI)^#	Growth of Rs 10,000
1 year	10.11%	11017	10.83%	11090	4.31%	10434
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	11.46%	12390	12.69%	12661	0.95%	10188
NAV/Index Value (as of August 31, 2020)	12.39		3,732.82		16,110.07	
Date of Allotment						Sep 10, 2018

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

<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 Overnight Index	Growth of Rs 10,000	Crissil 1 Year T-Bill Index <sup>d</sup>	Growth of Rs 10,000
1 year	4.12%	10415	4.07%	10409	6.78%	10682
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	4.88%	10814	4.85%	10810	7.25%	11220
NAV/Index Value (as of August 31, 2020)	1081.39		2,730.40		5,972.69	
Date of Allotment	Jan 9, 2019					

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Anil Ghelani is managing the scheme since July 2019.**

DSP Nifty Next 50 Index Fund (DSPNNIF)						
Period	DSP Nifty Next 50 Index Fund	Growth of Rs 10,000	Nifty Next 50 TRI	Growth of Rs 10,000	Nifty 50 (TRI) <sup>d</sup>	Growth of Rs 10,000
1 year	1.31%	10132	2.54%	10255	4.31%	10434
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	2.05%	10315	3.51%	10541	4.93%	10761
NAV/Index Value (as of August 31, 2020)	10.31		36,957.75		16,110.07	
Date of Allotment	Feb 21, 2019					

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Anil Ghelani is managing the scheme since June 2019.**

DSP Quant Fund (DSPQF)						
Period	DSP Quant Fund	Growth of Rs 10,000	S&P BSE 200 TRI	Growth of Rs 10,000	Nifty 50 (TRI) <sup>d</sup>	Growth of Rs 10,000
1 year	12.94%	11301	5.50%	10553	4.31%	10434
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	7.12%	10881	-1.34%	9836	-2.37%	9710
NAV/Index Value (as of August 31, 2020)	10.88		5,814.40		16,110.07	
Date of Allotment	Jun 10, 2019					

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

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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 Dividend option for DSP Equity Fund, assuming reinvestment of dividend. 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.

# Comparative Performance of all schemes - Direct Plan

FUND MANAGER - Atul Bhole is managing the scheme since June 2016.

DSP Equity Fund (DSPEF)						
Period	DSP Equity Fund	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	8.28%	10833	5.40%	10543	4.31%	10434
3 years	5.64%	11790	3.72%	11158	6.01%	11915
5 years	9.77%	15943	8.32%	14918	8.75%	15214
Since Inception	12.15%	24092	10.44%	21416	10.20%	21057
NAV/Index Value (as of August 31, 2020)	43.48		14,179.34		16,110.07	
Date of Allotment					Jan 01, 2013	

All returns are for Direct Plan - Reinvest Dividend Option, assuming reinvestment of dividend. The respective benchmark performance for the Scheme is calculated using composite CAGR of: Nifty 50 TR PRI values from 29 Apr, 1997 to 30 Jun, 1999 and TRI values from 30 Jun, 1999 onwards. Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

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)#	Growth of Rs 10,000
1 year	2.23%	10225	4.29%	10432	4.31%	10434
3 years	1.03%	10312	4.97%	11568	6.01%	11915
5 years	6.01%	13392	8.60%	15112	8.75%	15214
Since Inception	8.35%	18491	10.30%	21201	10.20%	21057
NAV/Index Value (as of August 31, 2020)	207.95		13,905.71		16,110.07	
Date of Allotment					Jan 01, 2013	

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 31 August 2020.

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

Resham Jain is managing the scheme since March 2018.

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 SmallCap (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	18.90%	11901	15.62%	11572	4.31%	10434
3 years	-0.35%	9895	-2.66%	9222	6.01%	11915
5 years	7.71%	14501	6.45%	13673	8.75%	15214
Since Inception	17.49%	34409	10.06%	20850	10.20%	21057
NAV/Index Value (as of August 31, 2020)	60.63		17,155.88		16,110.07	
Date of Allotment					Jan 01, 2013	

Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Atul Bhole is managing the scheme since June 2016.

Vikram Chopra is managing the scheme since July 2016.

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)#	Growth of Rs 10,000
1 year	9.03%	10908	9.07%	10913	4.31%	10434
3 years	5.92%	11887	6.70%	12152	6.01%	11915
5 years	9.49%	15746	9.42%	15690	8.75%	15214
Since Inception	11.96%	23785	10.56%	21598	10.20%	21057
NAV/Index Value (as of August 31, 2020)	173.53		10,161.19		16,110.07	
Date of Allotment					Jan 01, 2013	

Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

DSP Tax Saver Fund (DSPTSF)						
Period	DSP Tax Saver Fund	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	5.35%	10538	5.40%	10543	4.31%	10434
3 years	3.98%	11244	3.72%	11158	6.01%	11915
5 years	9.96%	16085	8.32%	14918	8.75%	15214
Since Inception	13.85%	27038	10.44%	21416	10.20%	21057
NAV/Index Value (as of August 31, 2020)	51.68		14,179.34		16,110.07	
Date of Allotment					Jan 01, 2013	

Since inception returns have been calculated from the date of allotment till 31 August 2020.

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



**FUND MANAGER - Rohit Singhania is managing the scheme since June 2010**  
Jay Kothari<sup>5</sup> is managing the scheme since March 2018.

DSP India T.I.G.E.R. Fund (DSPITF) (The Infrastructure Growth and Economic Reforms)						
Period	DSP India T.I.G.E.R. Fund	Growth of Rs 10,000	S&P BSE 100 (TRI) <sup>a</sup>	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	-7.55%	9241	4.29%	10432	4.31%	10434
3 years	-4.79%	8629	4.97%	11568	6.01%	11915
5 years	3.17%	11692	8.60%	15112	8.75%	15214
Since Inception	7.44%	17333	10.30%	21201	10.20%	21057
NAV/Index Value (as of August 31, 2020)	81.07		13,905.71		16,110.07	
Date of Allotment				Jan 01, 2013		

The respective benchmark performance for the Scheme is calculated using composite CAGR of: S&P BSE 100 TR PRI values from 11 Jun, 2004 to 01 Aug, 2006 and TRI values from 01 Aug, 2006 onwards. Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Vinit Sambre is managing the scheme since July 2012.**  
Resham Jain is managing the scheme since March 2018.  
Jay Kothari<sup>5</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 100 (TRI) <sup>a</sup>	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	17.66%	11776	7.48%	10752	4.31%	10434
3 years	5.71%	11815	-2.04%	9400	6.01%	11915
5 years	11.18%	17000	6.16%	13490	8.75%	15214
Since Inception	15.90%	31000	10.29%	21194	10.20%	21057
NAV/Index Value (as of August 31, 2020)	63.25		21,752.53		16,110.07	
Date of Allotment				Jan 01, 2013		

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Vinit Sambre is managing the scheme since June 2020.**  
Jay Kothari<sup>5</sup> is managing the scheme since March 2013

DSP Focus Fund (DSPFF)						
Period	DSP Focus Fund	Growth of Rs 10,000	S&P BSE 200 (TRI) <sup>a</sup>	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	4.89%	10492	5.50%	10553	4.31%	10434
3 years	2.61%	10804	4.80%	11512	6.01%	11915
5 years	7.02%	14043	8.76%	15222	8.75%	15214
Since Inception	10.63%	21701	10.72%	21831	10.20%	21057
NAV/Index Value (as of August 31, 2020)	24.41		5,814.40		16,110.07	
Date of Allotment				Jan 01, 2013		

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Rohit Singhania is managing the scheme since June 2015**  
Jay Kothari<sup>5</sup> is managing the scheme since March 2013

DSP Equity Opportunities Fund (DSPEOF)						
Period	DSP Equity Opportunities Fund	Growth of Rs 10,000	Nifty Large Midcap 250 (TRI) <sup>a</sup>	Growth of Rs 10,000	Nifty 50 (TRI)#	Growth of Rs 10,000
1 year	7.05%	10709	8.23%	10828	4.31%	10434
3 years	3.25%	11007	3.46%	11075	6.01%	11915
5 years	9.80%	15967	9.10%	15462	8.75%	15214
Since Inception	13.24%	25955	11.97%	23795	10.20%	21057
NAV/Index Value (as of August 31, 2020)	237.65		7,267.70		16,110.07	
Date of Allotment				Jan 01, 2013		

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Vikram Chopra is managing the scheme since July 2016.**  
Vinit Sambre is managing the scheme since June 2020.  
Jay Kothari<sup>5</sup> is managing the scheme since March 2018.

DSP Regular Savings Fund (DSPRSF)						
Period	DSP Regular Savings Fund	Growth of Rs 10,000	Nifty 500 (TRI) <sup>a</sup>	CRISIL Hybrid 85+15 - Conservative Index <sup>a</sup>	CRISIL 1 Year T-Bill Index <sup>f</sup>	Growth of Rs 10,000
1 year	7.92%	10796	10.96%	11102	6.78%	10682
3 years	3.37%	11047	8.09%	12632	6.97%	12242
5 years	6.51%	13711	9.36%	15650	6.95%	14001
Since Inception	7.79%	17776	9.48%	20024	7.13%	16949
NAV/Index Value (as of August 31, 2020)	40.76		4,870.21		5,972.69	
Date of Allotment				Jan 02, 2013		

Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

# Comparative Performance of all schemes - Direct Plan

**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	7.20%	10724	-6.51%	9346	4.31%	10434
3 years	-3.78%	8907	-4.95%	8586	6.01%	11915
5 years	12.77%	18249	5.66%	13176	8.75%	15214
Since Inception	11.72%	23380	3.05%	12592	10.06%	20851
NAV/Index Value (as of August 31, 2020)	31.53		128.96		16,110.07	
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 10/40 Net Total Return - Net & Expressed in INR; Normalised Values). The benchmark assumes quarterly rebalancing #Standard Benchmark. Since inception returns have been calculated from the date of allotment till 31 August 2020.

**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	-3.27%	9671	-14.48%	8544	4.31%	10434
3 years	1.90%	10580	-0.42%	9874	6.01%	11915
5 years	1.22%	10627	1.14%	10585	8.75%	15214
Since Inception	0.97%	10769	3.01%	12555	10.06%	20851
NAV/Index Value (as of August 31, 2020)	12.24		190.68		16,110.07	
Date of Allotment	Jan 03, 2013					

<sup>^</sup>Scheme Benchmark (Composite Benchmark = 70.00% MSCI World Energy 10/40 Net Total Return & 30.00% MSCI World (Net) - Net & Expressed in INR; Normalised Values). The benchmark assumes quarterly rebalancing #Standard Benchmark. Since inception returns have been calculated from the date of allotment till 31 August 2020.

**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	13.48%	11356	19.42%	11954	4.31%	10434
3 years	9.61%	13173	14.06%	14846	6.01%	11915
5 years	6.11%	13455	12.42%	17968	8.75%	15214
Since Inception	5.98%	15612	13.58%	26537	10.10%	20908
NAV/Index Value (as of August 31, 2020)	19.37		21,696.51		16,110.07	
Date of Allotment	Jan 02, 2013					

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**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	24.81%	12496	25.52%	12567	4.31%	10434
3 years	16.81%	15944	19.91%	17251	6.01%	11915
5 years	14.11%	19363	16.60%	21568	8.75%	15214
Since Inception	16.15%	31494	18.94%	37780	10.06%	20851
NAV/Index Value (as of August 31, 2020)	33.16		839,354.41		16,110.07	
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 31 August 2020.

**FUND MANAGER - Kedar Karnik** is managing the scheme since July 2016.

DSP Liquidity Fund (DSPLF)						
Period	DSP Liquidity Fund	Growth of Rs 10,000	CRISIL Liquid Fund Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 91 Day T-Bill Index <sup>^</sup>	Growth of Rs 10,000
Last 7 days till August 31, 2020	3.11%	10311	3.68%	10368	2.75%	10275
Last 15 days till August 31, 2020	3.21%	10321	3.97%	10397	3.56%	10356
Last 1 month till August 31, 2020	3.30%	10330	4.07%	10407	3.49%	10349
1 year	5.00%	10501	5.34%	10536	5.18%	10519
3 years	6.49%	12079	6.65%	12133	6.29%	12011
5 years	6.86%	13942	6.90%	13963	6.52%	13718
Since Inception	7.62%	17568	7.61%	17555	7.24%	17091
NAV/Index Value (as of August 31, 2020)	2887.52		3,349.04		5,748.47	
Date of Allotment	Dec 31, 2012					

Returns shown for 7 days, 15 days and 30 days are computed on simple annualised basis. Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

**FUND MANAGER - Atul Bhole is managing the scheme since February 2018.**  
Saurabh Bhatia is managing the scheme since February 2018.

DSP Dynamic Asset Allocation Fund (DSPDAAF)						
Period	DSP Dynamic Asset Allocation Fund	Growth of Rs 10,000	CRISIL Hybrid 85+15 - Conservative Index <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>#</sup>	Growth of Rs 10,000
1 year	10.53%	11059	9.07%	10913	4.31%	10434
3 years	7.02%	12259	6.70%	12152	6.01%	11915
5 years	8.68%	15171	9.42%	15690	8.75%	15214
Since Inception	9.28%	17916	12.08%	21157	11.54%	20494
NAV/Index Value (as of August 31, 2020)	17.92		10,161.19		16,110.07	
Date of Allotment						Feb 06, 2014

Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

DSP World Gold Fund (DSPWGF)						
Period	DSP World Gold Fund	Growth of Rs 10,000	FTSE Gold Mine <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>#</sup>	Growth of Rs 10,000
1 year	47.47%	14778	48.85%	14918	4.31%	10434
3 years	20.89%	17679	27.32%	20652	6.01%	11915
5 years	22.37%	27472	30.41%	37777	8.75%	15214
Since Inception	2.89%	12437	4.91%	14439	10.10%	20908
NAV/Index Value (as of August 31, 2020)	22.86		269,005.01		16,110.07	
Date of Allotment						Jan 02, 2013

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**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	EuroMoney Global Mining Constrained Weights Net Total Return Index <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>#</sup>	Growth of Rs 10,000
1 year	29.29%	12947	32.67%	13288	4.31%	10434
3 years	11.41%	13832	16.51%	15823	6.01%	11915
5 years	15.39%	20472	20.09%	24998	8.75%	15214
Since Inception	0.15%	10114	4.24%	13744	10.06%	20851
NAV/Index Value (as of August 31, 2020)	11.00		77,129.91		16,110.07	
Date of Allotment						Jan 03, 2013

<sup>^</sup>Scheme Benchmark-EuroMoney Global Mining Constrained Weights Net Total Return Index. Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Laukik Bagwe is managing the scheme since July 2016.**  
Saurabh Bhatia is managing the scheme since February 2018.

DSP Short Term Fund (DSPSTF)						
Period	DSP Short Term Fund	Growth of Rs 10,000	CRISIL Short Term Bond Fund Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index <sup>#</sup>	Growth of Rs 10,000
1 year	9.83%	10988	10.20%	11026	6.78%	10682
3 years	8.16%	12658	8.26%	12692	6.97%	12242
5 years	8.59%	15103	8.48%	15029	6.95%	14001
Since Inception	8.93%	19275	8.74%	19015	7.13%	16964
NAV/Index Value (as of August 31, 2020)	37.73		3,780.43		5,972.69	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Saurabh Bhatia is managing the scheme since March 2019.**  
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 Short Term Credit Risk Index	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index <sup>#</sup>	Growth of Rs 10,000
1 year	5.82%	10585	11.06%	11112	6.78%	10682
3 years	2.27%	10696	9.05%	12972	6.97%	12242
5 years	5.36%	12984	9.06%	15436	6.95%	14001
Since Inception	7.00%	16798	9.55%	20130	7.13%	16964
NAV/Index Value (as of August 31, 2020)	30.59		4,954.21		5,972.69	
Date of Allotment						Jan 01, 2013

<sup>#</sup>Standard Benchmark. Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

# Comparative Performance of all schemes - Direct Plan

FUND MANAGER - Kedar Karnik is managing the scheme since July 2016.

DSP Ultra Short Fund (DSPUSF)						
Period	DSP Ultra Short Fund	Growth of Rs 10,000	CRISIL Ultra Short Term Debt Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index <sup>†</sup>	Growth of Rs 10,000
1 year	6.34%	10637	6.84%	10687	6.78%	10682
3 years	6.67%	12140	7.51%	12427	6.97%	12242
5 years	7.12%	14107	7.56%	14400	6.95%	14001
Since Inception	7.89%	17902	8.12%	18193	7.13%	16964
NAV/Index Value (as of August 31, 2020)	2791.68		6,137.98		5,972.69	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Kedar Karnik is managing the scheme since July 2016.

Laukik Bagwe is managing the scheme since June 2020.

DSP Low Duration Fund (DSPLODF)						
Period	DSP Low Duration Fund	Growth of Rs 10,000	NIFTY Low Duration Debt Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index <sup>†</sup>	Growth of Rs 10,000
1 year	8.91%	10896	7.30%	10734	5.18%	10521
3 years	7.90%	12564	7.49%	12420	6.29%	12011
5 years	8.08%	14754	7.64%	14454	6.52%	13718
Since Inception	8.24%	15434	7.76%	15064	6.68%	14254
NAV/Index Value (as of August 31, 2020)	15.43		4,190.88		5,748.47	
Date of Allotment						Mar 10, 2015

Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Vikram Chopra is managing the scheme since July 2016.

Saurabh Bhatia is managing the scheme since February 2018.

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 1 Year T-Bill Index <sup>†</sup>	Growth of Rs 10,000
1 year	10.59%	11065	10.11%	11017	6.78%	10682
3 years	8.50%	12776	7.70%	12494	6.97%	12242
5 years	8.88%	15307	8.12%	14783	6.95%	14001
Since Inception	9.31%	18589	8.81%	18009	7.38%	16423
NAV/Index Value (as of August 31, 2020)	18.59		4,332.83		5,972.69	
Date of Allotment						Sep 14, 2013

In case of allotment date is a non-business day, the Benchmark returns are computed using the latest available benchmark value on the allotment date. Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Vikram Chopra is managing the scheme since July 2016.

Saurabh Bhatia is managing the scheme since March 2018.

DSP Strategic Bond Fund (DSPSBF)						
Period	DSP Strategic Bond Fund	Growth of Rs 10,000	CRISIL Composite Bond Fund Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>†</sup>	Growth of Rs 10,000
1 year	13.58%	11366	10.83%	11090	6.59%	10663
3 years	8.28%	12697	8.22%	12678	6.16%	11968
5 years	8.89%	15314	9.13%	15486	7.84%	14589
Since Inception	9.16%	19581	9.01%	19377	7.35%	17221
NAV/Index Value (as of August 31, 2020)	2620.57		3,732.82		3,906.97	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

Saurabh Bhatia is managing the scheme since March 2018.

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	Composite Benchmark <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>†</sup>	Growth of Rs 10,000
1 year	5.56%	10559	7.14%	10718	4.31%	10434
3 years	3.93%	11226	6.43%	12059	6.01%	11915
5 years	NA	NA	NA	NA	NA	NA
Since Inception	7.44%	13740	8.47%	14333	10.97%	15857
NAV/Index Value (as of August 31, 2020)	13.74		143.33		16,110.07	
Date of Allotment						Mar 28, 2016

Scheme has been in existence for more than 3 years but less than 5 years.

<sup>^</sup>Scheme Benchmark(30% Nifty 500 TRI + 70% CRISIL Liquid Fund Index). The benchmark assumes quarterly rebalancing #Standard Benchmark. <sup>†</sup>Based on investment of ₹ 10,000 made at inception. Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

**FUND MANAGER - Saurabh Bhatia is managing the scheme since February 2018.**

DSP Bond Fund (DSPBF)						
Period	DSP Bond Fund	Growth of Rs 10,000	CRISIL Medium Term Debt Index	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>†</sup>	Growth of Rs 10,000
1 year	9.03%	10908	12.54%	11262	6.59%	10663
3 years	5.25%	11661	8.66%	12834	6.16%	11968
5 years	7.12%	14109	9.26%	15577	7.84%	14589
Since Inception	7.65%	17594	9.47%	20015	7.35%	17221
NAV/Index Value (as of August 31, 2020)	64.55		3,725.37		3,906.97	
Date of Allotment	Jan 01, 2013					

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Kedar Karnik is managing the scheme since July 2016.**

DSP Savings Fund (DSPSF)						
Period	DSP Savings Fund	Growth of Rs 10,000	CRISIL Money Market 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 August 31, 2020	2.47%	10247	3.63%	10363	0.44%	10044
Last 15 days till August 31, 2020	3.74%	10374	4.12%	10412	1.97%	10197
Last 1 month till August 31, 2020	3.55%	10355	4.34%	10434	2.69%	10269
1 year	6.81%	10685	6.23%	10627	6.78%	10682
3 years	7.42%	12398	7.22%	12327	6.97%	12242
5 years	7.15%	14129	7.31%	14236	6.95%	14001
Since Inception	7.79%	17773	7.89%	17901	7.13%	16964
NAV/Index Value (as of August 31, 2020)	41.22		7,196.77		5,972.69	
Date of Allotment	Jan 01, 2013					

Returns shown for 7 days, 15 days and 30 days are computed on simple annualised basis. Since inception returns have been calculated from the date of allotment till 31 August 2020.

**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	19.07%	11919	15.96%	11605	4.31%	10434
3 years	11.01%	13684	13.15%	14492	6.01%	11915
5 years	7.88%	14621	10.75%	16668	8.75%	15214
Since Inception	7.52%	15488	9.82%	17596	7.57%	15532
NAV/Index Value (as of August 31, 2020)	15.49		175.96		16,110.07	
Date of Allotment	Aug 21, 2014					

<sup>†</sup>Scheme Benchmark. (Composite B benchmark = (36% S&P 500 Composite; 24% FTSE World (ex-US); 24% ML US Treasury Current 5 Year; 16% FTSE Non-USD World Government Bond Index). Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Vikram Chopra is managing the scheme since July 2016.**

**Saurabh Bhatia is managing the scheme since March 2018.**

DSP Government Securities Fund (DSPGSF)						
Period	DSP Government Securities Fund	Growth of Rs 10,000	ICICI Securities Li-Bex <sup>†</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>†</sup>	Growth of Rs 10,000
1 year	11.02%	11108	9.41%	10946	6.59%	10663
3 years	9.31%	13065	9.03%	12963	6.16%	11968
5 years	10.05%	16151	10.04%	16145	7.84%	14589
Since Inception	9.14%	19558	9.77%	20441	7.35%	17221
NAV/Index Value (as of August 31, 2020)	73.57		16,588.90		3,906.97	
Date of Allotment	Jan 01, 2013					

Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Vikram Chopra is managing the scheme since July 2016.**

**Vivek Ved is managing the scheme since July 2016.**

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	9.61%	10967	6.59%	10663	6.59%	10663
3 years	7.60%	12461	6.16%	11968	6.16%	11968
5 years	9.27%	15585	7.84%	14589	7.84%	14589
Since Inception	9.62%	17246	8.43%	16169	8.43%	16169
NAV/Index Value (as of August 31, 2020)	17.25		3,906.97		3,906.97	
Date of Allotment	Sep 26, 2014					

Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

# Comparative Performance of all schemes - Direct Plan

FUND MANAGER - Anil Ghelani is managing the scheme since July 2019.

DSP Equal Nifty 50 Fund (DSPENF)						
Period	DSP Equal Nifty 50 Fund	Growth of Rs 10,000	NIFTY 50 Equal Weight Index (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	2.84%	10286	5.57%	10561	4.31%	10434
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	-1.98%	9445	-0.75%	9788	5.32%	11596
NAV/Index Value (as of August 31, 2020)	9.45		18,985.17		16,110.07	
Date of Allotment						Oct 23, 2017

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Anil Ghelani is managing the scheme since July 2019.

DSP Liquid ETF ( DSPLETF)						
Period	DSP Liquid ETF	Growth of Rs 10,000	Nifty 1D Rate Index <sup>^</sup>	Growth of Rs 10,000	Crisil 1 Year T-Bill Index#	Growth of Rs 10,000
Last 7 days till August 31, 2020	2.45%	10005	3.04%	10006	0.44%	10001
Last 15 days till August 31, 2020	2.49%	10012	3.08%	10014	1.97%	10009
Last 1 month till August 31, 2020	2.54%	10022	3.11%	10026	2.69%	10023
1 year	3.82%	10384	4.07%	10409	6.78%	10682
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	5.07%	11300	5.31%	11363	7.20%	11874
NAV/Index Value (as of August 31, 2020)	1000.00		1,904.95		5,972.69	
Date of Allotment						Mar 14, 2018

Scheme has been in existence for more than 1 year but less than 3 years.  
Returns shown for 7 days, 15 days and 30 days are computed on simple annualised basis. Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Aditya Khemka is managing the scheme since November 2018.

Vinit Sambre is managing the scheme since November 2018.

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) <sup>^</sup>	Growth of Rs 10,000
1 year	65.26%	16571	43.57%	14386	4.31%	10434
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	34.41%	16795	16.20%	13012	3.92%	10698
NAV/Index Value (as of August 31, 2020)	16.80		20,670.57		16,110.07	
Date of Allotment						Nov 30, 2018

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - Anil Ghelani is managing the scheme since July 2019.

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) <sup>^</sup>	Growth of Rs 10,000
1 year	3.45%	10347	4.31%	10434	4.31%	10434
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	4.16%	10641	4.93%	10761	4.93%	10761
NAV/Index Value (as of August 31, 2020)	10.64		16,110.07		16,110.07	
Date of Allotment						Feb 21, 2019

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

FUND MANAGER - M. Suryanarayanan is managing the scheme since September 2018.

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	Crisil 1 Year T-Bill Index <sup>^</sup>	Growth of Rs 10,000
1 year	5.13%	10516	2.98%	10300	6.78%	10682
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	6.32%	11726	4.66%	11258	7.17%	11974
NAV/Index Value (as of August 31, 2020)	11.73		1,905.70		5,972.69	
Date of Allotment						Jan 25, 2018

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

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

**FUND MANAGER - Vikram Chopra is managing the scheme since August 2018.**  
Saurabh Bhatia is managing the scheme since August 2018.

DSP Corporate Bond Fund (DSPCBF)						
Period	DSP Corporate Bond Fund	Growth of Rs 10,000	CRISIL Composite Bond Fund Index	Growth of Rs 10,000	Nifty 50 (TRI) <sup>†</sup>	Growth of Rs 10,000
1 year	10.39%	11045	10.83%	11090	4.31%	10434
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	11.74%	12453	12.69%	12661	0.95%	10188
NAV/Index Value (as of August 31, 2020)	12.45		3,732.82		16,110.07	
Date of Allotment	Sep 10, 2018					

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

**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 Overnight Index	Growth of Rs 10,000	Crissil 1 Year T-Bill Index <sup>†</sup>	Growth of Rs 10,000
1 year	4.21%	10424	4.07%	10409	6.78%	10682
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	4.97%	10830	4.85%	10810	7.25%	11220
NAV/Index Value (as of August 31, 2020)	1083.03		2,730.40		5,972.69	
Date of Allotment	Jan 9, 2019					

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Anil Ghelani is managing the scheme since July 2019.**

DSP Nifty Next 50 Index Fund (DSPNNIF)						
Period	DSP Nifty Next 50 Index Fund	Growth of Rs 10,000	Nifty Next 50 TRI	Growth of Rs 10,000	Nifty 50 (TRI) <sup>†</sup>	Growth of Rs 10,000
1 year	1.62%	10162	2.54%	10255	4.31%	10434
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	2.36%	10362	3.51%	10541	4.93%	10761
NAV/Index Value (as of August 31, 2020)	10.36		36,957.75		16,110.07	
Date of Allotment	Feb 21, 2019					

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

**FUND MANAGER - Anil Ghelani is managing the scheme since June 2019.**

DSP Quant Fund (DSPQF)						
Period	DSP Quant Fund	Growth of Rs 10,000	S&P BSE 200 TRI	Growth of Rs 10,000	Nifty 50 (TRI) <sup>†</sup>	Growth of Rs 10,000
1 year	13.80%	11388	5.50%	10553	4.31%	10434
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since Inception	7.95%	10985	-1.34%	9836	-2.37%	9710
NAV/Index Value (as of August 31, 2020)	10.99		5,814.40		16,110.07	
Date of Allotment	Jun 10, 2019					

Scheme has been in existence for more than 1 year but less than 3 years.  
Since inception returns have been calculated from the date of allotment till 31 August 2020.

- Note:**
- TRI - Total Return Index.
  - <sup>†</sup>Scheme Benchmark. #Standard Benchmark. \*Based on investment of ₹ 10,000 made at inception. All data for Direct plan Growth option; Regular plan Dividend option for DSP Equity Fund. Different plans shall have a different expense structure.
  - Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.
  - Returns above 1 year are Compounded Annualized.
  - Load is not taken into consideration for computation of performance.
  - Performance of Closed ended schemes are not provided as their performance are not strictly comparable with performance of open-ended schemes.

# SIP Investment Performance

## of all Equity oriented schemes (as on AUGUST 31, 2020)

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 Equity Fund (DSPEF) - RP - Dividend								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Year
Total Amount Invested (Rs'000)	2,810.00	1,800.00	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	32,339.02	4,629.39	2,931.97	2,046.12	1,443.95	713.90	382.09	125.65
Benchmark <sup>1</sup> Market Value (Rs'000)	18,734.22	4,017.93	2,759.10	1,971.92	1,393.93	708.34	378.29	129.52
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	16,325.88	4,018.78	2,728.48	1,960.06	1,393.43	730.33	387.67	128.72
Scheme Return Yield (%)	17.57	11.67	11.24	10.29	9.97	6.88	3.90	8.85
Benchmark <sup>1</sup> Return Yield (%)	13.94	10.00	10.31	9.59	9.12	6.57	3.24	15.05
Standard Benchmark <sup>2</sup> Return Yield (%)	13.01	10.00	10.14	9.48	9.11	7.79	4.87	13.75

<sup>1</sup>Nifty 50 Index; <sup>2</sup>Nifty 50 Index; \*Inception date : 29-Apr-1997. All returns are for Regular Plan - Reinvest Dividend Option, assuming reinvestment of dividend. Since inception returns have been calculated from the date of allotment till 31 August 2020.

DSP Top 100 Equity Fund (DSPTEF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Year
Total Amount Invested (Rs'000)	2,100.00	1,800.00	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	6,923.84	3,707.91	2,387.23	1,712.86	1,228.83	649.91	359.38	121.95
Benchmark <sup>1</sup> Market Value (Rs'000)	6,847.34	4,061.38	2,759.64	1,968.41	1,392.54	721.29	383.20	128.79
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	6,726.68	4,018.78	2,728.48	1,960.06	1,393.43	730.33	387.67	128.72
Scheme Return Yield (%)	12.36	9.04	8.08	6.92	6.06	3.15	(0.11)	3.03
Benchmark <sup>1</sup> Return Yield (%)	12.25	10.13	10.31	9.56	9.09	7.29	4.10	13.87
Standard Benchmark <sup>2</sup> Return Yield (%)	12.08	10.00	10.14	9.48	9.11	7.79	4.87	13.75

<sup>1</sup>S&P BSE 100; <sup>2</sup>Nifty 50 Index; \*Inception date : 10-Mar-2003. All returns are for Regular Plan - Reinvest Dividend Option, assuming reinvestment of dividend. Since inception returns have been calculated from the date of allotment till 31 August 2020.

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 Year
Total Amount Invested (Rs'000)	1,950.00	1,800.00	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	3,973.20	3,043.85	2,132.82	1,594.51	1,155.50	579.44	323.09	118.98
Benchmark <sup>1</sup> Market Value (Rs'000)	5,176.42	4,061.38	2,759.64	1,968.41	1,392.54	721.29	383.20	128.79
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	5,126.71	4,018.78	2,728.48	1,960.06	1,393.43	730.33	387.67	128.72
Scheme Return Yield (%)	8.20	6.66	6.32	5.54	4.56	(1.37)	(6.90)	(1.58)
Benchmark <sup>1</sup> Return Yield (%)	11.07	10.13	10.31	9.56	9.09	7.29	4.10	13.87
Standard Benchmark <sup>2</sup> Return Yield (%)	10.97	10.00	10.14	9.48	9.11	7.79	4.87	13.75

<sup>1</sup>S&P BSE 100; <sup>2</sup>Nifty 50 Index; \*Inception date : 11-Jun-2004. Since inception returns have been calculated from the date of allotment till 31 August 2020.

DSP Small Cap Fund (DSPSCF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Year
Total Amount Invested (Rs'000)	1,590.00	--	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	5,017.53	--	4,229.80	2,563.03	1,654.85	666.27	379.39	141.16
Benchmark <sup>1</sup> Market Value (Rs'000)	2,876.37	--	2,579.58	1,875.28	1,371.60	650.69	361.73	139.17
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	3,140.12	--	2,728.48	1,960.06	1,393.43	730.33	387.67	128.72
Scheme Return Yield (%)	16.04	--	16.77	14.51	13.26	4.14	3.44	34.26
Benchmark <sup>1</sup> Return Yield (%)	8.51	--	9.28	8.64	8.73	3.20	0.31	30.91
Standard Benchmark <sup>2</sup> Return Yield (%)	9.72	--	10.14	9.48	9.11	7.79	4.87	13.75

<sup>1</sup>S&P BSE SMALL CAP INDEX; <sup>2</sup>Nifty 50 Index; \*Inception date : 14-Jun-2007. Since inception returns have been calculated from the date of allotment till 31 August 2020.

DSP Equity Opportunities Fund (DSPEOF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Year
Total Amount Invested (Rs'000)	2,440.00	1,800.00	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	18,360.26	4,610.28	3,065.21	2,124.90	1,470.39	702.12	376.30	127.60
Benchmark <sup>1</sup> Market Value (Rs'000)	--	4,511.25	3,066.54	2,133.60	1,477.11	713.74	379.20	131.57
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	11,186.50	4,018.78	2,728.48	1,960.06	1,393.43	730.33	387.67	128.72
Scheme Return Yield (%)	17.16	11.62	11.92	11.00	10.41	6.22	2.90	11.96
Benchmark <sup>1</sup> Return Yield (%)	--	11.37	11.92	11.08	10.52	6.88	3.40	18.35
Standard Benchmark <sup>2</sup> Return Yield (%)	13.23	10.00	10.14	9.48	9.11	7.79	4.87	13.75

<sup>1</sup>Nifty Large Midcap 250 Index; <sup>2</sup>Nifty 50 Index; \*Inception date : 16-May-2000. Since inception returns have been calculated from the date of allotment till 31 August 2020.

DSP Mid Cap Fund (DSPMCF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Year
Total Amount Invested (Rs'000)	1,660.00	--	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	5,119.48	--	3,960.43	2,533.42	1,697.82	745.90	399.24	133.88
Benchmark <sup>1</sup> Market Value (Rs'000)	3,526.14	--	2,802.29	1,930.48	1,351.16	641.25	354.84	132.64
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	3,378.79	--	2,728.48	1,960.06	1,393.43	730.33	387.67	128.72
Scheme Return Yield (%)	15.03	--	15.79	14.30	13.88	8.64	6.83	22.13
Benchmark <sup>1</sup> Return Yield (%)	10.24	--	10.55	9.19	8.36	2.62	(0.93)	20.10
Standard Benchmark <sup>2</sup> Return Yield (%)	9.68	--	10.14	9.48	9.11	7.79	4.87	13.75

<sup>1</sup>Nifty Midcap 100 Index; <sup>2</sup>Nifty 50 Index; \*Inception date : 14-Nov-2006. Since inception returns have been calculated from the date of allotment till 31 August 2020.

DSP Tax Saver Fund (DSPTSF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Year
Total Amount Invested (Rs'000)	1,640.00	--	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	4,047.03	--	3,250.49	2,222.24	1,501.57	709.50	380.41	127.00
Benchmark <sup>1</sup> Market Value (Rs'000)	3,335.85	--	2,759.10	1,971.92	1,393.93	708.34	378.29	129.52
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	3,309.41	--	2,728.48	1,960.06	1,393.43	730.33	387.67	128.72
Scheme Return Yield (%)	12.34	--	12.81	11.84	10.92	6.64	3.61	11.00
Benchmark <sup>1</sup> Return Yield (%)	9.80	--	10.31	9.59	9.12	6.57	3.24	15.05
Standard Benchmark <sup>2</sup> Return Yield (%)	9.69	--	10.14	9.48	9.11	7.79	4.87	13.75

<sup>1</sup>Nifty 500 Index; <sup>2</sup>Nifty 50 Index; \*Inception date : 18-Jan-2007. Since inception returns have been calculated from the date of allotment till 31 August 2020.

DSP Equity & Bond Fund (DSPEBF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Year
Total Amount Invested (Rs'000)	2,560.00	1,800.00	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	14,725.74	4,437.43	2,880.62	2,059.02	1,458.83	722.32	393.46	126.83
Benchmark <sup>1</sup> Market Value (Rs'000)	--	4,096.16	2,787.02	2,029.21	1,443.50	747.87	402.66	129.59
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	12,534.30	4,018.78	2,728.48	1,960.06	1,393.43	730.33	387.67	128.72
Scheme Return Yield (%)	14.29	11.17	10.97	10.41	10.22	7.35	5.85	10.73
Benchmark <sup>1</sup> Return Yield (%)	--	10.23	10.46	10.13	9.96	8.74	7.40	15.16
Standard Benchmark <sup>2</sup> Return Yield (%)	13.08	10.00	10.14	9.48	9.11	7.79	4.87	13.75

<sup>1</sup>CRISIL Hybrid 35+65 - Aggressive Index; <sup>2</sup>Nifty 50 Index; \*Inception date : 27-May-1999. Since inception returns have been calculated from the date of allotment till 31 August 2020.



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 Year
Total Amount Invested (Rs'000)	1,490.00	--	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	2,849.90	--	2,701.83	1,951.92	1,435.49	670.50	346.44	130.68
Benchmark <sup>1</sup> Market Value (Rs'000)	1,792.44	--	1,725.98	1,322.07	1,008.20	581.17	312.16	119.01
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	2,869.13	--	2,727.94	1,959.70	1,393.27	730.46	387.28	128.42
Scheme Return Yield (%)	9.93	--	9.99	9.40	9.83	4.39	(2.48)	16.95
Benchmark <sup>1</sup> Return Yield (%)	2.91	--	2.96	1.91	1.21	(1.25)	(9.04)	(1.53)
Standard Benchmark <sup>2</sup> Return Yield(%)	10.02	--	10.14	9.48	9.11	7.80	4.80	13.30

<sup>1</sup>Composite Benchmark = 35% S&P BSE Oil & Gas Index, 30% S&P BSE Metal Index, 35% MSCI World Energy 10/40 Net Total Return - Net & Expressed in INR; Normalised Values; <sup>2</sup>Nifty 50 Index; \*Inception date : 25-Apr-2008. Since inception returns have been calculated from the date of allotment till 31 August 2020.

DSP Equity Savings Fund (DSPESF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Year
Total Amount Invested (Rs'000)	540.00	--	--	--	--	--	360.00	120.00
Scheme Market Value (Rs'000)	587.83	--	--	--	--	--	375.13	124.04
Benchmark <sup>1</sup> Market Value (Rs'000)	633.75	--	--	--	--	--	396.19	126.25
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	637.15	--	--	--	--	--	387.67	128.72
Scheme Return Yield (%)	3.72	--	--	--	--	--	2.69	6.31
Benchmark <sup>1</sup> Return Yield (%)	7.06	--	--	--	--	--	6.32	9.80
Standard Benchmark <sup>2</sup> Return Yield(%)	7.30	--	--	--	--	--	4.87	13.75

<sup>1</sup>30% Nifty 500 + 70% CRISIL Liquid Fund Index; <sup>2</sup>Nifty 50 Index; \*Inception date : 28-Mar-2016. Since inception returns have been calculated from the date of allotment till 31 August 2020.

DSP Focus Fund (DSPFF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Year
Total Amount Invested (Rs'000)	1,230.00	--	--	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	1,969.78	--	--	1,902.36	1,352.13	671.93	370.71	124.33
Benchmark <sup>1</sup> Market Value (Rs'000)	2,082.22	--	--	2,007.67	1,416.41	721.75	383.71	129.46
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	2,033.75	--	--	1,960.06	1,393.43	730.33	387.67	128.72
Scheme Return Yield (%)	8.87	--	--	8.91	8.38	4.47	1.91	6.76
Benchmark <sup>1</sup> Return Yield (%)	9.90	--	--	9.93	9.50	7.32	4.18	14.94
Standard Benchmark <sup>2</sup> Return Yield(%)	9.46	--	--	9.48	9.11	7.79	4.87	13.75

<sup>1</sup>S&P BSE 200; <sup>2</sup>Nifty 50 Index; \*Inception date : 10-Jun-2010. Since inception returns have been calculated from the date of allotment till 31 August 2020.

DSP Healthcare Fund (DSPHF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Year
Total Amount Invested (Rs'000)	220.00	--	--	--	--	--	--	120.00
Scheme Market Value (Rs'000)	330.56	--	--	--	--	--	--	169.23
Benchmark <sup>1</sup> Market Value (Rs'000)	293.81	--	--	--	--	--	--	158.61
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	231.76	--	--	--	--	--	--	128.72
Scheme Return Yield (%)	49.75	--	--	--	--	--	--	83.90
Benchmark <sup>1</sup> Return Yield (%)	33.82	--	--	--	--	--	--	64.61
Standard Benchmark <sup>2</sup> Return Yield(%)	5.57	--	--	--	--	--	--	13.75

<sup>1</sup>S&P BSE Healthcare; <sup>2</sup>Nifty 50 Index; \*Inception date : 30-Nov-2018. Since inception returns have been calculated from the date of allotment till 31 August 2020.

DSP Quant Fund (DSPQF) - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Year
Total Amount Invested (Rs'000)	150.00	--	--	--	--	--	--	120.00
Scheme Market Value (Rs'000)	164.25	--	--	--	--	--	--	130.68
Benchmark <sup>1</sup> Market Value (Rs'000)	159.80	--	--	--	--	--	--	129.46
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	158.66	--	--	--	--	--	--	128.72
Scheme Return Yield (%)	14.45	--	--	--	--	--	--	16.91
Benchmark <sup>1</sup> Return Yield (%)	9.91	--	--	--	--	--	--	14.94
Standard Benchmark <sup>2</sup> Return Yield(%)	8.76	--	--	--	--	--	--	13.75

<sup>1</sup>S&P BSE 200; <sup>2</sup>Nifty 50 Index; \*Inception date : 10-Jun-2019. Since inception returns have been calculated from the date of allotment till 31 August 2020.

#### RP - Regular Plan

#### Note:

- All returns are for Regular Plan - Growth Option. Except DSP Equity Fund.
- 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.

DSPBPF is co-managed by Atul Bhole & Vikram Chopra . SIP performances for all the open ended Schemes managed by Atul Bhole are shown. Since the orientation & feature of DSPBPF is different from all other schemes managed by Atul Bhole & Vikram Chopra, hence the SIP performances of other schemes managed by Atul Bhole & Vikram Chopra are not shown. Similarly, DSPNRNEF is co-managed by Rohit Singhania & Jay Kothari. SIP performances are shown for all Schemes managed by Rohit Singhania. Since the orientation & feature of DSPNRNEF is different from all other FOF schemes managed by Jay Kothari, the SIP performances of other FOF schemes managed by Jay Kothari are not shown. For performance of all schemes in SEBI prescribed format please refer page 39-56.

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.

DSP Regular Savings Fund (Regular Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-May-20	0.067902	0.067902	10	10.1853
28-Feb-20	0.051259	0.047466	10	10.6742
28-Jan-20	0.051989	0.048142	10	10.8261
Quarterly Dividend (during the last 3 quarters)				
26-Jun-20	0.223929	0.223929	10	11.3394
27-Mar-20	0.153282	0.14194	10	10.7685
27-Dec-19	0.169245	0.156721	10	11.7781
DSP Regular Savings Fund (Direct Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-May-20	0.067902	0.067902	10	11.4729
28-Feb-20	0.051259	0.047466	10	11.9678
28-Jan-20	0.051989	0.048142	10	12.1130
Quarterly Dividend (during the last 3 quarters)				
26-Jun-20	0.223929	0.223929	10	12.3866
27-Mar-20	0.153282	0.14194	10	11.6975
27-Dec-19	0.169245	0.156721	10	12.7239
DSP Government Securities Fund (Regular Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Jul-20	0.113800	0.113800	10	10.8196
26-Jun-20	0.006500	0.006500	10	10.7047
28-May-20	0.281800	0.281800	10	10.9889
Dividend Option (during the last 3 years)				
27-Mar-20	0.361386	0.334645	10	12.7195
27-Sep-19	0.73869	0.684031	10	12.9698
28-Mar-19	0.525691	0.486793	10	12.7259
Quarterly Dividend (during the last 3 quarters)				
28-Sep-16	0.795069	0.736616	10	12.9030
27-Mar-15	0.852382	0.790469	10	12.8043
DSP Government Securities Fund (Direct Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Jul-20	0.118800	0.118800	10	10.8670
26-Jun-20	0.013000	0.013000	10	10.7530
28-May-20	0.287400	0.287400	10	11.0361
Dividend Option (during the last 3 years)				
27-Mar-20	0.390342	0.361459	10	12.8509
27-Sep-19	0.766855	0.710112	10	13.0948
28-Mar-19	0.565093	0.523279	10	12.8654
Quarterly Dividend (during the last 3 quarters)				
28-Sep-16	0.811248	0.751605	10	13.0005
27-Mar-15	0.868641	0.805548	10	12.8976
DSP Strategic Bond Fund (Institutional Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Jul-20	12.409100	12.409100	1000	1071.9209
26-Jun-20	3.980800	3.980800	1000	1061.5363
28-May-20	21.6629	21.6629	1000	1080.1424
Dividend Option (during the last 3 years)				
27-Mar-20	79.388705	73.514362	1000	1322.3746
28-Mar-19	59.538935	55.13337	1000	1265.4688
28-Mar-18	20.305229	18.80275	1000	1200.4235
DSP Strategic Bond Fund (Direct Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Jul-20	13.008700	13.008700	1000	1079.0239
26-Jun-20	4.505400	4.505400	1000	1068.4978
28-May-20	22.32100	22.32100	1000	1087.2254
Dividend Option (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)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Aug-20	0.028500	0.028500	10	10.3938
28-Jul-20	0.066600	0.066600	10	10.4296
26-Jun-20	0.159600	0.159600	10	10.5230
Quarterly Dividend (during the last 3 quarters)				
26-Jun-20	0.572800	0.572800	10	10.9710
27-Mar-20	0.529149	0.489994	10	11.7677
27-Dec-19	0.159191	0.147412	10	10.5568
DSP Corporate Bond Fund (Direct Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Aug-20	0.030500	0.030500	10	10.4067
28-Jul-20	0.068700	0.068700	10	10.4425
26-Jun-20	0.162000	0.162000	10	10.5359
Quarterly Dividend (during the last 3 quarters)				
26-Jun-20	0.224800	0.224800	10	11.2386
27-Mar-20	0.55047	0.509738	10	11.8138
27-Sep-19	0.243973	0.22592	10	10.6522

DSP Savings Fund (Regular Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Aug-20	0.030800	0.030800	10	10.7657
28-Jul-20	0.052800	0.052800	10	10.7874
26-Jun-20	0.061600	0.061600	10	10.7978
Dividend Option (during the last 3 years)				
27-Mar-20	0.111146	0.102921	10	12.1307
27-Sep-19	0.333797	0.309098	10	12.2880
28-Mar-19	0.323641	0.299693	10	12.2389
Quarterly Dividend (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)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Aug-20	0.032000	0.032000	10	10.7898
28-Jul-20	0.054600	0.054600	10	10.8122
26-Jun-20	0.063800	0.063800	10	10.8227
Dividend Option (during the last 3 years)				
27-Mar-20	0.121446	0.11246	10	12.1692
27-Sep-19	0.34489	0.31937	10	12.3273
28-Mar-19	0.334662	0.309898	10	12.2773
Quarterly Dividend (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)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
27-Mar-20	0.015847	0.014674	10	10.5637
28-Aug-18	0.044300	0.041022	10	10.6014
27-Jul-18	0.055321	0.051227	10	10.6117
Dividend Option (during the last 3 years)				
27-Mar-20	0.037889	0.035085	10	11.4435
28-Mar-18	0.48384	0.448039	10	11.893
27-Mar-17	0.757078	0.701418	10	12.2068
Quarterly Dividend (during the last 3 quarters)				
27-Mar-20	0.021177	0.01961	10	10.7753
28-Jun-18	0.010012	0.009272	10	10.6162
28-Mar-18	0.089104	0.082511	10	10.7045
DSP Credit Risk Fund (Direct Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Aug-20	0.017800	0.017800	10	10.5979
27-Mar-20	0.022114	0.020478	10	10.6057
28-Feb-20	0.069007	0.063901	10	10.6632
Dividend Option (during the last 3 years)				
27-Mar-20	0.162072	0.15008	10	11.6496
28-Mar-18	0.535631	0.495998	10	11.9938
27-Mar-17	0.813993	0.754148	10	12.3121
Quarterly Dividend (during the last 3 quarters)				
27-Mar-20	0.060867	0.056363	10	10.9005
27-Dec-19	0.047901	0.044357	10	10.7347
28-Jun-18	0.020025	0.018543	10	10.6728
DSP Dynamic Asset Allocation Fund (Regular Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Aug-20	0.046225	0.046225	10	11.0940
28-Jul-20	0.045042	0.045042	10	10.8100
26-Jun-20	0.044275	0.044275	10	10.6260
DSP Dynamic Asset Allocation Fund (Direct Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Aug-20	0.046225	0.046225	10	11.9510
28-Jul-20	0.045042	0.045042	10	11.6250
26-Jun-20	0.044275	0.044275	10	11.4080
DSP Focus Fund (Regular Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
10-Jan-19	0.68		10	13.2550
11-Jan-18	1.60		10	15.9000
13-Jan-17	1.30		10	13.9770
DSP Small Cap Fund - Direct Plan - Dividend				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
06-Feb-20	3.25		10	32.3750
07-Feb-19	3.25		10	32.0390
DSP Small Cap Fund - Dividend				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
06-Feb-20	3.10		10	30.9040
07-Feb-19	3.15		10	30.8720

DSP Bond Fund (Regular Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Jul-20	0.067100	0.067100	10	11.1184
26-Jun-20	0.139200	0.139200	10	11.1837
28-May-20	0.279200	0.279200	10	11.3256
Dividend Option (during the last 3 years)				
27-Mar-20	0.002953	0.002735	10	11.2442
28-Mar-19	0.282726	0.261806	10	11.1881
28-Mar-18	0.47534	0.440168	10	11.3845
Quarterly Dividend (during the last 3 quarters)				
27-Mar-15	0.667505	0.619020	10	11.4642
DSP Bond Fund (Direct Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Jul-20	0.070900	0.070900	10	11.2115
26-Jun-20	0.143400	0.143400	10	11.2768
28-May-20	0.290000	0.290000	10	11.4253
Dividend Option (during the last 3 years)				
27-Mar-20	0.037457	0.034685	10	11.2442
28-Mar-19	0.318094	0.294557	10	11.3303
28-Mar-18	0.515174	0.477054	10	11.5301
Quarterly Dividend (during the last 3 quarters)				
27-Mar-15	0.698209	0.647494	10	11.5879
DSP Banking & PSU Debt Fund (Regular Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Aug-20	0.008100	0.008100	10	10.1681
28-Jul-20	0.077600	0.077600	10	10.3009
26-Jun-20	0.116600	0.116600	10	10.3308
Dividend Option (during the last 3 years)				
27-Mar-20	0.505954	0.468516	10	11.1864
28-Mar-19	0.549678	0.509004	10	10.9537
28-Mar-18	0.465400	0.430963	10	10.8495
Quarterly Dividend (during the last 3 quarters)				
26-Jun-20	0.645700	0.645700	10	10.9053
27-Dec-19	0.133836	0.129333	10	10.3700
27-Sep-19	0.20983	0.194304	10	10.4188
DSP Banking & PSU Debt Fund (Direct Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Jul-20	0.143300	0.143300	10	10.3033
26-Jun-20	0.113800	0.113800	10	10.3331
28-May-20	0.203200	0.203200	10	10.4149
Dividend Option (during the last 3 years)				
27-Mar-20	0.531093	0.491795	10	11.2228
28-Mar-19	0.573664	0.531216	10	10.9879
28-Mar-18	0.485137	0.449239	10	10.8776
Quarterly Dividend (during the last 3 quarters)				
26-Jun-20	0.660400	0.660400		

DSP Ultra Short Fund (Regular Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Aug-20	2.628900	2.628900	1000	1056.8292
28-Jul-20	2.984900	2.984900	1000	1057.1463
26-Jun-20	3.926800	3.926800	1000	1057.9743
Dividend Option (during the last 3 years)				
26-Jun-20	17.59380	17.59380	1000	1103.3751
27-Mar-20	4.140699	3.834309	1000	1089.3012
27-Dec-19	10.622877	9.836840	1000	1091.2394

DSP Short Term Fund (Regular Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Jul-20	0.088100	0.088100	10	11.4900
26-Jun-20	0.120500	0.120500	10	11.5170
28-May-20	0.242600	0.242600	10	11.6414
Dividend Option (during the last 3 years)				
27-Mar-20	0.498319	0.461446	10	12.5146
28-Mar-19	0.501416	0.464314	10	12.2324
28-Mar-18	0.474836	0.439701	10	12.1416
Quarterly Dividend (during the last 3 quarters)				
27-Mar-15	0.413162	0.383152	10	11.9120
DSP Short Term Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
28-Jul-20	0.094400	0.094400	10	11.5638
26-Jun-20	0.126900	0.126900	10	11.5903
28-May-20	0.249900	0.249900	10	11.7155
Dividend Option (during the last 3 years)				
27-Mar-20	0.55897	0.517609	10	12.5423
28-Mar-19	0.562644	0.521011	10	12.2599
28-Mar-18	0.533470	0.493996	10	12.1617
Quarterly Dividend (during the last 3 quarters)				
27-Mar-15	0.377885	0.350437	10	11.7032

DSP 10Y G-Sec Fund (Regular Plan)				
Dividend per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)				
28-Jul-20	0.0732100	0.073200	10	10.6689
26-Jun-20	0.042900	0.042900	10	10.6368
28-May-20	0.287900	0.287900	10	10.8907
Dividend Option (during the last 3 years)				
27-Mar-20	0.904796	0.837846	10	11.7809
28-Mar-19	0.556593	0.515408	10	11.1347
28-Mar-18	0.221787	0.205376	10	10.7422
Quarterly Dividend (during the last 3 quarters)				
26-Jun-20	0.585100	0.585100	10	11.3948
27-Mar-20	0.136501	0.126401	10	11.0402
27-Dec-19	0.008500	0.007871	10	10.6042
DSP 10Y G-Sec Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
28-Jul-20	0.073800	0.073800	10	10.5043
26-Jun-20	0.043800	0.043800	10	10.4724
28-May-20	0.285200	0.285200	10	10.7224
Dividend Option (during the last 3 years)				
27-Mar-20	0.852285	0.78922	10	11.8083
28-Mar-19	0.576978	0.534285	10	11.1636
28-Mar-18	0.240011	0.222522	10	10.7683
Quarterly Dividend (during the last 3 quarters)				
26-Jun-20	0.586200	0.586200	10	11.3372
27-Mar-20	0.139022	0.128735	10	10.9843
27-Dec-19	0.012534	0.011606	10	10.6042

DSP Equity & Bond Fund (Regular Plan)			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
Regular Plan (during the last 3 months)			
31-Aug-20	0.150	10	20.8310
28-Jul-20	0.150	10	20.3980
26-Jun-20	0.150	10	19.9420
DSP Equity & Bond Fund (Direct Plan)			
31-Aug-20	0.150	10	38.9790
28-Jul-20	0.150	10	38.004
26-Jun-20	0.150	10	36.9920

DSP Equity Fund (Regular Plan)			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
12-Mar-20	4.86	10	42.8340
11-Apr-19	5.00	10	49.1910
08-Mar-18	16.00	10	62.6390
DSP Equity Fund (Direct Plan)			
12-Mar-20	6.63	10	58.443
11-Apr-19	6.70	10	66.4920
08-Mar-18	16.00	10	78.5140

DSP Top 100 Equity Fund (Regular Plan)			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
23-Jan-20	2.16	10	21.4650
24-Jan-19	2.10	10	20.4610
25-Jan-18	2.50	10	24.6600
DSP Top 100 Equity Fund (Direct Plan)			
23-Jan-20	2.39	10	23.7020
24-Jan-19	2.30	10	22.4360
25-Jan-18	2.70	10	26.8330

DSP Equity Opportunities Fund (Regular Plan)			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
09-Jan-20	2.70	10	26.850
10-Jan-19	2.66	10	26.8210
11-Jan-18	3.30	10	33.2160
DSP Equity Opportunities Fund (Direct Plan)			
06-Jan-17	4.50	10	45.7570
22-Jan-16	2.50	10	40.9820

DSP Arbitrage Fund (Regular Plan)			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
Monthly Dividend Option (during the last 3 months)			
23-Mar-20	0.410000	0.410000	10.5140
17-Feb-20	0.035416	0.035416	10.5230
14-Jan-20	0.022135	0.022135	10.4870
Dividend Option (during the last 3 years)			
23-Mar-20	1.040000	1.040000	11.198
28-Mar-19	0.100000	0.100000	10.659
19-Mar-18	0.027000	0.027000	10.090
DSP Arbitrage Fund (Direct Plan)			
Monthly Dividend Option (during the last 3 months)			
23-Mar-20	0.220000	0.220000	10.6430
17-Feb-20	0.035416	0.035416	10.6450
14-Jan-20	0.022135	0.022135	10.6030
Dividend Option (during the last 3 years)			
23-Mar-20	1.040000	1.040000	11.270
28-Mar-19	0.162000	0.162000	10.734
19-Mar-18	0.030000	0.030000	10.099

DSP Tax Saver Fund (Regular Plan)			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
14-Feb-20	0.40	10	15.2940
08-Nov-19	0.40	10	15.2590
9-Aug-19	0.40	10	14.4810
DSP Tax Saver Fund (Direct Plan)			
14-Feb-20	0.40	10	39.6810

DSP India T.I.G.E.R. Fund (The Infrastructure Growth and Economic Reforms Fund) (Regular Plan)			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
06-Feb-20	1.58	10	15.902
07-Feb-19	1.60	10	15.5850
08-Feb-18	2.20	10	21.3090

DSP India T.I.G.E.R. Fund - Direct Plan			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
06-Feb-20	2.78	10	27.9380
07-Feb-19	2.75	10	27.1690
08-Feb-18	3.80	10	36.9300

DSP Mid Cap Fund (Regular Plan)			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
26-Mar-20	1.68	10	16.5600
22-Mar-19	2.30	10	22.6080
22-Mar-18	2.60	10	25.4400
DSP Mid Cap Fund (Direct Plan)			
26-Mar-20	3.71	10	36.6030

DSP Natural Resources and New Energy Fund (Regular Plan)			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
07-Mar-19	0.82	10	17.0250
08-Mar-18	2.20	10	21.2310
03-Mar-17	1.70	10	19.9190
DSP Natural Resources and New Energy Fund (Direct Plan)			
12-Mar-20	0.70	10	11.2280
07-Mar-19	0.85	10	17.6070
08-Mar-18	2.30	10	21.8350

DSP World Gold Fund (Regular Plan)				
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)	
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	Dividend per Unit (₹)	Face Value	NAV (₹)	
20-Mar-15	0.871037	0.807769	10	12.1164
20-Mar-15	0.943623	0.875083	10	12.8706

DSP World Energy Fund (Direct Plan)				
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)	
20-Mar-15	0.943623	0.875083	10	12.8706

DSP World Agriculture Fund (Regular Plan)				
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)	
18-Mar-16	0.433359	0.401498	10	11.9675
20-Mar-15	1.016210	0.942397	10	13.8961
DSP World Agriculture Fund (Direct Plan)				
20-Mar-15	0.616984	0.572170	10	14.7802

DSP Low Duration Fund (Regular Plan)				
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)	
Monthly Dividend Option (during the last 3 months)				
28-Aug-20	0.027900	0.027900	10	10.4403
28-Jul-20	0.047700	0.047700	10	10.4599
26-Jun-20	0.086500	0.086500	10	10.4965
Dividend Option (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 Dividend (during the last 3 quarters)				
26-Jun-20	0.245600	0.245600	10	10.7285
27-Mar-20	0.006267	0.005803	10	10.4730
27-Dec-19	0.123967	0.114794	10	10.4769
DSP Low Duration Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
28-Aug-20	0.033400	0.033400	10	11.5553
28-Jul-20	0.055400	0.055400	10	11.5771
26-Jun-20	0.098100	0.098100	10	11.6170
Dividend Option (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 Dividend (during the last 3 quarters)				
26-Jun-20	0.252400	0.252400	10	10.7511
27-Mar-20	0.010661	0.009872	10	10.4730
27-Dec-19	0.129442	0.119864	10	10.4983

DSP US Flexible Equity Fund (Regular Plan)				
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)	
18-Mar-16	0.541699	0.501873	10	14.0394
20-Mar-15	1.125089	1.043369	10	15.4519

DSP Liquidity Fund (Regular Plan)				
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)	
27-Mar-19	0.986967	0.913937	10	1002.0613
30-Jan-19	0.966414	0.894905	10	1002.0483
28-Nov-18	1.048595	0.971005	10	1002.1454

Investors may note that the difference in dividend per unit for 'Individuals' and 'Others', in the case of debt oriented Schemes, is due to differential rate of applicable Dividend Distribution Tax (DDT). Pursuant to payments of dividend, the NAV of the Schemes would fall to the extent of payout, and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

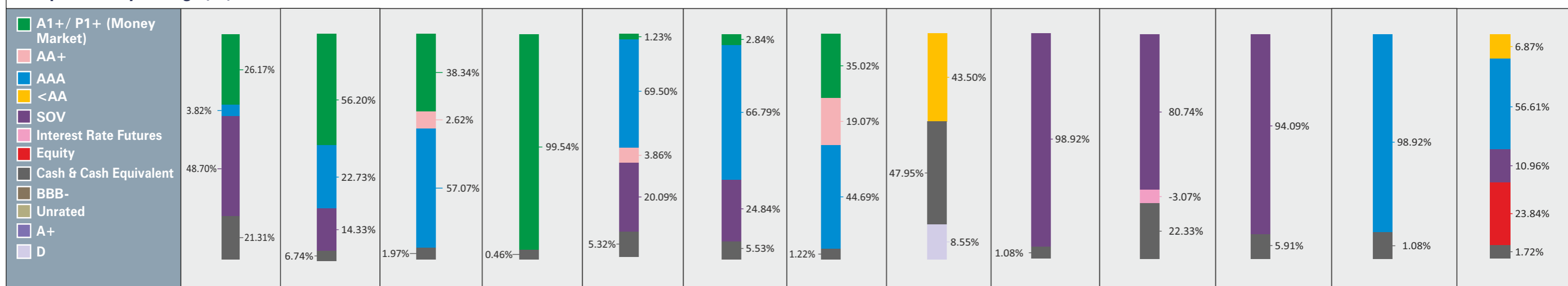
For complete list of dividends, visit [www.dspim.com](http://www.dspim.com).

Scheme Name	DSP Liquidity Fund	DSP Ultra Short Fund	DSP Low Duration Fund	DSP Savings Fund	DSP Short Term Fund	DSP Banking & PSU Debt Fund	DSP Bond Fund	DSP Credit Risk Fund	DSP Strategic Bond Fund	DSP Government Securities Fund	DSP 10Y G-Sec Fund	DSP Corporate Bond Fund	DSP Regular Savings Fund
<b>Fund Category</b>	Liquid	Ultra Short Duration	Low Duration	Money Market	Short Duration	Banking and PSU	Medium Duration	Credit Risk	Dynamic Bond	Gilt	Gilt Fund with 10 year constant duration	Corporate Bond	Conservative Hybrid
<b>Investment Horizon (Minimum)</b>	1 day	> 3 months	> 6 months	6-12 months	1-3 years	1 year +	> 3years +	> 3 years+	> 3 years +	> 5 years +	> 5 years +	> 3 years +	> 3 years +
<b>Performance (CAGR Returns in %)</b> wk - week   m - month SI - Since Inception	1 wk   1 m 3.05   3.24	1 m   3 m 2.97   3.67	1 yr   3 yr 8.60   7.58	1 yr   3 yr 6.57   7.16	1 yr   3 yr 9.10   7.39	1 yr   3 yr 10.29   8.18	1 yr   3 yr 8.60   4.82	1 yr   3 yr 5.01   1.51	1 yr   3 yr 12.86   7.72	1 yr   3 yr 10.38   8.56	1 yr   3 yr 9.38   7.36	1 yr   3 yr 10.11   NA	1 yr   3 yr 6.20   1.90
	3 m   1 yr 3.28   4.90	6 m   1 yr 5.33   5.59	5 yr   SI 7.74   7.89	5 yr   SI 6.89   6.90	5 yr   SI 7.75   7.34	5 yr   SI 8.54   8.96	5 yr   SI 6.59   8.11	5 yr   SI 4.64   6.37	5 yr   SI 8.40   8.20	5 yr   SI 9.40   9.81	5 yr   SI 9.01   9.36	5 yr   SI NA   11.46	5 yr   SI 5.29   8.54
<b>AUM as on 31 August 2020 (₹ in Cr)</b>	11,711	2,540	3,229	1,953	3,976	3,522	314	339	1,593	833	42	1,101	197

**Quantitative Measures**

<b>Modified Duration</b>	0.07 years	0.34 years	0.76 years	0.46 years	2.21 years	2.77 years	3.60 years	0.35 years	6.59 years	6.27 years	6.96 years	1.49 years	2.59 years
<b>Yield To Maturity</b>	3.22%	3.58%	4.03%	3.63%	4.88%	5.11%	5.77%	7.56%	6.15%	5.63%	5.94%	4.59%	5.69%

**Composition by Ratings (%)**



**Other Details**

<b>Exit Load</b>	<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%	Nil	For units in excess of 10% of the investment 1% will be charged for redemption within 365 days	Nil	1% for redemption within 365 days
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%																				

**Applicable for all DSP Debt Funds**

<b>Plan Options</b>	<ul style="list-style-type: none"> <li>Regular Plan   Direct Plan</li> <li>• Growth • Dividend • Reinvest Dividend • Payout Dividend</li> </ul>	<b>Minimum Investment</b>	₹ 500	<b>Min. Additional Investment</b>	₹ 500	<b>Facility Available (SIP   SWP)</b>	<ul style="list-style-type: none"> <li>SIP - available for all debt schemes</li> <li>SWP - available for all Debt Schemes</li> </ul>
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Scheme Name	DSP Equity Fund	DSP Top 100 Equity Fund	DSP Equity Opportunities Fund	DSP India T.I.G.E.R. Fund (The Infrastructure Growth and Economic Reforms Fund)	DSP Mid Cap Fund	DSP Tax Saver Fund	DSP Small Cap Fund*	DSP Focus Fund	DSP Equity & Bond Fund	DSP Equity Savings Fund	DSP Natural Resources & New Energy Fund
<b>Fund Category</b>	Multi Cap	Large Cap	Large And Mid Cap	Sectoral/Thematic	Mid Cap	ELSS	Small cap	Focused	Aggressive Hybrid	Conservative Hybrid	Sectoral/Thematic
<b>Since Inception</b>	April 29, 1997	Mar 10, 2003	May 16, 2000	June 11, 2004	Nov 14, 2006	Jan 18, 2007	Jun 14, 2007	Jun 10, 2010	May 27, 1999	Mar 28, 2016	Apr 25, 2008
<b>Tenure</b>	23 Yr 4 Mn	17 Yr 5 Mn	20 Yr 3 Mn	16 Yr 2 Mn	13 Yr 9 Mn	13 Yr 7 Mn	13 Yr 2 Mn	10 Yr 2 Mn	21 Yr 3 Mn	4 Yr 5 Mn	12 Yr 4 Mn
<b>Rolling Return</b>	10 yr 5 yr 3 yr 1 yr	10 yr 5 yr 3 yr 1 yr	10 yr 5 yr 3 yr 1 yr	10 yr 5 yr 3 yr 1 yr	10 yr 5 yr 3 yr 1 yr	10 yr 5 yr 3 yr 1 yr	10 yr 5 yr 3 yr 1 yr	10 yr 5 yr 3 yr 1 yr	10 yr 5 yr 3 yr 1 yr	10 yr 5 yr 3 yr 1 yr	10 yr 5 yr 3 yr 1 yr
	7.0 0.6 -26.9 -54.0	4.2 -3.2 -8.0 -47.2	7.3 -0.2 -7.9 -57.1	2.2 -5.7 -13.4 -60.8	10.6 3.1 -7.6 -60.4	7.9 -0.5 -6.0 -59.0	10.6 -1.0 -13.1 -68.5	7.1 -1.9 -7.4 -29.7	7.6 3.0 -11.9 -39.9	-- -- -1.6 -13.5	4.3 -0.2 -13.6 -40.0
	33.4 64.5 85.2 153.4	27.6 50.9 73.6 141.6	31.1 62.0 83.9 165.8	19.8 31.6 69.0 118.8	25.0 30.5 43.3 163.6	21.0 24.6 32.1 120.7	29.4 35.5 55.4 214.0	8.3 22.1 28.4 71.8	23.5 42.5 51.0 89.3	-- -- 8.1 17.1	18.1 27.9 36.2 112.9
	20.6 20.1 19.9 24.1	14.4 15.1 17.2 20.3	18.5 21.4 22.5 23.1	10.8 11.3 12.9 18.3	16.8 17.0 17.2 18.7	14.1 14.4 14.3 14.8	19.0 20.8 20.0 21.1	7.9 12.6 12.0 10.0	15.9 16.9 16.3 16.0	-- -- 4.5 4.9	11.7 12.6 12.6 15.5
	-- -- 9.5 27.0	-- 0.5 2.9 20.8	-- 0.1 5.5 21.6	-- -- 18.0 34.4	-- -- 5.6 30.9	-- 0.2 4.4 25.5	-- 0.6 11.8 37.6	-- 0.8 11.2 30.7	-- -- 7.0 23.8	-- -- 5.4 26.1	-- 0.1 18.8 40.5
% of times returns are in excess of 7%	100.0 91.3 78.9 61.0	96.9 89.5 79.5 66.1	100.0 88.7 80.7 67.6	86.6 69.0 64.6 56.6	100.0 94.0 82.8 58.4	100.0 84.7 81.9 59.2	100.0 89.6 75.1 52.0	100.0 90.3 75.0 48.5	100.0 95.2 79.6 60.7	-- -- 19.7 43.2	90.0 75.6 68.1 49.0

<b>Performance</b>											
<b>Growth of Rs. 1 L invested at inception</b>	51.43 L	19.79 L	8.32 L	7.77 L	5.96 L	4.87 L	5.76 L	2.30 L	16.36 L	1.29 L	2.99 L
<b>SIP Returns (In %)</b> *SI - Since inception	3 yr 5 yr 3.90 6.88	3 yr 5 yr (0.11) 3.15	3 yr 5 yr 2.90 6.22	3 yr 5 yr (6.90) (1.37)	3 yr 5 yr 6.83 8.64	3 yr 5 yr 3.61 6.64	3 yr 5 yr 3.44 4.14	3 yr 5 yr 1.91 4.47	3 yr 5 yr 5.85 7.35	3 yr 5 yr 2.69 NA	3 yr 5 yr (2.48) 4.39
	10 yr SI* 10.29 17.57	10 yr SI* 6.92 12.36	10 yr SI* 11.00 17.16	10 yr SI* 5.54 8.20	10 yr SI* 14.30 15.03	10 yr SI* 11.84 12.34	10 yr SI* 14.51 16.04	10 yr SI* 8.91 8.87	10 yr SI* 10.41 14.29	10 yr SI* NA 3.72	10 yr SI* 9.40 9.93
<b>Outperformed Benchmark TRI (%) (calendar year)</b>	NIFTY 500 TRI 50* <small>*Regular plan - growth is considered for DSP Equity Fund</small>	S&P BSE 100 TRI 31	Nifty LargeMidcap 250 TRI 74	S&P BSE 100 TRI 38	Nifty Midcap 100 TRI 77	NIFTY 500 TRI 50	S&P BSE Smallcap TRI 75	S&P BSE 200 TRI 44	CRISIL Hybrid 35+65 - Aggressive Index 76	70% CRISIL Liquid Fund Index + 30% Nifty 500 TRI 33	35% S&P BSE Oil & Gas Index TRI + 30% S&P BSE Metal Index TRI + 35% MSCI World Energy 10/40 Net Total Return* 55 <small>*The benchmark assumes quarterly rebalancing</small>

<b>Fund Details as on 31 August 2020</b>											
<b>AUM as on 31 August 2020 (₹ in Cr)</b>	3,726	2,314	5,017	808	7,883	6,298	5,149	1,769	5,722	419	326

<b>Portfolio Composition(%)</b>											
<b>Market Cap Allocation</b>											
<b>Exit Load</b>	Upto 12 months- 1%					Nil	Upto 12 months- 1%			Upto 12 months: 1% On or after 12 months: Nil Within Limit*: Nil	
<b>Sharpe (%)</b>	0.00040	-0.15	-0.07	-0.35	0.05	-0.04	-0.17	-0.09	0.06	-0.13	-0.36
<b>Beta (%)</b>	1.00	1.10	0.98	1.13	0.78	1.00	0.96	1.10	1.18	1.67	0.89
<b>Standard Deviation (%)</b>	22.62%	23.75%	22.79%	26.14%	22.30%	22.14%	28.26%	23.92%	17.22%	11.24%	23.21%

<b>Applicable for all DSP Equity Funds</b>												
<b>Plan Options</b>	Regular Plan   Direct Plan • Growth • Dividend • Dividend - Reinvestment			<b>Min. SIP Amount</b>	₹ 500	<b>Minimum Investment</b>	₹ 500	<b>Min. Additional Investment</b>	₹ 500	<b>Facility Available (SIP SWP) - SIP/ SWP available for all equity schemes)</b>		

\*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. 39 - 56 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.

# Equity

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
1	DSP Equity Fund	Atul Bhole Total work experience of 12 years. Managing this Scheme since June 2016.	The primary investment objective of the Scheme is to seek to generate long term capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of issuers domiciled in India. This shall be the fundamental attribute of the Scheme. <b>There is no assurance that the investment objective of the Scheme will be realized.</b>	Equity & Equity related securities: 90% to 100% & Debt* & Money market securities: 0% to 10%. * Debt securities/instruments are deemed to include securitised debts		<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend  • Entry load: Not Applicable • Exit load: Holding Period: < 12 months: 1% >= 12 months: Nil
2	DSP Equity Opportunities Fund	Rohit Singhania Total work experience of 18 years. Managing this Scheme since June 2015  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 14 years. Managing this Scheme since March 2018.	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of large and midcap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. <b>There is no assurance that the investment objective of the Scheme will be realized.</b>	1 (a). Equity & equity related instruments of large cap companies: 35% - 65%, 1(b). Equity & equity related instruments of mid cap companies: 35% - 65%, 1(c)Investment in other equity and equity related instruments: 0% - 30%, 2. Debt* and Money Market Securities : 0% -30%, 3. Units of REITs and InvITs : 0%- 10%. * Debt securities/ instruments are deemed to include securitised debts	Normally within 3 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend  • Entry load: Not Applicable • Exit load: Holding Period: < 12 months: 1% >= 12 months: Nil
3	DSP Top 100 Equity Fund	Vinit Sambre Total work experience of 19 years Managing the Scheme since June 2020  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 14 years. Managing the Scheme from August 2018	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of large cap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. <b>There is no assurance that the investment objective of the Scheme will be realized.</b>	1(a) Equity & equity related instruments of large cap companies# - 80% - 100% 1(b) Investment in other equity and equity related instruments - 0% - 20% 2. Debt* and Money Market Securities - 0% - 20% 3. Units of REITs and InvITs - 0% - 10% #1st -100th company in terms of full market capitalization would be considered as large cap companies. * Debt securities/ instruments are deemed to include securitised debts		<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend  • Entry load: Not Applicable • Exit load: Holding Period: < 12 months: 1% >= 12 months: Nil
4	DSP Mid Cap Fund	Vinit Sambre Total work experience of 19 years. Managing this Scheme since July 2012  Resham Jain Total work experience of 9 years. Managing this Scheme since March 2018  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 14 years. Managing this Scheme since March 2018.	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of midcap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. <b>There is no assurance that the investment objective of the Scheme will be realized.</b>	1 (a) Equity & equity related instruments of mid cap companies : 65% - 100% 1(b) Other equity & equity related instruments : 0% - 35% 2. Debt and Money Market Securities* : 0% - 35% 3. Units issued by REITs & InvITs : 0% - 10% *Debt and money market instruments will include investments in securitised debt.		<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend  • Entry load: Not Applicable • Exit load: Holding period <12 months: 1% Holding period >=12 months: Nil

# 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)	Rohit Singhania Total work experience of 18 years. Managing this Scheme since June 2010  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 14 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 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend  • 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 19 years. Managing this Scheme since June 2010  Resham Jain Total work experience of 9 years. Managing this Scheme since March 2018  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 14 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% *Debt Instruments may include securitised debts up to 10% of the net assets of the Scheme.	Normally within 10 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend  • 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 19 years Managing the Scheme since June 2020  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 14 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% *Debt and money market instruments will include investments in securitised debt.	Normally within 3 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend  • 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 18 years. Managing this Scheme since July 2012.  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 14 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 pre-dominant 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 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount hereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend  • Entry load: Not Applicable • Exit load: Nil

## Equity

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
9	DSP Tax Saver Fund	Rohit Singhania Total work experience of 18 years. Managing this Scheme since July 2015	An Open ended equity linked savings scheme, whose primary investment objective is to seek to generate medium to longterm 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% * Exposure to securitised debt will not exceed 10% of the net assets of the Scheme.	Normally within 3 Business 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> <ul style="list-style-type: none"> <li>Repurchase of Units only after completion of 3 year lock-in period</li> <li>Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 500/- &amp; any amount thereafter</li> <li>Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>Growth</li> <li>Dividend <ul style="list-style-type: none"> <li>Payout Dividend</li> </ul> </li> </ul> </li> </ul> <ul style="list-style-type: none"> <li>Entry load : Not Applicable</li> <li>Exit load: Not Applicable</li> </ul>
10	DSP Healthcare Fund	Aditya Khemka Total work experience of 11 years. Managing this Scheme since November 2018.  Vinit Sambre Total work experience of 19 years. Managing this Scheme since November 2018.  Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 14 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 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 500/- &amp; any amount thereafter</li> <li>Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>Growth</li> <li>Dividend <ul style="list-style-type: none"> <li>Payout Dividend</li> <li>Reinvest Dividend</li> </ul> </li> </ul> </li> </ul> <ul style="list-style-type: none"> <li>Entry load: Not Applicable</li> <li>Exit load: Nil</li> <li>Holding period &lt;12 months: 1%</li> <li>Holding period &gt;=12 months: Nil</li> </ul>
11	DSP Quant Fund	Anil Ghelani Total work experience of 21 years. Managing this Scheme since June 2019.	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: 95% - 100% Debt and money market instruments : 0% - 5% Units issued by REITs & InvITs : 0% - 5%	Within 5 Business Days from the date of 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) ₹ 500/- &amp; any amount thereafter</li> <li>Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>Growth</li> <li>Dividend <ul style="list-style-type: none"> <li>Payout Dividend</li> <li>Reinvest Dividend</li> </ul> </li> </ul> </li> </ul> <ul style="list-style-type: none"> <li>Entry load: Not Applicable</li> <li>Exit load: Nil</li> </ul>

## Debt

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
12	DSP 10Y G-Sec Fund	Vikram Chopra Total work experience of 17 years. Managing this Scheme since July 2016.  Vivek Ved Total work experience of 19 years. Managing this Scheme since July 2016.	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%. Tri Party REPO/repo or any other alternatives as may be provided by RBI: 0% - 20%	Normally within 3 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 500/- &amp; any amount thereafter</li> <li>Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>Growth</li> <li>Dividend <ul style="list-style-type: none"> <li>Payout Dividend</li> <li>Reinvest Dividend</li> </ul> </li> </ul> </li> <li>Monthly Dividend <ul style="list-style-type: none"> <li>Payout Dividend</li> <li>Reinvest Dividend</li> </ul> </li> <li>Quarterly Dividend <ul style="list-style-type: none"> <li>Payout Dividend</li> <li>Reinvest Dividend</li> </ul> </li> </ul> <ul style="list-style-type: none"> <li>Entry load: Not Applicable</li> <li>Exit load: Nil</li> </ul>



# Debt

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
13	DSP Bond Fund	Saurabh Bhatia Total work experience of 16 years. Managing this Scheme since February 2018.	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 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Monthly Dividend - Payout Dividend - Reinvest Dividend • Dividend - Payout Dividend - Reinvest Dividend  • Entry load: Not Applicable • Exit Load: NIL
14	DSP Banking & PSU Debt Fund	Vikram Chopra Total work experience of 17 years. Managing this Scheme since July 2016.  Saurabh Bhatia Total work experience of 16 years. Managing this Scheme since February 2018.	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 2 Business Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Daily Dividend - Reinvest Dividend • Weekly Dividend - Payout Dividend - Reinvest Dividend • Monthly Dividend - Payout Dividend - Reinvest Dividend • Quarterly Dividend - Payout Dividend - Reinvest Dividend • Dividend - Payout Dividend - Reinvest Dividend  • Entry load: Not Applicable • Exit Load: Nil
15	DSP Credit Risk Fund	Saurabh Bhatia Total work experience of 16 years. Managing this Scheme since March 2019.  Laukik Bagwe Total work experience of 17 years. Managing this Scheme since July 2016.	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>	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% *excludes AA+ rated corporate bonds *Debt securities may include securitised debts up to 35% of the net assets.	Normally within 2 Business Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend - Reinvest Dividend - Payout Dividend • Daily Dividend Reinvest • Weekly Dividend - Reinvest Dividend - Payout Dividend • Monthly Dividend - Reinvest Dividend - Payout Dividend • Quaterly Dividend - Reinvest Dividend - Payout Dividend  • 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.

# Debt

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
16	DSP Government Securities Fund	Vikram Chopra Total work experience of 17 years. Managing this Scheme since July 2016.  Saurabh Bhatia Total work experience of 16 years. Managing this Scheme since March 2018.	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 2 Business Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 500/- &amp; any amount thereafter</li> <li>• Options available: (DP &amp; RP) <ul style="list-style-type: none"> <li>• Growth • Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> <li>• Monthly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit Load: Nil</li> </ul>
17	DSP Savings Fund	Kedar Karnik Total work experience of 13 years. Managing this Scheme since July 2016.	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> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 500/- &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Dividend <ul style="list-style-type: none"> <li>- Payout Dividend - Reinvest Dividend</li> </ul> </li> <li>• Monthly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> <li>• Daily Dividend Reinvest</li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit Load : Nil</li> </ul>
18	DSP Low Duration Fund	Kedar Karnik Total work experience of 13 years. Managing this Scheme since July 2016.  Laukik Bagwe Total work experience of 17 years. Managing this Scheme since June 2020.	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%. *Debt securities may include securitised debts up to 50% of the net assets.		<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) ₹ 500/- &amp; any amount thereafter</li> <li>• Options available: (DP &amp; RP) <ul style="list-style-type: none"> <li>• Growth <ul style="list-style-type: none"> <li>• Daily Dividend <ul style="list-style-type: none"> <li>- Reinvest Dividend</li> </ul> </li> <li>• Weekly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> <li>• Monthly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> <li>• Quarterly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit Load : Nil</li> </ul> </li></ul>
19	DSP Short Term Fund	Laukik Bagwe Total work experience of 17 years. Managing this Scheme since July 2016.  Saurabh Bhatia Total work experience of 16 years. Managing this Scheme since February 2018.	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%. *Debt securities may include securitised debts up to 50% of the net assets.	Normally within 1 Business 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) ₹ 500/- &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Weekly Dividend Reinvest</li> <li>• Monthly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> <li>• Dividend Reinvest <ul style="list-style-type: none"> <li>- Reinvest Dividend</li> <li>- Payout Dividend</li> </ul> </li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>

# Debt

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
20	DSP Strategic Bond Fund	Vikram Chopra Total work experience of 17 years. Managing this Scheme since July 2016.  Saurabh Bhatia Total work experience of 16 years. Managing this Scheme since March 2018.	An Open ended income Scheme, seeking 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 Scheme 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% *Debt securities may include securitised debts upto 75% of the net assets		<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) ₹ 500/- &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Weekly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> <li>• Daily Dividend Reinvest</li> <li>• Monthly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> <li>• Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
21	DSP Ultra Short Fund	Kedar Karnik Total work experience of 13 years. Managing this Scheme since July 2016.	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%, *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 months and 6 months.	Normally within 3 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 500/- &amp; any amount thereafter</li> <li>• Options/ Sub Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Dividend <ul style="list-style-type: none"> <li>- Reinvest Dividend - Payout Dividend</li> </ul> </li> <li>• Weekly Dividend <ul style="list-style-type: none"> <li>- Reinvest Dividend - Payout Dividend</li> </ul> </li> <li>• Monthly Dividend <ul style="list-style-type: none"> <li>- Reinvest Dividend - Payout Dividend</li> </ul> </li> <li>• Daily Dividend Reinvest</li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
22	DSP Corporate Bond Fund	Vikram Chopra Total work experience of 15 years. Managing this Scheme since September 2018.  Saurabh Bhatia Total work experience of 16 years. Managing this Scheme since September 2018	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%.  *Corporate Debt would include all debt securities issued by entities such as Banks, Public Sector Undertakings, Municipal Corporations, Corporates, Companies etc. and would exclude investments in Government Securities and State Development Loans.		<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) ₹ 500/- &amp; any amount thereafter</li> <li>• Options available: (DP &amp; RP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> <li>• Monthly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> <li>• Quarterly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit Load : Nil</li> </ul>

## Debt

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
23	DSP Overnight Fund	Kedar Karnik Total work experience of 13 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% *Instruments with residual maturity not greater than 1 business day, including money market instruments, Tri-party Repo/reverse repo, debt instruments, including floating rate instruments.	Normally within 1 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 500/- &amp; any amount thereafter</li> <li>• Options available: (DP &amp; RP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Daily Dividend <ul style="list-style-type: none"> <li>- Reinvest Dividend</li> </ul> </li> <li>• Weekly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</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																
24	DSP Liquidity Fund	Kedar Karnik Total work experience of 13 years. Managing this Scheme since July 2016.	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%; (*Debt securities may include securitised debts upto 30% of the net assets.)	Normally within 1 Business 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) ₹ 500/- &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Weekly Dividend <ul style="list-style-type: none"> <li>- Reinvest Dividend</li> <li>- Payout Dividend</li> </ul> </li> <li>• Daily Dividend Reinvest</li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: <table border="1" data-bbox="1161 993 1492 1192"> <thead> <tr> <th>Day of redemption/switch from the date of applicable NAV</th> <th>Exit load as a % of redemption/switch proceeds</th> </tr> </thead> <tbody> <tr> <td>Day 1</td> <td>0.0070%</td> </tr> <tr> <td>Day 2</td> <td>0.0065%</td> </tr> <tr> <td>Day 3</td> <td>0.0060%</td> </tr> <tr> <td>Day 4</td> <td>0.0055%</td> </tr> <tr> <td>Day 5</td> <td>0.0050%</td> </tr> <tr> <td>Day 6</td> <td>0.0045%</td> </tr> <tr> <td>Day 7 onwards</td> <td>0.0000%</td> </tr> </tbody> </table> </li> </ul>	Day of redemption/switch from the date of applicable NAV	Exit load as a % of redemption/switch proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	0.0000%
Day of redemption/switch from the date of applicable NAV	Exit load as a % of redemption/switch proceeds																					
Day 1	0.0070%																					
Day 2	0.0065%																					
Day 3	0.0060%																					
Day 4	0.0055%																					
Day 5	0.0050%																					
Day 6	0.0045%																					
Day 7 onwards	0.0000%																					

## Hybrid

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
25	DSP Arbitrage Fund	M. Suryanarayanan (Equity Portion) Total work experience of 9 years. Managing this Scheme since September, 2018  Kedar Karnik Total work experience of 13 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% <small># 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.</small>	Normally within 3 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 500/- &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Dividend <ul style="list-style-type: none"> <li>-Reinvest Dividend, Payout Dividend</li> </ul> </li> <li>• Monthly Dividend, <ul style="list-style-type: none"> <li>-Reinvest Dividend, Payout Dividend</li> </ul> </li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: <ul style="list-style-type: none"> <li>• If the units redeemed or switched-out are upto 10% of the units (the limit) purchased or switched within 30 days from the date of allotment: Nil;</li> <li>• If units redeemed or switched out are in excess of the limit within 30 days from the date of allotment: 0.25%;</li> <li>• If units are redeemed or switched out on or after 30 days from the date of allotment: Nil.</li> </ul> </li> </ul>

# Hybrid

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
26	DSP Dynamic Asset Allocation Fund	<p>Atul Bhole (Equity portion) Total work experience of 12 years. Managing this Scheme since February 2018.</p> <p>Saurabh Bhatia (Debt portion) Total work experience of 16 years. Managing this Scheme since February 2018.</p>	<p>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></p>	<p>1. Equity &amp; Equity related instruments including derivatives : 65% - 100%</p> <p>2. Debt and money market instruments : 0 - 35%</p>	<p>Normally within 5 Business 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) ₹ 500/- &amp; any amount hereafter</li> <li>• Options available: (DP &amp; RP)</li> <li>• Growth</li> <li>• Monthly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load:</li> </ul> <p>Holding Period : &lt; 12 months: 1% -; &gt;= 12 months: Nil</p> <p>-If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched: Nil.</p>
27	DSP Equity & Bond Fund	<p>Atul Bhole (Equity portion) Total work experience of 12 years. Managing this Scheme since June 2016.</p> <p>Vikram Chopra (Debt portion) Total work experience of 17 years. Managing this Scheme since July 2016.</p>	<p>The primary investment objective of the Scheme, seeking 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></p>	<p>Equity &amp; equity related securities : 65% - 75%. Fixed income securities (Debt securities, Securitised debt &amp; Money market securities): 25% - 35%.</p>	<p>Normally within 3 Business 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) ₹ 500/- &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP)</li> <li>• Growth</li> <li>• Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load:</li> </ul> <p>Holding Period : &lt; 12 months: 1% - Holding Period : &gt;= 12 months: Nil</p> <p>-If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched: Nil.</p>
28	DSP Equity Savings Fund	<p>Vinit Sambre (Equity portion) Total work experience of 19 years Managing the Scheme since June 2020</p> <p>Saurabh Bhatia (Debt Portion) Total work experience of 16 years. Managing this Scheme since March 2018.</p> <p>Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 14 years. Managing this Scheme since March 2018.</p>	<p>An Open ended equity Scheme, seeking to generate income through investments in fixed income securities and using arbitrage and other derivative Strategies. The Scheme also intends to generate long-term capital appreciation by investing a portion of the scheme's assets in equity and equity related instruments. <b>There is no assurance that the investment objective of the Scheme will be realized.</b></p>	<p>Table 1: (A) Equity &amp; Equity related instruments including derivatives: 65%-75% A1. Of which cash-futures arbitrage*:25%- 55% A2. Of which net long equity exposure* :20%-40%</p> <p>(B) Debt and money market instruments- 15%-35%</p> <p>(C) Units issued by REITs &amp; InvITs 0%-10%</p> <p>Table 2: (A) Equity &amp; Equity related instruments including derivatives: 40%-65% A1. Of which cash-futures arbitrage* :0% - 45% A2. Of which net long equity exposure* :20%-50%</p> <p>(B) Debt and money market instruments- 15%-60%</p> <p>(C) Units issued by REITs &amp; InvITs 0%-10%</p> <p>*Refers to equity exposure completely hedged with corresponding equity derivatives *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>	<p>Normally within 3 Business 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) ₹ 500/- &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP)</li> <li>• Growth</li> <li>• Dividend <ul style="list-style-type: none"> <li>- Reinvest Dividend, Payout Dividend</li> </ul> </li> <li>• Monthly Dividend, <ul style="list-style-type: none"> <li>- Reinvest Dividend, Payout Dividend</li> </ul> </li> <li>• Quarterly Dividend <ul style="list-style-type: none"> <li>- Reinvest Dividend, Payout Dividend</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 12 months from the date of allotment: Nil</li> <li>• If units redeemed or switched out are in excess of the limit within 12 months from the date of allotment: 1%</li> <li>• If units are redeemed or switched out on or after 12 months from the date of allotment: NIL.</li> </ul>

## Hybrid

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
29	DSP Regular Savings Fund	<p>Vikram Chopra (Debt portion) Total work experience of 17 years. Managing this Scheme since July 2016.</p> <p>Vinit Sambre (Equity portion) Total work experience of 19 years Managing the Scheme since June 2020</p> <p>Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 14 years. Managing this Scheme since March 2018.</p>	<p>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.</p> <p><b>There is no assurance that the investment objective of the Scheme will be realized.</b></p>	<p>*Debt and Money Market Securities: 75% - 90% Equity and Equity Related Securities : 10% - 25% Units issued by REITs &amp; InvTs : 0% - 10% *Debt securities may include securitised debts upto 50% of the net assets</p>	Normally within 2 Business 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) ₹ 500/- &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Monthly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> <li>• Quarterly Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: <ul style="list-style-type: none"> <li>Holding Period: &lt; 12 months: 1%-</li> <li>Holding Period: &gt;= 12 months: Nil</li> <li>-If the units redeemed or switched out are upto 10% of the units (thelimit) purchased or switched: Nil.</li> </ul> </li> </ul>

## Index Fund

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
30	DSP Equal Nifty 50 Fund	Anil Ghelani Total work experience of 21 years. Managing this Scheme since July 2019.	<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>	Equity and equity related securities covered by Nifty 50 Equal Weight Index : 95% - 100% Debt and Money Market Securities : 0% - 5%		<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) ₹ 500 &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
31	DSP Nifty Next 50 Index Fund	Anil Ghelani Total work experience of 21 years. Managing this Scheme since July 2019.	<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. The Scheme does not assure or guarantee any returns.</b></p>	Equity and equity related securities covered by Nifty Next 50 Index : 95% - 100% Debt and Money Market Securities : 0% - 5%	Normally within 3 Business 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) ₹ 500 &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</li> </ul> </li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
32	DSP Nifty 50 Index Fund	Anil Ghelani Total work experience of 21 years. Managing this Scheme since July 2019.	<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>	Equity and equity related securities covered by Nifty 50 Index : 95% - 100% Debt and Money Market Securities : 0% - 5%		<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) ₹ 500 &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Dividend <ul style="list-style-type: none"> <li>- Payout Dividend</li> <li>- Reinvest Dividend</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
33	DSP Liquid ETF	Anil Ghelani Total work experience of 21 years. Managing this Scheme since July 2019.	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 10 Business 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 dividend reinvest.  • Entry load: Not Applicable • Exit load: Nil

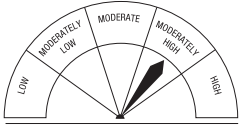
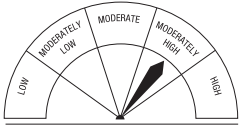
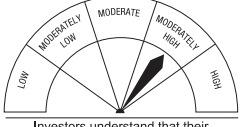

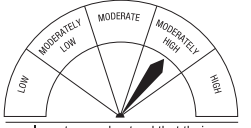
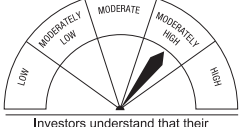




## Funds of Fund

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
34	DSP US Flexible <sup>^</sup> Equity Fund  ^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 14 years. Managing this Scheme since March 2013.  Laukik Bagwe (Debt Portion) Total work experience of 17 years. Managing this Scheme since August 2012.  Kedar Karnik (Debt Portion) Total work experience of 13 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 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. 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 - USFEF. <b>There is no assurance that the investment objective of the Scheme will be realized.</b>	1. Units of BGF - USFEF <sup>2</sup> 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% <sup>#</sup> in the shares of BGF - USFEF, an Undertaking for Collective Investment in Transferable Securities (UCITS) III fund.	Normally within 5 Business Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount hereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend  • Entry load: Not Applicable • Exit load: Nil
35	DSP World Agriculture Fund	Jay Kothari Total work experience of 14 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 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 - NF. <b>There is no assurance that the investment objective of the Scheme will be realized.</b>	1. Units of BGF - NF <sup>2</sup> 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%; <sup>#</sup> in the shares of BGF - NF, an Undertaking for Collective Investment in Transferable Securities (UCITS) III fund.		<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount hereafter • Options available: (DP & RP) • Growth • Dividend - Payout Dividend - Reinvest Dividend  • Entry load: Not Applicable • Exit load: Nil

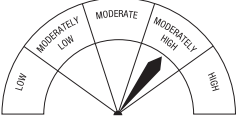
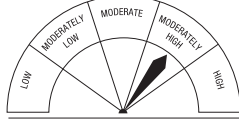
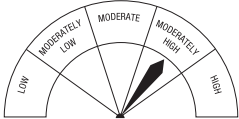

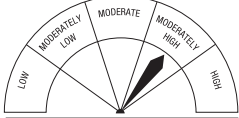



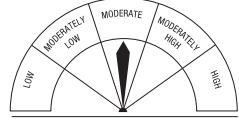
## Funds of Fund

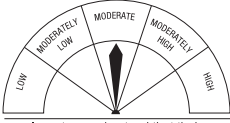
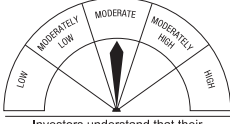
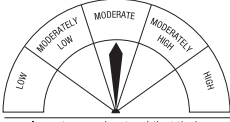


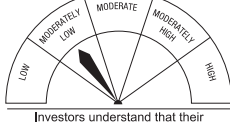


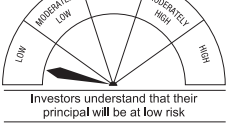
Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
36	DSP World Energy Fund	Jay Kothari Total work experience of 14 years. Managing this scheme since March 2013.	An open ended Fund of Funds Scheme seeking to generate capital appreciation by investing predominantly in the units of BlackRock Global Funds- World Energy Fund (BGF-WEF) and BlackRock Global Funds- Sustainable Energy Fund (BGF-SEF). 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 DSPMF, 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 <sup>#</sup> and BGFSEF <sup>#</sup> 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% <sup>#</sup> in the shares of BGF - WEF and BGF - SEF, Undertaking for Collective Investment in Transferable Securities (UCITS) III fund		<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount hereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend  • Entry load: Not Applicable • Exit load: Nil
37	DSP World Gold Fund	Jay Kothari Total work experience of 14 years. Managing this scheme since March 2013.	An open ended Fund of Funds scheme seeking to generate capital appreciation by investing predominantly in units of BlackRock Global Funds - World Gold Fund (BGF-WGF). 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. <b>There is no assurance that the investment objective of the Scheme will be realized.</b>	1. Units of BGF - WGF <sup>#</sup> 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%. <sup>#</sup> In the shares of BGF-WGF, an Undertaking for Collective Investment in Transferable Securities (UCITS) III Fund.		<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount hereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend • Entry load: Not Applicable • Exit load: Nil
38	DSP World Mining Fund	Jay Kothari Total work experience of 14 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 <sup>#</sup> 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%. <sup>#</sup> In the shares of BGF - WMF, an Undertaking for Collective Investment in Transferable Securities (UCITS) III fund.	Normally within 5 Business Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount hereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend  • Entry load: Not Applicable • Exit load: Nil
39	DSP Global Allocation Fund	Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 14 years. Managing this Scheme since August 2014.  Laukik Bagwe (Debt Portion) Total work experience of 17 years. Managing this Scheme since August 2014.  Kedar Karnik (Debt Portion) Total work experience of 13 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. <b>There is no assurance that the investment objective of the Scheme will be realized.</b>	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% <sup>#</sup> in the shares of BGF - GAF, an Undertaking for Collective Investment in Transferable Securities (UCITS) III fund	Normally within 5 Business Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & multiple of Re 1 thereafter • Options available (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend  • Entry load: Not Applicable • Exit load: Nil



Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER
1	<b>DSP Equity Fund</b> Multi Cap Fund- An open ended 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>	 <p>Investors understand that their principal will be at moderately high risk</p>
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>	 <p>Investors understand that their principal will be at moderately high risk</p>
3	<b>DSP Equity Opportunities Fund</b> Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks	This 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>	 <p>Investors understand that their principal will be at moderately high risk</p>
4	<b>DSP India T.I.G.E.R. Fund</b> (The Infrastructure Growth and Economic Reforms) 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>	 <p>Investors understand that their principal will be at high risk</p>
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 midcap companies</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
6	<b>DSP Tax Saver Fund</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>	 <p>Investors understand that their principal will be at moderately high risk</p>
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>	 <p>Investors understand that their principal will be at high risk</p>
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>	 <p>Investors understand that their principal will be at high risk</p>
9	<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>	 <p>Investors understand that their principal will be at moderately high risk</p>
10	<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>	 <p>Investors understand that their principal will be at moderately high risk</p>

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER
11	<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>	 Investors understand that their principal will be at high risk
12	<b>DSP Liquid ETF</b> An open ended scheme investing in Tri Party REPO, Repo in Government Securities, Reverse Repo and similar other overnight instruments	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>	 Investors understand that their principal will be at low risk
13	<b>DSP World Gold Fund</b> An open ended fund of fund scheme investing in BlackRock Global Funds - World Gold Fund (BGF - WGF)	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 gold mining Companies</li> </ul>	 Investors understand that their principal will be at high risk
14	<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 of overseas funds which invest primarily in equity and equity related securities of mining companies</li> </ul>	 Investors understand that their principal will be at high risk
15	<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>	 Investors understand that their principal will be at high risk
16	<b>DSP World Agriculture Fund</b> An open ended fund of fund scheme investing in BlackRock Global Funds - Nutrition Fund	This Open Ended Fund of Funds 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>	 Investors understand that their principal will be at high risk
17	<b>DSP US Flexible^ 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>^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>	 Investors understand that their principal will be at high risk
18	<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>	 Investors understand that their principal will be at high risk
19	<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>	 Investors understand that their principal will be at moderately high risk
20	<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>	 Investors understand that their principal will be at moderately high risk
21	<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>	 Investors understand that their principal will be at moderately high risk

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER
22	<b>DSP Equal Nifty 50 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, subject to tracking error.</li> </ul>	 Investors understand that their principal will be at moderately high risk
23	<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>	 Investors understand that their principal will be at moderately high risk
24	<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>	 Investors understand that their principal will be at moderately high risk
25	<b>DSP Arbitrage Fund</b> An open ended scheme investing predominantly 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>	 Investors understand that their principal will be at moderately low risk
26	<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>	 Investors understand that their principal will be at moderately high risk
27	<b>DSP Liquidity Fund</b> An open ended liquid scheme	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>	 Investors understand that their principal will be at low risk
28	<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?" in the SID for details on Macaulay's Duration)	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>	 Investors understand that their principal will be at moderately low risk
29	<b>DSP Savings Fund</b> An open ended debt scheme investing in money market instruments	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>	 Investors understand that their principal will be at moderately low risk
30	<b>DSP Government Securities Fund</b> An open ended debt scheme investing in government securities across maturity	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>	 Investors understand that their principal will be at moderate risk

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER
31	<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?" in the SID for details on Macaulay's Duration)	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>Investors understand that their principal will be at moderate risk</p>
32	<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.	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>Investors understand that their principal will be at moderate risk</p>
33	<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).	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>Investors understand that their principal will be at moderate risk</p>
34	<b>DSP Strategic Bond Fund</b> An open ended dynamic debt scheme investing across duration	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>Investors understand that their principal will be at moderate risk</p>
35	<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. 32 under the section "Where will the Scheme invest?" in the SID for details on Macaulay's Duration)	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>Investors understand that their principal will be at moderate risk</p>
36	<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)	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>Investors understand that their principal will be at moderately low risk</p>
37	<b>DSP 10Y G-Sec Fund</b> Open ended debt scheme investing in government securities having a constant maturity of 10 years.	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>Investors understand that their principal will be at moderate risk</p>
38	<b>DSP Corporate Bond Fund</b> An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds	This open ended debt 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>Investors understand that their principal will be at moderate risk</p>
39	<b>DSP Overnight Fund</b> An Open Ended Debt Scheme Investing in Overnight Securities	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>Investors understand that their principal will be at low risk</p>

\*Investors should consult their financial advisors if in doubt about whether the scheme is suitable for them.

## 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 considers the actual rate of return of an investment or a pool of investments over a given evaluation period. Total return includes interest, capital gains, dividends 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 Investment Managers Private Limited - Investor Service Centres

<b>HEAD OFFICE - Mumbai:</b>	Matatlal Centre, 10th 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 - 751001.
<b>Chandigarh:</b>	SCO 2471 - 72, 1st Floor, Sector 22 - C, Chandigarh - 160022.
<b>Chennai:</b>	Alamelu Terraces, Office No. 163, 3rd Floor, Anna Salai, Chennai - 600002.
<b>Coimbatore:</b>	Tristar Towers, 657, East Wing, 1st Floor, Avinashi Road, Coimbatore - 641037.
<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, Hathibarkhala, Dehradun - 248001.
<b>Goa:</b>	Cedmar Apartments, Block D-A, 3rd Floor, Next to Hotel Arcadia, MG Road, Panaji, Goa - 403001.
<b>Guwahati:</b>	Mayur Gardens, Office No. 5, Upper Ground Floor, G.S Road, Near ABC Bus Stop, Guwahati - 781005.
<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. 201 to 204, 2nd 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>	Keshav Bhawan, Office No. 2, Ground Floor, Chopasni Road, Near HDFC Bank, Jodhpur - 342003.
<b>Kanpur:</b>	KAN Chambers, Office No. 701-703, 7th Floor, 14/113, 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>	Maximus 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>	Dr. Gopal Das Bhavan, Upper Ground Floor, 28 Barakhamba Road, New Delhi - 110001.
<b>Patna:</b>	Dumraon Place, L309 & L310, Third Floor, Frazer 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, 1/2 - B Haribhakti Colony, Ground Floor, Opp. Race Course Post Office, Near Bird Circle, Race Course, Vadodara - 390007.
<b>Vapi:</b>	Bhikaji Registry, 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, Siga, Varanasi - 221010.
<b>Visakhapatnam:</b>	VRC complex, Office No 304 B, 47-15-14/15, Rajajee Nagar, Dwaraka Nagar, Visakhapatnam - 530016.

## CAMS Investor Service Centres and Transaction Points Visit [www.camsonline.com](http://www.camsonline.com) for addresses

• Agra	• Bhusawal	• Gwalior	• Kharagpur	• Palakkad	• Solan
• Ahmedabad	• Bikaner	• Haldia	• Kolhapur	• Palanpur	• Solapur
• Ahmednagar	• Bilaspur	• Haldwani	• Kolkata	• Panipat	• Sonapat
• Ajmer	• Bokaro	• Hazaribagh	• Kollam	• Pathankot	• Sri Ganganagar
• Akola	• Burdwan	• Himmatnagar	• Kota	• Patiala	• Srikakulam
• Aligarh	• Calicut	• Hisar	• Kottayam	• Patna	• Sultanpur
• Allahabad	• Chandigarh	• Hoshiarpur	• Kumbakonam	• Pondicherry	• Surat
• Alleppey	• Chennai	• Hosur	• Kurnool	• Pune	• Surendranagar
• Alwar	• Chhindwara	• Hubli	• Lucknow	• Rae Bareli	• Tanjore
• Amaravati	• Cochin	• Indore	• Ludhiana	• Raipur	• Thane
• Ambala	• Cuttack	• Jabalpur	• Madurai	• Rajahmundry	• Thiruppur
• Amritsar	• Darbhanga	• Jaipur	• Malda	• Rajkot	• Thiruvalla
• Anand	• Dehradun	• Jalandhar	• Manipal	• Ranchi	• Tinsukia
• Anantapur	• Deoghar	• Jalgaon	• Mapusa	• Ratlam	• Tirunelveli
• Ankleshwar- Bharuch	• Devengere	• Jalna	• Margao	• Ratnagiri	• Tirupathi
• Asansol	• Dhanbad	• Jammu	• Mathura	• Rohtak	• Trichy
• Aurangabad	• Dhule	• Jamnagar	• Meerut	• Roorkee	• Trivandrum
• Bagalkot	• Durgapur	• Jamshedpur	• Mehsana	• Ropar	• Tuticorin
• Balasore	• Eluru	• Jaunpur	• Moga	• Rourkela	• Udaipur
• Bareilly	• Erode	• Jhansi	• Moradabad	• Sagar	• Ujjain
• Basti	• Faizabad	• Jodhpur	• Mumbai	• Saharanpur	• Unjha
• Belgaum	• Faridabad	• Junagadh	• Muzaffarpur	• Salem	• Vadodara
• Berhampur	• Firozabad	• Kadapa	• Mysore	• Sambalpur	• Valsad
• Bhagalpur	• Gandhidham	• Kakinada	• Nagpur	• Sangli	• Vapi
• Bharuch	• Gaziabad	• Kalyani	• Namakkal	• Satara	• Varanasi
• Bhatinda	• Goa	• Kanchipuram	• Nandyal	• Secunderabad	• Vasco
• Bhavnagar	• Gondal	• Kannur	• Nasik	• Shahjahanpur	• Vellore
• Bhilai	• Gorakhpur	• Karimnagar	• Navasari	• Shimla	• Vijayawada
• Bhilwara	• Gulbarga	• Karnal	• Nellore	• Shimoga	• Yamuna Nagar
• Bhiwani	• Guntur	• Karur	• New Delhi	• Siliguri	
• Bhubaneswar	• Gurgaon	• Katni	• Noida	• Sirsa	
• Bhuj - Kutch	• Guwahati	• Khammam	• Ongole	• Sitapur	

### Point of Services ("POS") of MF Utilities India Pvt. Ltd. ("MFUI")

The list of POS of MFUI is published on the website of the Fund at [www.dspim.com](http://www.dspim.com) and MFUI at [www.mfuindia.com](http://www.mfuindia.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 August 31, 2020)

SCHEME NAME	OPTION\ PLAN	GROWTH	DIVIDEND		MONTHLY DIVIDEND		QUARTERLY DIVIDEND		WEEKLY DIVIDEND		DAILY DIV REINVEST	PURCHASE (₹)	ENTRY LOAD	EXIT LOAD														
			PAVOUT	REINVEST	PAVOUT	REINVEST	PAVOUT	REINVEST	PAVOUT	REINVEST																		
DSP Liquidity Fund (DSPLF)	RP//DP	✓							✓	✓	✓	500	Not Applicable	<table border="1"> <tr> <td>Day 1</td> <td>0.00%</td> </tr> <tr> <td>Day 2</td> <td>0.00%</td> </tr> <tr> <td>Day 3</td> <td>0.00%</td> </tr> <tr> <td>Day 4</td> <td>0.00%</td> </tr> <tr> <td>Day 5</td> <td>0.00%</td> </tr> <tr> <td>Day 6</td> <td>0.00%</td> </tr> <tr> <td>Day 7 onwards</td> <td>0.00%</td> </tr> </table>	Day 1	0.00%	Day 2	0.00%	Day 3	0.00%	Day 4	0.00%	Day 5	0.00%	Day 6	0.00%	Day 7 onwards	0.00%
Day 1	0.00%																											
Day 2	0.00%																											
Day 3	0.00%																											
Day 4	0.00%																											
Day 5	0.00%																											
Day 6	0.00%																											
Day 7 onwards	0.00%																											
DSP Ultra Short Fund (DSPUSF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Savings Fund (DSPSF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Short Term Fund (DSPSTF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Banking & PSU Debt Fund (DSPBPDF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Credit Risk Fund (DSPCRF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Holding Period < 12 months: 1%- Holding Period >= 12 months: Nil														
DSP Strategic Bond Fund (DSPSBF)	RP//DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Bond Fund (DSPBF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Government Securities Fund (DSPGF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP 10Y G-Sec Fund (DSP10YGF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Corporate Bond Fund (DSPCBF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Overnight Fund (DSPOF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Regular Savings Fund (DSPRSF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Holding Period < 12 months: 1%- Holding Period >= 12 months: Nil														
DSP Equity Fund (DSPEF), DSP Top 100 Equity Fund (DSPTEF), DSP Equity Opportunities Fund (DSEPOF), DSP Healthcare Fund (DSPHF), DSP Focus Fund (DSPFF), DSP India T.I.G.E.R. Fund (The Infrastructure Growth and Economic Reforms Fund) (DSPITF), DSP Small Cap Fund (DSPSCF)**	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Holding Period < 12 months: 1% Holding Period >= 12 months: Nil														
DSP Quant. Fund (DSPQF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Natural Resources and New Energy Fund (DSPNRNEF), DSP World Gold Fund (DSPWGF), DSP World Energy, DSP Fund (DSPWEF), DSP World Mining Fund (DSPWMF), DSP World Agriculture Fund (DSPWAF), DSP US Flexible Equity Fund (DSPUSFEF) & DSP Global Allocation Fund (DSPGAF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Mid Cap Fund (DSPMCF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Holding Period < 12 months: 1% Holding Period >= 12 months: Nil														
DSP Equity & Bond Fund (DSEBF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Holding Period < 12 months: 1% Holding Period >= 12 months: Nil														
DSP Tax Saver Fund (DSTSF)*	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Not Applicable														
DSP Equal Nifty 50 Fund (DSENF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Nifty Next 50 Index Fund (DSPNNIF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Nifty 50 Index Fund (DSPNIF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Arbitrage Fund (DSPAF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	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 (DSPDAAF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Holding Period < 12 months: 1% Holding Period >= 12 months: Nil														
DSP Low Duration Fund (DDBLDF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Nil														
DSP Equity Saving Fund (DSESF)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	500	Not Applicable	Holding Period : < 12 months: 1%- Holding Period : >= 12 months: Nil -If the units redeemed or switched out are upto 10% of the units (thelimit) purchased or switched. Nil.														
DSP Liquid ETF	DP		✓									refer note 1	Not Applicable	Nil														

RP - Regular Plan, DP - Direct Plan. \*Redemptions in DSPTSF are subject to a lock-in period of 3 years from date of allotment. SIP is available in all the Plans mentioned above SVP/STP is available in each plan of all schemes. Minimum installment for SIP/SWP/STP (all schemes) : Rs. 500/- . Minimum number of installment for SIP : "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, 2015, 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 SIP and KIM available at [www.dspim.com](http://www.dspim.com) for further details.

@ 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.

Statutory Details: DSP Mutual Fund is sponsored by DSP ADIKO Holdings Private limited & DSP HWK Holdings Private limited & DSP ADIKO Holdings Private limited & DSP HWK 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 Investment 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 CSC/Distributors.

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





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