

MONTHLY FACTSHEET

QUOTE OF THE MONTH

Setting goals is the first step in turning the invisible into the visible.

Tony Robbins



Mr. Ajay Kumar Singh from Delhi wins the January 2020 quiz on our Distributor Centre.

His knowledge about the market, regulatory changes and DSP products is commendable!

Be our next winner and get featured here!

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
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Banks	22.15%
✓ ICICI Bank Limited	7.55%
✓ HDFC Bank Limited	7.38%
✓ Kotak Mahindra Bank Limited	3.88%
✓ Axis Bank Limited	3.34%
Finance	17.28%
✓ Bajaj Finance Limited	9.44%
ICICI Prudential Life Insurance Company Limited	1.66%
ICICI Lombard General Insurance Company Limited	1.57%
Bajaj Finserv Limited	1.53%
HDFC Life Insurance Company Limited	1.42%
Equitas Holdings Limited	0.84%
Satin Creditcare Network Limited	0.83%
Consumer Non Durables	9.86%
✓ Asian Paints Limited	3.53%
✓ Hindustan Unilever Limited	3.28%
Kansai Nerolac Paints Limited	1.64%
Emami Limited	1.42%
Pharmaceuticals	8.08%
✓ Alkem Laboratories Limited	3.07%
Dr. Reddy's Laboratories Limited	1.76%
IPCA Laboratories Limited	1.66%
Divi's Laboratories Limited	1.59%
Consumer Durables	6.88%
Relaxo Footwears Limited	1.33%
Crompton Greaves Consumer Electricals Limited	1.30%
Voltas Limited	1.23%
Titan Company Limited	1.21%
Havells India Limited	1.09%
V-Guard Industries Limited	0.73%
Cement	6.50%
✓ UltraTech Cement Limited	3.60%
Shree Cement Limited	2.09%
The Ramco Cements Limited	0.81%
Retailing	4.97%
✓ Avenue Supermarts Limited	3.13%
V-Mart Retail Limited	1.85%
Construction	3.98%
Godrej Properties Limited	2.20%
Ahluwalia Contracts (India) Limited	0.92%
KNR Constructions Limited	0.86%
Software	3.97%
Tata Consultancy Services Limited	2.35%
Infosys Limited	0.90%
Larsen & Toubro Infotech Limited	0.72%
Auto Ancillaries	3.48%
Motherson Sumi Systems Limited	1.41%
Minda Industries Limited	1.10%
Balkrishna Industries Limited	0.97%
Telecom - Services	2.71%
Bharti Airtel Limited	2.71%
Chemicals	2.36%
Aarti Industries Limited	1.03%
Atul Limited	0.68%
Solar Industries India Limited	0.66%
Industrial Products	1.81%
SKF India Limited	0.95%
KEI Industries Limited	0.86%
Petroleum Products	1.60%
Bharat Petroleum Corporation Limited	1.60%
Fertilisers	1.36%
Coromandel International Limited	1.36%
Industrial Capital Goods	1.16%
Siemens Limited	1.16%
Auto	0.77%
Maruti Suzuki India Limited	0.77%
Textiles - Synthetic	0.32%
Ganesha Ecosphere Limited	0.32%
Total	99.29%
Unlisted	
Software	
SIP Technologies & Export Limited**	*
Media & Entertainment	
Magnasound (India) Limited**	*
Total	*
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.89%
Total	1.89%
Cash & Cash Equivalent	
Net Receivables/Payables	-1.18%
Total	-1.18%
GRAND TOTAL	100.00%

✓ Top Ten Holdings

*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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 44.192

Direct Plan

Growth: ₹ 46.365

TOTAL AUM

3,502 Cr

MONTHLY AVERAGE AUM

3,373 Cr

Portfolio Turnover Ratio

(Last 12 months):

0.59

3 Year Risk Statistics:

Standard Deviation : 14.35%

Beta : 1.03

R-Squared : 86.44%

Sharpe Ratio : 0.52

Month End Expense Ratio

Regular Plan : 2.11%

Direct Plan : 1.13%

INCEPTION DATE

Mar 10, 2003

BENCHMARK

S&P BSE 100 (TRI)

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 224.927

Direct Plan

Growth: ₹ 235.316

TOTAL AUM

2,684 Cr

MONTHLY AVERAGE AUM

2,711 Cr

Portfolio Turnover Ratio (Last 12 months):

0.34

3 Year Risk Statistics:

Standard Deviation : 14.65%

Beta : 1.12

R-Squared : 87.16%

Sharpe Ratio : 0.32

Month End Expense Ratio

Regular Plan : 2.22%

Direct Plan : 1.32%

Portfolio

Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Banks	32.58%
✓ HDFC Bank Limited	9.79%
✓ ICICI Bank Limited	7.85%
✓ Axis Bank Limited	5.29%
✓ Kotak Mahindra Bank Limited	3.93%
✓ State Bank of India	3.27%
IndusInd Bank Limited	1.82%
The Federal Bank Limited	0.62%
Finance	16.59%
✓ Bajaj Finance Limited	7.27%
HDFC Life Insurance Company Limited	1.92%
ICICI Lombard General Insurance Company Limited	1.91%
SBI Life Insurance Company Limited	1.88%
Housing Development Finance Corporation Limited	1.37%
ICICI Prudential Life Insurance Company Limited	0.86%
Mahindra & Mahindra Financial Services Limited	0.84%
Equitas Holdings Limited	0.55%
Petroleum Products	7.22%
✓ Reliance Industries Limited	4.79%
Bharat Petroleum Corporation Limited	1.84%
Hindustan Petroleum Corporation Limited	0.59%
Software	5.92%
Infosys Limited	2.61%
Tata Consultancy Services Limited	1.95%
HCL Technologies Limited	1.36%
Construction Project	5.47%
✓ Larsen & Toubro Limited	4.86%
NCC Limited	0.61%
Cement	5.20%
UltraTech Cement Limited	2.97%
Shree Cement Limited	2.23%
Pharmaceuticals	5.11%
Dr. Reddy's Laboratories Limited	2.47%
Indoco Remedies Limited	1.05%
Sun Pharmaceutical Industries Limited	0.88%
Jubilant Life Sciences Limited	0.70%
Auto	4.61%
✓ Maruti Suzuki India Limited	3.16%
Eicher Motors Limited	1.03%
Mahindra & Mahindra Limited	0.42%
Telecom - Services	3.24%
✓ Bharti Airtel Limited	3.24%
Consumer Non Durables	2.98%
Hindustan Unilever Limited	1.53%
Britannia Industries Limited	1.45%
Ferrous Metals	2.14%
Tata Steel Limited	2.13%
Tata Steel Limited - Partly Paid Shares	*
Consumer Durables	1.71%
Titan Company Limited	1.71%
Retailing	1.65%
Avenue Supermarts Limited	1.65%
Non - Ferrous Metals	1.24%
Hindalco Industries Limited	0.96%
Vedanta Limited	0.28%
Auto Ancillaries	1.17%
Motherson Sumi Systems Limited	1.17%
Transportation	0.66%
Adani Ports and Special Economic Zone Limited	0.66%
Oil	0.62%
Oil & Natural Gas Corporation Limited	0.62%
Power	0.59%
NTPC Limited	0.59%
Gas	0.57%
GAIL (India) Limited	0.57%
Textile Products	0.39%
Himatsingka Seide Limited	0.39%
Total	99.64%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.58%
Total	0.58%
Cash & Cash Equivalent	
Net Receivables/Payables	-0.22%
Total	-0.22%
GRAND TOTAL	100.00%

✓ Top Ten Holdings

* Less than 0.01%

Classification of % of holdings based on Market Capitalisation: Large-Cap 94.88%, Mid Cap 1.46%, Small-Cap 3.30%.

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
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Banks	25.07%
✓ IICI Bank Limited	6.82%
✓ HDFC Bank Limited	6.00%
✓ Axis Bank Limited	4.48%
✓ State Bank of India	2.75%
City Union Bank Limited	1.69%
The Federal Bank Limited	1.66%
Kotak Mahindra Bank Limited	1.66%
Consumer Non Durables	8.19%
✓ Kansai Nerolac Paints Limited	2.36%
Hindustan Unilever Limited	1.85%
Emami Limited	1.80%
Hatsun Agro Product Limited	0.83%
Dabur India Limited	0.77%
Jubilant Foodworks Limited	0.58%
Software	6.40%
✓ Infosys Limited	3.79%
HCL Technologies Limited	1.33%
Hexaware Technologies Limited	1.28%
Petroleum Products	5.84%
✓ Reliance Industries Limited	2.96%
✓ Bharat Petroleum Corporation Limited	2.88%
Pharmaceuticals	5.72%
Alkem Laboratories Limited	1.96%
IPCA Laboratories Limited	1.92%
Jubilant Life Sciences Limited	1.47%
Alembic Pharmaceuticals Limited	0.36%
Telecom - Services	5.46%
✓ Bharti Airtel Limited	5.07%
Vodafone Idea Limited	0.39%
City Online Services Ltd**	*
Finance	4.74%
IICI Prudential Life Insurance Company Limited	1.46%
HDFC Life Insurance Company Limited	1.17%
Equitas Holdings Limited	0.79%
Mahindra & Mahindra Financial Services Limited	0.76%
Satin Creditcare Network Limited	0.57%
Industrial Products	4.70%
Supreme Industries Limited	1.54%
SKF India Limited	1.30%
Cummins India Limited	1.08%
KEI Industries Limited	0.79%
Consumer Durables	4.29%
Crompton Greaves Consumer Electricals Limited	2.24%
Voltas Limited	1.21%
V-Guard Industries Limited	0.84%
Construction	4.20%
The Phoenix Mills Limited	1.44%
Godrej Properties Limited	1.25%
KNR Constructions Limited	0.83%
Ahluwalia Contracts (India) Limited	0.68%
Cement	4.01%
ACC Limited	1.48%
The Ramco Cements Limited	1.30%
Dalmia Bharat Limited	1.22%
Auto	2.97%
Maruti Suzuki India Limited	1.57%
Hero MotoCorp Limited	0.90%
Tata Motors Limited	0.49%
Fertilisers	2.76%
✓ Coromandel International Limited	2.76%
Power	2.58%
NTPC Limited	1.57%
CESC Limited	1.01%
Auto Ancillaries	1.96%
Exide Industries Limited	0.83%
Minda Industries Limited	0.70%
Apollo Tyres Limited	0.43%
Non - Ferrous Metals	1.48%
Vedanta Limited	0.82%
Hindalco Industries Limited	0.65%
Construction Project	1.45%
Larsen & Toubro Limited	1.45%
Chemicals	1.24%

Name of Instrument	% to Net Assets
Aarti Industries Limited	1.21%
Arti Surfactants Limited^	0.03%
Gas	1.15%
Gujarat State Petronet Limited	1.15%
Transportation	0.95%
Container Corporation of India Limited	0.95%
Minerals/Mining	0.86%
Coal India Limited	0.86%
Media & Entertainment	0.81%
Sun TV Network Limited	0.81%
Pesticides	0.48%
PI Industries Limited	0.48%
Telecom - Equipment & Accessories	0.46%
Sterlite Technologies Limited	0.46%
Total	97.74%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.08%
Total	1.08%
Cash & Cash Equivalent	
Cash Margin	0.22%
Net Receivables/Payables	0.96%
Total	1.18%
GRAND TOTAL	100.00%

✓ 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 56.09%, Mid Cap 36.03%, Small-Cap 5.59%.

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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 239.806

Direct Plan

Growth: ₹ 254.078

TOTAL AUM

5,663 Cr

MONTHLY AVERAGE AUM

5,642 Cr

Portfolio Turnover Ratio

(Last 12 months):

1.21

3 Year Risk Statistics:

Standard Deviation : 13.63%

Beta : 0.95

R-Squared : 92.97%

Sharpe Ratio : 0.40

Month End Expense Ratio

Regular Plan : 1.93%

Direct Plan : 1.08%

INCEPTION DATE

June 11, 2004

BENCHMARK

S&P BSE 100 (TRI)

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 93.481

Direct Plan

Growth: ₹ 97.150

TOTAL AUM

1,052 Cr

MONTHLY AVERAGE AUM

1,061 Cr

Portfolio Turnover Ratio

(Last 12 months):

0.74

3 Year Risk Statistics:

Standard Deviation : 17.59%

Beta : 1.18

R-Squared : 68.06%

Sharpe Ratio : 0.09

Month End Expense Ratio

Regular Plan : 2.33%

Direct Plan : 1.62%

Portfolio

Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Banks	21.28%
✓ ICICI Bank Limited	7.81%
✓ Axis Bank Limited	6.03%
✓ HDFC Bank Limited	4.86%
✓ State Bank of India	2.58%
Construction Project	11.35%
✓ Larsen & Toubro Limited	4.92%
H.G. Infra Engineering Limited	1.80%
Ashoka Buildcon Limited	1.45%
Dilip Buildcon Limited	1.16%
Techno Electric & Engineering Company Limited	1.02%
Power Mech Projects Limited	1.01%
Cement	7.19%
✓ UltraTech Cement Limited	2.94%
ACC Limited	1.45%
Ambuja Cements Limited	1.25%
JK Lakshmi Cement Limited	1.08%
Sanghi Industries Limited	0.47%
Power	6.70%
Tata Power Company Limited	2.14%
NTPC Limited	1.82%
Kalpataru Power Transmission Limited	1.68%
CESC Limited	1.06%
Transportation	6.45%
Gujarat Pipavav Port Limited	2.07%
Container Corporation of India Limited	1.51%
Adani Ports and Special Economic Zone Limited	1.48%
Future Supply Chain Solutions Limited	0.81%
Gateway Striparks Limited	0.57%
Construction	6.09%
✓ KNR Constructions Limited	3.00%
Ahluwalia Contracts (India) Limited	1.68%
PNC Infratech Limited	1.41%
Petroleum Products	5.59%
✓ Bharat Petroleum Corporation Limited	3.26%
Reliance Industries Limited	1.58%
Hindustan Petroleum Corporation Limited	0.76%
Telecom - Services	5.29%
✓ Bharti Airtel Limited	5.29%
Industrial Capital Goods	5.08%
Thermax Limited	2.27%
BEML Limited	1.50%
Siemens Limited	1.31%
Industrial Products	5.02%
Carborundum Universal Limited	1.18%
Finolex Cables Limited	1.10%
SKF India Limited	1.03%
Cummins India Limited	0.93%
KEI Industries Limited	0.79%
Finance	4.30%
Bajaj Finserv Limited	1.50%
HDFC Life Insurance Company Limited	1.28%
Satin Creditcare Network Limited	0.82%
Mahindra & Mahindra Financial Services Limited	0.69%
Consumer Durables	3.70%
✓ Crompton Greaves Consumer Electricals Limited	2.28%
Blue Star Limited	1.41%
Non - Ferrous Metals	2.47%
Hindustan Zinc Limited	0.99%
Vedanta Limited	0.77%
Hindalco Industries Limited	0.71%
Chemicals	1.55%
Solar Industries India Limited	1.55%
Oil	1.48%
Oil & Natural Gas Corporation Limited	1.48%
Consumer Non Durables	1.07%
Asian Paints Limited	1.07%
Minerals/Mining	0.91%
Coal India Limited	0.91%
Textile Products	0.86%
Welspun India Limited	0.86%
Gas	0.70%
Gujarat State Petronet Limited	0.70%
Ferrous Metals	0.54%
Tata Steel Limited	0.54%

Name of Instrument	% to Net Assets
Total	97.62%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.42%
Total	0.42%
Cash & Cash Equivalent	
Cash Margin	0.99%
Net Receivables/Payables	0.97%
Total	1.96%
GRAND TOTAL	100.00%

✓ Top Ten Holdings

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
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Pharmaceuticals	11.99%
✓ Divi's Laboratories Limited	3.55%
✓ IPCA Laboratories Limited	3.30%
Alkem Laboratories Limited	2.06%
Alembic Pharmaceuticals Limited	1.82%
Dr. Reddy's Laboratories Limited	1.26%
Industrial Products	9.09%
✓ Supreme Industries Limited	3.37%
AIA Engineering Limited	1.98%
Cummins India Limited	1.86%
Finolex Cables Limited	1.21%
Finolex Industries Limited	0.67%
Consumer Durables	9.01%
Bata India Limited	2.65%
Voltas Limited	2.64%
V-Guard Industries Limited	1.30%
Symphony Limited	1.26%
Sheela Foam Limited	1.16%
Auto Ancillaries	7.79%
✓ Exide Industries Limited	3.12%
Balkrishna Industries Limited	2.10%
Motherson Sumi Systems Limited	1.61%
Apollo Tyres Limited	0.96%
Banks	7.45%
✓ City Union Bank Limited	3.00%
✓ HDFC Bank Limited	2.85%
The Federal Bank Limited	1.60%
Finance	7.44%
SBI Life Insurance Company Limited	2.17%
Max Financial Services Limited	2.11%
Manappuram Finance Limited	1.82%
Cholamandalam Investment and Finance Company Limited	0.85%
Repco Home Finance Limited	0.49%
Consumer Non Durables	7.28%
✓ Jubilant Foodworks Limited	3.54%
Emami Limited	1.73%
Hatsun Agro Product Limited	1.33%
Dabur India Limited	0.68%
Chemicals	6.32%
✓ Atul Limited	2.97%
Solar Industries India Limited	2.50%
Aarti Industries Limited	0.82%
Arti Surfactants Limited*	0.03%
Pesticides	3.89%
PI Industries Limited	2.46%
Bayer Cropscience Limited	0.84%
Dhanuka Agritech Limited	0.59%
Cement	3.19%
The Ramco Cements Limited	2.45%
ACC Limited	0.74%
Fertilisers	3.08%
✓ Coromandel International Limited	3.08%
Software	3.04%
✓ Infosys Limited	3.04%
Textile Products	2.85%
SRF Limited	2.85%
Construction	2.01%
The Phoenix Mills Limited	2.01%
Auto	1.71%
Eicher Motors Limited	1.71%
Industrial Capital Goods	1.57%
Siemens Limited	1.57%
Gas	1.47%
Gujarat State Petronet Limited	1.47%
Construction Project	1.14%
Techno Electric & Engineering Company Limited	1.14%
Textiles - Cotton	0.83%
Vardhman Textiles Limited	0.83%
Telecom - Equipment & Accessories	0.52%
Sterlite Technologies Limited	0.52%
Ferrous Metals	0.13%
Pennar Industries Limited	0.13%
Total	91.80%
MONEY MARKET INSTRUMENTS	

Name of Instrument	% to Net Assets
TREPS / Reverse Repo Investments / Corporate Debt Repo	8.16%
Total	8.16%
Cash & Cash Equivalent	
Net Receivables/Payables	0.04%
Total	0.04%
GRAND TOTAL	100.00%

✓ Top Ten Holdings

^ Pending Listing

Notes: 1. Classification of % of holdings based on Market Capitalisation: Large-Cap 19.18%, Mid-Cap 65.85%, Small-Cap 6.74%.

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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 60.969

Direct Plan

Growth: ₹ 64.342

TOTAL AUM

7,626 Cr

MONTHLY AVERAGE AUM

7,296 Cr

Portfolio Turnover Ratio

(Last 12 months):

0.24

3 Year Risk Statistics:

Standard Deviation : 14.62%

Beta : 0.75

R-Squared : 85.68%

Sharpe Ratio : 0.39

Month End Expense Ratio

Regular Plan : 1.93%

Direct Plan : 1.19%

INCEPTION DATE

Jan 18, 2007

BENCHMARK

Nifty 500 (TRI)

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 51.925

Direct Plan

Growth: ₹ 54.778

TOTAL AUM

6,381 Cr

MONTHLY AVERAGE AUM

6,375 Cr

Portfolio Turnover Ratio (Last 12 months):

1.31

3 Year Risk Statistics:

Standard Deviation : 13.27%

Beta : 0.99

R-Squared : 92.77%

Sharpe Ratio : 0.43

Month End Expense Ratio

Regular Plan : 1.95%

Direct Plan : 0.99%

Portfolio

Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Banks	25.89%
✓ ICICI Bank Limited	7.40%
✓ HDFC Bank Limited	6.81%
✓ Axis Bank Limited	4.96%
✓ State Bank of India	3.07%
Kotak Mahindra Bank Limited	1.94%
The Federal Bank Limited	1.69%
Software	7.21%
✓ Infosys Limited	4.48%
HCL Technologies Limited	1.40%
Wipro Limited	1.33%
Pharmaceuticals	6.76%
IPCA Laboratories Limited	1.93%
Alembic Pharmaceuticals Limited	1.54%
JB Chemicals & Pharmaceuticals Limited	1.54%
Aurobindo Pharma Limited	1.19%
Dr. Reddy's Laboratories Limited	0.56%
Petroleum Products	6.37%
✓ Reliance Industries Limited	3.66%
✓ Bharat Petroleum Corporation Limited	2.26%
Hindustan Petroleum Corporation Limited	0.45%
Telecom - Services	6.03%
✓ Bharti Airtel Limited	5.53%
Vodafone Idea Limited	0.50%
Consumer Non Durables	5.79%
Hindustan Unilever Limited	2.17%
Asian Paints Limited	1.79%
Emami Limited	1.50%
Dabur India Limited	0.19%
LT Foods Limited	0.14%
Cement	4.50%
✓ UltraTech Cement Limited	2.75%
ACC Limited	1.75%
Finance	4.37%
ICICI Prudential Life Insurance Company Limited	1.47%
HDFC Life Insurance Company Limited	1.33%
Equitas Holdings Limited	0.86%
Mahindra & Mahindra Financial Services Limited	0.70%
Consumer Durables	3.68%
✓ Crompton Greaves Consumer Electricals Limited	2.24%
Sheela Foam Limited	0.99%
V-Guard Industries Limited	0.44%
Auto	3.52%
Maruti Suzuki India Limited	1.87%
Hero MotoCorp Limited	0.90%
Tata Motors Limited	0.74%
Construction	2.87%
Godrej Properties Limited	1.15%
KNR Constructions Limited	0.77%
Ahluwalia Contracts (India) Limited	0.53%
Sunteck Realty Limited	0.41%
Power	2.42%
NTPC Limited	1.84%
CESC Limited	0.58%
Chemicals	2.25%
Atul Limited	1.80%
GHCL Limited	0.44%
Construction Project	2.23%
Larsen & Toubro Limited	2.23%
Industrial Products	2.01%
KEI Industries Limited	0.79%
SKF India Limited	0.73%
Finolex Cables Limited	0.50%
Gas	1.96%
GAIL (India) Limited	1.96%
Non - Ferrous Metals	1.47%
Vedanta Limited	0.79%
Hindalco Industries Limited	0.68%
Oil	1.46%
Oil & Natural Gas Corporation Limited	1.46%
Auto Ancillaries	1.45%
Varroc Engineering Limited	0.78%
Exide Industries Limited	0.68%
Transportation	1.16%
Container Corporation of India Limited	1.16%

Name of Instrument	% to Net Assets
Minerals/Mining	1.04%
Coal India Limited	1.04%
Textiles - Cotton	0.96%
Vardhman Textiles Limited	0.96%
Ferrous Metals	0.83%
Tata Steel Limited	0.55%
Srikalahasti Pipes Limited	0.27%
Textile Products	0.58%
Welspun India Limited	0.58%
Telecom - Equipment & Accessories	0.24%
Sterlite Technologies Limited	0.24%
Total	96.99%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.01%
Total	1.01%
Cash & Cash Equivalent	
Net Receivables/Payables	2.00%
Total	2.00%
GRAND TOTAL	100.00%

✓ Top Ten Holdings

Portfolio

Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Pharmaceuticals	74.79%
✓ Dr. Reddy's Laboratories Limited	9.87%
✓ IPCA Laboratories Limited	9.32%
✓ Divi's Laboratories Limited	7.31%
✓ JB Chemicals & Pharmaceuticals Limited	7.07%
✓ Indoco Remedies Limited	5.43%
✓ Sun Pharmaceutical Industries Limited	5.38%
✓ Jubilant Life Sciences Limited	3.94%
✓ Alembic Pharmaceuticals Limited	3.25%
Syngene International Limited	3.24%
Torrent Pharmaceuticals Limited	3.17%
Procter & Gamble Health Limited	3.15%
Alkem Laboratories Limited	2.98%
Abbott India Limited	2.84%
Ajanta Pharma Limited	2.64%
Aarti Drugs Limited	2.63%
Unichem Laboratories Limited	2.57%
Healthcare Services	14.53%
✓ Apollo Hospitals Enterprise Limited	5.89%
✓ Max India Limited	3.56%
Narayana Hrudayalaya Ltd.	3.07%
Dr. Lal Path Labs Ltd.	2.01%
Finance	1.31%
ICICI Lombard General Insurance Company Limited	1.31%
Total	90.63%
Foreign Securities and/or overseas ETF(s)	
Listed / awaiting listing on the stock exchanges	
Healthcare Services	3.12%
Abiomed Inc	3.12%
Pharmaceuticals	3.05%
Abbott Laboratories	3.05%
Total	6.17%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.66%
Total	4.66%
Cash & Cash Equivalent	
Net Receivables/Payables	-1.46%
Total	-1.46%
GRAND TOTAL	100.00%

✓ Top Ten Holdings

INCEPTION DATE

Nov 30, 2018

BENCHMARK

S&P BSE HEALTHCARE (TRI)

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 11.756

Direct Plan

Growth: ₹ 12.003

TOTAL AUM

278 Cr

MONTHLY AVERAGE AUM

261 Cr

Portfolio Turnover Ratio

(Last 12 months):

0.17

Month End Expense Ratio

Regular Plan : 2.61%

Direct Plan : 0.22%

INCEPTION DATE

Jun 10, 2019

BENCHMARK

S&P BSE 200 TRI

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 10.997

Direct Plan

Growth: ₹ 11.057

TOTAL AUM

177 Cr

MONTHLY AVERAGE AUM

156 Cr

Portfolio Turnover Ratio:

(Last 7 Months):

0.45

Month End Expense Ratio

Regular Plan : 1.29%

Direct Plan : 0.55%

Portfolio

Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Finance	28.72%
✓ Housing Development Finance Corporation Limited	8.27%
✓ Bajaj Finance Limited	5.40%
✓ Bajaj Finserv Limited	5.03%
✓ HDFC Life Insurance Company Limited	4.17%
✓ ICICI Prudential Life Insurance Company Limited	2.74%
ICICI Lombard General Insurance Company Limited	1.73%
HDFC Asset Management Company Limited	1.37%
Consumer Non Durables	19.11%
Berger Paints (I) Limited	2.07%
Asian Paints Limited	1.99%
Nestle India Limited	1.88%
Hindustan Unilever Limited	1.64%
Dabur India Limited	1.63%
Jubilant Foodworks Limited	1.60%
GlaxoSmithKline Consumer Healthcare Limited	1.56%
Britannia Industries Limited	1.47%
Colgate Palmolive (India) Limited	1.43%
ITC Limited	1.33%
Godrej Consumer Products Limited	1.30%
Marico Limited	1.21%
Software	13.97%
✓ Tech Mahindra Limited	3.07%
✓ HCL Technologies Limited	3.02%
Tata Consultancy Services Limited	2.73%
Infosys Limited	2.65%
Larsen & Toubro Infotech Limited	1.29%
Mphasis Limited	1.21%
Pharmaceuticals	9.01%
✓ Divi's Laboratories Limited	3.06%
✓ Dr. Reddy's Laboratories Limited	3.01%
Abbott India Limited	1.03%
Pfizer Limited	0.97%
Sanofi India Limited	0.94%
Banks	6.77%
✓ HDFC Bank Limited	6.77%
Consumer Durables	4.61%
Havells India Limited	2.33%
Bata India Limited	1.20%
Titan Company Limited	1.07%
Auto	3.97%
Bajaj Auto Limited	1.48%
Maruti Suzuki India Limited	1.42%
Hero MotoCorp Limited	1.06%
Auto Ancillaries	3.54%
Balkrishna Industries Limited	1.30%
Exide Industries Limited	1.21%
Bosch Limited	1.03%
Cement	2.65%
Shree Cement Limited	2.65%
Chemicals	2.28%
Pidilite Industries Limited	2.28%
Industrial Products	1.31%
Supreme Industries Limited	1.31%
Textile Products	1.29%
Page Industries Limited	1.29%
Fertilisers	1.06%
Coromandel International Limited	1.06%
Petroleum Products	0.96%
Castrol India Limited	0.96%
Industrial Capital Goods	0.92%
Honeywell Automation India Limited	0.92%
Total	100.14%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	5.92%
Total	5.92%
Cash & Cash Equivalent	
Net Receivables/Payables	-6.06%
Total	-6.06%
GRAND TOTAL	100.00%

✓ 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
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Chemicals	11.03%
✓ Atul Limited	4.78%
✓ Navin Fluorine International Limited	2.71%
Aarti Industries Limited	1.65%
GHCL Limited	1.39%
Oriental Carbon & Chemicals Limited	0.21%
Plastiblends India Limited	0.20%
Arti Surfactants Limited	0.10%
Industrial Products	10.03%
✓ Nilkamal Limited	2.70%
✓ Finolex Cables Limited	2.65%
Finolex Industries Limited	2.03%
Swaraj Engines Limited	1.56%
Mold-Tek Packaging Limited	0.92%
IFGL Refractories Limited	0.19%
Textile Products	9.29%
✓ SRF Limited	2.83%
K.P.R. Mill Limited	2.03%
Welspun India Limited	1.71%
Siyaram Silk Mills Limited	1.50%
Himatsingka Seide Limited	0.67%
S. P. Apparels Limited	0.48%
Kewal Kiran Clothing Limited	0.07%
Pharmaceuticals	9.02%
✓ IPCA Laboratories Limited	5.22%
JB Chemicals & Pharmaceuticals Limited	2.06%
Aarti Drugs Limited	1.00%
Amrutanjan Health Care Limited	0.73%
Auto Ancillaries	8.21%
✓ Tube Investments of India Limited	2.18%
Suprajit Engineering Limited	2.09%
Yarroc Engineering Limited	1.47%
Subros Limited	1.10%
Sandhar Technologies Limited	0.56%
Lumax Auto Technologies Limited	0.52%
Fiem Industries Limited	0.29%
Ferrous Metals	7.94%
✓ APL Apollo Tubes Limited	3.03%
✓ Ratnamani Metals & Tubes Limited	2.66%
Kirkoskar Ferrous Industries Ltd.	0.63%
Kalyani Steels Limited	0.59%
Srikalahasthi Pipes Limited	0.40%
Maharashtra Seamless Limited	0.38%
Vardhman Special Steels Limited	0.25%
Finance	4.81%
Manappuram Finance Limited	1.78%
Muthoot Capital Services Limited	1.14%
Recco Home Finance Limited	1.05%
Equitas Holdings Limited	0.85%
Consumer Durables	4.10%
La Opala RG Limited	1.49%
Sheela Foam Limited	1.47%
Amber Enterprises India Limited	1.14%
Construction	3.96%
Cera Sanitaryware Limited	2.18%
KNR Constructions Limited	0.93%
Kajaria Ceramics Limited	0.84%
Consumer Non Durables	3.81%
YST Industries Limited	1.79%
Triveni Engineering & Industries Limited	0.98%
LT Foods Limited	0.67%
Dwarikesh Sugar Industries Limited	0.36%
Banks	3.42%
✓ DCB Bank Limited	3.06%
Karur Vysya Bank Limited	0.37%
Pesticides	2.74%
Dhanuka Agritech Limited	1.58%
Sharda Cropchem Limited	1.15%
Media & Entertainment	1.95%
INOX Leisure Limited	1.62%
UFO Moviez India Limited	0.33%
Power	1.89%
Kalpataru Power Transmission Limited	1.89%

Name of Instrument	% to Net Assets
Fertilisers	1.89%
Chambal Fertilizers & Chemicals Limited	1.89%
Retailing	1.63%
Shoppers Stop Limited	1.63%
Industrial Capital Goods	1.50%
Voltamp Transformers Limited	0.97%
Triveni Turbine Limited	0.53%
Skipper Limited	*
Textiles - Cotton	1.49%
Vardhman Textiles Limited	1.49%
Cement	1.45%
Prism Johnson Limited	0.92%
Star Cement Limited	0.53%
Software	1.31%
Majesco Limited	0.67%
eClerx Services Limited	0.63%
Construction Project	1.03%
Techno Electric & Engineering Company Limited	1.03%
Healthcare Services	0.85%
Narayana Hrudayalaya Ltd.	0.85%
Telecom - Equipment & Accessories	0.44%
Sterlite Technologies Limited	0.44%
Diversified Consumer Services	0.03%
CL Educate Limited	0.03%
Total	93.82%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	6.28%
Total	6.28%
Cash & Cash Equivalent	
Net Receivables/Payables	-0.10%
Total	-0.10%
GRAND TOTAL	100.00%

✓ Top Ten Holdings

* Less than 0.01%

Classification of % of holdings based on Market Capitalisation: Large-Cap 0.00%, Mid Cap 17.10%, Small-Cap 76.62%.

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 September 3, 2018, the Scheme will accept new SIP/STP registrations. However, all subscription/switch-in application(s) in the Scheme and/or registration of new Dividend Transfer Plan ('DTP') in the Scheme shall continue to be temporarily suspended into the Scheme.

INCEPTION DATE

Jun 14, 2007

BENCHMARK

S&P BSE SmallCap (TRI)

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 57.499

Direct Plan

Growth: ₹ 60.188

TOTAL AUM

5,264 Cr

MONTHLY AVERAGE AUM

5,188 Cr

Portfolio Turnover Ratio

(Last 12 months):

0.23

3 Year Risk Statistics:

Standard Deviation : 18.35%

Beta : 0.90

R-Squared : 92.81%

Sharpe Ratio : -0.11

Month End Expense Ratio

Regular Plan : 1.94%

Direct Plan : 1.13%

INCEPTION DATE

Jun 10, 2010

BENCHMARK

S&P BSE 200 (TRI)

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 25.835

Direct Plan

Growth: ₹ 27.222

TOTAL AUM

2,089 Cr

MONTHLY AVERAGE AUM

2,080 Cr

Portfolio Turnover Ratio

(Last 12 months):

0.17

3 Year Risk Statistics:

Standard Deviation : 14.50%

Beta : 1.10

R-Squared : 89.02%

Sharpe Ratio : 0.38

Month End Expense Ratio

Regular Plan : 2.15%

Direct Plan : 1.07%

Portfolio

Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Banks	27.38%
✓ HDFC Bank Limited	9.75%
✓ ICICI Bank Limited	9.65%
✓ Axis Bank Limited	4.30%
The Federal Bank Limited	1.95%
IndusInd Bank Limited	1.73%
Finance	16.84%
✓ Bajaj Finance Limited	7.22%
SBI Life Insurance Company Limited	2.57%
Housing Development Finance Corporation Limited	2.44%
ICICI Lombard General Insurance Company Limited	1.93%
HDFC Life Insurance Company Limited	1.68%
HDFC Asset Management Company Limited	1.00%
Cement	6.36%
✓ Shree Cement Limited	3.72%
UltraTech Cement Limited	2.64%
Petroleum Products	6.04%
✓ Reliance Industries Limited	5.06%
Bharat Petroleum Corporation Limited	0.98%
Consumer Durables	5.92%
✓ Whirlpool of India Limited	4.33%
Havells India Limited	1.59%
Construction Project	5.47%
✓ Larsen & Toubro Limited	5.47%
Auto	5.47%
Maruti Suzuki India Limited	3.25%
Eicher Motors Limited	2.22%
Consumer Non Durables	5.32%
ITC Limited	3.47%
Emami Limited	1.85%
Fertilisers	5.30%
✓ Coromandel International Limited	5.30%
Software	4.54%
✓ Infosys Limited	3.65%
Tech Mahindra Limited	0.90%
Pharmaceuticals	3.58%
Dr. Reddy's Laboratories Limited	2.20%
Sun Pharmaceutical Industries Limited	1.37%
Ferrous Metals	2.19%
Tata Steel Limited	2.17%
Tata Steel Limited - Partly Paid Shares	0.03%
Construction	1.41%
Ahluwalia Contracts (India) Limited	1.41%
Non - Ferrous Metals	1.25%
Hindalco Industries Limited	1.25%
Total	97.08%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	5.00%
Total	5.00%
Cash & Cash Equivalent	
Net Receivables/Payables	-2.08%
Total	-2.08%
GRAND TOTAL	100.00%

✓ 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
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Petroleum Products	22.28%
✓ Reliance Industries Limited	8.35%
✓ Bharat Petroleum Corporation Limited	6.30%
Indian Oil Corporation Limited	3.91%
Hindustan Petroleum Corporation Limited	3.72%
Non - Ferrous Metals	19.45%
✓ Hindalco Industries Limited	8.88%
✓ Vedanta Limited	7.07%
Hindustan Zinc Limited	3.50%
Ferrous Metals	13.62%
✓ Tata Steel Limited	7.98%
JSW Steel Limited	3.06%
Steel Authority of India Limited	2.58%
Minerals/Mining	13.30%
✓ Coal India Limited	7.71%
✓ NMDC Limited	5.59%
Oil	9.22%
✓ Oil & Natural Gas Corporation Limited	9.22%
Gas	9.19%
✓ GAIL (India) Limited	5.21%
Petronet LNG Limited	3.98%
Consumer Non Durables	0.64%
Triveni Engineering & Industries Limited	0.64%
Commercial Services	0.54%
South West Pinnacle Exploration Limited	0.54%
Total	88.24%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.44%
Total	1.44%
OTHERS	
Foreign Securities	
✓ BlackRock Global Funds - Sustainable Energy Fund (Class I2 USD Shares)**	8.73%
Total	8.73%
Cash & Cash Equivalent	
Net Receivables/Payables	1.59%
Total	1.59%
GRAND TOTAL	100.00%

✓ Top Ten Holdings
 **Fund domiciled in Luxembourg

INCEPTION DATE

Apr 25, 2008

BENCHMARK

35% S&P BSE Oil & Gas Index + 30% S&P BSE Metal Index + 35% MSCI World Energy 10/40 Net Total Return
 (The benchmark assumes quarterly rebalancing)

NAV AS ON

JANUARY 31, 2020

Regular Plan
 Growth: ₹ 30.102

Direct Plan

Growth: ₹ 31.523

TOTAL AUM

324 Cr

MONTHLY AVERAGE AUM

353 Cr

Portfolio Turnover Ratio

(Last 12 months):
 0.43

3 Year Risk Statistics:

Standard Deviation : 17.13%

Beta : 1.01

R-Squared : 73.21%

Sharpe Ratio : -0.19

Month End Expense Ratio

Regular Plan : 2.48%

Direct Plan : 1.74%

(Including TER of 0.09% of the underlying fund)

INCEPTION DATE

March 14, 2018

BENCHMARK

NIFTY 1D Rate Index

NAV AS ON

JANUARY 31, 2020

Direct Plan

Daily Dividend : ₹ 1000.0000

TOTAL AUM

75 Cr

MONTHLY AVERAGE AUM

75 Cr

Month End Expense Ratio

Direct Plan : 0.58%

Portfolio

Name of Instrument	Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
TREPS / Reverse Repo Investments / Corporate Debt Repo		98.78%
Total		98.78%
Fixed Deposit		
HDFC Bank Limited 17 Mar 2020 (Duration - 91 Days)	Unrated	0.81%
HDFC Bank Limited 20 Feb 2020 (Duration - 91 Days)	Unrated	0.40%
Total		1.21%
Cash & Cash Equivalent		
Net Receivables/Payables		0.01%
Total		0.01%
GRAND TOTAL		100.00%

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
OTHERS	
Foreign Securities	
BlackRock Global Funds - World Gold Fund (Class I2 USD Shares)**	95.93%
Total	95.93%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.22%
Total	4.22%
Cash & Cash Equivalent	
Net Receivables/Payables	-0.15%
Total	-0.15%
GRAND TOTAL	100.00%

**Fund domiciled in Luxembourg

Additional Disclosure

DSP World Gold Fund (FOF) as on December 31, 2019	% to Net Assets
BlackRock Global Funds - World Gold Fund (Class I2 USD Shares)**	96.26%
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.03%
Net Receivables/Payables	-0.29%
TOTAL	100.00%

BGF World Gold Fund (Underlying Fund) as on December 31, 2019	
Top 10 stocks	
Security	% to Net Assets
NEWMONT GOLDCORP CORP	9.8%
BARRICK GOLD CORP	9.8%
AGNICO EAGLE MINES LTD	7.3%
NEWCREST MINING LTD	6.4%
WHEATON PRECIOUS METALS CORP	4.9%
ANGLOGOLD ASHANTI LTD	4.7%
FRANCO NEVADA CORP	4.7%
NORTHERN STAR RESOURCES LTD	4.5%
B2GOLD CORP	3.9%
ENDEAVOUR MINING CORP	3.3%
Others	40.2%
Cash	0.5%
TOTAL	100.00%
Sector Allocation	
Gold	87.3%
Silver	8.9%
Platinum Group Metals	1.6%
Diversified	1.6%
Diamonds	0.0%
TOTAL	99.49%
Market Cap Allocation	
Large (>\$10bn)	46.9%
Mid	48.8%
Small (<\$1bn)	4.3%
TOTAL	100.00%

**Fund domiciled in Luxembourg

INCEPTION DATE

Sep 14, 2007

BENCHMARK

FTSE Gold Mine

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 14.7271

Direct Plan

Growth: ₹ 15.2108

TOTAL AUM

358 Cr

MONTHLY AVERAGE AUM

350 Cr

Month End Expense Ratio

Regular Plan : 2.41%

Direct Plan : 2.15%

(Including 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

INCEPTION DATE

Dec 29, 2009

BENCHMARK

Euromoney Global Mining
Constrained Weights Net
Total Return Index

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 08.6170

Direct Plan

Growth: ₹ 08.9589

TOTAL AUM

31 Cr

MONTHLY AVERAGE AUM

33 Cr

Month End Expense Ratio

Regular Plan : 2.36%

Direct Plan : 2.26%

(Including 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

Portfolio

Name of Instrument	% to Net Assets
OTHERS	
Foreign Securities	
BlackRock Global Funds - World Mining Fund (Class I2 USD Shares)**	96.05%
Total	96.05%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	2.22%
Total	2.22%
Cash & Cash Equivalent	
Net Receivables/Payables	1.73%
Total	1.73%
GRAND TOTAL	100.00%

* Less than 0.01%

**Fund domiciled in Luxembourg

Additional Disclosure

DSP World Mining Fund (FOF) as on December 31, 2019	% to Net Assets
BlackRock Global Funds - World Mining Fund (Class I2 USD Shares)**	96.54%
TREPS / Reverse Repo Investments / Corporate Debt Repo	3.61%
Net Receivables/Payables	-0.15%
TOTAL	100.00%

BGF World Mining Fund (Underlying Fund) as on December 31, 2019	
Top 10 stocks	
Security	% to Net Assets
BHP GROUP PLC	9.0%
RIO TINTO PLC	8.2%
ANGLO AMERICAN PLC	7.0%
VALE SA	6.8%
NEWMONT GOLDCORP CORP	5.0%
BARRICK GOLD CORP	4.9%
AGNICO EAGLE MINES LTD	4.7%
FRANCO NEVADA CORP	4.6%
WHEATON PRECIOUS METALS CORP	4.0%
TECK RESOURCES LTD	3.1%
Others	41.7%
Cash	1.2%
TOTAL	100.00%
Sector Allocation	
Diversified	42.2%
Aluminium	0.2%
Copper	16.0%
Nickel	2.2%
Industrial Minerals	2.3%
Gold	27.1%
Silver	5.3%
Platinum Group Metals	2.3%
Diamonds	0.1%
Coal	0.6%
Iron	0.0%
Steel	0.4%
TOTAL	98.76%
Market Cap Allocation	
Large (>\$10bn)	68.0%
Mid	29.3%
Small (<\$1bn)	2.7%
TOTAL	100.00%

**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
OTHERS	
Foreign Securities	
BlackRock Global Funds - World Energy Fund (Class I2 USD Shares)^	62.36%
BlackRock Global Funds - Sustainable Energy Fund (Class I2 USD Shares)^	33.21%
Total	95.57%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.56%
Total	4.56%
Cash & Cash Equivalent	
Net Receivables/Payables	-0.13%
Total	-0.13%
GRAND TOTAL	100.00%

^^Fund domiciled in Luxembourg

Additional Disclosure

DSP World Energy Fund (FOF) as on December 31, 2019	% to Net Assets
BlackRock Global Funds - World Energy Fund (Class I2 USD Shares)^	64.93%
BlackRock Global Funds - Sustainable Energy Fund (Class I2 USD Shares)^	31.68%
TREPS / Reverse Repo Investments / Corporate Debt Repo	3.84%
Net Receivables/Payables	-0.45%
TOTAL	100.00%

BGF World Energy Fund (Underlying Fund) as on December 31, 2019	
Top 10 stocks	
Security	% to Net Assets
ROYAL DUTCH SHELL PLC	9.9%
BP PLC	9.7%
TOTAL SA	7.2%
CONOCOPHILLIPS	6.7%
CHEVRON CORP	4.8%
EOG RESOURCES INC	4.6%
TC ENERGY CORP	4.5%
EXXON MOBIL CORP	4.4%
WILLIAMS COMPANIES INC	4.3%
SUNCOR ENERGY INC	4.2%
Others	37.3%
Cash	2.6%
TOTAL	100.00%
Sector Allocation	
Integrated	47.4%
E&P	29.7%
Refining & Marketing	6.9%
Oil Services	2.6%
Distribution	10.8%
TOTAL	97.41%
Market Cap Allocation	
Large (>\$10bn)	94.1%
Mid	5.9%
Small (<\$1bn)	0.0%
TOTAL	100.00%

^^Fund domiciled in Luxembourg

BGF Sustainable Energy Fund* (Underlying Fund) as on December 31, 2019	
Top 10 stocks	
Security	% to Net Assets
NEXTERA ENERGY INC	6.0%
ENEL SPA	5.0%
EDP RENOVAVEIS SA	4.8%
VESTAS WIND SYSTEMS A/S	4.1%
SCHNEIDER ELECTRIC SE	4.0%
RWE AG	3.6%
EATON CORPORATION PLC	3.5%
SIKA AG	3.1%
FIRST SOLAR INC	3.1%
TEXAS INSTRUMENTS INC	3.0%
Others	55.1%
Cash	4.7%
TOTAL	100.00%
Sector Allocation	
Building & Consumer	22.2%
Clean Power	22.0%
Industrial Efficiency	12.8%
Automotive Technology	11.4%
Renewable Energy Technology	10.2%
Energy Storage & Infrastructure	8.2%
Materials	5.2%
Components & Systems	3.3%
TOTAL	95.29%
Market Cap Allocation	
Large (>\$10bn)	72.7%
Mid	21.2%
Small (<\$1bn)	6.1%
TOTAL	100.00%

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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 13.0619

Direct Plan

Growth: ₹ 13.3198

TOTAL AUM

16 Cr

MONTHLY AVERAGE AUM

17 Cr

Month End Expense Ratio

Regular Plan : 2.39%

Direct Plan : 2.24%

(Including TER of 1.01% of the underlying fund)

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

INCEPTION DATE

Oct 19, 2011

BENCHMARK

MSCI ACWI Net Total Return

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 17.1823

Direct Plan

Growth: ₹ 17.5876

TOTAL AUM

28 Cr

MONTHLY AVERAGE AUM

28 Cr

Month End Expense Ratio

Regular Plan : 2.42%

Direct Plan : 2.26%

(Including 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

Portfolio

Name of Instrument	% to Net Assets
OTHERS	
Foreign Securities	
BlackRock Global Funds - Nutrition Fund (Class I2 USD Shares)**	95.97%
Total	95.97%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.27%
Total	4.27%
Cash & Cash Equivalent	
Net Receivables/Payables	-0.24%
Total	-0.24%
GRAND TOTAL	100.00%

**Fund domiciled in Luxembourg.

Additional Disclosure

DSP World Agriculture Fund (FOF) as on December 31, 2019	% to Net Assets
BlackRock Global Funds - Nutrition Fund (Class I2 USD Shares)**	96.19%
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.25%
Net Receivables/Payables	-0.44%
TOTAL	100.00%

BGF Nutrition Fund* (Underlying Fund) as on December 31, 2019	
Top 10 stocks	
Security	% to Net Assets
FMC CORPORATION	4.4%
TYSON FOODS INC	4.1%
NESTLE SA	4.0%
KERRY GROUP PLC	3.9%
TRACTOR SUPPLY COMPANY	3.7%
GRAPHIC PACKAGING HOLDING CO	3.7%
UPL LTD	3.3%
CRANSWICK PLC	3.2%
NORWAY ROYAL SALMON ASA	3.2%
SYMRISE AG	3.2%
Others	60.8%
Cash	2.5%
TOTAL	100.00%
Sector Allocation	
Ingredients	13.4%
Ag Chemical	9.1%
Machinery	7.7%
Food Producer	6.7%
Online Food Delivery	5.1%
Food Retailer	5.1%
Food Distributor	4.9%
Dieting & Wellness	3.0%
EM Food Producer	2.8%
Fertiliser	2.1%
Beverage Producer	2.0%
EM Protein Producer	1.4%
Farming & Land	1.0%
Cannabis	0.2%
Other	33.0%
TOTAL	97.54%
Market Cap Allocation	
Large (>\$10bn)	49.0%
Mid	39.1%
Small (<\$1bn)	11.9%
TOTAL	100.00%

**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
OTHERS	
Foreign Securities	
BlackRock Global Funds - US Flexible Equity Fund (Class I2 USD Shares)**	96.01%
Total	96.01%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.33%
Total	4.33%
Cash & Cash Equivalent	
Net Receivables/Payables	-0.34%
Total	-0.34%
GRAND TOTAL	100.00%

**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 December 31, 2019	% to Net Assets
BlackRock Global Funds - US Flexible Equity Fund (Class I2 USD Shares)**	96.00%
TREPS / Reverse Repo Investments / Corporate Debt Repo	4.16%
Net Receivables/Payables	-0.16%
TOTAL	100.00%

BGF US Flexible Equity Fund (Underlying Fund) as on December 31, 2019	
Top 10 stocks	
Security	% to Net Assets
MICROSOFT CORPORATION	6.0%
APPLE INC	6.0%
ALPHABET INC	5.3%
JPMORGAN CHASE & CO	3.5%
UNITEDHEALTH GROUP INC	3.2%
BANK OF AMERICA CORP	2.9%
VERIZON COMMUNICATIONS INC	2.9%
COMCAST CORPORATION	2.7%
WALMART INC	2.5%
CISCO SYSTEMS INC	2.5%
Others	62.4%
Cash	0.2%
TOTAL	100.00%
Sector Allocation	
Information Technology	20.2%
Health Care	14.2%
Financials	13.4%
Communication	12.8%
Consumer Discretionary	12.6%
Industrials	9.6%
Consumer Staples	7.0%
Energy	5.5%
Materials	2.9%
Utilities	1.7%
TOTAL	99.8%
Market Cap Allocation	
Large (>\$10bn)	93.3%
Mid	6.6%
Small (<\$2bn)	0.0%
TOTAL	99.8%

**Fund domiciled in Luxembourg

INCEPTION DATE

August 03, 2012

BENCHMARK

Russell 1000 TR Index

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 27.8496

Direct Plan

Growth: ₹ 29.1791

TOTAL AUM

276 Cr

MONTHLY AVERAGE AUM

276 Cr

Month End Expense Ratio

Regular Plan : 2.49%

Direct Plan : 2.19%

(Including 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

INCEPTION DATE

Aug 21, 2014

BENCHMARK

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

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 13.5417

Direct Plan

Growth: ₹ 13.8529

TOTAL AUM

29 Cr

MONTHLY AVERAGE AUM

28 Cr

Month End Expense Ratio

Regular Plan : 2.22%

Direct Plan : 2.00%

(Including 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

Portfolio

Name of Instrument	% to Net Assets
OTHERS	
Foreign Securities	
BlackRock Global Funds - Global Allocation Fund (Class I2 USD Shares)**	94.26%
Total	94.26%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	5.57%
Total	5.57%
Cash & Cash Equivalent	
Net Receivables/Payables	0.17%
Total	0.17%
GRAND TOTAL	100.00%

**Fund domiciled in Luxembourg.

Additional Disclosure

DSP Global Allocation Fund (FOF) as on December 31, 2019	% to Net Assets
BlackRock Global Funds - Global Allocation Fund (Class I2 USD Shares)**	96.25%
TREPS / Reverse Repo Investments / Corporate Debt Repo	5.75%
Net Receivables/Payables	-2.00%
TOTAL	100.00%

BGF Global Allocation Fund (Underlying Fund) as on December 31, 2019	
Top 10 Equity Holdings	
Security	% to Net Assets
MICROSOFT CORP	1.7%
ALPHABET INC CLASS C	1.6%
APPLE INC	1.5%
AMAZON COM INC	1.5%
COMCAST CORP CLASS A	1.0%
UNITEDHEALTH GROUP INC	0.9%
JPMORGAN CHASE & CO	0.9%
RAYTHEON	0.9%
SIEMENS N AG	0.9%
ANTHEM INC	0.9%
Other Equity	55.0%
Fixed Income	26.2%
Commodity Related	2.0%
Cash	5.1%
TOTAL	100.00%
Equity Sector Allocation	
Information Technology	11.6%
Health Care	10.0%
Financials	8.9%
Industrials	8.0%
Consumer Discretionary	7.8%
Communication	7.2%
Consumer Staples	4.1%
Energy	3.1%
Materials	2.9%
Utilities	1.7%
Real Estate	1.2%
Index Related	0.2%
TOTAL	66.69%
Market Cap Allocation	
Large (>\$10bn)	62.60%
Mid	2.60%
Small (<\$2bn)	1.50%
TOTAL	66.70%

**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
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Banks	6.96%
✓ HDFC Bank Limited	2.14%
✓ ICICI Bank Limited	2.03%
✓ Kotak Mahindra Bank Limited	1.73%
Axis Bank Limited	1.06%
Finance	5.86%
✓ Bajaj Finance Limited	2.65%
Bajaj Finserv Limited	0.96%
ICICI Lombard General Insurance Company Limited	0.80%
HDFC Life Insurance Company Limited	0.76%
ICICI Prudential Life Insurance Company Limited	0.69%
Consumer Non Durables	4.24%
✓ Asian Paints Limited	1.86%
✓ Hindustan Unilever Limited	1.66%
Emami Limited	0.72%
Cement	3.62%
✓ UltraTech Cement Limited	2.37%
✓ Shree Cement Limited	1.25%
Software	2.61%
HCL Technologies Limited	0.73%
Larsen & Toubro Infotech Limited	0.69%
Tata Consultancy Services Limited	0.64%
Infosys Limited	0.55%
Pharmaceuticals	2.54%
Dr. Reddy's Laboratories Limited	1.10%
Alkem Laboratories Limited	1.04%
IPCA Laboratories Limited	0.40%
Retailing	1.67%
V-Mart Retail Limited	0.94%
Avenue Supermarts Limited	0.73%
Consumer Durables	1.34%
Havells India Limited	0.78%
Crompton Greaves Consumer Electricals Limited	0.56%
Telecom - Services	0.95%
Bharti Airtel Limited	0.95%
Auto Ancillaries	0.80%
Motherson Sumi Systems Limited	0.80%
Petroleum Products	0.78%
Bharat Petroleum Corporation Limited	0.78%
Auto	0.63%
Maruti Suzuki India Limited	0.63%
Fertilisers	0.52%
Coromandel International Limited	0.52%
Industrial Products	0.23%
KEI Industries Limited	0.23%
Construction	0.20%
Godrej Properties Limited	0.20%
Total	32.95%
Arbitrage (Cash Long)	
Stock Futures	-33.87%
Total	33.74%

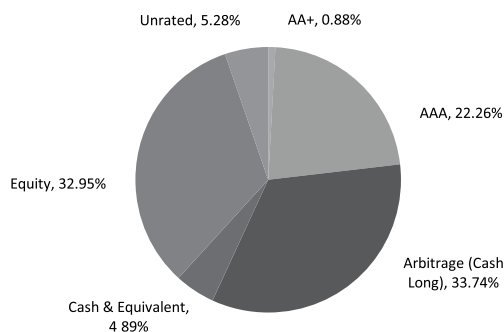
Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
✓ REC Limited	CRISIL AAA	3.39%
NTPC Limited	CRISIL AAA	2.23%
National Bank for Agriculture and Rural Development	CRISIL AAA	2.14%
National Housing Bank	CRISIL AAA	2.09%
Hindustan Petroleum Corporation Limited	CRISIL AAA	2.08%
Indian Railway Finance Corporation Limited	CRISIL AAA	2.05%
Power Finance Corporation Limited	CRISIL AAA	1.81%
LIC Housing Finance Limited	CRISIL AAA	1.24%
Power Grid Corporation of India Limited	CRISIL AAA	0.91%
HDFC Bank Limited	IND AA+	0.88%
National Highways Authority of India	CRISIL AAA	0.84%
Total		19.66%
Unlisted		
✓ SBI Cards & Payment Services Private Limited	CRISIL AAA	3.48%
Total		3.48%
MONEY MARKET INSTRUMENTS		
TREPS / Reverse Repo Investments / Corporate Debt Repo		4.97%
Total		4.97%
Fixed Deposit		
HDFC Bank Limited 03 Apr 2020 (Duration - 189 Days)	Unrated	0.87%
Punjab National Bank 25 Feb 2020 (Duration - 96 Days)	Unrated	0.82%
Punjab National Bank 24 Feb 2020 (Duration - 95 Days)	Unrated	0.82%
ICICI Bank Limited 15 Feb 2021 (Duration - 395 Days)	Unrated	0.41%
ICICI Bank Limited 18 Feb 2021 (Duration - 395 Days)	Unrated	0.41%
ICICI Bank Limited 19 Feb 2021 (Duration - 395 Days)	Unrated	0.41%
ICICI Bank Limited 22 Feb 2021 (Duration - 397 Days)	Unrated	0.41%
Punjab National Bank 26 Feb 2020 (Duration - 97 Days)	Unrated	0.33%
ICICI Bank Limited 27 Jan 2021 (Duration - 394 Days)	Unrated	0.16%
ICICI Bank Limited 28 Jan 2021 (Duration - 394 Days)	Unrated	0.16%
ICICI Bank Limited 29 Jan 2021 (Duration - 394 Days)	Unrated	0.16%
ICICI Bank Limited 01 Feb 2021 (Duration - 396 Days)	Unrated	0.16%
ICICI Bank Limited 02 Feb 2021 (Duration - 396 Days)	Unrated	0.16%
Total		5.28%
Cash & Cash Equivalent		
Cash Margin		2.52%
Net Receivables/Payables		-2.60%
Total		-0.08%
GRAND TOTAL		100.00%

✓ Top Ten Holdings

* Less than 0.01%

**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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 16.334

Direct Plan

Growth: ₹ 17.423

TOTAL AUM

1,224 Cr

MONTHLY AVERAGE AUM

1,187 Cr

Portfolio Turnover Ratio

(Last 12 months):

6.58

Month End Expense Ratio

Regular Plan : 2.39%

Direct Plan : 0.55%

AVERAGE MATURITY[®]

2.04 years

MODIFIED DURATION[®]

1.72 years

PORTFOLIO YTM[®]

6.45%

INCEPTION DATE

May 27, 1999

BENCHMARK

CRISIL Hybrid 35+65-Aggressive Index

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 167.999

Direct Plan

Growth: ₹ 178.602

TOTAL AUM

6,497 Cr

MONTHLY AVERAGE AUM

6,381 Cr

Portfolio Turnover Ratio

(Last 12 months):

1.45

3 Year Risk Statistics:

Standard Deviation : 10.86%

Beta : 1.22

R-Squared : 82.94%

Sharpe Ratio : 0.46

Month End Expense Ratio

Regular Plan : 1.93%

Direct Plan : 1.02%

AVERAGE MATURITY^{@@}

3.31 years

MODIFIED DURATION^{@@}

2.57 years

PORTFOLIO YTM^{@@}

7.03%

Portfolio

Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Banks	16.93%
✓ ICICI Bank Limited	6.07%
✓ HDFC Bank Limited	5.53%
✓ Kotak Mahindra Bank Limited	3.14%
Axis Bank Limited	2.19%
Finance	12.98%
✓ Bajaj Finance Limited	7.14%
ICICI Lombard General Insurance Company Limited	1.19%
ICICI Prudential Life Insurance Company Limited	1.18%
Bajaj Finserv Limited	1.15%
HDFC Life Insurance Company Limited	1.12%
Equitas Holdings Limited	0.65%
Satin Creditcare Network Limited	0.56%
Consumer Non Durables	7.04%
✓ Hindustan Unilever Limited	2.49%
Asian Paints Limited	2.33%
Kansai Nerolac Paints Limited	1.23%
Emami Limited	0.99%
Pharmaceuticals	5.73%
✓ Alkem Laboratories Limited	2.36%
IPCA Laboratories Limited	1.23%
Divi's Laboratories Limited	1.23%
Dr. Reddy's Laboratories Limited	0.91%
Consumer Durables	5.03%
Relaxo Footwears Limited	0.97%
Titan Company Limited	0.93%
Voltas Limited	0.89%
Crompton Greaves Consumer Electricals Limited	0.82%
Havells India Limited	0.78%
V-Guard Industries Limited	0.64%
Cement	4.71%
✓ UltraTech Cement Limited	2.35%
Shree Cement Limited	1.60%
The Ramco Cements Limited	0.75%
Construction	3.73%
Godrej Properties Limited	1.87%
Ahluwalia Contracts (India) Limited	0.97%
KNR Constructions Limited	0.88%
Retailing	3.44%
✓ Avenue Supermarts Limited	2.39%
V-Mart Retail Limited	1.05%
Software	3.24%
Tata Consultancy Services Limited	1.79%
Infosys Limited	0.80%
Larsen & Toubro Infotech Limited	0.64%
Auto Ancillaries	2.63%
Motherson Sumi Systems Limited	1.10%
Minda Industries Limited	0.78%
Balkrishna Industries Limited	0.75%
Chemicals	1.76%
Aarti Industries Limited	0.81%
Solar Industries India Limited	0.55%
Atul Limited	0.40%
Industrial Products	1.58%
SKF India Limited	1.00%
KEI Industries Limited	0.58%
Telecom - Services	1.43%
Bharti Airtel Limited	1.43%
Petroleum Products	1.27%
Bharat Petroleum Corporation Limited	1.27%
Fertilisers	0.95%
Coromandel International Limited	0.95%
Industrial Capital Goods	0.83%
Siemens Limited	0.83%
Auto	0.63%
Maruti Suzuki India Limited	0.63%
Textiles - Synthetic	0.41%
Ganesha Ecosphere Limited	0.41%
Total	74.30%
Unlisted	
Software	*
SIP Technologies & Export Limited**	*
Total	*

Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	2.73%
✓ HDFC Bank Limited	IND AA+	2.49%
Housing Development Finance Corporation Limited	CRISIL AAA	2.14%
REC Limited	CRISIL AAA	1.47%
Hindustan Petroleum Corporation Limited	CRISIL AAA	1.26%
Bank of Baroda	IND AA+	1.13%
Bharat Petroleum Corporation Limited	CRISIL AAA	0.85%
Bank of Baroda	CARE AA	0.79%
State Bank of India	CRISIL AA+	0.72%
State Bank of India	CRISIL AAA	0.71%

Name of Instrument	Rating	% to Net Assets
Indian Railway Finance Corporation Limited	CRISIL AAA	0.56%
Reliance Industries Limited	CRISIL AAA	0.43%
REC Limited	IND AAA	0.42%
NHPC Limited	ICRA AAA	0.40%
Power Finance Corporation Limited	CRISIL AAA	0.37%
Axis Bank Limited	CRISIL AA+	0.26%
Hindustan Petroleum Corporation Limited	IND AAA	0.25%
National Highways Authority of India	CRISIL AAA	0.25%
National Housing Bank	CRISIL AAA	0.15%
Dewan Housing Finance Corporation Limited [¶]	CARE D	0.15%
NTPC Limited	CRISIL AAA	0.14%
LIC Housing Finance Limited	CARE AAA	0.11%
LIC Housing Finance Limited	CRISIL AAA	0.09%
Indian Railway Finance Corporation Limited	CARE AAA	0.08%
East-North Interconnection Company Limited	CRISIL AAA	0.08%
Power Grid Corporation of India Limited	CRISIL AAA	0.07%
Total		18.10%
Unlisted		
KKR India Financial Services Private Limited	CRISIL AA	0.87%
SBI Cards & Payment Services Private Limited	CRISIL AAA	0.24%
Total		1.11%
CENTRAL GOVERNMENT SECURITIES		
7.59% GOI 11012026	SOV	1.69%
7.27% GOI 08042026	SOV	1.24%
7.32% GOI 28012024	SOV	1.11%
7.73% GOI 19122034	SOV	0.33%
7.37% GOI 16042023	SOV	0.32%
7.26% GOI 14012029	SOV	0.17%
6.79% GOI 26122029	SOV	0.04%
Total		4.90%
MONEY MARKET INSTRUMENTS		
TREPS / Reverse Repo Investments / Corporate Debt Repo		2.16%
Total		2.16%
Cash & Cash Equivalent		
Net Receivables/Payables		-0.57%
Total		-0.57%
GRAND TOTAL		100.00%

✓ Top Ten Holdings

*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

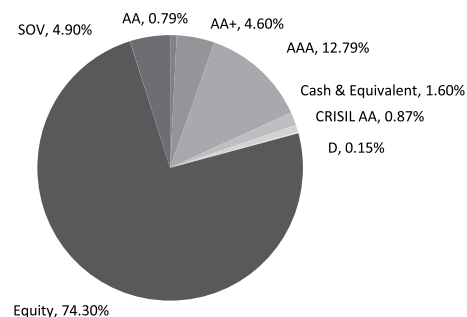
^{@@}Computed on the invested amount for debt portfolio

Notes: 1. @security is below investment grade or default

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%
			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

Portfolio

Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Banks	9.71%
✓ ICICI Bank Limited	3.29%
✓ HDFC Bank Limited	3.20%
IndusInd Bank Limited	1.19%
Kotak Mahindra Bank Limited	0.76%
AU Small Finance Bank Limited	0.70%
RBL Bank Limited	0.57%
Finance	6.79%
✓ Bajaj Finance Limited	4.14%
ICICI Lombard General Insurance Company Limited	0.92%
HDFC Life Insurance Company Limited	0.56%
L&T Finance Holdings Limited	0.52%
Satin Creditcare Network Limited	0.34%
Edelweiss Financial Services Limited	0.31%
Consumer Durables	5.04%
✓ Voltas Limited	1.56%
✓ Blue Star Limited	1.36%
V-Guard Industries Limited	1.24%
Crompton Greaves Consumer Electricals Limited	0.88%
Petroleum Products	3.38%
Reliance Industries Limited	1.51%
Bharat Petroleum Corporation Limited	1.00%
Castrol India Limited	0.48%
Hindustan Petroleum Corporation Limited	0.39%
Auto Ancillaries	3.00%
Minda Industries Limited	0.90%
Balkrishna Industries Limited	0.68%
Motherson Sumi Systems Limited	0.52%
Apollo Tyres Limited	0.52%
Exide Industries Limited	0.38%
Pharmaceuticals	2.84%
✓ IICA Laboratories Limited	1.64%
Eris Lifesciences Limited	0.69%
Sun Pharmaceutical Industries Limited	0.51%
Consumer Non Durables	1.64%
Hatsun Agro Product Limited	0.58%
Britannia Industries Limited	0.55%
Hindustan Unilever Limited	0.51%
Cement	1.36%
Shree Cement Limited	0.81%
Grasim Industries Limited	0.55%
Power	1.22%
NTPC Limited	0.77%
CESC Limited	0.45%
Gas	1.08%
Gujarat State Petronet Limited	0.61%
GAIL (India) Limited	0.47%
Media & Entertainment	1.04%
Sun TV Network Limited	0.57%
Music Broadcast Limited	0.47%
Services	0.97%
Quess Corp Limited	0.97%
Construction Project	0.80%
Larsen & Toubro Limited	0.80%
Industrial Products	0.72%
Cummins India Limited	0.61%
Wim Plast Ltd.	0.11%
Industrial Capital Goods	0.71%
Bharat Electronics Limited	0.71%
Textile Products	0.54%
Welspun India Limited	0.54%
Auto	0.48%
Ashok Leyland Limited	0.48%
Oil	0.45%
Oil & Natural Gas Corporation Limited	0.45%
Ferrous Metals	0.31%
Tata Steel Limited	0.30%
Tata Steel Limited - Partly Paid Shares	0.01%
Software	0.05%
CESC Ventures Limited	0.05%
Total	42.13%
Arbitrage (Cash Long)	
Stock Futures	-27.83%
Total	27.70%
Units issued by REITs & InvTs	
Listed / awaiting listing on the stock exchanges	
Finance	7.72%
✓ India Grid Trust	5.20%
✓ IRB InvIT Fund	2.52%
Total	7.72%

Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
✓ REC Limited	CRISIL AAA	2.13%
Bajaj Finance Limited	CRISIL AAA	1.73%
Power Finance Corporation Limited	CRISIL AAA	1.58%
Export-Import Bank of India	ICRA AAA	1.41%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.36%
GAIL (India) Limited	CARE AAA	0.69%
Small Industries Development Bank of India	CARE AAA	0.65%
National Bank for Agriculture and Rural Development	CRISIL AAA	0.34%
State Bank of India	CRISIL AA+	0.26%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.20%
Total		10.35%
Unlisted		
✓ SBI Cards & Payment Services Private Limited	CRISIL AAA	3.25%
Total		3.25%
MONEY MARKET INSTRUMENTS		
TREPS / Reverse Repo Investments / Corporate Debt Repo		2.59%
Total		2.59%
Fixed Deposit		
Axis Bank Limited 11 Feb 2020 (Duration - 95 Days)	Unrated	1.24%
ICICI Bank Limited 23 Nov 2020 (Duration - 367 Days)	Unrated	0.63%
Bank of Baroda 02 Feb 2021 (Duration - 377 Days)	Unrated	0.25%
Bank of Baroda 04 Feb 2021 (Duration - 379 Days)	Unrated	0.25%
Bank of Baroda 29 Jan 2021 (Duration - 373 Days)	Unrated	0.25%
Bank of Baroda 01 Feb 2021 (Duration - 376 Days)	Unrated	0.25%
Bank of Baroda 03 Feb 2021 (Duration - 378 Days)	Unrated	0.25%
ICICI Bank Limited 23 Feb 2021 (Duration - 397 Days)	Unrated	0.25%
Bank of Baroda 09 Feb 2021 (Duration - 383 Days)	Unrated	0.25%
Bank of Baroda 11 Feb 2021 (Duration - 385 Days)	Unrated	0.25%
Bank of Baroda 10 Feb 2021 (Duration - 384 Days)	Unrated	0.25%
ICICI Bank Limited 24 Feb 2021 (Duration - 397 Days)	Unrated	0.25%
Bank of Baroda 18 Feb 2021 (Duration - 391 Days)	Unrated	0.25%
Bank of Baroda 17 Feb 2021 (Duration - 390 Days)	Unrated	0.25%
Bank of Baroda 16 Feb 2021 (Duration - 389 Days)	Unrated	0.25%
Total		5.12%
Cash & Cash Equivalent		
Cash Margin		1.56%
Net Receivables/Payables		-0.40%
Total		1.14%
GRAND TOTAL		100.00%

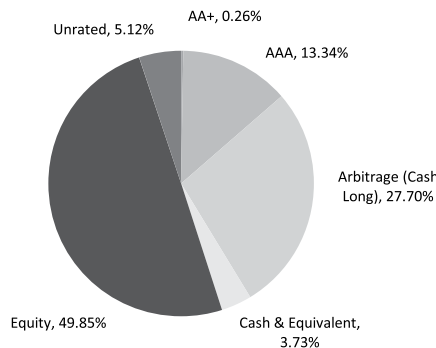
✓ Top Ten Holdings

* Less than 0.01%

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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 13.217

Direct Plan

Growth: ₹ 13.962

TOTAL AUM

800 Cr

MONTHLY AVERAGE AUM

817 Cr

Portfolio Turnover Ratio

(Last 12 months):

3.77

Month End Expense Ratio

Regular Plan : 2.29%

Direct Plan : 0.78%

AVERAGE MATURITY®

1.66 years

MODIFIED DURATION®

1.33 years

PORTFOLIO YTM®

6.52%

INCEPTION DATE

October 23, 2017

BENCHMARK

NIFTY 50 Equal Weight Index

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 09.7054

Direct Plan

Growth: ₹ 09.8178

TOTAL AUM

102 Cr

MONTHLY AVERAGE AUM

106 Cr

Portfolio Turnover Ratio

(Last 12 months):

0.34

Month End Expense Ratio

Regular Plan : 0.88%

Direct Plan : 0.38%

Portfolio

Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Banks	13.18%
Axis Bank Limited	2.00%
Kotak Mahindra Bank Limited	1.99%
ICICI Bank Limited	1.98%
State Bank of India	1.97%
HDFC Bank Limited	1.93%
IndusInd Bank Limited	1.72%
Yes Bank Limited	1.60%
Auto	12.09%
✓ Mahindra & Mahindra Limited	2.15%
✓ Hero MotoCorp Limited	2.15%
Bajaj Auto Limited	2.01%
Tata Motors Limited	2.00%
Maruti Suzuki India Limited	1.94%
Eicher Motors Limited	1.84%
Consumer Non Durables	10.37%
✓ Nestle India Limited	2.19%
✓ Hindustan Unilever Limited	2.12%
Britannia Industries Limited	2.09%
Asian Paints Limited	2.02%
ITC Limited	1.96%
Software	10.16%
✓ Infosys Limited	2.16%
HCL Technologies Limited	2.11%
Tech Mahindra Limited	2.07%
Wipro Limited	1.93%
Tata Consultancy Services Limited	1.90%
Finance	6.27%
✓ Bajaj Finance Limited	2.17%
Bajaj Finserv Limited	2.07%
Housing Development Finance Corporation Limited	2.03%
Pharmaceuticals	6.18%
✓ Dr. Reddy's Laboratories Limited	2.21%
Sun Pharmaceutical Industries Limited	2.04%
Cipla Limited	1.94%
Petroleum Products	5.49%
Bharat Petroleum Corporation Limited	1.89%
Indian Oil Corporation Limited	1.81%
Reliance Industries Limited	1.78%
Cement	4.35%
✓ UltraTech Cement Limited	2.22%
✓ Grasim Industries Limited	2.13%
Power	4.05%
Power Grid Corporation of India Limited	2.04%
NTPC Limited	2.01%
Ferrous Metals	3.92%
Tata Steel Limited	2.00%
JSW Steel Limited	1.92%
Non - Ferrous Metals	3.65%
Vedanta Limited	1.88%
Hindalco Industries Limited	1.78%
Telecom - Services	2.24%
✓ Bharti Airtel Limited	2.24%
Construction Project	2.12%
Larsen & Toubro Limited	2.12%
Consumer Durables	2.08%
Titan Company Limited	2.08%
Gas	2.08%
GAIL (India) Limited	2.08%
Transportation	2.03%
Adani Ports and Special Economic Zone Limited	2.03%
Telecom - Equipment & Accessories	2.00%
Bharti Infratel Limited	2.00%
Media & Entertainment	1.95%
Zee Entertainment Enterprises Limited	1.95%
Pesticides	1.90%
UPL Limited	1.90%
Minerals/Mining	1.87%
Coal India Limited	1.87%
Oil	1.76%
Oil & Natural Gas Corporation Limited	1.76%
Total	99.78%

Name of Instrument	% to Net Assets
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	0.28%
Total	0.28%
Cash & Cash Equivalent	
Net Receivables/Payables	-0.06%
Total	-0.06%
GRAND TOTAL	100.00%

✓ 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.

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
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Finance	25.90%
✓ SBI Life Insurance Company Limited	4.63%
✓ HDFC Life Insurance Company Limited	4.41%
✓ ICICI Lombard General Insurance Company Limited	3.32%
ICICI Prudential Life Insurance Company Limited	2.31%
Bajaj Holdings & Investment Limited	2.22%
Shriram Transport Finance Company Limited	2.16%
Power Finance Corporation Limited	1.70%
HDFC Asset Management Company Limited	1.70%
Indiabulls Housing Finance Limited	1.29%
L&T Finance Holdings Limited	0.91%
General Insurance Corporation of India	0.77%
The New India Assurance Company Limited	0.48%
Consumer Non Durables	18.10%
✓ Dabur India Limited	3.53%
✓ Godrej Consumer Products Limited	3.20%
United Spirits Limited	2.32%
Colgate Palmolive (India) Limited	2.23%
Marico Limited	2.05%
United Breweries Limited	1.77%
Berger Paints (I) Limited	1.71%
Procter & Gamble Hygiene and Health Care Limited	1.30%
Pharmaceuticals	11.83%
✓ Divi's Laboratories Limited	3.13%
Piramal Enterprises Limited	2.32%
Lupin Limited	2.17%
Aurobindo Pharma Limited	1.70%
Biocon Limited	1.64%
Cadila Healthcare Limited	0.86%
Cement	7.35%
✓ Shree Cement Limited	3.86%
Ambuja Cements Limited	1.89%
ACC Limited	1.60%
Banks	4.54%
Bandhan Bank Limited	2.37%
Bank of Baroda	1.40%
Punjab National Bank	0.77%
Transportation	3.62%
Container Corporation of India Limited	1.96%
Interglobe Aviation Limited	1.67%
Auto Ancillaries	3.51%
Motherson Sumi Systems Limited	2.02%
Bosch Limited	1.50%
Retailing	3.03%
✓ Avenue Supermarts Limited	3.03%
Chemicals	2.90%
✓ Pidilite Industries Limited	2.90%
Gas	2.51%
✓ Petronet LNG Limited	2.51%
Petroleum Products	2.18%
Hindustan Petroleum Corporation Limited	2.18%
Construction	2.03%
DLF Limited	2.03%
Consumer Durables	1.90%
Havells India Limited	1.90%
Textile Products	1.78%
Page Industries Limited	1.78%
Industrial Capital Goods	1.68%
Siemens Limited	1.68%
Auto	1.48%
Ashok Leyland Limited	1.48%
Minerals/Mining	1.26%
NMDC Limited	1.26%
Software	0.86%
Oracle Financial Services Software Limited	0.86%
Power	0.71%
NHPC Limited	0.71%
Non - Ferrous Metals	0.62%
Hindustan Zinc Limited	0.62%
Telecom - Services	0.48%
Vodafone Idea Limited	0.48%
Total	98.29%
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.06%

Name of Instrument	% to Net Assets
Total	1.06%
Cash & Cash Equivalent	
Net Receivables/Payables	0.65%
Total	0.65%
GRAND TOTAL	100.00%

✓ 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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 10.9193

Direct Plan

Growth: ₹ 10.9503

TOTAL AUM

53 Cr

MONTHLY AVERAGE AUM

51 Cr

Portfolio Turnover Ratio

(Last 11 months):

1.04

Month End Expense Ratio

Regular Plan : 0.59%

Direct Plan : 0.29%

INCEPTION DATE

February 21, 2019

BENCHMARK

NIFTY 50 (TRI)

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 11.1354

Direct Plan

Growth: ₹ 11.1564

TOTAL AUM

32 Cr

MONTHLY AVERAGE AUM

29 Cr

Portfolio Turnover Ratio: (Last 11 months):

0.45

Month End Expense Ratio

Regular Plan : 0.40%

Direct Plan : 0.20%

Portfolio

Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Banks	29.43%
✓ HDFC Bank Limited	10.65%
✓ ICICI Bank Limited	6.82%
✓ Kotak Mahindra Bank Limited	4.54%
✓ Axis Bank Limited	3.26%
State Bank of India	2.45%
IndusInd Bank Limited	1.52%
Yes Bank Limited	0.17%
Software	13.07%
✓ Infosys Limited	5.70%
✓ Tata Consultancy Services Limited	4.39%
HCL Technologies Limited	1.29%
Tech Mahindra Limited	0.99%
Wipro Limited	0.71%
Finance	11.78%
✓ Housing Development Finance Corporation Limited	8.36%
Bajaj Finance Limited	2.27%
Bajaj Finserv Limited	1.15%
Consumer Non Durables	10.52%
✓ ITC Limited	4.12%
Hindustan Unilever Limited	2.92%
Asian Paints Limited	1.63%
Nestle India Limited	1.10%
Britannia Industries Limited	0.76%
Petroleum Products	10.48%
✓ Reliance Industries Limited	9.16%
Bharat Petroleum Corporation Limited	0.74%
Indian Oil Corporation Limited	0.58%
Auto	5.62%
Maruti Suzuki India Limited	1.85%
Mahindra & Mahindra Limited	1.09%
Bajaj Auto Limited	0.83%
Hero MotoCorp Limited	0.65%
Tata Motors Limited	0.64%
Eicher Motors Limited	0.57%
Construction Project	3.40%
✓ Larsen & Toubro Limited	3.40%
Telecom - Services	2.23%
Bharti Airtel Limited	2.23%
Pharmaceuticals	2.15%
Sun Pharmaceutical Industries Limited	0.94%
Dr. Reddy's Laboratories Limited	0.76%
Cipla Limited	0.46%
Power	1.89%
NTPC Limited	1.01%
Power Grid Corporation of India Limited	0.88%
Cement	1.62%
UltraTech Cement Limited	1.00%
Grasim Industries Limited	0.62%
Ferrous Metals	1.18%
Tata Steel Limited	0.66%
JSW Steel Limited	0.51%
Non - Ferrous Metals	1.06%
Hindalco Industries Limited	0.55%
Vedanta Limited	0.50%
Consumer Durables	0.99%
Titan Company Limited	0.99%
Oil	0.74%
Oil & Natural Gas Corporation Limited	0.74%
Minerals/Mining	0.70%
Coal India Limited	0.70%
Pesticides	0.58%
UPL Limited	0.58%
Transportation	0.57%
Adani Ports and Special Economic Zone Limited	0.57%
Gas	0.45%
GAIL (India) Limited	0.45%
Telecom - Equipment & Accessories	0.42%
Bharti Infratel Limited	0.42%
Media & Entertainment	0.40%
Zee Entertainment Enterprises Limited	0.40%
Total	99.28%

Name of Instrument	% to Net Assets
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	1.29%
Total	1.29%
Cash & Cash Equivalent	
Net Receivables/Payables	-0.57%
Total	-0.57%
GRAND TOTAL	100.00%

✓ 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.

Portfolio

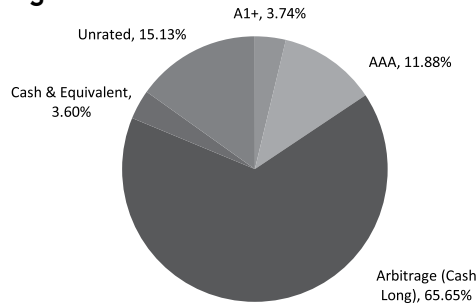
Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Banks	15.13%
✓ HDFC Bank Limited	5.88%
✓ IndusInd Bank Limited	4.85%
State Bank of India	1.39%
Punjab National Bank	1.03%
Axis Bank Limited	0.67%
IDFC First Bank Limited	0.61%
Kotak Mahindra Bank Limited	0.44%
Canara Bank	0.22%
ICICI Bank Limited	0.04%
Finance	9.16%
✓ Housing Development Finance Corporation Limited	3.27%
Bajaj Finance Limited	1.15%
Muthoot Finance Limited	1.04%
Max Financial Services Limited	0.87%
Ujjivan Financial Services Limited	0.55%
Manappuram Finance Limited	0.49%
Mahindra & Mahindra Financial Services Limited	0.43%
Bajaj Finserv Limited	0.38%
Cholamandam Investment and Finance Company Limited	0.37%
LIC Housing Finance Limited	0.36%
Shriram Transport Finance Company Limited	0.15%
ICICI Prudential Life Insurance Company Limited	0.13%
Petroleum Products	7.48%
✓ Reliance Industries Limited	7.48%
Consumer Non Durables	6.01%
✓ Hindustan Unilever Limited	2.32%
ITC Limited	2.07%
Asian Paints Limited	0.53%
Tata Global Beverages Limited	0.47%
Colgate Palmolive (India) Limited	0.26%
United Spirits Limited	0.18%
Dabur India Limited	0.08%
United Breweries Limited	0.05%
Godrej Consumer Products Limited	0.05%
Telecom - Services	5.19%
✓ Bharti Airtel Limited	4.54%
Vodafone Idea Limited	0.65%
Cement	4.24%
Grasim Industries Limited	1.74%
UltraTech Cement Limited	1.21%
ACC Limited	0.83%
The Ramco Cements Limited	0.27%
Ambuja Cements Limited	0.18%
Consumer Durables	2.62%
Volta Limited	1.48%
Havells India Limited	1.09%
Bata India Limited	0.05%
Auto	2.61%
Maruti Suzuki India Limited	1.19%
Mahindra & Mahindra Limited	0.71%
Bajaj Auto Limited	0.64%
Tata Motors Limited	0.06%
Ashok Leyland Limited	0.02%
Construction Project	2.33%
GMR Infrastructure Limited	1.65%
NCC Limited	0.56%
Larsen & Toubro Limited	0.11%
Software	2.30%
Tata Consultancy Services Limited	1.36%
Tech Mahindra Limited	0.57%
Infosys Limited	0.37%
Pharmaceuticals	1.93%
Dr. Reddy's Laboratories Limited	0.60%
Piramal Enterprises Limited	0.37%
Cipla Limited	0.34%
Lupin Limited	0.33%
Sun Pharmaceutical Industries Limited	0.26%
Glenmark Pharmaceuticals Limited	0.03%
Ferrous Metals	1.65%
JSW Steel Limited	1.06%
Jindal Steel & Power Limited	0.58%
Tata Steel Limited	0.01%
Auto Ancillaries	1.07%
Exide Industries Limited	0.71%
Amara Raja Batteries Limited	0.29%
Apollo Tyres Limited	0.07%
Transportation	1.03%
Adani Ports and Special Economic Zone Limited	1.03%
Media & Entertainment	0.84%
PVR Limited	0.43%
Sun TV Network Limited	0.25%
Zee Entertainment Enterprises Limited	0.17%
Power	0.67%
Torrent Power Limited	0.35%
Tata Power Company Limited	0.20%
CESC Limited	0.11%
Adani Power Limited	0.01%
Trading	0.53%
Adani Enterprises Limited	0.53%
Non - Ferrous Metals	0.41%
Vedanta Limited	0.41%
Industrial Capital Goods	0.23%
Siemens Limited	0.23%
Gas	0.09%
Petronet LNG Limited	0.09%
Pesticides	0.07%
UPL Limited	0.07%
Chemicals	0.03%

Name of Instrument	% to Net Assets	
Tata Chemicals Limited	0.03%	
Total	65.65%	
Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
✓ HDB Financial Services Limited	CARE AAA	4.59%
✓ Housing Development Finance Corporation Limited	CRISIL AAA	2.87%
✓ Power Finance Corporation Limited	CRISIL AAA	2.24%
✓ LIC Housing Finance Limited	CARE AAA	2.18%
Total		11.88%
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Axis Bank Limited	ICRA A1+	1.67%
Total		1.67%
Commercial Paper		
Listed / awaiting listing on the stock exchanges		
Bajaj Finance Limited	CRISIL A1+	2.07%
Total		2.07%
TREPS / Reverse Repo Investments / Corporate Debt Repo		
Total		6.80%
Fixed Deposit		
Punjab National Bank 01 Oct 2020 (Duration - 366 Days)	Unrated	1.30%
Punjab National Bank 31 Oct 2020 (Duration - 366 Days)	Unrated	1.20%
Punjab National Bank 19 Sep 2020 (Duration - 366 Days)	Unrated	0.86%
Punjab National Bank 25 Sep 2020 (Duration - 366 Days)	Unrated	0.86%
Punjab National Bank 25 Oct 2020 (Duration - 366 Days)	Unrated	0.86%
Axis Bank Limited 04 Feb 2020 (Duration - 95 Days)	Unrated	0.84%
Punjab National Bank 24 Oct 2020 (Duration - 366 Days)	Unrated	0.69%
ICICI Bank Limited 09 Nov 2020 (Duration - 367 Days)	Unrated	0.43%
ICICI Bank Limited 11 Nov 2020 (Duration - 366 Days)	Unrated	0.43%
Axis Bank Limited 07 Oct 2020 (Duration - 391 Days)	Unrated	0.43%
Axis Bank Limited 08 Oct 2020 (Duration - 391 Days)	Unrated	0.43%
ICICI Bank Limited 13 Nov 2020 (Duration - 366 Days)	Unrated	0.17%
ICICI Bank Limited 07 Dec 2020 (Duration - 367 Days)	Unrated	0.17%
Bank of Baroda 07 Dec 2020 (Duration - 367 Days)	Unrated	0.17%
ICICI Bank Limited 05 Jan 2021 (Duration - 393 Days)	Unrated	0.17%
ICICI Bank Limited 06 Jan 2021 (Duration - 393 Days)	Unrated	0.17%
ICICI Bank Limited 06 Jan 2021 (Duration - 392 Days)	Unrated	0.17%
ICICI Bank Limited 07 Jan 2021 (Duration - 392 Days)	Unrated	0.17%
ICICI Bank Limited 11 Jan 2021 (Duration - 395 Days)	Unrated	0.17%
ICICI Bank Limited 14 Jan 2021 (Duration - 395 Days)	Unrated	0.17%
ICICI Bank Limited 15 Jan 2021 (Duration - 395 Days)	Unrated	0.17%
ICICI Bank Limited 13 Jan 2021 (Duration - 392 Days)	Unrated	0.17%
ICICI Bank Limited 18 Jan 2021 (Duration - 396 Days)	Unrated	0.17%
ICICI Bank Limited 19 Jan 2021 (Duration - 396 Days)	Unrated	0.17%
ICICI Bank Limited 20 Jan 2021 (Duration - 393 Days)	Unrated	0.17%
ICICI Bank Limited 05 Feb 2021 (Duration - 393 Days)	Unrated	0.17%
ICICI Bank Limited 08 Feb 2021 (Duration - 395 Days)	Unrated	0.17%
ICICI Bank Limited 09 Feb 2021 (Duration - 393 Days)	Unrated	0.17%
Punjab National Bank 15 Jan 2021 (Duration - 367 Days)	Unrated	0.17%
Punjab National Bank 14 Jan 2021 (Duration - 366 Days)	Unrated	0.17%
Punjab National Bank 20 Jan 2021 (Duration - 372 Days)	Unrated	0.17%
ICICI Bank Limited 10 Feb 2021 (Duration - 393 Days)	Unrated	0.17%
Punjab National Bank 19 Jan 2021 (Duration - 371 Days)	Unrated	0.17%
Punjab National Bank 18 Jan 2021 (Duration - 370 Days)	Unrated	0.17%
ICICI Bank Limited 11 Feb 2021 (Duration - 393 Days)	Unrated	0.17%
ICICI Bank Limited 12 Feb 2021 (Duration - 393 Days)	Unrated	0.17%
Punjab National Bank 19 Jan 2021 (Duration - 368 Days)	Unrated	0.17%
Punjab National Bank 18 Jan 2021 (Duration - 367 Days)	Unrated	0.17%
Bank of Baroda 25 Jan 2021 (Duration - 370 Days)	Unrated	0.17%
Bank of Baroda 27 Jan 2021 (Duration - 372 Days)	Unrated	0.17%
Bank of Baroda 21 Jan 2021 (Duration - 366 Days)	Unrated	0.17%
Bank of Baroda 28 Jan 2021 (Duration - 373 Days)	Unrated	0.17%
Bank of Baroda 22 Jan 2021 (Duration - 367 Days)	Unrated	0.17%
Bank of Baroda 08 Feb 2021 (Duration - 383 Days)	Unrated	0.17%
Bank of Baroda 05 Feb 2021 (Duration - 380 Days)	Unrated	0.17%
Bank of Baroda 12 Feb 2021 (Duration - 386 Days)	Unrated	0.17%
Bank of Baroda 15 Feb 2021 (Duration - 389 Days)	Unrated	0.17%
Bank of Baroda 23 Feb 2021 (Duration - 396 Days)	Unrated	0.17%
Bank of Baroda 22 Feb 2021 (Duration - 395 Days)	Unrated	0.17%
Bank of Baroda 25 Feb 2021 (Duration - 395 Days)	Unrated	0.17%
Bank of Baroda 26 Feb 2021 (Duration - 395 Days)	Unrated	0.17%
Total		15.13%
Cash & Cash Equivalent		
Cash Margin		0.90%
Net Receivables/Payables		-4.10%
Total		-3.20%
GRAND TOTAL		100.00%

✓ Top Ten Holdings

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

Rating Profile of the Portfolio of the Scheme



INCEPTION DATE

January 25, 2018

BENCHMARK

NIFTY 50 Arbitrage Index

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 11.287

Direct Plan

Growth: ₹ 11.428

TOTAL AUM

1,179 Cr

MONTHLY AVERAGE AUM

1,126 Cr

Portfolio Turnover Ratio

(Last 12 months):

12.48

Month End Expense Ratio

Regular Plan : 0.95%

Direct Plan : 0.35%

AVERAGE MATURITY

0.78 years

MODIFIED DURATION

0.72 years

PORTFOLIO YTM

6.21%

INCEPTION DATE

Jun 11, 2004

BENCHMARK

CRISIL Hybrid 85+15-Conservative Index

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 37.4391

Direct Plan

Growth: ₹ 39.9482

TOTAL AUM

238 Cr

MONTHLY AVERAGE AUM

238 Cr

Month End Expense Ratio

Regular Plan : 2.18%

Direct Plan : 0.59%

AVERAGE MATURITY[®]

2.64 years

MODIFIED DURATION[®]

2.14 years

PORTFOLIO YTM[®]

7.62%

Portfolio

Name of Instrument	% to Net Assets
EQUITY & EQUITY RELATED	
Listed / awaiting listing on the stock exchanges	
Finance	5.02%
✓ Bajaj Finance Limited	3.07%
ICICI Lombard General Insurance Company Limited	0.81%
Satin Creditcare Network Limited	0.41%
HDFC Life Insurance Company Limited	0.40%
L&T Finance Holdings Limited	0.33%
Banks	4.78%
✓ HDFC Bank Limited	2.68%
AU Small Finance Bank Limited	0.68%
Kotak Mahindra Bank Limited	0.59%
RBL Bank Limited	0.54%
IndusInd Bank Limited	0.29%
Consumer Durables	3.66%
Blue Star Limited	1.56%
Voltas Limited	0.88%
V-Guard Industries Limited	0.81%
Crompton Greaves Consumer Electricals Limited	0.41%
Pharmaceuticals	1.91%
IPCA Laboratories Limited	0.80%
Eris Lifesciences Limited	0.61%
Sun Pharmaceutical Industries Limited	0.50%
Consumer Non Durables	1.51%
Nestle India Limited	0.59%
Britannia Industries Limited	0.51%
Hatsun Agro Product Limited	0.41%
Auto Ancillaries	1.50%
Minda Industries Limited	0.56%
Balkrishna Industries Limited	0.55%
Motherson Sumi Systems Limited	0.39%
Gas	1.33%
GAIL (India) Limited	0.90%
Gujarat State Petronet Limited	0.42%
Petroleum Products	1.14%
Bharat Petroleum Corporation Limited	0.49%
Hindustan Petroleum Corporation Limited	0.34%
Castrol India Limited	0.30%
Industrial Products	0.60%
Cummins India Limited	0.42%
Wim Plast Ltd.	0.18%
Power	0.53%
NTPC Limited	0.53%
Cement	0.50%
Shree Cement Limited	0.50%
Media & Entertainment	0.48%
Music Broadcast Limited	0.26%
Sun TV Network Limited	0.22%
Construction Project	0.45%
Larsen & Toubro Limited	0.45%
Industrial Capital Goods	0.37%
Bharat Electronics Limited	0.37%
Auto	0.33%
Ashok Leyland Limited	0.33%
Services	0.30%
Quess Corp Limited	0.30%
Ferrous Metals	0.21%
Tata Steel Limited	0.21%
Tata Steel Limited - Partly Paid Shares	*
Oil	0.19%
Oil & Natural Gas Corporation Limited	0.19%
Non - Ferrous Metals	0.11%
Vedanta Limited	0.11%
Software	0.02%
CESC Ventures Limited	0.02%
Retailing	0.02%
Spencer's Retail Limited	0.02%
Total	24.95%

Name of Instrument	Rating	% to Net Assets
BOND & NCD'S		
Listed / awaiting listing on the stock exchanges		
✓ REC Limited	CRISIL AAA	9.01%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	8.74%
✓ Power Grid Corporation of India Limited	CRISIL AAA	8.56%
✓ State Bank of India	CRISIL AA+	7.02%
✓ National Highways Authority of India	CRISIL AAA	6.88%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	6.53%
✓ East-North Interconnection Company Limited	CRISIL AAA	4.36%
GAIL (India) Limited	CARE AAA	2.33%
Power Finance Corporation Limited	CRISIL AAA	2.31%
Small Industries Development Bank of India	CARE AAA	2.20%
Export-Import Bank of India	CRISIL AAA	2.14%
NTPC Limited	CRISIL AAA	1.03%
Total		61.11%
Unlisted		
✓ KKR India Financial Services Private Limited	CRISIL AA	12.89%

Name of Instrument	Rating	% to Net Assets
Total		12.89%
MONEY MARKET INSTRUMENTS		
TREPS / Reverse Repo Investments / Corporate Debt Repo		1.21%
Total		1.21%
Cash & Cash Equivalent		
Net Receivables/Payables		-0.16%
Total		-0.16%
GRAND TOTAL		100.00%

✓ 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)

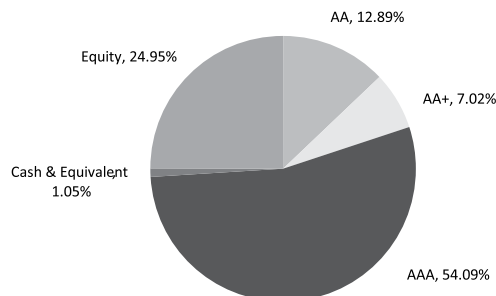
[®]Computed on the invested amount for debt portfolio

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
DEBT INSTRUMENTS		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
HDB Financial Services Limited	CARE AAA	0.07%
LIC Housing Finance Limited	CRISIL AAA	0.02%
Total		0.09%
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
✓ Small Industries Development Bank of India	CARE A1+	2.58%
ICICI Bank Limited	ICRA A1+	2.20%
National Bank for Agriculture and Rural Development	CRISIL A1+	1.66%
Axis Bank Limited	CRISIL A1+	1.59%
Axis Bank Limited	ICRA A1+	0.71%
HDFC Bank Limited	CARE A1+	0.68%
Bank of Baroda	ICRA A1+	0.07%
ICICI Bank Limited	CRISIL A1+	0.03%
Total		9.52%
Commercial Paper		
Listed / awaiting listing on the stock exchanges		
✓ Reliance Jio Infocomm Limited	CRISIL A1+	4.06%
✓ Steel Authority of India Limited	CARE A1+	3.74%
✓ Hindustan Petroleum Corporation Limited	CRISIL A1+	3.39%
✓ National Bank for Agriculture and Rural Development	ICRA A1+	3.38%
✓ NTPC Limited	CRISIL A1+	2.54%
UltraTech Cement Limited	CRISIL A1+	2.03%
Larsen & Toubro Limited	CRISIL A1+	1.70%
Small Industries Development Bank of India	CARE A1+	1.68%
Redington (India) Limited	CRISIL A1+	1.53%
Indian Oil Corporation Limited	ICRA A1+	1.36%
LIC Housing Finance Limited	ICRA A1+	1.36%
NTPC Limited	CARE A1+	1.36%
Hinduja Leyland Finance Limited	CRISIL A1+	1.36%
Reliance Industries Limited	CRISIL A1+	1.36%
Axis Finance Limited	CRISIL A1+	1.35%
Julius Baer Capital (India) Private Limited	CRISIL A1+	1.35%
National Housing Bank	CRISIL A1+	1.35%
Bharti Hexacom Limited	CRISIL A1+	1.35%
Bahadur Chand Investments Private Limited	CARE A1+	1.35%
Shriram Transport Finance Company Limited	CRISIL A1+	1.35%
NTPC Limited	ICRA A1+	1.34%
Chennai Petroleum Corporation Limited	CRISIL A1+	1.02%
BASF India Limited	CRISIL A1+	1.02%
Dalmia Cement (Bharat) Limited	ICRA A1+	1.01%
TV18 Broadcast Limited	CARE A1+	0.85%
Housing Development Finance Corporation Limited	CRISIL A1+	0.68%
Godrej Properties Limited	CRISIL A1+	0.68%
Tata Realty And Infrastructure Limited	ICRA A1+	0.67%
Tata Power Company Limited	CRISIL A1+	0.67%
Aditya Birla Fashion and Retail Limited	CRISIL A1+	0.67%
Muthoot Finance Limited	CRISIL A1+	0.67%
Standard Chartered Investments and Loans (India) Limited	CRISIL A1+	0.64%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.58%
Hero Fincorp Limited	ICRA A1+	0.58%
Aditya Birla Capital Limited	CRISIL A1+	0.54%
Kotak Mahindra Prime Limited	CRISIL A1+	0.51%
Sundaram Home Finance Limited	CRISIL A1+	0.51%
REC Limited	CARE A1+	0.34%
Network18 Media & Investments Limited	CARE A1+	0.34%
Aditya Birla Money Limited	CRISIL A1+	0.34%
Tata Capital Housing Finance Limited	CRISIL A1+	0.27%
Housing Development Finance Corporation Limited	ICRA A1+	0.17%
HDB Financial Services Limited	CARE A1+	0.17%
Total		53.22%
Unlisted		
Power Finance Corporation Limited	CRISIL A1+	2.03%
Total		2.03%
Treasury Bill		
✓ 91 DAY T-BILL 19032020	SOV	4.73%
✓ 364 DAY T-BILL 02042020	SOV	3.38%
182 DAY T-BILL 14022020	SOV	1.36%
91 DAY T-BILL 20022020	SOV	1.02%
364 DAY T-BILL 26032020	SOV	0.84%
182 DAY T-BILL 20022020	SOV	0.76%
91 DAY T-BILL 05032020	SOV	0.71%
182 DAY T-BILL 06022020	SOV	0.27%
364 DAY T-BILL 27022020	SOV	0.20%
364 DAY T-BILL 05032020	SOV	0.02%
Total		13.29%
Cash Management Bill		
✓ 76 DAY CMB 17032020	SOV	4.87%
✓ 63 DAY CMB 17032020	SOV	3.38%
70 DAY CMB 17032020	SOV	1.18%
Total		9.43%
TREPS / Reverse Repo Investments / Corporate Debt Repo		
Total		13.06%
Cash & Cash Equivalent		
Net Receivables/Payables		-0.64%
Total		-0.64%
GRAND TOTAL		100.00%

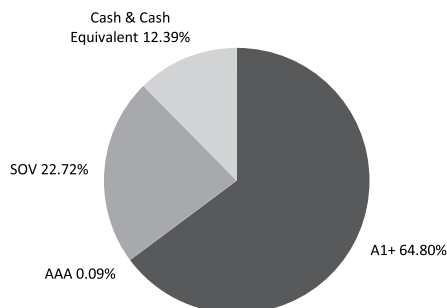
✓ Top Ten Holdings

*Less than 0.01%

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

As on January 31, 2020, the aggregate investments by the schemes of DSP Mutual Fund in DSP Liquidity Fund is Rs 1,644.58 lakhs.

Rating Profile of the Portfolio of the Scheme



INCEPTION DATE

Mar 11, 1998

BENCHMARK

CRISIL Liquid Fund Index

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 2793.2672

Direct Plan

Growth: ₹ 2811.1808

TOTAL AUM

14,692 Cr

MONTHLY AVERAGE AUM

13,186 Cr

Month End Expense Ratio

Regular Plan : 0.21%

Direct Plan : 0.11%

AVERAGE MATURITY

0.09 years

MODIFIED DURATION

0.09 years

PORTFOLIO YTM

5.33%

DSP Ultra Short Fund

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)

INCEPTION DATE

Jul 31, 2006

BENCHMARK

CRISIL Ultra Short Term Debt Index

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 2577.9837

Direct Plan

Growth: ₹ 2697.3830

TOTAL AUM

2,461 Cr

MONTHLY AVERAGE AUM

2,782 Cr

Month End Expense Ratio

Regular Plan : 1.00%

Direct Plan : 0.24%

AVERAGE MATURITY

0.40 years

MODIFIED DURATION

0.37 years

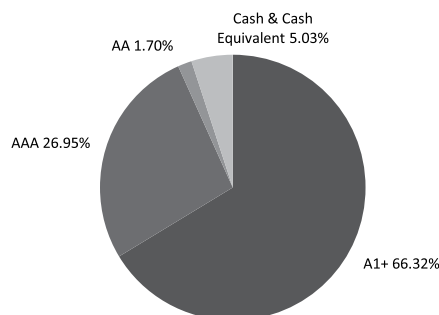
PORTFOLIO YTM

5.84%

Portfolio

Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
✓ REC Limited	CRISIL AAA	8.74%
✓ Power Finance Corporation Limited	CRISIL AAA	6.66%
✓ Housing Development Finance Corporation Limited	CRISIL AAA	4.30%
LIC Housing Finance Limited	CRISIL AAA	3.20%
Muthoot Finance Limited	CRISIL AA	1.70%
Bajaj Finance Limited	CRISIL AAA	1.07%
Kotak Mahindra Prime Limited	CRISIL AAA	1.07%
Indian Railway Finance Corporation Limited	CARE AAA	1.04%
National Housing Bank	CARE AAA	0.44%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.43%
Total		28.65%
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
✓ Axis Bank Limited	ICRA A1+	6.96%
✓ Bank of Baroda	ICRA A1+	6.79%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	5.92%
✓ Indian Bank	IND A1+	3.98%
✓ National Bank for Agriculture and Rural Development	CRISIL A1+	3.97%
Small Industries Development Bank of India	CARE A1+	2.98%
ICICI Bank Limited	ICRA A1+	2.94%
Axis Bank Limited	CRISIL A1+	1.99%
Export-Import Bank of India	CRISIL A1+	1.94%
Total		37.47%
Commercial Paper		
✓ Kotak Mahindra Prime Limited	CRISIL A1+	4.95%
✓ Bajaj Finance Limited	CRISIL A1+	3.97%
Standard Chartered Investments and Loans (India) Limited	CRISIL A1+	3.96%
Export-Import Bank of India	CRISIL A1+	2.99%
Housing Development Finance Corporation Limited	ICRA A1+	2.99%
Reliance Industries Limited	CARE A1+	2.00%
Tata Capital Financial Services Limited	ICRA A1+	2.00%
Reliance Industries Limited	CRISIL A1+	1.99%
Export-Import Bank of India	ICRA A1+	1.01%
National Bank for Agriculture and Rural Development	ICRA A1+	1.00%
Sundaram Finance Limited	CRISIL A1+	1.00%
Housing Development Finance Corporation Limited	CRISIL A1+	0.98%
Total		28.84%
TREPS / Reverse Repo Investments / Corporate Debt Repo		
		5.12%
Total		5.12%
Cash & Cash Equivalent		
Net Receivables/Payables		-0.08%
Total		-0.08%
GRAND TOTAL		100.00%

Rating Profile of the Portfolio of the Scheme



✓ 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 Z3032019	INE975G08140	0.00	0.00%	6,627.81

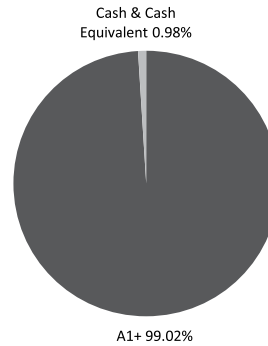
Portfolio

Name of Instrument	Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
✓ Bank of Baroda	ICRA A1+	9.17%
✓ Small Industries Development Bank of India	CARE A1+	8.71%
✓ National Bank for Agriculture and Rural Development	CRISIL A1+	7.34%
✓ ICICI Bank Limited	ICRA A1+	6.87%
✓ Export-Import Bank of India	CRISIL A1+	6.86%
✓ HDFC Bank Limited	CARE A1+	4.59%
✓ IDFC First Bank Limited	ICRA A1+	4.59%
Indian Bank	IND A1+	3.67%
Includind Bank Limited	CRISIL A1+	2.29%
Total		54.09%
Commercial Paper		
Listed / awaiting listing on the stock exchanges		
✓ Hero Fincorp Limited	ICRA A1+	5.96%
✓ Tata Capital Housing Finance Limited	CRISIL A1+	5.51%
✓ Reliance Jio Infocomm Limited	CRISIL A1+	4.59%
Tata Capital Financial Services Limited	CRISIL A1+	4.58%
HDFC Credita Financial Services Private Limited	CRISIL A1+	4.58%
Sundaram Finance Limited	ICRA A1+	4.58%
LIC Housing Finance Limited	ICRA A1+	4.58%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	3.67%
Kotak Mahindra Investments Limited	CRISIL A1+	2.29%
Total		40.34%
Commercial Paper		
Unlisted		
Reliance Retail Limited	CRISIL A1+	4.59%
Total		4.59%
TREPS / Reverse Repo Investments / Corporate Debt Repo		
Total		2.86%
Cash & Cash Equivalent		
Net Receivables/Payables		-1.88%
Total		-1.88%
GRAND TOTAL		100.00%

✓ 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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 38.8788

Direct Plan

Growth: ₹ 39.5667

TOTAL AUM

1,084 Cr

MONTHLY AVERAGE AUM

1,138 Cr

Month End Expense Ratio

Regular Plan : 0.47%

Direct Plan : 0.22%

AVERAGE MATURITY

0.11 years

MODIFIED DURATION

0.11 years

PORTFOLIO YTM

5.24%

INCEPTION DATE

Sep 30, 1999

BENCHMARK

ICICI Securities Li-Bex

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 65.6053

Direct Plan

Growth: ₹ 67.8239

TOTAL AUM

504 Cr

MONTHLY AVERAGE AUM

550 Cr

Month End Expense Ratio

Regular Plan : 1.22%

Direct Plan : 0.54%

AVERAGE MATURITY

10.06 years

MODIFIED DURATION

5.46 years

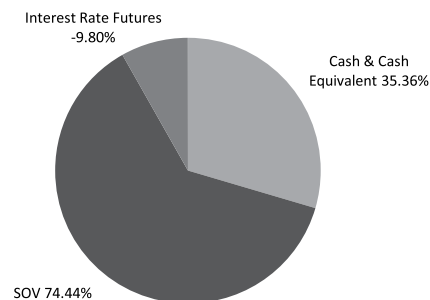
PORTFOLIO YTM

6.39%

Portfolio

Name of Instrument	Rating	% to Net Assets
Arbitrage		
Interest Rate Futures		-9.80%
Total		-9.80%
DEBT INSTRUMENTS		
CENTRAL GOVERNMENT SECURITIES		
7.57% GOI 17062033	SOV	41.90%
6.45% GOI 07102029	SOV	22.03%
7.40% GOI 09092035	SOV	5.25%
7.72% GOI 15062049	SOV	3.24%
7.06% GOI 10102046	SOV	2.02%
Total		74.44%
MONEY MARKET INSTRUMENTS		
TREPS / Reverse Repo Investments / Corporate Debt Repo		35.24%
Total		35.24%
Cash & Cash Equivalent		
Cash Margin		0.63%
Net Receivables/Payables		-10.31%
Total		-9.68%
GRAND TOTAL		100.00%

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)

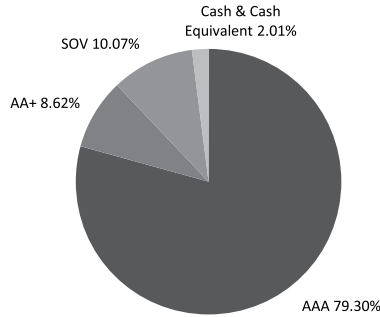
Portfolio

Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
✓ REC Limited	CRISIL AAA	9.24%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	6.69%
✓ National Highways Authority of India	CRISIL AAA	6.06%
✓ Power Finance Corporation Limited	CRISIL AAA	5.99%
✓ Housing Development Finance Corporation Limited	CRISIL AAA	5.95%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	5.76%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	4.74%
✓ Small Industries Development Bank of India	CARE AAA	4.46%
✓ HDFC Bank Limited	IND AA+	4.08%
ICICI Bank Limited	CARE AA+	3.90%
Reliance Industries Limited	CRISIL AAA	3.37%
NTPC Limited	CRISIL AAA	3.25%
Power Grid Corporation of India Limited	CRISIL AAA	2.64%
LIC Housing Finance Limited	CRISIL AAA	2.57%
HDB Financial Services Limited	CARE AAA	2.52%
National Housing Bank	CRISIL AAA	2.47%
L&T Infra Debt Fund Limited	CRISIL AAA	1.72%
LIC Housing Finance Limited	CARE AAA	1.63%
National Bank for Agriculture and Rural Development	ICRA AAA	1.62%
Larsen & Toubro Limited	CRISIL AAA	1.61%
Bharat Petroleum Corporation Limited	CRISIL AAA	1.07%
NHPC Limited	IND AAA	1.03%
Reliance Jio Infocomm Limited	CRISIL AAA	0.88%
Bajaj Finance Limited	CRISIL AAA	0.82%
Export-Import Bank of India	CRISIL AAA	0.68%
NHPC Limited	ICRA AAA	0.67%
State Bank of India	CRISIL AA+	0.64%
Export-Import Bank of India	ICRA AAA	0.58%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.52%
Kotak Mahindra Prime Limited	CRISIL AAA	0.38%
Housing & Urban Development Corporation Limited	ICRA AAA	0.13%
Tata Capital Financial Services Limited	ICRA AAA	0.05%
Total		87.72%
Unlisted		
Tata Sons Private Limited	CRISIL AAA	0.24%
Total		0.24%
CENTRAL GOVERNMENT SECURITIES		
✓ 7.32% GOI 28012024	SOV	5.83%
7.27% GOI 08042026	SOV	3.40%
7.35% GOI 22062024	SOV	0.84%
Total		10.07%
MONEY MARKET INSTRUMENTS		
TREPS / Reverse Repo Investments / Corporate Debt Repo		3.39%
Total		3.39%
Cash & Cash Equivalent		
Cash Margin		0.09%
Net Receivables/Payables		-1.51%
Total		-1.42%
GRAND TOTAL		100.00%

✓ 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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 33.7944

Direct Plan

Growth: ₹ 35.5076

TOTAL AUM

3,104 Cr

MONTHLY AVERAGE AUM

3,090 Cr

Month End Expense Ratio

Regular Plan : 0.99%

Direct Plan : 0.25%

AVERAGE MATURITY

2.93 years

MODIFIED DURATION

2.43 years

PORTFOLIO YTM

6.81%

INCEPTION DATE

Sep 14, 2013

BENCHMARK

Nifty Banking & PSU Debt Index

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 17.0204

Direct Plan

Growth: ₹ 17.3778

TOTAL AUM

2,420 Cr

MONTHLY AVERAGE AUM

2,390 Cr

Month End Expense Ratio

Regular Plan : 0.55%

Direct Plan : 0.25%

AVERAGE MATURITY

3.06 years

MODIFIED DURATION

2.48 years

PORTFOLIO YTM

6.66%

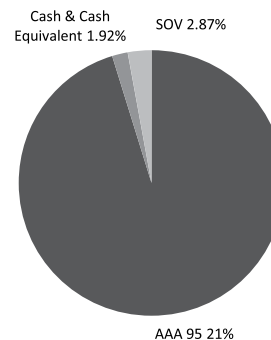
Portfolio

Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
✓ Power Finance Corporation Limited	CRISIL AAA	9.73%
✓ Housing Development Finance Corporation Limited	CRISIL AAA	9.38%
✓ REC Limited	CRISIL AAA	9.36%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	9.28%
✓ Small Industries Development Bank of India	CARE AAA	8.62%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	7.14%
✓ Reliance Industries Limited	CRISIL AAA	6.68%
✓ National Highways Authority of India	CRISIL AAA	5.43%
✓ National Housing Bank	CRISIL AAA	4.78%
✓ NTPC Limited	CRISIL AAA	4.77%
Power Grid Corporation of India Limited	CRISIL AAA	4.41%
Indian Railway Finance Corporation Limited	CRISIL AAA	4.03%
Export-Import Bank of India	CRISIL AAA	3.86%
Bharat Petroleum Corporation Limited	CRISIL AAA	3.56%
State Bank of India	CRISIL AAA	2.13%
NHPC Limited	CARE AAA	1.59%
GAIL (India) Limited	CARE AAA	0.23%
NHPC Limited	IND AAA	0.22%
Total		95.20%
CENTRAL GOVERNMENT SECURITIES		
7.27% GOI 08042026	SOV	2.84%
8.48% Karnataka SDL 17102022	SOV	0.03%
Total		2.87%
MONEY MARKET INSTRUMENTS		
TREPS / Reverse Repo Investments / Corporate Debt Repo		1.75%
Total		1.75%
Cash & Cash Equivalent		
Cash Margin		0.22%
Net Receivables/Payables		-0.04%
Total		0.18%
GRAND TOTAL		100.00%

✓ 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
DEBT INSTRUMENTS		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
✓ Green Infra Wind Energy Limited	CRISIL AA	11.39%
✓ Oriental Nagpur Betul Highway Limited	CRISIL AAA	8.55%
✓ U.P. Power Corporation Limited	IND AA(CE)	5.82%
✓ Export-Import Bank of India	ICRA AAA	4.58%
✓ NTPC Limited	CRISIL AAA	2.65%
✓ ECL Finance Limited	ICRA AA-	2.41%
Export-Import Bank of India	CRISIL AA+	1.48%
Vedanta Limited	CRISIL AA	0.36%
Bharti Airtel Limited	CRISIL AA	0.02%
Total		37.26%
Unlisted		
✓ KKR India Financial Services Private Limited	CRISIL AA	18.04%
✓ Nayara Energy Limited	CARE AA	16.23%
Sintex-BAPL Limited ¹	BWR D	2.23%
Total		36.50%
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
✓ HDFC Bank Limited	CARE A1+	7.55%
✓ Bank of Baroda	ICRA A1+	5.65%
Total		13.20%
TREPS / Reverse Repo Investments / Corporate Debt Repo		
Total		10.14%
Cash & Cash Equivalent		
Net Receivables/Payables		2.90%
Total		2.90%
GRAND TOTAL		100.00%

✓ 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.

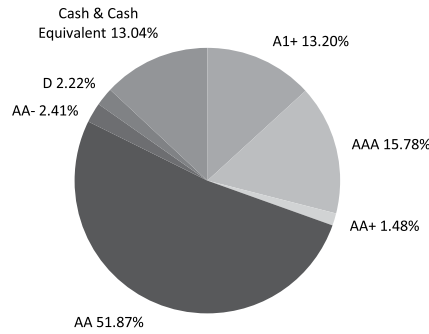
Disclosure vide circular no. SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019 & SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 for detailed rationale along with other details are available at the below mentioned links

Name of the securities	No of Instances	Links
0% Sintex Bapl Limited NCD Series B 31122021	154	https://www.dspim.com/docs/default-source/other-updates/sintex-bapl-limited.pdf?sfvrsn=2
0% Sintex Bapl Limited NCD Series C 31122022	154	https://www.dspim.com/docs/default-source/other-updates/sintex-bapl-limited.pdf?sfvrsn=2
0% Sintex Bapl Limited NCD Series A 31122020	154	https://www.dspim.com/docs/default-source/other-updates/sintex-bapl-limited.pdf?sfvrsn=2
IL&FS Energy Development Company Limited (Maturity Date : 28-Jun-2019)	154	https://www.dspim.com/docs/default-source/other-updates/il-amp-fs-energy-development-company-limited.pdf?sfvrsn=2
IL&FS Energy Development Company Limited (Maturity Date : 07-Jun-2019)	154	https://www.dspim.com/docs/default-source/other-updates/il-amp-fs-energy-development-company-limited.pdf?sfvrsn=2
6% Coffee Day Nat Resources 23Dec19 NCD	19	https://www.dspim.com/docs/default-source/other-updates/coffee-day-natural-resources-private-limited.pdf?sfvrsn=2

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
9.10% Dewan Housing Finance Corporation Limited Ncd Series N7 Sr. 4A 16082019	INE202B07HQ0	160.92	0.12%	654.60
6% Coffee Day Natural Resources Pvt Ltd Ncd 23122019 (P/C 24122017, Call 31102018 & 23062019)	INE634N07075	3,878.60	2.94%	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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 28.8244

Direct Plan

Growth: ₹ 30.1351

TOTAL AUM

1,318 Cr

MONTHLY AVERAGE AUM

1,362 Cr

Month End Expense Ratio

Regular Plan : 1.05%

Direct Plan : 0.40%

AVERAGE MATURITY

1.38 years

MODIFIED DURATION

1.15 years

PORTFOLIO YTM

8.36%

INCEPTION DATE

May 9, 2007

BENCHMARK

CRISIL Composite Bond Fund Index

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 2350.8384

Direct Plan

Growth: ₹ 2419.0094

TOTAL AUM

886 Cr

MONTHLY AVERAGE AUM

918 Cr

Month End Expense Ratio

Regular Plan : 1.13%

Direct Plan : 0.44%

AVERAGE MATURITY

10.09 years

MODIFIED DURATION

6.80 years

PORTFOLIO YTM

6.96%

Portfolio

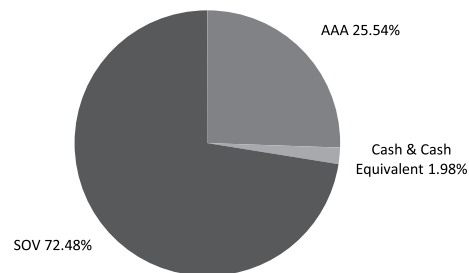
Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
Housing Development Finance Corporation Limited	CRISIL AAA	8.54%
National Housing Bank	CRISIL AAA	8.52%
National Bank for Agriculture and Rural Development	CRISIL AAA	8.48%
Total		25.54%
CENTRAL GOVERNMENT SECURITIES		
7.57% GOI 17062033	SOV	44.72%
7.17% GOI 08012028	SOV	15.61%
6.45% GOI 07102029	SOV	11.97%
7.59% GOI 11012026	SOV	0.18%
8.32% Karnataka SDL 13032029	SOV	*
8.53% Gujarat SDL 20112028	SOV	*
Total		72.48%
MONEY MARKET INSTRUMENTS		
TREPS / Reverse Repo Investments / Corporate Debt Repo		1.95%
Total		1.95%
Cash & Cash Equivalent		
Cash Margin		0.44%
Net Receivables/Payables		-0.41%
Total		0.03%
GRAND TOTAL		100.00%

✓ 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



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
DEBT INSTRUMENTS		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
✓ NTPC Limited	CRISIL AAA	9.87%
✓ Housing Development Finance Corporation Limited	CRISIL AAA	9.20%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	8.46%
✓ National Highways Authority of India	CRISIL AAA	8.18%
✓ State Bank of India	CRISIL AA+	8.15%
✓ Indian Railway Finance Corporation Limited	CARE AAA	6.43%
✓ East-North Interconnection Company Limited	CRISIL AAA	6.11%
✓ Bank of Baroda	CRISIL AA+	6.09%
Indian Railway Finance Corporation Limited	CRISIL AAA	2.04%
Total		64.53%
Unlisted		
KKR India Financial Services Private Limited	CRISIL AA	5.06%
Total		5.06%
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
✓ HDFC Bank Limited	CARE A1+	7.90%
✓ ICICI Bank Limited	CRISIL A1+	7.88%
Axis Bank Limited	CRISIL A1+	5.92%
Indian Bank	IND A1+	3.95%
Total		25.65%
TREPS / Reverse Repo Investments / Corporate Debt Repo		
		2.10%
Total		2.10%
Cash & Cash Equivalent		
Net Receivables/Payables		2.66%
Total		2.66%
GRAND TOTAL		100.00%

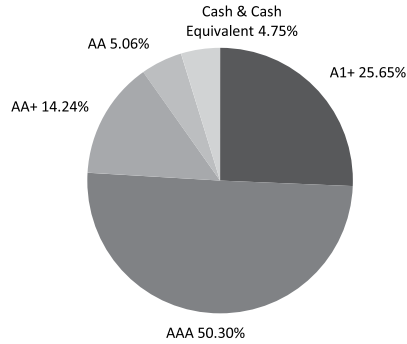
✓ Top Ten Holdings

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
9.10% Dewan Housing Finance Corporation Limited NCD Series N7 Sr. 4A 16082019	INE202B07HQ0	643.68	2.55%	2,618.40

Rating Profile of the Portfolio of the Scheme



INCEPTION DATE

Apr 29, 1997

BENCHMARK

CRISIL Medium Term Debt Index

NAV AS ON

JANUARY 31, 2020

Regular Plan

Growth: ₹ 58.1887

Direct Plan

Growth: ₹ 60.6076

TOTAL AUM

252 Cr

MONTHLY AVERAGE AUM

246 Cr

Month End Expense Ratio

Regular Plan : 0.79%

Direct Plan : 0.33%

AVERAGE MATURITY

4.80 years

MODIFIED DURATION

3.43 years

PORTFOLIO YTM

7.18%

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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 14.5334

Direct Plan

Growth: ₹ 14.7680

TOTAL AUM

3,135 Cr

MONTHLY AVERAGE AUM

3,568 Cr

Month End Expense Ratio

Regular Plan : 0.53%

Direct Plan : 0.20%

AVERAGE MATURITY

0.89 years

MODIFIED DURATION

0.80 years

PORTFOLIO YTM

6.11%

Portfolio

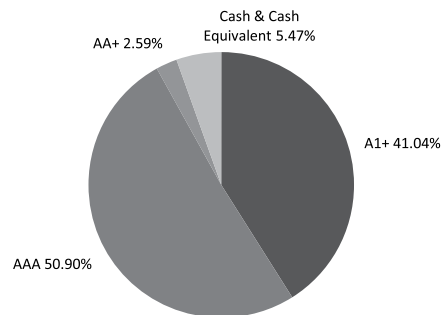
Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
✓ Power Finance Corporation Limited	CRISIL AAA	9.99%
✓ Housing Development Finance Corporation Limited	CRISIL AAA	6.16%
✓ REC Limited	CRISIL AAA	5.60%
✓ Bajaj Finance Limited	CRISIL AAA	4.46%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	4.19%
✓ LIC Housing Finance Limited	CRISIL AAA	3.24%
✓ LIC Housing Finance Limited	CARE AAA	3.24%
Sundaram Home Finance Limited	CARE AA+	2.59%
Sundaram Finance Limited	CRISIL AAA	1.80%
Indian Railway Finance Corporation Limited	CARE AAA	1.75%
Tata Capital Housing Finance Limited	CRISIL AAA	1.68%
Reliance Industries Limited	CRISIL AAA	1.62%
Mahindra & Mahindra Financial Services Limited	IND AAA	1.34%
HDB Financial Services Limited	CARE AAA	1.15%
Kotak Mahindra Prime Limited	CRISIL AAA	0.99%
Reliance Jio Infocomm Limited	CRISIL AAA	0.86%
Small Industries Development Bank of India	CARE AAA	0.86%
Sundaram Finance Limited	ICRA AAA	0.83%
National Highways Authority of India	CRISIL AAA	0.82%
Tata Capital Financial Services Limited	ICRA AAA	0.16%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.10%
National Housing Bank	CARE AAA	0.07%
Total		53.50%
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
✓ Export-Import Bank of India	CRISIL A1+	7.68%
✓ Small Industries Development Bank of India	CARE A1+	6.26%
✓ ICICI Bank Limited	ICRA A1+	6.18%
Axis Bank Limited	CRISIL A1+	3.13%
Axis Bank Limited	ICRA A1+	3.10%
National Bank for Agriculture and Rural Development	CRISIL A1+	3.10%
Bank of Baroda	ICRA A1+	3.04%
Small Industries Development Bank of India	CRISIL A1+	1.57%
Indian Bank	IND A1+	1.56%
Kotak Mahindra Bank Limited	CRISIL A1+	1.52%
Total		37.14%
Commercial Paper		
Listed / awaiting listing on the stock exchanges		
Sundaram Finance Limited	CRISIL A1+	3.13%
National Bank for Agriculture and Rural Development	CRISIL A1+	0.78%
Total		3.91%
TREPS / Reverse Repo Investments / Corporate Debt Repo		
		6.76%
Total		6.76%
Cash & Cash Equivalent		
Net Receivables/Payables		-1.31%
Total		-1.31%
GRAND TOTAL		100.00%

✓ 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

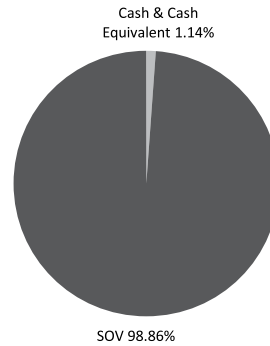
Open ended debt scheme investing in government securities having a constant maturity of 10 years.

Portfolio

Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS		
CENTRAL GOVERNMENT SECURITIES		
6.79% GOI 26122029	SOV	53.59%
7.26% GOI 14012029	SOV	45.27%
Total		98.86%
MONEY MARKET INSTRUMENTS		
TREPS / Reverse Repo Investments / Corporate Debt Repo		0.96%
Total		0.96%
Cash & Cash Equivalent		
Net Receivables/Payables		0.18%
Total		0.18%
GRAND TOTAL		100.00%

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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 15.7976

Direct Plan

Growth: ₹ 16.0065

TOTAL AUM

44 Cr

MONTHLY AVERAGE AUM

44 Cr

Month End Expense Ratio

Regular Plan : 0.50%

Direct Plan : 0.25%

AVERAGE MATURITY

9.37 years

MODIFIED DURATION

6.74 years

PORTFOLIO YTM

6.86%

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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 11.6447

Direct Plan

Growth: ₹ 11.6855

TOTAL AUM

1,069 Cr

MONTHLY AVERAGE AUM

1,014 Cr

Month End Expense Ratio

Regular Plan : 0.51%

Direct Plan : 0.24%

AVERAGE MATURITY

2.28 years

MODIFIED DURATION

1.97 years

PORTFOLIO YTM

6.69%

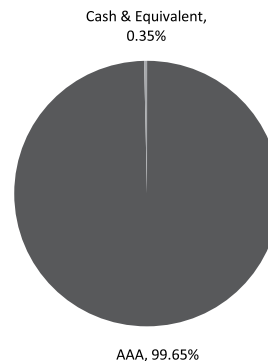
Portfolio

Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS		
BOND & NCD's		
Listed / awaiting listing on the stock exchanges		
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	9.87%
✓ Power Finance Corporation Limited	CRISIL AAA	9.35%
✓ Housing Development Finance Corporation Limited	CRISIL AAA	8.59%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	7.13%
✓ Reliance Industries Limited	CRISIL AAA	7.13%
✓ REC Limited	CRISIL AAA	6.18%
✓ Small Industries Development Bank of India	CARE AAA	5.84%
✓ Power Grid Corporation of India Limited	CRISIL AAA	5.09%
✓ Bajaj Finance Limited	CRISIL AAA	5.05%
✓ NTPC Limited	CRISIL AAA	4.76%
National Highways Authority of India	CRISIL AAA	4.53%
UltraTech Cement Limited	CRISIL AAA	4.16%
LIC Housing Finance Limited	CARE AAA	4.15%
Larsen & Toubro Limited	CRISIL AAA	3.56%
Grasim Industries Limited	CRISIL AAA	2.52%
Export-Import Bank of India	CRISIL AAA	2.52%
LIC Housing Finance Limited	CRISIL AAA	2.32%
REC Limited	IND AAA	2.02%
Indian Railway Finance Corporation Limited	CRISIL AAA	1.63%
HDB Financial Services Limited	CRISIL AAA	1.40%
Export-Import Bank of India	ICRA AAA	1.11%
Reliance Jio Infocomm Limited	CRISIL AAA	0.70%
Total		99.61%
MONEY MARKET INSTRUMENTS		
TREPS / Reverse Repo Investments / Corporate Debt Repo		0.41%
Total		0.41%
Cash & Cash Equivalent		
Net Receivables/Payables		-0.02%
Total		-0.02%
GRAND TOTAL		100.00%

✓ 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

JANUARY 31, 2020

Regular Plan

Growth: ₹ 1059.6785

Direct Plan

Growth: ₹ 1060.8044

TOTAL AUM

962 Cr

MONTHLY AVERAGE AUM

1,049 Cr

Month End Expense Ratio

Regular Plan : 0.21%

Direct Plan : 0.11%

AVERAGE MATURITY

0.01 years

MODIFIED DURATION

0.00 years

PORTFOLIO YTM

5.03%

Portfolio

Name of Instrument	% to Net Assets
MONEY MARKET INSTRUMENTS	
TREPS / Reverse Repo Investments / Corporate Debt Repo	99.75%
Total	99.75%
Cash & Cash Equivalent	
Net Receivables/Payables	0.25%
Total	0.25%
GRAND TOTAL	100.00%

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	Nifty 500 (TRI) [^]	Nifty 50 (TRI)#
1 year	22.25%	10.83%	11.84%
3 years	12.57%	11.53%	13.29%
5 years	8.52%	7.86%	7.67%
Since Inception	19.33%	14.19%	12.63%
Since Inception (Value*)	₹ 559862.84	205293.32	150102.61
NAV/Index Value (as of January 31, 2020)	₹ 49.54	14,804.57	16,790.45
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 January 2020.

FUND MANAGER - Gopal Agrawal is managing the scheme since October 2018.

Jay Kothari⁵ is managing the scheme since August 2018.

DSP Top 100 Equity Fund (DSPTEF)			
Period	DSP Top 100 Equity Fund	S&P BSE 100 (TRI) [^]	Nifty 50 (TRI)#
1 year	18.89%	10.58%	11.84%
3 years	9.81%	12.47%	13.29%
5 years	6.11%	7.71%	7.67%
Since Inception	20.22%	17.88%	17.39%
Since Inception (Value*)	₹ 224927.00	161386.16	150468.24
NAV/Index Value (as of January 31, 2020)	₹ 224.93	14,477.82	16,790.45
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 January 2020.

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

Jay Kothari⁵ 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	S&P BSE SmallCap (TRI) [^]	Nifty 50 (TRI)#
1 year	11.73%	6.41%	11.84%
3 years	3.02%	5.16%	13.29%
5 years	8.80%	6.22%	7.67%
Since Inception	14.84%	7.00%	9.98%
Since Inception (Value*)	₹ 57499.00	23525.05	33298.66
NAV/Index Value (as of January 31, 2020)	₹ 57.50	17,407.15	16,790.45
Date of Allotment	Jun 14, 2007		

Since inception returns have been calculated from the date of allotment till 31 January 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	CRISIL Hybrid 35+65 - Aggressive Index	Nifty 50 (TRI)#
1 year	19.26%	11.38%	11.84%
3 years	10.06%	10.54%	13.29%
5 years	9.30%	8.39%	7.67%
Since Inception	14.61%	NA	13.81%
Since Inception (Value*)	₹ 167999.00	NA	145426.73
NAV/Index Value (as of January 31, 2020)	₹ 168.00	9,978.68	16,790.45
Date of Allotment	May 27, 1999		

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

FUND MANAGER - Rohit Singhania is managing the scheme since July 2012.

Jay Kothari⁵ is managing the scheme since March 2013.

DSP Natural Resources and New Energy Fund (DSPNRNEF)			
Period	DSP Natural Resources and New Energy Fund	Composite Benchmark [^]	Nifty 50 (TRI)#
1 year	-0.46%	-3.88%	11.84%
3 years	1.84%	1.72%	13.29%
5 years	10.07%	5.27%	7.67%
Since Inception	9.81%	3.28%	8.80%
Since Inception (Value*)	₹ 30102.00	14619.14	26983.23
NAV/Index Value (as of January 31, 2020)	₹ 30.10	146.19	16,790.45
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 January 2020.

⁵ 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 Kothari⁵ is managing the scheme since March 2018.

DSP Mid Cap Fund (DSPMCF)			
Period	DSP Mid Cap Fund	Nifty Midcap 100 index (TRI) [^]	Nifty 50 (TRI)#
1 year	21.09%	7.56%	11.84%
3 years	10.70%	6.46%	13.29%
5 years	10.99%	7.69%	7.67%
Since Inception	14.65%	11.55%	10.25%
Since Inception (Value*)	₹ 60969.00	42451.33	36319.46
NAV/Index Value (as of January 31, 2020)	₹ 60.97	23,315.68	16,790.45
Date of Allotment	Nov 14, 2006		

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

FUND MANAGER - Gopal Agrawal is managing the scheme since October 2018.

Jay Kothari⁵ is managing the scheme since March 2013.

DSP Focus Fund (DSPFF)			
Period	DSP Focus Fund	S&P BSE 200 (TRI) [^]	Nifty 50 (TRI)#
1 year	22.24%	11.15%	11.84%
3 years	10.62%	12.25%	13.29%
5 years	8.01%	8.09%	7.67%
Since Inception	10.34%	10.72%	10.62%
Since Inception (Value*)	₹ 25835.00	26716.95	26491.30
NAV/Index Value (as of January 31, 2020)	₹ 25.84	6,034.29	16,790.45
Date of Allotment	Jun 10, 2010		

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

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

Jay Kothari⁵ is managing the scheme since March 2018.

DSP Equity Opportunities Fund (DSPEOF)			
Period	DSP Equity Opportunities Fund	Nifty Large Midcap 250 (TRI) [^]	Nifty 50 (TRI)#
1 year	16.96%	11.22%	11.84%
3 years	10.55%	11.62%	13.29%
5 years	10.17%	9.11%	7.67%
Since Inception	17.48%	NA	13.44%
Since Inception (Value*)	₹ 239806.00	NA	120254.76
NAV/Index Value (as of January 31, 2020)	₹ 239.81	7,562.88	16,790.45
Date of Allotment	May 16, 2000		

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

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

Jay Kothari⁵ 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	S&P BSE 100 (TRI) [^]	Nifty 50 (TRI)#
1 year	13.77%	10.58%	11.84%
3 years	6.61%	12.47%	13.29%
5 years	5.68%	7.71%	7.67%
Since Inception	15.35%	15.62%	15.64%
Since Inception (Value*)	₹ 93481.00	96955.81	97152.34
NAV/Index Value (as of January 31, 2020)	₹ 93.48	14,477.82	16,790.45
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 January 2020.

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

DSP Tax Saver Fund (DSPTSF)			
Period	DSP Tax Saver Fund	Nifty 500 (TRI) [^]	Nifty 50 (TRI)#
1 year	17.53%	10.83%	11.84%
3 years	10.80%	11.53%	13.29%
5 years	9.87%	7.86%	7.67%
Since Inception	13.46%	9.75%	9.85%
Since Inception (Value*)	₹ 51925.00	33666.63	34056.60
NAV/Index Value (as of January 31, 2020)	₹ 51.93	14,804.57	16,790.45
Date of Allotment	Jan 18, 2007		

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

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	CRISIL Hybrid 35+65 - Aggressive Index	Nifty 50 (TRI)#
1 year	10.39%	11.38%	11.84%
3 years	7.62%	10.54%	13.29%
5 years	7.19%	8.39%	7.67%
Since Inception	8.54%	12.99%	13.52%
Since Inception (Value*)	₹ 16334.00	20777.05	21359.04
NAV/Index Value (as of January 31, 2020)	₹ 16.33	9,978.68	16,790.45
Date of Allotment	Feb 06, 2014		

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

FUND MANAGER - Jay Kothari⁵ is managing the scheme since March 2013.

DSP World Energy Fund (DSPWEF)			
Period	DSP World Energy Fund	Composite Benchmark [^]	Nifty 50 (TRI)#
1 year	1.31%	0.29%	11.84%
3 years	0.07%	3.73%	13.29%
5 years	0.34%	4.79%	7.67%
Since Inception	2.58%	8.35%	10.93%
Since Inception (Value*)	₹ 13061.90	23158.35	29619.16
NAV/Index Value (as of January 31, 2020)	₹ 13.06	231.58	16,790.45
Date of Allotment	Aug 14, 2009		

*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 January 2020.

FUND MANAGER - Jay Kothari⁵ is managing the scheme since March 2013.

DSP World Agriculture Fund (DSPWAF)			
Period	DSP World Agriculture Fund	MSCI ACWI Net Total Return [^]	Nifty 50 (TRI)#
1 year	7.43%	17.02%	11.84%
3 years	2.89%	13.20%	13.29%
5 years	2.93%	11.62%	7.67%
Since Inception	6.75%	15.17%	12.10%
Since Inception (Value*)	₹ 17182.30	32239.75	25777.88
NAV/Index Value (as of January 31, 2020)	₹ 17.18	19,980.66	16,790.45
Date of Allotment	Oct 19, 2011		

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

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

Jay Kothari⁵ is managing the scheme since March 2018.

Gopal Agrawal is managing the scheme since August 2018.

DSP Regular Savings Fund (DSPRSF)			
Period	DSP Regular Savings Fund	CRISIL Hybrid 85+15 - Conservative Index [^]	CRISIL 1 Year T-Bill Index [^]
1 year	9.55%	11.40%	7.25%
3 years	3.52%	7.80%	6.70%
5 years	5.22%	8.41%	7.08%
Since Inception	8.80%	8.53%	6.17%
Since Inception (Value*)	₹ 37439.10	36016.10	25521.03
NAV/Index Value (as of January 31, 2020)	₹ 37.44	4,554.86	5,740.42
Date of Allotment	Jun 11, 2004		

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

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

Rahul Vekaria is managing the scheme since March 2018.

DSP Liquidity Fund (DSPLF)			
Period	DSP Liquidity Fund	CRISIL Liquid Fund Index [^]	CRISIL 91 Day T-Bill Index [^]
Last 7 days till January 31, 2020	5.12%	5.69%	5.04%
Last 15 days till January 31, 2020	5.12%	5.58%	5.05%
Last 1 month till January 31, 2020	5.03%	5.49%	4.77%
1 year	6.30%	6.68%	6.33%
3 years	6.79%	7.01%	6.56%
5 years	7.21%	7.31%	6.91%
Since Inception	7.50%	7.36%	6.44%
Since Inception (Value*)	₹ 27932.67	27416.61	24253.71
NAV/Index Value (as of January 31, 2020)	₹ 2793.27	3,255.64	5,587.40
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 January 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	CRISIL Short Term Bond Fund Index [^]	CRISIL 1 Year T-Bill Index [^]
1 year	9.37%	9.92%	7.25%
3 years	6.83%	7.45%	6.70%
5 years	7.45%	8.13%	7.08%
Since Inception	7.25%	7.29%	6.09%
Since Inception (Value*)	₹ 33794.40	34030.50	27963.85
NAV/Index Value (as of January 31, 2020)	₹ 33.79	3,548.53	5,740.42
Date of Allotment	Sep 09, 2002		

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

FUND MANAGER - Jay Kothari⁵ is managing the scheme since March 2013.

DSP World Gold Fund (DSPWGF)			
Period	DSP World Gold Fund	FTSE Gold Mine [^]	Nifty 50 (TRI)#
1 year	24.15%	32.65%	11.84%
3 years	2.85%	9.94%	13.29%
5 years	6.61%	11.42%	7.67%
Since Inception	3.17%	3.32%	9.45%
Since Inception (Value*)	₹ 14727.10	14981.70	30622.24
NAV/Index Value (as of January 31, 2020)	₹ 14.73	176,381.54	16,790.45
Date of Allotment	Sep 14, 2007		

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

FUND MANAGER - Jay Kothari⁵ is managing the scheme since March 2013.

DSP World Mining Fund (DSPWMF)			
Period	DSP World Mining Fund	Euromony Global Mining Constrained Weights Net Total Return Index [^]	Nifty 50 (TRI)#
1 year	3.67%	10.12%	11.84%
3 years	3.85%	9.26%	13.29%
5 years	5.88%	10.35%	7.67%
Since Inception	-1.46%	2.57%	9.96%
Since Inception (Value*)	₹ 8617.00	12926.19	26069.37
NAV/Index Value (as of January 31, 2020)	₹ 8.62	61,876.32	16,790.45
Date of Allotment	Dec 29, 2009		

TRI - Total Return Index.

[^]Scheme Benchmark-Euromony Global Mining Constrained Weights Net Total Return Index. Since inception returns have been calculated from the date of allotment till 31 January 2020.

FUND MANAGER - Jay Kothari⁵ 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	Russell 1000 (TRI) [^]	Nifty 50 (TRI)#
1 year	17.12%	22.42%	11.84%
3 years	12.71%	16.57%	13.29%
5 years	11.99%	15.35%	7.67%
Since Inception	14.64%	18.18%	13.07%
Since Inception (Value*)	₹ 27849.60	34983.42	25118.41
NAV/Index Value (as of January 31, 2020)	₹ 27.85	742,172.01	16,790.45
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 January 2020.

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

Rahul Vekaria is managing the scheme since March 2018.

DSP Low Duration Fund (DSPLDF)			
Period	DSP Low Duration Fund	NIFTY Low Duration Debt Index [^]	Crisil 91 Day T-Bill Index [^]
1 year	8.53%	8.05%	6.33%
3 years	7.50%	7.43%	6.56%
5 years	NA	NA	NA
Since Inception	7.93%	7.79%	6.88%
Since Inception (Value*)	₹ 14533.40	14438.77	13854.62
NAV/Index Value (as of January 31, 2020)	₹ 14.53	4,017.01	5,587.40
Date of Allotment	Mar 10, 2015		

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

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

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

Rahul Vekaria is managing the scheme since February 2018.

DSP Ultra Short Fund (DSPUSF)			
Period	DSP Ultra Short Fund	CRISIL Ultra Short Term Debt Index [^]	CRISIL 1 Year T-Bill Index [^]
1 year	7.08%	7.74%	7.25%
3 years	6.08%	7.56%	6.70%
5 years	6.70%	7.78%	7.08%
Since Inception	7.26%	8.10%	6.44%
Since Inception (Value*)	₹ 25779.84	28646.96	23237.18
NAV/Index Value (as of January 31, 2020)	₹ 2577.98	5,904.93	5,740.42
Date of Allotment	Jul 31, 2006		

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

⁵ Dedicated Fund Manager for overseas investments

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 February 2018.

DSP Banking & PSU Debt Fund (DSPBPDF)			
Period	DSP Banking & PSU Debt Fund	Nifty Banking & PSU Debt Index [^]	CRISIL 1 Year T-Bill Index [^]
1 year	10.22%	10.00%	7.25%
3 years	7.21%	6.86%	6.70%
5 years	7.97%	7.68%	7.08%
Since Inception	8.69%	8.56%	7.41%
Since Inception (Value*)	₹ 17020.40	16888.06	15784.48
NAV/Index Value (as of January 31, 2020)	₹ 17.02	4,063.25	5,740.42
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 January 2020.

FUND MANAGER - Rahul Vekaria is managing the scheme since February 2018.
Kedar Karnik is managing the scheme since July 2016.

DSP Savings Fund - (DSPSF)			
Period	DSP Savings Fund	CRISIL Money Market Index [^]	CRISIL 1 Year T-Bill Index [^]
Last 7 days till January 31, 2020	4.83%	6.10%	5.01%
Last 15 days till January 31, 2020	4.84%	6.15%	5.59%
Last 1 month till January 31, 2020	4.66%	6.06%	5.55%
1 year	7.67%	7.37%	7.25%
3 years	6.92%	7.38%	6.70%
5 years	6.93%	7.61%	7.08%
Since Inception	6.90%	7.50%	6.56%
Since Inception (Value*)	₹ 38878.80	43563.90	36433.69
NAV/Index Value (as of January 31, 2020)	₹ 38.88	6,951.98	5,740.42
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 January 2020.

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

DSP Bond Fund (DSPBF)			
Period	DSP Bond Fund	CRISIL Medium Term Debt Index	CRISIL 10 Year Gilt Index [#]
1 year	3.31%	11.43%	10.84%
3 years	3.93%	7.48%	5.04%
5 years	5.73%	8.58%	7.33%
Since Inception	8.04%	NA	NA
Since Inception (Value*)	₹ 58188.70	NA	NA
NAV/Index Value (as of January 31, 2020)	₹ 58.19	3,441.11	3,711.86
Date of Allotment	Apr 29, 1997		

Since inception returns have been calculated from the date of allotment till 31 January 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	CRISIL Composite Bond Fund Index [^]	CRISIL 10 Year Gilt Index [^]
1 year	10.76%	11.33%	10.84%
3 years	5.91%	6.92%	5.04%
5 years	7.20%	8.32%	7.33%
Since Inception	7.91%	8.31%	6.63%
Since Inception (Value*)	₹ 23508.38	24493.31	20552.37
NAV/Index Value (as of January 31, 2020)	₹ 2350.84	3,461.64	3,711.86
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 January 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	ICICI Securities Li-Bex [^]	CRISIL 10 Year Gilt Index [^]
1 year	12.91%	12.69%	10.84%
3 years	6.53%	7.52%	5.04%
5 years	7.99%	8.96%	7.33%
Since Inception	9.68%	10.91%	NA
Since Inception (Value*)	₹ 65605.30	82238.75	NA
NAV/Index Value (as of January 31, 2020)	₹ 65.61	15,419.47	3,711.86
Date of Allotment	Sep 30, 1999		

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

⁵ Dedicated Fund Manager for overseas investments

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	CRISIL Short Term Credit Risk Index	CRISIL 1 Year T-Bill Index [^]
1 year	4.50%	10.45%	7.25%
3 years	2.56%	8.12%	6.70%
5 years	5.46%	8.91%	7.08%
Since Inception	6.53%	8.76%	6.06%
Since Inception (Value*)	₹ 28824.40	40740.22	26772.60
NAV/Index Value (as of January 31, 2020)	₹ 28.82	4,660.67	5,740.42
Date of Allotment	May 13, 2003		

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

FUND MANAGER - Laukik Bagwe is managing the scheme since August 2014.
Jay Kothari⁵ 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	Composite Benchmark [^]	Nifty 50 (TRI) [#]
1 year	12.20%	13.78%	11.84%
3 years	6.92%	10.83%	13.29%
5 years	6.16%	10.06%	7.67%
Since Inception	5.72%	9.08%	9.24%
Since Inception (Value*)	₹ 13541.70	16058.91	16187.56
NAV/Index Value (as of January 31, 2020)	₹ 13.54	160.59	16,790.45
Date of Allotment	Aug 21, 2014		

[^]Scheme Benchmark. (Composite Benchmark = (36% S&P 500 Composite; 24% FTSE World (ex-US); 24% ML US Treasury Current 5 Year; 16% Citigroup Non-USD World Government Bond Index); Normalised Values). Since inception returns have been calculated from the date of allotment till 31 January 2020.

FUND MANAGER - Gopal Agrawal is managing the scheme since August 2018.
Saurabh Bhatia is managing the scheme since March 2018.
Jay Kothari⁵ is managing the scheme since March 2018.

DSP Equity Savings Fund (DSPESF)			
Period	DSP Equity Savings Fund	Composite Benchmark [^]	Nifty 50 (TRI) [#]
1 year	10.00%	7.96%	11.84%
3 years	6.16%	8.47%	13.29%
5 years	NA	NA	NA
Since Inception	7.52%	9.13%	13.95%
Since Inception (Value*)	₹ 13217.00	13994.54	16526.59
NAV/Index Value (as of January 31, 2020)	₹ 13.22	139.95	16,790.45
Date of Allotment	Mar 28, 2016		

Scheme has been in existence for more than 3 years but less than 5 years.
[^]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 January 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	CRISIL 10 Year Gilt Index [^]	CRISIL 10 Year Gilt Index [^]
1 year	11.45%	10.84%	10.84%
3 years	6.05%	5.04%	5.04%
5 years	7.82%	7.33%	7.33%
Since Inception	8.92%	8.35%	8.35%
Since Inception (Value*)	₹ 15797.60	15361.37	15361.37
NAV/Index Value (as of January 31, 2020)	₹ 15.80	3,711.86	3,711.86
Date of Allotment	Sep 26, 2014		

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

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

DSP Equal Nifty 50 Fund (DSPENF)			
Period	DSP Equal Nifty 50 Fund	NIFTY 50 Equal Weight Index (TRI) [^]	Nifty 50 (TRI) [#]
1 year	3.99%	4.98%	11.84%
3 years	NA	NA	NA
5 years	NA	NA	NA
Since Inception	-1.32%	-0.36%	8.69%
Since Inception (Value*)	₹ 9701.71	9917.39	12086.00
NAV/Index Value (as of January 31, 2020)	₹ 9.71	19,235.60	16,790.45
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 January 2020.

Comparative Performance of all schemes - Regular Plan

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

DSP Arbitrage Fund (DSPAF)			
Period	DSP Arbitrage Fund	NIFTY 50 Arbitrage Index*	Crisil 1 Year T-Bill Index*
1 year	6.40%	6.62%	7.25%
3 years	NA	NA	NA
5 years	NA	NA	NA
Since Inception	6.19%	5.60%	7.21%
Since Inception (Value*)	₹ 11287.00	11162.38	11508.05
NAV/Index Value (as of January 31, 2020)	₹ 11.29	1,889.59	5,740.42
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 January 2020.

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

Vinit Sambre is managing the scheme since November 2018.

Jay Kothari⁵ is managing the scheme since November 2018.

DSP Healthcare Fund (DSPHF)			
Period	DSP Healthcare Fund	S&P BSE HEALTHCARE (TRI)	Nifty 50 (TRI)*
1 year	16.33%	1.32%	11.84%
3 years	NA	NA	NA
5 years	NA	NA	NA
Since Inception	14.83%	-1.60%	9.75%
Since Inception (Value*)	₹ 11756.00	9813.27	11149.50
NAV/Index Value (as of January 31, 2020)	₹ 11.76	15,588.67	16,790.45
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 January 2020.

⁵ Dedicated Fund Manager for overseas investments

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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.

(g) DSP Nifty 50 Index Fund has not completed 1 year hence performance data of the same is not provided.

(h) DSP Nifty Next 50 Index Fund has not completed 1 year hence performance data of the same is not provided.

(i) DSP Quant Fund has not completed 1 year hence performance data of the same is not provided.

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

Saurabh Bhatia is managing the scheme since August 2018.

DSP Corporate Bond Fund (DSCCBF)			
Period	DSP Corporate Bond Fund	CRISIL Composite Bond Fund Index	Nifty 50 (TRI)*
1 year	11.16%	11.33%	11.84%
3 years	NA	NA	NA
5 years	NA	NA	NA
Since Inception	11.56%	12.23%	4.40%
Since Inception (Value*)	₹ 11644.70	11741.62	10617.96
NAV/Index Value (as of January 31, 2020)	₹ 11.64	3,461.64	16,790.45
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 January 2020.

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

Rahul Vekaria is managing the scheme since January 2019.

DSP Overnight Fund (DSPOF)			
Period	DSP Overnight Fund	CRISIL Overnight Index	Nifty 50 (TRI)*
1 year	5.55%	5.61%	7.25%
3 years	NA	NA	NA
5 years	NA	NA	NA
Since Inception	5.62%	5.67%	7.38%
Since Inception (Value*)	10596.79	10601.66	10783.74
NAV/Index Value (as of January 31, 2020)	1059.68	2,677.89	5,740.42
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 January 2020.

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	Nifty 500 (TRI) [^]	Nifty 50 (TRI) [#]
1 year	24.91%	10.83%	11.84%
3 years	13.95%	11.53%	13.29%
5 years	9.60%	7.86%	7.67%
Since Inception	14.24%	12.03%	11.73%
Since Inception (Value*)	₹ 25689.83	22359.92	21945.95
NAV/Index Value (as of January 31, 2020)	₹ 46.37	14,804.57	16,790.45
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 January 2020.

FUND MANAGER - Gopal Agrawal is managing the scheme since October 2018.

Jay Kothari⁵ is managing the scheme since August 2018.

DSP Top 100 Equity Fund (DSPTEF)			
Period	DSP Top 100 Equity Fund	S&P BSE 100 (TRI) [^]	Nifty 50 (TRI) [#]
1 year	19.71%	10.58%	11.84%
3 years	10.57%	12.47%	13.29%
5 years	6.83%	7.71%	7.67%
Since Inception	10.98%	11.82%	11.73%
Since Inception (Value*)	₹ 20925.16	22073.41	21945.95
NAV/Index Value (as of January 31, 2020)	₹ 235.32	14,477.82	16,790.45
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 January 2020.

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

Resham Jain is managing the scheme since March 2018.

Jay Kothari⁵ is managing the scheme since March 2013.

DSP Small Cap Fund (DSPSCF)			
Period	DSP Small Cap Fund	S&P BSE SmallCap (TRI) [^]	Nifty 50 (TRI) [#]
1 year	12.70%	6.41%	11.84%
3 years	3.63%	5.16%	13.29%
5 years	9.50%	6.22%	7.67%
Since Inception	18.93%	11.16%	11.73%
Since Inception (Value*)	₹ 34160.85	21155.25	21945.95
NAV/Index Value (as of January 31, 2020)	₹ 60.19	17,407.15	16,790.45
Date of Allotment	Jan 01, 2013		

Since inception returns have been calculated from the date of allotment till 31 January 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	CRISIL Hybrid 35+65 - Aggressive Index [^]	Nifty 50 (TRI) [#]
1 year	20.46%	11.38%	11.84%
3 years	11.25%	10.54%	13.29%
5 years	10.39%	8.39%	7.67%
Since Inception	13.47%	11.20%	11.73%
Since Inception (Value*)	₹ 24480.45	21209.91	21945.95
NAV/Index Value (as of January 31, 2020)	₹ 178.60	9,978.68	16,790.45
Date of Allotment	Jan 01, 2013		

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

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

DSP Tax Saver Fund (DSPTSF)			
Period	DSP Tax Saver Fund	Nifty 500 (TRI) [^]	Nifty 50 (TRI) [#]
1 year	18.70%	10.83%	11.84%
3 years	11.99%	11.53%	13.29%
5 years	10.89%	7.86%	7.67%
Since Inception	16.02%	12.03%	11.73%
Since Inception (Value*)	₹ 28660.07	22359.92	21945.95
NAV/Index Value (as of January 31, 2020)	₹ 54.78	14,804.57	16,790.45
Date of Allotment	Jan 01, 2013		

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

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

Jay Kothari⁵ 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	S&P BSE 100 (TRI) [^]	Nifty 50 (TRI) [#]
1 year	14.45%	10.58%	11.84%
3 years	7.24%	12.47%	13.29%
5 years	6.27%	7.71%	7.67%
Since Inception	10.87%	11.82%	11.73%
Since Inception (Value*)	₹ 20771.42	22073.41	21945.95
NAV/Index Value (as of January 31, 2020)	₹ 97.15	14,477.82	16,790.45
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 January 2020.

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

Resham Jain is managing the scheme since March 2018.

Jay Kothari⁵ is managing the scheme since March 2018.

DSP Mid Cap Fund (DSPMCF)			
Period	DSP Mid Cap Fund	Nifty Midcap 100 (TRI) [^]	Nifty 50 (TRI) [#]
1 year	22.23%	7.56%	11.84%
3 years	11.67%	6.46%	13.29%
5 years	11.90%	7.69%	7.67%
Since Inception	17.60%	12.28%	11.73%
Since Inception (Value*)	₹ 31535.56	22716.91	21945.95
NAV/Index Value (as of January 31, 2020)	₹ 64.34	23,315.68	16,790.45
Date of Allotment	Jan 01, 2013		

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

FUND MANAGER - Gopal Agrawal is managing the scheme since October 2018.

Jay Kothari⁵ is managing the scheme since March 2013

DSP Focus Fund (DSPFF)			
Period	DSP Focus Fund	S&P BSE 200 (TRI) [^]	Nifty 50 (TRI) [#]
1 year	23.55%	11.15%	11.84%
3 years	11.59%	12.25%	13.29%
5 years	8.89%	8.09%	7.67%
Since Inception	13.29%	12.24%	11.73%
Since Inception (Value*)	₹ 24201.64	22656.85	21945.95
NAV/Index Value (as of January 31, 2020)	₹ 27.22	6,034.29	16,790.45
Date of Allotment	Jan 01, 2013		

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

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

Jay Kothari⁵ is managing the scheme since March 2013

DSP Equity Opportunities Fund (DSPEOF)			
Period	DSP Equity Opportunities Fund	Nifty Large Midcap 250 (TRI) [^]	Nifty 50 (TRI) [#]
1 year	18.08%	11.22%	11.84%
3 years	11.70%	11.62%	13.29%
5 years	11.21%	9.11%	7.67%
Since Inception	15.49%	13.65%	11.73%
Since Inception (Value*)	₹ 27749.28	24761.26	21945.95
NAV/Index Value (as of January 31, 2020)	₹ 254.08	7,562.88	16,790.45
Date of Allotment	Jan 01, 2013		

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

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

Jay Kothari⁵ is managing the scheme since March 2018.

Gopal Agrawal is managing the scheme since August 2018.

DSP Regular Savings Fund (DSPRSF)			
Period	DSP Regular Savings Fund	CRISIL Hybrid 85+15 - Conservative Index [^]	CRISIL 1 Year T-Bill Index [#]
1 year	11.42%	11.40%	7.25%
3 years	4.84%	7.80%	6.70%
5 years	6.31%	8.41%	7.08%
Since Inception	8.15%	9.26%	7.13%
Since Inception (Value*)	₹ 17422.72	18727.58	16289.73
NAV/Index Value (as of January 31, 2020)	₹ 39.95	4,554.86	5,740.42
Date of Allotment	Jan 02, 2013		

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

⁵ Dedicated Fund Manager for overseas investments

FUND MANAGER - Rohit Singhania is managing the scheme since July 2012.
Jay Kothari⁵ is managing the scheme since March 2013.

DSP Natural Resources and New Energy Fund (DSPNRNEF)			
Period	DSP Natural Resources and New Energy Fund	Composite Benchmark [^]	Nifty 50 (TRI)#
1 year	0.45%	-3.88%	11.84%
3 years	2.65%	1.72%	13.29%
5 years	10.86%	5.27%	7.67%
Since Inception	12.74%	5.15%	11.59%
Since Inception (Value*)	₹ 23374.61	14273.63	21731.81
NAV/Index Value (as of January 31, 2020)	₹ 31.52	146.19	16,790.45
Date of Allotment	Jan 03, 2013		

[^]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 January 2020.

FUND MANAGER - Jay Kothari⁵ is managing the scheme since March 2013.

DSP World Energy Fund (DSPWEF)			
Period	DSP World Energy Fund	Composite Benchmark [^]	Nifty 50 (TRI)#
1 year	1.77%	0.29%	11.84%
3 years	0.39%	3.73%	13.29%
5 years	0.64%	4.79%	7.67%
Since Inception	2.26%	6.14%	11.59%
Since Inception (Value*)	₹ 11716.31	15248.27	21731.81
NAV/Index Value (as of January 31, 2020)	₹ 13.32	231.58	16,790.45
Date of Allotment	Jan 03, 2013		

[^]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 January 2020.

FUND MANAGER - Jay Kothari⁵ is managing the scheme since March 2013.

DSP World Agriculture Fund (DSPWAF)			
Period	DSP World Agriculture Fund	MSCI ACWI Net Total Return [^]	Nifty 50 (TRI)#
1 year	7.77%	17.02%	11.84%
3 years	3.22%	13.20%	13.29%
5 years	3.27%	11.62%	7.67%
Since Inception	5.05%	13.45%	11.63%
Since Inception (Value*)	₹ 14177.26	24438.77	21790.61
NAV/Index Value (as of January 31, 2020)	₹ 17.59	19,980.66	16,790.45
Date of Allotment	Jan 02, 2013		

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

FUND MANAGER - Jay Kothari⁵ 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	Russell 1000 (TRI) [^]	Nifty 50 (TRI)#
1 year	17.87%	22.42%	11.84%
3 years	13.51%	16.57%	13.29%
5 years	12.76%	15.35%	7.67%
Since Inception	15.49%	18.57%	11.59%
Since Inception (Value*)	₹ 27716.50	33405.95	21731.81
NAV/Index Value (as of January 31, 2020)	₹ 29.18	742,172.01	16,790.45
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 January 2020.

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

Rahul Vekaria is managing the scheme since March 2018.

DSP Liquidity Fund (DSPLF)			
Period	DSP Liquidity Fund	CRISIL Liquid Fund Index [^]	CRISIL 91 Day T-Bill Index [^]
Last 7 days till January 31, 2020	5.22%	5.69%	5.04%
Last 15 days till January 31, 2020	5.22%	5.58%	5.05%
Last 1 month till January 31, 2020	5.13%	5.49%	4.77%
1 year	6.40%	6.68%	6.33%
3 years	6.91%	7.01%	6.56%
5 years	7.33%	7.31%	6.91%
Since Inception	7.87%	7.83%	7.42%
Since Inception (Value*)	₹ 17103.32	17065.79	16611.71
NAV/Index Value (as of January 31, 2020)	₹ 2811.18	3,255.64	5,587.40
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 January 2020.

⁵ 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	CRISIL Hybrid 85+15 - Conservative Index [^]	Nifty 50 (TRI) [#]	
1 year	12.28%	11.38%	11.84%	
3 years	9.06%	10.54%	13.29%	
5 years	8.39%	8.39%	7.67%	
Since Inception	9.72%	12.99%	13.52%	
Since Inception (Value*)	₹ 17423.00	20777.05	21359.04	
NAV/Index Value (as of January 31, 2020)	₹ 17.42	9,978.68	16,790.45	
Date of Allotment	Feb 06, 2014			

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

FUND MANAGER - Jay Kothari⁵ is managing the scheme since July 2016

DSP World Gold Fund (DSPWGF)			
Period	DSP World Gold Fund	FTSE Gold Mine [^]	Nifty 50 (TRI) [#]
1 year	24.80%	32.65%	11.84%
3 years	3.36%	9.94%	13.29%
5 years	7.13%	11.42%	7.67%
Since Inception	-2.64%	-0.77%	11.63%
Since Inception (Value*)	₹ 8276.14	9467.35	21790.61
NAV/Index Value (as of January 31, 2020)	₹ 15.21	176,381.54	16,790.45
Date of Allotment	Jan 02, 2013		

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

FUND MANAGER - Jay Kothari⁵ is managing the scheme since March 2013.

DSP World Mining Fund (DSPWMF)			
Period	DSP World Mining Fund	EuroMoney Global Mining Constrained Weights Net Total Return Index [^]	Nifty 50 (TRI) [#]
1 year	4.24%	10.12%	11.84%
3 years	4.44%	9.26%	13.29%
5 years	6.49%	10.35%	7.67%
Since Inception	-2.71%	1.39%	11.59%
Since Inception (Value*)	₹ 8234.13	11026.05	21731.81
NAV/Index Value (as of January 31, 2020)	₹ 8.96	61,876.32	16,790.45
Date of Allotment	Jan 03, 2013		

[^]Scheme Benchmark-EuroMoney Global Mining Constrained Weights Net Total Return Index. Since inception returns have been calculated from the date of allotment till 31 January 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	CRISIL Short Term Bond Fund Index [^]	CRISIL 1 Year T-Bill Index [^]
1 year	10.19%	9.92%	7.25%
3 years	7.65%	7.45%	6.70%
5 years	8.29%	8.13%	7.08%
Since Inception	8.77%	8.52%	7.14%
Since Inception (Value*)	₹ 18140.37	17848.22	16304.12
NAV/Index Value (as of January 31, 2020)	₹ 35.51	3,548.53	5,740.42
Date of Allotment	Jan 01, 2013		

Since inception returns have been calculated from the date of allotment till 31 January 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	CRISIL Short Term Credit Risk Index	CRISIL 1 Year T-Bill Index [^]
1 year	5.42%	10.45%	7.25%
3 years	3.30%	8.12%	6.70%
5 years	6.16%	8.91%	7.08%
Since Inception	7.37%	9.43%	7.14%
Since Inception (Value*)	₹ 16547.38	18937.78	16304.12
NAV/Index Value (as of January 31, 2020)	₹ 30.14	4,660.67	5,740.42
Date of Allotment	Jan 01, 2013		

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

Comparative Performance of all schemes - Direct Plan

FUND MANAGER - Kedar Karnik is managing the scheme since July 2016.
Rahul Vekaria is managing the scheme since February 2018.

DSP Ultra Short Fund (DSPUSF)			
Period	DSP Ultra Short Fund	CRISIL Ultra Short Term Debt Index [^]	CRISIL 1 Year T-Bill Index [^]
1 year	7.90%	7.74%	7.25%
3 years	6.89%	7.56%	6.70%
5 years	7.44%	7.78%	7.08%
Since Inception	8.04%	8.22%	7.14%
Since Inception (Value*)	₹ 17297.33	17502.07	16304.12
NAV/Index Value (as of January 31, 2020)	₹ 2697.38	5,904.93	5,740.42
Date of Allotment	Jan 01, 2013		

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

FUND MANAGER - Kedar Karnik is managing the scheme since July 2016.
Rahul Vekaria is managing the scheme since March 2018.

DSP Low Duration Fund (DSPLDF)			
Period	DSP Low Duration Fund	NIFTY Low Duration Debt Index [^]	CRISIL 1 Year T-Bill Index [^]
1 year	8.88%	8.05%	6.33%
3 years	7.83%	7.43%	6.56%
5 years	NA	NA	NA
Since Inception	8.28%	7.79%	6.88%
Since Inception (Value*)	₹ 14768.00	14438.77	13854.62
NAV/Index Value (as of January 31, 2020)	₹ 14.77	4,017.01	5,587.40
Date of Allotment	Mar 10, 2015		

Scheme has been in existence for more than 3 years but less than 5 years.
Since inception returns have been calculated from the date of allotment till 31 January 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	Nifty Banking & PSU Debt Index [^]	CRISIL 1 Year T-Bill Index [^]
1 year	10.59%	10.00%	7.25%
3 years	7.52%	6.86%	6.70%
5 years	8.32%	7.68%	7.08%
Since Inception	9.04%	8.56%	7.41%
Since Inception (Value*)	₹ 17377.80	16888.06	15784.48
NAV/Index Value (as of January 31, 2020)	₹ 17.38	4,063.25	5,740.42
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 January 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	CRISIL Composite Bond Fund Index [^]	CRISIL 10 Year Gilt Index [^]
1 year	11.45%	11.33%	10.84%
3 years	6.41%	6.92%	5.04%
5 years	7.65%	8.32%	7.33%
Since Inception	8.71%	8.62%	7.20%
Since Inception (Value*)	₹ 18075.29	17969.76	16361.46
NAV/Index Value (as of January 31, 2020)	₹ 2419.01	3,461.64	3,711.86
Date of Allotment	Jan 01, 2013		

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

FUND MANAGER - Gopal Agrawal is managing the scheme since August 2018.
Saurabh Bhatia is managing the scheme since March 2018.
Jay Kothari[§] is managing the scheme since March 2018.

DSP Equity Savings Fund (DSPESF)			
Period	DSP Equity Savings Fund	Composite Benchmark [^]	Nifty 50 (TRI) [^]
1 year	11.69%	7.96%	11.84%
3 years	7.80%	8.47%	13.29%
5 years	NA	NA	NA
Since Inception	9.06%	9.13%	13.95%
Since Inception (Value*)	₹ 13962.00	13994.54	16526.59
NAV/Index Value (as of January 31, 2020)	₹ 13.96	139.95	16,790.45
Date of Allotment	Mar 28, 2016		

Scheme has been in existence for more than 3 years but less than 5 years.
[^]Scheme Benchmark(30% Nifty 500 TRI + 70% CRISIL Liquid Fund Index). The benchmark assumes quarterly rebalancing #Standard Benchmark. *Based on investment of ₹ 10,000 made at inception. Since inception returns have been calculated from the date of allotment till 31 January 2020.

[§] 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	CRISIL Medium Term Debt Index	CRISIL 10 Year Gilt Index [^]
1 year	3.79%	11.43%	10.84%
3 years	4.41%	7.48%	5.04%
5 years	6.30%	8.58%	7.33%
Since Inception	7.34%	9.06%	7.20%
Since Inception (Value*)	₹ 16519.46	18488.04	16361.46
NAV/Index Value (as of January 31, 2020)	₹ 60.61	3,441.11	3,711.86
Date of Allotment	Jan 01, 2013		

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

FUND MANAGER - Rahul Vekaria is managing the scheme since February 2018.
Kedar Karnik is managing the scheme since July 2016.

DSP Savings Fund (DSPSF)			
Period	DSP Savings Fund	CRISIL Money Market Index [^]	CRISIL 1 Year T-Bill Index [^]
Last 7 days till January 31, 2020	5.08%	6.10%	5.01%
Last 15 days till January 31, 2020	5.09%	6.15%	5.59%
Last 1 month till January 31, 2020	4.92%	6.06%	5.55%
1 year	7.94%	7.37%	7.25%
3 years	7.19%	7.38%	6.70%
5 years	7.20%	7.61%	7.08%
Since Inception	7.83%	8.04%	7.14%
Since Inception (Value*)	₹ 17062.19	17292.17	16304.12
NAV/Index Value (as of January 31, 2020)	₹ 39.57	6,951.98	5,740.42
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 January 2020.

FUND MANAGER - Laukik Bagwe is managing the scheme since August 2014.
Jay Kothari[§] 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	Composite Benchmark [^]	Nifty 50 (TRI) [^]
1 year	12.91%	13.78%	11.84%
3 years	7.37%	10.83%	13.29%
5 years	6.58%	10.06%	7.67%
Since Inception	6.16%	9.08%	9.24%
Since Inception (Value*)	₹ 13852.90	16058.91	16187.56
NAV/Index Value (as of January 31, 2020)	₹ 13.85	160.59	16,790.45
Date of Allotment	Aug 21, 2014		

[^]Scheme Benchmark. (Composite Benchmark = (36% S&P 500 Composite; 24% FTSE World (ex-US); 24% ML US Treasury Current 5 Year; 16% Citigroup Non-USD World Government Bond Index). Since inception returns have been calculated from the date of allotment till 31 January 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	ICI Securities Li-Bex [^]	CRISIL 10 Year Gilt Index [^]
1 year	13.56%	12.69%	10.84%
3 years	7.33%	7.52%	5.04%
5 years	8.59%	8.96%	7.33%
Since Inception	8.68%	9.48%	7.20%
Since Inception (Value*)	₹ 18031.32	19000.05	16361.46
NAV/Index Value (as of January 31, 2020)	₹ 67.82	15,419.47	3,711.86
Date of Allotment	Jan 01, 2013		

Since inception returns have been calculated from the date of allotment till 31 January 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	CRISIL 10 Year Gilt Index [^]	CRISIL 10 Year Gilt Index [^]
1 year	11.72%	10.84%	10.84%
3 years	6.31%	5.04%	5.04%
5 years	8.09%	7.33%	7.33%
Since Inception	9.19%	8.35%	8.35%
Since Inception (Value*)	₹ 16006.50	15361.37	15361.37
NAV/Index Value (as of January 31, 2020)	₹ 16.01	3,711.86	3,711.86
Date of Allotment	Sep 26, 2014		

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

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

DSP Equal Nifty 50 Fund (DSPENF)			
Period	DSP Equal Nifty 50 Fund	NIFTY 50 Equal Weight Index (TRI)*	Nifty 50 (TRI) [#]
1 year	4.52%	4.98%	11.84%
3 years	NA	NA	NA
5 years	NA	NA	NA
Since Inception	-0.82%	-0.36%	8.69%
Since Inception (Value*)	₹ 9813.87	9917.39	12086.00
NAV/Index Value (as of January 31, 2020)	₹ 9.82	19,235.60	16,790.45
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 January 2020.

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

DSP Liquid ETF (DSPLETF)			
Period	DSP Liquid ETF	Nifty 1D Rate Index [^]	Crisil 1 Year T-Bill Index [#]
Last 7 days till January 31, 2020	4.39%	4.94%	5.01%
Last 15 days till January 31, 2020	4.39%	4.97%	5.59%
Last 1 month till January 31, 2020	4.25%	4.72%	5.55%
1 year	5.09%	5.61%	7.25%
3 years	NA	NA	NA
5 years	NA	NA	NA
Since Inception	5.61%	5.92%	7.26%
Since Inception (Value*)	₹ 11084.20	11144.24	11411.77
NAV/Index Value (as of January 31, 2020)	₹ 1000.00	1,868.32	5,740.42
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 January 2020.

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

Vinit Sambre is managing the scheme since November 2018.

Jay Kothari[§] is managing the scheme since November 2018.

DSP Healthcare Fund (DSPHF)			
Period	DSP Healthcare Fund	S&P BSE HEALTHCARE (TRI)	Nifty 50 (TRI) [#]
1 year	18.41%	1.32%	11.84%
3 years	NA	NA	NA
5 years	NA	NA	NA
Since Inception	16.89%	-1.60%	9.75%
Since Inception (Value*)	₹ 12003.00	9813.27	11149.50
NAV/Index Value (as of January 31, 2020)	₹ 12.00	15,588.67	16,790.45
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 January 2020.

[§] Dedicated Fund Manager for overseas investments

Note:

- (a) TRI - Total Return Index.
- (b) [^]Scheme Benchmark. [#]Standard Benchmark. *Based on investment of ₹ 10,000 made at inception. All data for Direct plan Growth option; Regular plan Dividend option for DSP Equity Fund. 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.
- (g) DSP Nifty 50 Index Fund has not completed 1 year hence performance data of the same is not provided.
- (h) DSP Nifty Next 50 Index Fund has not completed 1 year hence performance data of the same is not provided.
- (i) DSP Quant Fund has not completed 1 year hence performance data of the same is not provided.

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

Rahul Vekaria is managing the scheme since January 2018.

DSP Arbitrage Fund (DSPAF)			
Period	DSP Arbitrage Fund	NIFTY 50 Arbitrage Index [^]	Crisil 1 Year T-Bill Index [#]
1 year	7.03%	6.62%	7.25%
3 years	NA	NA	NA
5 years	NA	NA	NA
Since Inception	6.84%	5.60%	7.21%
Since Inception (Value*)	₹ 11428.00	11162.38	11508.05
NAV/Index Value (as of January 31, 2020)	₹ 11.43	1,889.59	5,740.42
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 January 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	CRISIL Composite Bond Fund Index	Nifty 50 (TRI) [#]
1 year	11.44%	11.33%	11.84%
3 years	NA	NA	NA
5 years	NA	NA	NA
Since Inception	11.84%	12.23%	4.40%
Since Inception (Value*)	₹ 11685.50	11741.62	10617.96
NAV/Index Value (as of January 31, 2020)	₹ 11.69	3,461.64	16,790.45
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 January 2020.

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

Rahul Vekaria is managing the scheme since January 2019.

DSP Overnight Fund (DSPOF)			
Period	DSP Overnight Fund	CRISIL Overnight Index	Nifty 50 (TRI) [#]
1 year	5.65%	5.61%	7.25%
3 years	NA	NA	NA
5 years	NA	NA	NA
Since Inception	5.73%	5.67%	7.38%
Since Inception (Value*)	10608.04	10601.66	10783.74
NAV/Index Value (as of January 31, 2020)	1060.80	2,677.89	5,740.42
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 January 2020.

SIP Investment Performance of all Equity oriented schemes (as on JANUARY 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)	2,740.00	1,800.00	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	35,121.13	5,671.22	3,379.30	2,349.33	1,685.57	802.37	424.34	134.05
Benchmark ¹ Market Value (Rs'000)	19,477.19	4,564.48	3,004.80	2,155.32	1,555.16	759.92	399.50	126.11
Standard Benchmark ² Market Value (Rs'000)	16,932.69	4,585.68	2,965.82	2,143.56	1,546.76	782.19	414.24	125.47
Scheme Return Yield (%)	18.79	14.03	13.40	12.88	13.71	11.57	10.97	22.31
Benchmark ¹ Return Yield (%)	14.76	11.50	11.61	11.27	11.76	9.38	6.87	9.53
Standard Benchmark ² Return Yield (%)	13.79	11.56	11.41	11.16	11.63	10.54	9.32	8.52

¹Nifty 50 Index; ²Nifty 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 January 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)	2,030.00	1,800.00	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	7,785.43	4,699.97	2,847.00	2,034.72	1,472.41	749.88	408.63	130.41
Benchmark ¹ Market Value (Rs'000)	7,046.49	4,627.22	2,996.53	2,149.33	1,547.77	772.01	406.94	125.21
Standard Benchmark ² Market Value (Rs'000)	6,928.08	4,585.68	2,965.82	2,143.56	1,546.76	782.19	414.24	125.47
Scheme Return Yield (%)	14.33	11.85	10.79	10.18	10.44	8.85	8.40	16.40
Benchmark ¹ Return Yield (%)	13.33	11.66	11.57	11.22	11.65	10.01	8.12	8.12
Standard Benchmark ² Return Yield (%)	13.16	11.56	11.41	11.16	11.63	10.54	9.32	8.52

¹S&P BSE 100; ²Nifty 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 January 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)	1,880.00	1,800.00	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	4,689.11	4,023.48	2,635.18	1,972.07	1,464.73	697.55	374.08	125.55
Benchmark ¹ Market Value (Rs'000)	5,306.83	4,627.22	2,996.53	2,149.33	1,547.77	772.01	406.94	125.21
Standard Benchmark ² Market Value (Rs'000)	5,260.54	4,585.68	2,965.82	2,143.56	1,546.76	782.19	414.24	125.47
Scheme Return Yield (%)	10.81	10.02	9.60	9.59	10.32	5.96	2.51	8.66
Benchmark ¹ Return Yield (%)	12.19	11.66	11.57	11.22	11.65	10.01	8.12	8.12
Standard Benchmark ² Return Yield (%)	12.09	11.56	11.41	11.16	11.63	10.54	9.32	8.52

¹S&P BSE 100; ²Nifty 50 Index; *Inception date : 11-Jun-2004. Since inception returns have been calculated from the date of allotment till 31 January 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)	1,520.00	--	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	4,922.70	--	4,527.01	2,757.79	1,836.87	680.83	362.78	131.48
Benchmark ¹ Market Value (Rs'000)	2,832.81	--	2,680.80	1,948.41	1,475.38	668.73	352.55	128.66
Standard Benchmark ² Market Value (Rs'000)	3,190.05	--	2,965.96	2,143.56	1,546.76	782.19	414.24	125.47
Scheme Return Yield (%)	17.20	--	17.79	15.87	15.78	5.00	0.50	18.14
Benchmark ¹ Return Yield (%)	9.35	--	9.87	9.36	10.49	4.28	(1.35)	13.60
Standard Benchmark ² Return Yield (%)	11.06	--	11.42	11.16	11.63	10.54	9.32	8.52

¹S&P BSE SMALL CAP INDEX; ²Nifty 50 Index; *Inception date : 14-Jun-2007. Since inception returns have been calculated from the date of allotment till 31 January 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)	2,370.00	1,800.00	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	19,655.37	5,491.88	3,476.71	2,417.74	1,717.03	783.34	407.13	131.29
Benchmark ¹ Market Value (Rs'000)	--	--	3,347.03	2,338.09	1,660.63	767.51	397.96	128.10
Standard Benchmark ² Market Value (Rs'000)	11,576.25	4,585.68	2,965.82	2,143.56	1,546.76	782.19	414.24	125.47
Scheme Return Yield (%)	18.50	13.66	13.83	13.42	14.15	10.60	8.15	17.82
Benchmark ¹ Return Yield (%)	--	--	13.25	12.79	13.35	9.78	6.61	12.70
Standard Benchmark ² Return Yield (%)	14.17	11.56	11.41	11.16	11.63	10.54	9.32	8.52

¹Nifty Large Midcap 250 Index; ²Nifty 50 Index; *Inception date : 16-May-2000. Since inception returns have been calculated from the date of allotment till 31 January 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)	1,590.00	--	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	5,154.12	--	4,353.24	2,779.93	1,912.18	798.38	412.82	136.29
Benchmark ¹ Market Value (Rs'000)	3,692.27	--	3,149.87	2,164.01	1,549.49	700.23	367.75	128.36
Standard Benchmark ² Market Value (Rs'000)	3,438.80	--	2,965.82	2,143.56	1,546.76	782.19	414.24	125.47
Scheme Return Yield (%)	16.40	--	17.20	16.02	16.74	11.36	9.09	26.00
Benchmark ¹ Return Yield (%)	11.92	--	12.33	11.34	11.68	6.11	1.39	13.11
Standard Benchmark ² Return Yield (%)	10.96	--	11.41	11.16	11.63	10.54	9.32	8.52

¹Nifty Midcap 100 Index; ²Nifty 50 Index; *Inception date : 14-Nov-2006. Since inception returns have been calculated from the date of allotment till 31 January 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)	1,570.00	--	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	4,230.23	--	3,660.48	2,516.06	1,749.20	784.90	409.63	129.37
Benchmark ¹ Market Value (Rs'000)	3,399.84	--	3,004.80	2,155.32	1,555.16	759.92	399.50	126.11
Standard Benchmark ² Market Value (Rs'000)	3,366.50	--	2,965.82	2,143.56	1,546.76	782.19	414.24	125.47
Scheme Return Yield (%)	14.12	--	14.60	14.17	14.60	10.68	8.56	14.74
Benchmark ¹ Return Yield (%)	11.12	--	11.61	11.27	11.76	9.38	6.87	9.53
Standard Benchmark ² Return Yield (%)	10.99	--	11.41	11.16	11.63	10.54	9.32	8.52

¹Nifty 500 Index; ²Nifty 50 Index; *Inception date : 18-Jan-2007. Since inception returns have been calculated from the date of allotment till 31 January 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)	2,490.00	1,800.00	1,440.00	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	15,162.89	5,032.85	3,151.45	2,247.34	1,614.34	777.48	416.64	131.82
Benchmark ¹ Market Value (Rs'000)	--	4,323.61	2,868.92	2,094.02	1,509.93	763.77	408.15	126.25
Standard Benchmark ² Market Value (Rs'000)	12,980.98	4,585.68	2,965.82	2,143.56	1,546.76	782.19	414.24	125.47
Scheme Return Yield (%)	15.16	12.65	12.34	12.05	12.66	10.30	9.72	18.68
Benchmark ¹ Return Yield (%)	--	10.87	10.91	10.72	11.05	9.58	8.32	9.76
Standard Benchmark ² Return Yield (%)	13.96	11.56	11.41	11.16	11.63	10.54	9.32	8.52

¹CRISIL Hybrid 35+65 - Aggressive Index; ²Nifty 50 Index; *Inception date : 27-May-1999. Since inception returns have been calculated from the date of allotment till 31 January 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)	1,420.00	--	--	1,200.00	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	2,782.27	--	--	2,041.56	1,523.67	704.47	334.33	115.15
Benchmark ¹ Market Value (Rs'000)	1,945.69	--	--	1,517.18	1,164.03	663.73	340.02	114.59
Standard Benchmark ² Market Value (Rs'000)	2,907.80	--	--	2,143.37	1,546.59	782.51	414.02	125.34
Scheme Return Yield (%)	10.81	--	--	10.25	11.27	6.35	(4.74)	(7.40)
Benchmark ¹ Return Yield (%)	5.17	--	--	4.59	4.74	3.99	(3.67)	(8.23)
Standard Benchmark ² Return Yield(%)	11.50	--	--	11.16	11.63	10.56	9.29	8.34

¹Composite 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; ²Nifty 50 Index; *Inception date : 25-Apr-2008. Since inception returns have been calculated from the date of allotment till 31 January 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)	470.00	--	--	--	--	--	360.00	120.00
Scheme Market Value (Rs'000)	526.91	--	--	--	--	--	389.29	125.48
Benchmark ¹ Market Value (Rs'000)	546.63	--	--	--	--	--	400.21	124.67
Standard Benchmark ² Market Value (Rs'000)	581.37	--	--	--	--	--	414.24	125.47
Scheme Return Yield (%)	5.78	--	--	--	--	--	5.14	8.55
Benchmark ¹ Return Yield (%)	7.67	--	--	--	--	--	6.99	7.27
Standard Benchmark ² Return Yield(%)	10.85	--	--	--	--	--	9.32	8.52

³30% Nifty 500 + 70% CRISIL Liquid Fund Index; ²Nifty 50 Index; *Inception date : 28-Mar-2016. Since inception returns have been calculated from the date of allotment till 31 January 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)	1,160.00	--	--	--	960.00	600.00	360.00	120.00
Scheme Market Value (Rs'000)	2,124.72	--	--	--	1,624.75	769.52	417.61	133.22
Benchmark ¹ Market Value (Rs'000)	2,078.45	--	--	--	1,572.98	771.30	405.49	126.01
Standard Benchmark ² Market Value (Rs'000)	2,036.95	--	--	--	1,546.76	782.19	414.24	125.47
Scheme Return Yield (%)	12.06	--	--	--	12.82	9.88	9.87	20.96
Benchmark ¹ Return Yield (%)	11.63	--	--	--	12.04	9.98	7.88	9.38
Standard Benchmark ² Return Yield(%)	11.24	--	--	--	11.63	10.54	9.32	8.52

¹S&P BSE 200; ²Nifty 50 Index; *Inception date : 10-Jun-2010. Since inception returns have been calculated from the date of allotment till 31 January 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)	150.00	--	--	--	--	--	--	120.00
Scheme Market Value (Rs'000)	173.11	--	--	--	--	--	--	138.05
Benchmark ¹ Market Value (Rs'000)	155.38	--	--	--	--	--	--	125.56
Standard Benchmark ² Market Value (Rs'000)	158.87	--	--	--	--	--	--	125.47
Scheme Return Yield (%)	23.69	--	--	--	--	--	--	28.91
Benchmark ¹ Return Yield (%)	5.45	--	--	--	--	--	--	8.67
Standard Benchmark ² Return Yield(%)	9.01	--	--	--	--	--	--	8.52

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

DSPBEF 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 DSPBEF 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 39-48.

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-Jan-20	0.051989	0.048142	10	10.8261
27-Dec-19	0.051579	0.047763	10	10.7409
28-Nov-19	0.052008	0.04816	10	10.8302
Quarterly Dividend (during the last 3 quarters)				
27-Dec-19	0.169245	0.156721	10	11.7781
27-Sep-19	0.16647	0.154152	10	11.7912
28-Jun-19	0.171881	0.159163	10	11.9367
DSP Regular Savings Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	0.051989	0.048142	10	12.1130
27-Dec-19	0.051579	0.047763	10	11.9924
28-Nov-19	0.052008	0.04816	10	12.0682
Quarterly Dividend (during the last 3 quarters)				
27-Dec-19	0.169245	0.156721	10	12.7239
27-Sep-19	0.16647	0.154152	10	12.6697
28-Jun-19	0.171881	0.159163	10	12.7588
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-Jan-20	0.029893	0.027681	10	10.7775
27-Dec-19	0.027012	0.025013	10	10.7888
28-Nov-19	0.055249	0.051161	10	10.8302
Dividend Option (during the last 3 years)				
27-Sep-19	0.73869	0.684031	10	12.9698
28-Mar-19	0.525691	0.486793	10	12.7259
28-Sep-18	0.001008	0.000934	10	11.8829
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)				
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	0.034143	0.031617	10	10.8234
27-Dec-19	0.03119	0.028882	10	10.8340
28-Nov-19	0.058778	0.054429	10	10.8744
Dividend Option (during the last 3 years)				
27-Sep-19	0.766855	0.710112	10	13.0948
28-Mar-19	0.565093	0.523279	10	12.8654
28-Sep-18	0.070808	0.065568	10	12.0610
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-Jan-20	1.867795	1.729588	1000	1064.0043
27-Dec-19	3.941026	3.649411	1000	1067.4863
28-Nov-19	5.790308	5.361856	1000	1070.0817
Dividend Option (during the last 3 years)				
28-Mar-19	59.538935	55.13337	1000	1265.4688
28-Mar-18	20.305229	18.80275	1000	1200.4235
27-Mar-17	79.601837	73.749501	1000	1273.7900
DSP Strategic Bond Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	2.300853	2.130602	1000	1070.8883
27-Dec-19	4.372643	4.049090	1000	1074.3115
28-Nov-19	6.213642	5.753865	1000	1076.8752
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-Jan-20	0.066414	0.061499	10	10.4560
27-Dec-19	0.005330	0.004936	10	10.3699
28-Nov-19	0.075634	0.070037	10	10.4652
Quarterly Dividend (during the last 3 quarters)				
27-Dec-19	0.159191	0.147412	10	10.5568
27-Sep-19	0.239507	0.221785	10	10.6359
28-Jun-19	0.146513	0.135672	10	10.5327
DSP Corporate Bond Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	0.068070	0.063034	10	10.4682
27-Dec-19	0.006843	0.006337	10	10.3817
28-Nov-19	0.077219	0.071505	10	10.4769
Quarterly Dividend (during the last 3 quarters)				
27-Sep-19	0.243973	0.22592	10	10.6522
28-Jun-19	0.150979	0.139808	10	10.5484
28-Mar-19	0.218330	0.202174	10	10.6350

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-Jan-20	0.028381	0.026281	10	10.7638
27-Dec-19	0.028165	0.026081	10	10.7594
28-Nov-19	0.039258	0.036353	10	10.7716
Dividend Option (during the last 3 years)				
27-Sep-19	0.333797	0.309098	10	12.2880
28-Mar-19	0.323641	0.299693	10	12.2389
28-Sep-18	0.239363	0.221651	10	12.0928
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)				
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	0.030037	0.027815	10	10.7916
27-Dec-19	0.029749	0.027548	10	10.7869
28-Nov-19	0.040986	0.037954	10	10.7993
Dividend Option (during the last 3 years)				
27-Sep-19	0.34489	0.31937	10	12.3273
28-Mar-19	0.334662	0.309898	10	12.2773
28-Sep-18	0.249808	0.231323	10	12.1293
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)				
28-Aug-18	0.044300	0.041022	10	10.6014
27-Jul-18	0.055321	0.051227	10	10.6117
28-Jun-18	0.011525	0.010672	10	10.5469
Dividend Option (during the last 3 years)				
28-Mar-18	0.48384	0.448039	10	11.893
27-Mar-17	0.757078	0.701418	10	12.2068
28-Mar-16	0.729271	0.675655	10	12.1035
Quarterly Dividend (during the last 3 quarters)				
28-Jun-18	0.010012	0.009272	10	10.6162
28-Mar-18	0.089104	0.082511	10	10.7045
28-Dec-17	0.050992	0.047423	10	10.5882
DSP Credit Risk Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	0.015631	0.014474	10	10.5875
28-Aug-18	0.047901	0.044357	10	10.6303
27-Jul-18	0.058922	0.054562	10	10.6401
Dividend Option (during the last 3 years)				
28-Mar-18	0.535631	0.495998	10	11.9938
27-Mar-17	0.813993	0.754148	10	12.3121
28-Mar-16	0.775496	0.718481	10	12.1902
Quarterly Dividend (during the last 3 quarters)				
27-Dec-19	0.047901	0.044357	10	10.7347
28-Jun-18	0.020025	0.018543	10	10.6728
28-Mar-18	0.099765	0.092383	10	10.7597
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)				
27-Sep-19	0.062658	0.062658	10	10.6150
28-Aug-19	0.060863	0.060863	10	10.3110
26-Jul-19	0.061214	0.061214	10	10.3700
DSP Dynamic Asset Allocation Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
27-Sep-19	0.062658	0.062658	10	11.2500
28-Aug-19	0.060863	0.060863	10	10.9100
26-Jul-19	0.061214	0.061214	10	10.9520
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)				
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)				
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-May-19	0.102934	0.095317	10	11.1857
28-Mar-19	0.123679	0.114528	10	11.1953
28-Feb-19	0.029389	0.027214	10	11.0538
Dividend Option (during the last 3 years)				
28-Mar-19	0.282726	0.261806	10	11.1881
28-Mar-18	0.47534	0.440168	10	11.3845
27-Mar-17	0.752311	0.697001	10	11.7018
Quarterly Dividend (during the last 3 quarters)				
27-Mar-15	0.667505	0.619020	10	11.4642
DSP Bond Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	0.013038	0.012073	10	11.1569
28-May-19	0.109993	0.101854	10	11.2906
28-Mar-19	0.127569	0.118130	10	11.2955
Dividend Option (during the last 3 years)				
28-Mar-19	0.318094	0.294557	10	11.3303
28-Mar-18	0.515174	0.477054	10	11.5301
27-Mar-17	0.812259	0.752542	10	11.8731
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-Jan-20	0.058562	0.054229	10	10.2413
28-Nov-19	0.084422	0.081715	10	10.2772
25-Oct-19	0.094866	0.087847	10	10.2917
Dividend Option (during the last 3 years)				
28-Mar-19	0.549678	0.509004	10	10.9537
28-Mar-18	0.465400	0.430963	10	10.8495
27-Mar-17	0.663473	0.614694	10	11.1284
Quarterly Dividend (during the last 3 quarters)				
27-Dec-19	0.13836	0.129333	10	10.3700
27-Sep-19	0.20983	0.194304	10	10.4188
28-Jun-19	0.17050	0.157884	10	10.3824
DSP Banking & PSU Debt Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	0.062236	0.057631	10	10.2464
28-Nov-19	0.086511	0.080109	10	10.2801
25-Oct-19	0.097748	0.090515	10	10.2957
Dividend Option (during the last 3 years)				
28-Mar-19	0.573664	0.531216	10	10.9879
28-Mar-18	0.485137	0.449239	10	10.8776
27-Mar-17	0.692652	0.641728	10	11.1695
Quarterly Dividend (during the last 3 quarters)				
27-Dec-19	0.139310	0.129002	10	10.3784
27-Sep-19	0.217105	0.20104	10	10.4295
28-Jun-19	0.177775	0.164621	10	10.3933
DSP Equity Savings Fund - (Regular Plan)				
Monthly Dividend Option (during the last 3 months)				
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)	
28-Jan-20	0.055	10	11.0630	
27-Dec-19	0.055	10	11.0130	
28-Nov-19	0.055	10	11.1120	
Dividend				
28-Mar-19	0.501	10	11.1650	
28-Mar-18	0.700	10	11.5860	
Quarterly Dividend Option				
27-Dec-19	0.166	10	11.0750	
28-Jun-19	0.164	10	10.9530	
28-Mar-19	0.164	10	10.9710	
DSP Equity Savings Fund - (Direct Plan)				
Monthly Dividend Option				
Record Date	Dividend per Unit (₹)			

Dividend History

DSP Ultra Short Fund (Regular Plan)				
Record Date	Dividend per Unit (₹)			NAV (₹)
	Individuals/HUF	Others	Face Value	
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	3.374781	3.125065	1000	1057.2815
27-Dec-19	2.293217	2.123531	1000	1055.4147
28-Nov-19	3.928924	3.638205	1000	1057.4904
Dividend Option (during the last 3 years)				
27-Dec-19	10.622877	9.836840	1000	1091.2394
27-Sep-19	13.877796	12.850913	1000	1093.9408
28-Jun-19	12.378806	11.46284	1000	1090.8256
DSP Ultra Short Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	3.846519	3.561897	1000	1062.1524
27-Dec-19	2.747236	2.543955	1000	1060.1933
28-Nov-19	4.421841	4.094648	1000	1062.3001
Dividend Option (during the last 3 years)				
27-Dec-19	12.000565	11.112587	1000	1099.8671
27-Sep-19	15.273203	14.143068	1000	1102.3275
28-Jun-19	13.811814	12.789813	1000	1099.0051

DSP Short Term Fund (Regular Plan)				
Record Date	Dividend per Unit (₹)			NAV (₹)
	Individuals/HUF	Others	Face Value	
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	0.061804	0.05723	10	11.4797
28-Nov-19	0.077795	0.072038	10	11.4996
25-Oct-19	0.082261	0.076174	10	11.4979
Dividend Option (during the last 3 years)				
28-Mar-19	0.501416	0.464314	10	12.2324
28-Mar-18	0.474836	0.439701	10	12.1416
27-Mar-17	0.633426	0.586857	10	12.3157
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-Jan-20	0.069727	0.064568	10	11.5563
27-Dec-19	0.000864	0.000800	10	11.4584
28-Nov-19	0.083269	0.077108	10	11.5702
Dividend Option (during the last 3 years)				
28-Mar-19	0.562644	0.521011	10	12.2599
28-Mar-18	0.533470	0.493996	10	12.1617
27-Mar-17	0.913449	0.846292	10	12.6391
Quarterly Dividend (during the last 3 quarters)				
27-Mar-15	0.377885	0.350437	10	11.7032

DSP 10Y G-Sec Fund (Regular Plan)				
Record Date	Dividend per Unit (₹)			NAV (₹)
	Individuals/HUF	Others	Face Value	
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	0.047757	0.044224	10	10.6317
27-Dec-19	0.026076	0.024146	10	10.5173
28-Nov-19	0.038681	0.035819	10	10.6339
Dividend Option (during the last 3 years)				
28-Mar-19	0.556593	0.515408	10	11.1347
28-Mar-18	0.221787	0.205376	10	10.7422
27-Mar-17	0.844617	0.782520	10	11.6318
Quarterly Dividend (during the last 3 quarters)				
27-Dec-19	0.008500	0.007871	10	10.6042
27-Sep-19	0.252113	0.233458	10	10.8003
28-Jun-19	0.305128	0.282551	10	10.9225
DSP 10Y G-Sec Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	0.048910	0.045291	10	10.5421
27-Dec-19	0.027300	0.02528	10	10.5173
28-Nov-19	0.044660	0.041355	10	10.5505
Dividend Option (during the last 3 years)				
28-Mar-19	0.576978	0.534285	10	11.1636
28-Mar-18	0.240011	0.222252	10	10.7683
27-Mar-17	0.865418	0.801792	10	11.6615
Quarterly Dividend (during the last 3 quarters)				
27-Dec-19	0.012534	0.011606	10	10.6042
27-Sep-19	0.254922	0.236059	10	10.7455
28-Jun-19	0.30376	0.281283	10	10.8609

DSP Equity & Bond Fund (Regular Plan)			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
28-Jan-20	0.210	10	22.9690
27-Dec-19	0.210	10	22.7210
28-Nov-19	0.210	10	22.7680
DSP Equity & Bond Fund (Direct Plan)			
28-Jan-20	0.210	10	41.1760
27-Dec-19	0.210	10	40.5120
28-Nov-19	0.210	10	40.3790

DSP Equity Fund (Regular Plan)			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
11-Apr-19	5.00	10	49.1910
08-Mar-18	16.00	10	62.6390
10-Mar-17	5.30	10	58.3630
DSP Equity Fund (Direct Plan)			
11-Apr-19	6.70	10	66.4920
08-Mar-18	16.00	10	78.5140
10-Mar-17	6.60	10	72.6070

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 (₹)			NAV (₹)
	Individuals/HUF	Others	Face Value	
Monthly Dividend Option (during the last 3 months)				
14-Jan-20	0.022135	0.022135	10	10.4870
13-Nov-19	0.035416	0.035416	10	10.4810
15-Oct-19	0.035416	0.035416	10	10.4660
Dividend Option (during the last 3 years)				
28-Mar-19	0.100000	0.100000	10	10.659
19-Mar-18	0.027000	0.027000	10	10.090
DSP Arbitrage Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
14-Jan-20	0.022135	0.022135	10	10.6030
13-Nov-19	0.035416	0.035416	10	10.5850
15-Oct-19	0.035416	0.035416	10	10.5650
Dividend Option (during the last 3 years)				
28-Mar-19	0.162000	0.162000	10	10.734
19-Mar-18	0.030000	0.030000	10	10.099

DSP Tax Saver Fund (Regular Plan)			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
08-Nov-19	0.40	10	15.2590
9-Aug-19	0.40	10	14.4810
10-May-19	0.40	10	14.8740

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 (₹)
07-Feb-19	1.60	10	15.5850
08-Feb-18	2.20	10	21.3090
23-Feb-17	1.70	10	18.7320
DSP India T.I.G.E.R. Fund - Direct Plan			
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 (₹)
22-Mar-19	2.30	10	22.6080
22-Mar-18	2.60	10	25.4400
24-Mar-17	2.20	10	24.5990

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)			
Record Date	Dividend per Unit (₹)	Face Value	NAV (₹)
07-Mar-19	0.85	10	17.6070
08-Mar-18	2.30	10	21.8350
03-Mar-17	1.80	10	20.3960

DSP World Gold Fund (Regular Plan)				
Record Date	Dividend per Unit (₹)			NAV (₹)
	Individuals/HUF	Others	Face Value	
Regular Plan (during the last 3 months)				
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 (₹)			NAV (₹)
	Individuals/HUF	Others	Face Value	
Regular Plan (during the last 3 months)				
20-Mar-15	0.871037	0.807769	10	12.1164
DSP World Energy Fund (Direct Plan)				
20-Mar-15	0.943623	0.875083	10	12.8706

DSP World Agriculture Fund (Regular Plan)				
Record Date	Dividend per Unit (₹)			NAV (₹)
	Individuals/HUF	Others	Face Value	
Regular Plan (during the last 3 months)				
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 (₹)			NAV (₹)
	Individuals/HUF	Others	Face Value	
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	0.044300	0.041022	10	10.4619
27-Dec-19	0.019305	0.017876	10	10.4234
28-Nov-19	0.049342	0.045691	10	10.4631
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)				
27-Dec-19	0.123967	0.114794	10	10.4769
27-Sep-19	0.319751	0.296091	10	10.7291
28-Mar-19	0.140751	0.130336	10	10.4633
DSP Low Duration Fund (Direct Plan)				
Monthly Dividend Option (during the last 3 months)				
28-Jan-20	0.051215	0.047425	10	11.5787
27-Dec-19	0.02341	0.021678	10	11.5356
28-Nov-19	0.056833	0.052628	10	11.5797
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)				
27-Dec-19	0.129442	0.119864	10	10.4983
27-Sep-19	0.33178	0.30723	10	10.7584
28-Mar-19	0.146081	0.135272	10	10.4824

DSP US Flexible Equity Fund (Regular Plan)				
Record Date	Dividend per Unit (₹)			NAV (₹)
	Individuals/HUF	Others	Face Value	
Regular Plan (during the last 3 months)				
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 (₹)			NAV (₹)
	Individuals/HUF	Others	Face Value	
Regular Plan (during the last 3 months)				
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.

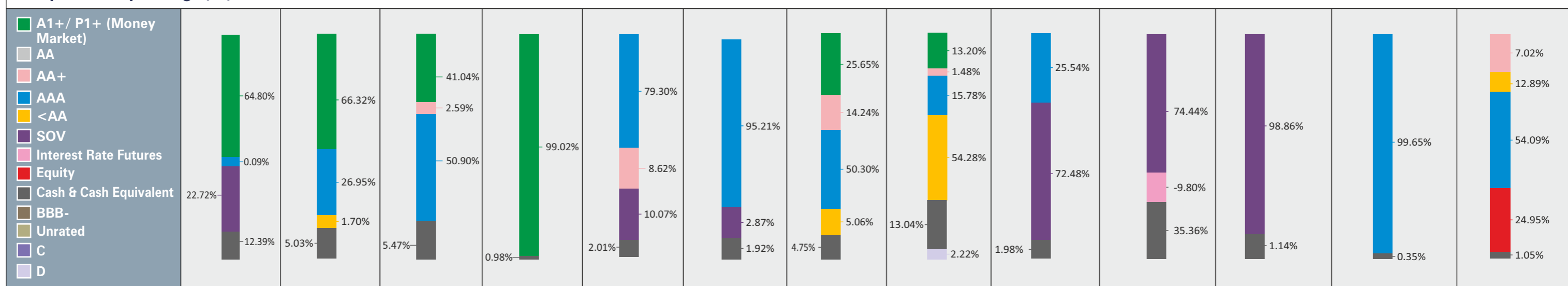
For complete list of dividends, visit www.dspim.com.

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																																																																																																								
Fund Category	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																																																																																																								
Investment Horizon (Minimum)	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 +																																																																																																								
Performance (CAGR Returns in %) wk - week m - month SI - Since Inception	<table border="1"> <tr><td>1 wk</td><td>1 m</td></tr> <tr><td>5.12</td><td>5.03</td></tr> <tr><td>3 m</td><td>1 yr</td></tr> <tr><td>5.00</td><td>6.30</td></tr> </table>	1 wk	1 m	5.12	5.03	3 m	1 yr	5.00	6.30	<table border="1"> <tr><td>1 m</td><td>3 m</td></tr> <tr><td>5.53</td><td>5.04</td></tr> <tr><td>6 m</td><td>1 yr</td></tr> <tr><td>6.21</td><td>7.08</td></tr> </table>	1 m	3 m	5.53	5.04	6 m	1 yr	6.21	7.08	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>8.53</td><td>7.50</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>NA</td><td>7.93</td></tr> </table>	1 yr	3 yr	8.53	7.50	5 yr	SI	NA	7.93	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>7.67</td><td>6.92</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>6.93</td><td>6.90</td></tr> </table>	1 yr	3 yr	7.67	6.92	5 yr	SI	6.93	6.90	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>9.37</td><td>6.83</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>7.45</td><td>7.25</td></tr> </table>	1 yr	3 yr	9.37	6.83	5 yr	SI	7.45	7.25	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>10.22</td><td>7.21</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>7.97</td><td>8.69</td></tr> </table>	1 yr	3 yr	10.22	7.21	5 yr	SI	7.97	8.69	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>3.31</td><td>3.93</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>5.73</td><td>8.04</td></tr> </table>	1 yr	3 yr	3.31	3.93	5 yr	SI	5.73	8.04	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>4.50</td><td>2.56</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>5.46</td><td>6.53</td></tr> </table>	1 yr	3 yr	4.50	2.56	5 yr	SI	5.46	6.53	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>10.76</td><td>5.91</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>7.20</td><td>7.91</td></tr> </table>	1 yr	3 yr	10.76	5.91	5 yr	SI	7.20	7.91	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>12.91</td><td>6.53</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>7.99</td><td>9.68</td></tr> </table>	1 yr	3 yr	12.91	6.53	5 yr	SI	7.99	9.68	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>11.45</td><td>6.05</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>7.82</td><td>8.92</td></tr> </table>	1 yr	3 yr	11.45	6.05	5 yr	SI	7.82	8.92	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>11.16</td><td>NA</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>NA</td><td>11.56</td></tr> </table>	1 yr	3 yr	11.16	NA	5 yr	SI	NA	11.56	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>9.55</td><td>3.52</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>5.22</td><td>8.80</td></tr> </table>	1 yr	3 yr	9.55	3.52	5 yr	SI	5.22	8.80
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AUM as on 31 January 2020 (₹ in Cr)	14,692	2,461	3,135	1,084	3,104	2,420	252	1,318	886	504	44	1,069	238																																																																																																								

Quantitative Measures

Modified Duration	0.09 years	0.37 years	0.80 years	0.11 years	2.43 years	2.48 years	3.43 years	1.15 years	6.80 years	5.46 years	6.74 years	1.97 years	2.14 years
Yield To Maturity	5.33%	5.84%	6.11%	5.24%	6.81%	6.66%	7.18%	8.36%	6.96%	6.39%	6.86%	6.69%	7.62%

Composition by Ratings (%)



Other Details

Exit Load	<table border="1"> <tr><th>Day of redemption/switch from the date of applicable NAV</th><th>Exit load as a % of redemption/switch proceeds</th></tr> <tr><td>Day 1</td><td>0.0070%</td></tr> <tr><td>Day 2</td><td>0.0065%</td></tr> <tr><td>Day 3</td><td>0.0060%</td></tr> <tr><td>Day 4</td><td>0.0055%</td></tr> <tr><td>Day 5</td><td>0.0050%</td></tr> <tr><td>Day 6</td><td>0.0045%</td></tr> <tr><td>Day 7 onwards</td><td>0.0000%</td></tr> </table>	Day of redemption/switch from the date of applicable NAV	Exit load as a % of redemption/switch proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	0.0000%	Nil	0.25% for redemption within 180 day	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																					
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Day 6	0.0045%																					
Day 7 onwards	0.0000%																					

Applicable for all DSP Debt Funds

Plan Options	<ul style="list-style-type: none"> Regular Plan Direct Plan • Growth • Dividend • Reinvest Dividend • Payout Dividend 	Minimum Investment	₹ 500	Min. Additional Investment	₹ 500	Facility Available (SIP SWP)	<ul style="list-style-type: none"> SIP - available for all debt schemes SWP - available for all Debt Schemes
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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
Fund Category	Multi Cap	Large Cap	Large And Mid Cap	Sectoral/Thematic	Mid Cap	ELSS	Small cap	Focused	Aggressive Hybrid	Conservative Hybrid	Sectoral/Thematic
Since Inception	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
Tenure	22 Yr 9 Mn	16 Yr 10 Mn	19 Yr 8 Mn	15 Yr 7 Mn	13 Yr 2 Mn	12 Yr 12 Mn	12 Yr 7 Mn	9 Yr 7 Mn	20 Yr 8 Mn	3 Yr 10 Mn	11 Yr 9 Mn
Rolling Return	10 yr 9.5 5 yr 2.9 3 yr -26.9 1 yr -54.0	10 yr 7.7 5 yr 2.6 3 yr -1.7 1 yr -47.2	10 yr 9.5 5 yr -0.2 3 yr -7.9 1 yr -57.1	10 yr 5.3 5 yr -5.7 3 yr -13.4 1 yr -60.8	10 yr 13.3 5 yr 4.2 3 yr -7.6 1 yr -60.4	10 yr 9.4 5 yr -0.5 3 yr -3.3 1 yr -59.0	10 yr 15.6 5 yr 1.3 3 yr -7.3 1 yr -68.5	10 yr -- 5 yr 7.1 3 yr -5.9 1 yr -22.5	10 yr 9.7 5 yr 4.2 3 yr -11.9 1 yr -39.9	10 yr -- 5 yr -- 3 yr 4.0 1 yr -3.3	10 yr 9.1 5 yr -0.2 3 yr -11.4 1 yr -23.9
Minimum	33.4	27.6	31.1	19.8	25.0	21.0	29.4	--	23.5	--	18.1
Maximum	64.5	50.9	62.0	31.6	30.5	24.6	35.5	22.1	42.5	--	27.9
Average	20.6	15.0	19.0	11.5	17.6	15.0	22.1	13.8	17.3	--	13.0
% times negative returns	--	--	--	--	--	--	--	--	--	--	--
% of times returns are in excess of 7%	93.4	94.0	90.6	73.4	95.4	87.3	94.9	100.0	96.9	--	76.8

Performance											
Growth of Rs. 1 L invested at inception	55.99 L	22.49 L	8.95 L	9.35 L	6.10 L	5.19 L	5.75 L	2.58 L	16.94 L	1.32 L	3.01 L
SIP Returns (In %) *SI - Since inception	3 yr 10.97 5 yr 11.57 10 yr 12.88 SI* 18.79	3 yr 8.40 5 yr 8.85 10 yr 10.18 SI* 14.33	3 yr 8.15 5 yr 10.60 10 yr 13.42 SI* 18.50	3 yr 2.51 5 yr 5.96 10 yr 9.59 SI* 10.81	3 yr 9.09 5 yr 11.36 10 yr 16.02 SI* 16.40	3 yr 8.56 5 yr 10.68 10 yr 14.17 SI* 14.12	3 yr 0.50 5 yr 5.00 10 yr 15.87 SI* 17.20	3 yr 9.87 5 yr 9.88 10 yr NA SI* 12.06	3 yr 9.72 5 yr 10.30 10 yr 12.05 SI* 15.16	3 yr 5.14 5 yr NA 10 yr NA SI* 5.78	3 yr (4.74) 5 yr 6.35 10 yr 10.25 SI* 10.81
Outperformed Benchmark TRI (%) (calendar year)	NIFTY 500 TRI 50* <small>*Regular plan - growth is considered for DSP Equity Fund</small>	S&P BSE 100 TRI 38	Nifty LargeMidcap 250 TRI 79	S&P BSE 100 TRI 46	Nifty Midcap 100 TRI 77	NIFTY 500 TRI 58	S&P BSE Smallcap TRI 75	S&P BSE 200 TRI 56	CRISIL Hybrid 35+65 - Aggressive Index 82	70% CRISIL Liquid Fund Index + 30% Nifty 500 TRI 67	35% S&P BSE Oil & Gas Index TRI + 30% S&P BSE Metal Index TRI + 35% MSCI World Energy 10/40 Net Total Return* 45 <small>*The benchmark assumes quarterly rebalancing</small>

Fund Details as on 31 January 2020											
AUM as on 31 January 2020 (₹ in Cr)	3,502	2,684	5,663	1,052	7,626	6,381	5,264	2,089	6,497	800	324

Portfolio Composition(%)											
Market Cap Allocation											
Exit Load	Upto 12 months- 1%					Nil	Upto 12 months- 1%			Upto 12 months- 1% <small>Upto 12 months: 1% On or after 12 months: Nil Within Limit*: Nil</small>	
Sharpe (%)	0.52	0.32	0.40	0.09	0.39	0.43	-0.11	0.38	0.46	0.20	-0.19
Beta (%)	1.03	1.12	0.95	1.18	0.75	0.99	0.90	1.10	1.22	1.27	1.01
Standard Deviation (%)	14.35%	14.65%	13.63%	17.59%	14.62%	13.27%	18.35%	14.50%	10.86%	5.63%	17.13%

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

*With effect from September 3, 2018, the Scheme will accept new SIP/STP registrations. However, all subscription/switch-in application(s) in the Scheme and/or registration of new Dividend Transfer Plan ('DTP') in the Scheme shall continue to be temporarily suspended into the Scheme. For performance in SEBI format refer page no. 41 - 50 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. There is no assurance that the investment objective of the Scheme will be realized.	Equity & Equity related securities: 90% to 100% & Debt* & Money market securities: 0% to 10%. * Debt securities/instruments are deemed to include securitised debts		PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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. There is no assurance that the investment objective of the Scheme will be realized.	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.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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	Gopal Agrawal Total work experience of over 20 years Managing the Scheme since October 2018 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. There is no assurance that the investment objective of the Scheme will be realized.	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		PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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. There is no assurance that the investment objective of the Scheme will be realized.	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.		PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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	DSP India T.I.G.E.R. Fund (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. There is no assurance that the investment objective of the Scheme will be realized.	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.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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	DSP Small Cap Fund	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. There is no assurance that the investment objective of the Scheme will be realized.	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.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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	DSP Focus Fund	Gopal Agrawal Total work experience of over 20 years Managing the Scheme since October 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 of the Scheme is to generate long-term capital growth from a portfolio of equity and equity-related securities including equity derivatives. The portfolio will consist of multi cap companies by market capitalisation. The Scheme will hold equity and equity-related securities including equity derivatives, of upto 30 companies. The Scheme may also invest in debt and money market securities, for defensive considerations and/or for managing liquidity requirements. There is no assurance that the investment objective of the Scheme will be realized.	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.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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	DSP Natural Resources and New Energy Fund	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. There is no assurance that the investment objective of the Scheme will be realized.	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.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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. There is no assurance that the investment objective of the Scheme will be realized.	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).	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) <ul style="list-style-type: none"> • Repurchase of Units only after completion of 3 year lock-in period • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend <ul style="list-style-type: none"> • Entry load : Not Applicable • Exit load: Not Applicable
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. However, there can be no assurance that the investment objective of the scheme will be realized.	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.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend <ul style="list-style-type: none"> • Entry load: Not Applicable • Exit load: Holding period <12 months: 1% Holding period >=12 months: Nil
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. However, there can be no assurance that the investment objective of the scheme will be realized.	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.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend <ul style="list-style-type: none"> • Entry load: Not Applicable • Exit load: Nil

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) There is no assurance that the investment objective of the Scheme will be realized.	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.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend - Payout Dividend - Reinvest Dividend • Monthly Dividend - Payout Dividend - Reinvest Dividend • Quarterly Dividend - Payout Dividend - Reinvest Dividend <ul style="list-style-type: none"> • Entry load: Not Applicable • Exit load: Nil

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. There is no assurance that the investment objective of the Scheme will be realized.	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.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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: Holding Period: <=6 months: 0.25% >6 months: 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. There is no assurance that the investment objective of the Scheme will be realized.	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	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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. There is no assurance that the investment objective of the Scheme will be realized.	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	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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. There is no assurance that the investment objective of the Scheme will be realized.	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	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (DP & RP) <ul style="list-style-type: none"> • Growth • Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Monthly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Entry load: Not Applicable • Exit Load: Nil
17	DSP Savings Fund	Rahul Vekaria Total work experience of 7 years. Managing this Scheme since February 2018 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. There is no assurance that the investment objective of the Scheme will be realized.	Money market securities having maturity of less than or equal to 1 year : 0% - 100%		PLANS: REGULAR PLAN (RP), DIRECT PLAN (DP) <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) <ul style="list-style-type: none"> • Growth • Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Monthly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Daily Dividend Reinvest • Entry load: Not Applicable • Exit Load : Nil
18	DSP Low Duration Fund	Kedar Karnik Total work experience of 13 years. Managing this Scheme since July 2016. Rahul Vekaria Total work experience of 7 years. Managing this Scheme since March 2018	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. There is no assurance that the investment objective of the Scheme will be realized.	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.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (DP & RP) <ul style="list-style-type: none"> • Growth <ul style="list-style-type: none"> • Daily Dividend <ul style="list-style-type: none"> - Reinvest Dividend • Weekly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Monthly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Quarterly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Entry load: Not Applicable • Exit Load : Nil
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. There is no assurance that the investment objective of the Scheme will be realized.	Debt* and Money market securities : 0% - 100%. *Debt securities may include securitised debts up to 50% of the net assets.		PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) <ul style="list-style-type: none"> • Growth • Weekly Dividend Reinvest • Monthly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Dividend Reinvest <ul style="list-style-type: none"> - Reinvest Dividend - Payout Dividend • Entry load: Not Applicable • Exit load: Nil

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. There is no assurance that the investment objective of the Scheme will be realized.	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		PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) <ul style="list-style-type: none"> • Growth • Weekly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Daily Dividend Reinvest • Monthly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Entry load: Not Applicable • Exit load: Nil
21	DSP Ultra Short Fund	Kedar Karnik Total work experience of 13 years. Managing this Scheme since July 2016. Rahul Vekaria Total work experience of 7 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. There is no assurance that the investment objective of the Scheme will be realized.	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.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options/ Sub Options available: (RP & DP) <ul style="list-style-type: none"> • Growth • Dividend <ul style="list-style-type: none"> - Reinvest Dividend - Payout Dividend • Weekly Dividend <ul style="list-style-type: none"> - Reinvest Dividend - Payout Dividend • Monthly Dividend <ul style="list-style-type: none"> - Reinvest Dividend - Payout Dividend • Daily Dividend Reinvest • Entry load: Not Applicable • Exit load: Nil
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. There is no assurance that the investment objective of the Scheme will be realized.	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.		PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (DP & RP) <ul style="list-style-type: none"> • Growth • Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Monthly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Quarterly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Entry load: Not Applicable • Exit Load : Nil

Debt

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
23	DSP Overnight Fund	<p>Kedar Karnik Total work experience of 13 years. Managing this Scheme since January 2019.</p> <p>Rahul Vekaria Total work experience of 7 years. Managing this Scheme since January 2019</p>	<p>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.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>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.</p>	<p>Normally within 1 Business Days from acceptance of redemption request.</p>	<p>PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP)</p> <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (DP & RP) <ul style="list-style-type: none"> • Growth • Daily Dividend <ul style="list-style-type: none"> - Reinvest Dividend • Weekly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Entry load: Not Applicable • Exit Load : Nil

Liquid Fund

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES																
24	DSP Liquidity Fund	<p>Kedar Karnik Total work experience of 13 years. Managing this Scheme since July 2016.</p> <p>Rahul Vekaria Total work experience of 7 years. Managing this Scheme since March 2018.</p>	<p>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.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>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.)</p>	<p>Normally within 1 Business Day from acceptance of redemption request.</p>	<p>PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP)</p> <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) <ul style="list-style-type: none"> • Growth • Weekly Dividend <ul style="list-style-type: none"> - Reinvest Dividend - Payout Dividend • Daily Dividend Reinvest • Entry load: Not Applicable • 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> 	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	<p>M. Suryanarayanan (Equity Portion) Total work experience of 9 years. Managing this Scheme since September, 2018</p> <p>Rahul Vekaria (Debt Portion) Total work experience of 7 years. Managing this Scheme since January 2018</p>	<p>The investment objective of the Scheme is to generate income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative market. Investments may also be made in debt & money market instruments.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>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:</p> <p>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%</p> <p># 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.</p>	<p>Normally within 3 Business Days from acceptance of redemption request.</p>	<p>PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP)</p> <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) <ul style="list-style-type: none"> • Growth • Dividend <ul style="list-style-type: none"> -Reinvest Dividend, Payout Dividend • Monthly Dividend, <ul style="list-style-type: none"> -Reinvest Dividend, Payout Dividend • Entry load: Not Applicable • Exit load: <ul style="list-style-type: none"> • If the units redeemed or switched-out are upto 10% of the units (the limit) purchased or switched within 30 days from the date of allotment: Nil; • If units redeemed or switched out are in excess of the limit within 30 days from the date of allotment: 0.25%; • If units are redeemed or switched out on or after 30 days from the date of allotment: Nil.

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. However, there can be no assurance that the investment objective of the scheme will be realized.</p>	<p>1. Equity & 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>PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP)</p> <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount hereafter • Options available: (DP & RP) • Growth • Monthly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Entry load: Not Applicable • Exit load: <p>Holding Period : < 12 months: 1% -; >= 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). There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>Equity & equity related securities : 65% - 75%. Fixed income securities (Debt securities, Securitized debt & Money market securities): 25% - 35%.</p>	<p>Normally within 3 Business Days from acceptance of redemption request</p>	<p>PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP)</p> <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Entry load: Not Applicable • Exit load: <p>Holding Period : < 12 months: 1% - Holding Period : >= 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>Gopal Agrawal (Equity portion) Total work experience of 20 years. Managing this Scheme since August 2018</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. There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>Table 1: (A) Equity & 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 & InvITs 0%-10%</p> <p>Table 2: (A) Equity & 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 & 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>PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP)</p> <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • Dividend <ul style="list-style-type: none"> - Reinvest Dividend, Payout Dividend • Monthly Dividend, <ul style="list-style-type: none"> - Reinvest Dividend, Payout Dividend • Quarterly Dividend <ul style="list-style-type: none"> - Reinvest Dividend, Payout Dividend • Entry load: Not Applicable Exit load: <ul style="list-style-type: none"> • 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 • If units redeemed or switched out are in excess of the limit within 12 months from the date of allotment: 1% • If units are redeemed or switched out on or after 12 months from the date of allotment: NIL.

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>Jay Kothari (Dedicated Fund Manager for overseas investments) Total work experience of 14 years. Managing this Scheme since March 2018.</p> <p>Gopal Agrawal (Equity portion) Total work experience of 20 years. Managing this Scheme since August 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>There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>*Debt and Money Market Securities: 75% - 90% Equity and Equity Related Securities : 10% - 25% Units issued by REITs & 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>PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP)</p> <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) <ul style="list-style-type: none"> • Growth • Monthly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Quarterly Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Entry load: Not Applicable • Exit load: <ul style="list-style-type: none"> 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.

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.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	Equity and equity related securities covered by Nifty 50 Equal Weight Index : 95% - 100% Debt and Money Market Securities : 0% - 5%		<p>PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP)</p> <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500 & any amount thereafter • Options available: (RP & DP) <ul style="list-style-type: none"> • Growth • Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Entry load: Not Applicable • Exit load: Nil
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.</p> <p>However, there is no assurance that the objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.</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>PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP)</p> <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500 & any amount thereafter • Options available: (RP & DP) <ul style="list-style-type: none"> • Growth • Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Entry load: Not Applicable • Exit load: Nil
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>However, there is no assurance that the objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.</p>	Equity and equity related securities covered by Nifty 50 Index : 95% - 100% Debt and Money Market Securities : 0% - 5%		<p>PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP)</p> <ul style="list-style-type: none"> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500 & any amount thereafter • Options available: (RP & DP) <ul style="list-style-type: none"> • Growth • Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend • Entry load: Not Applicable • Exit load: Nil

ETF

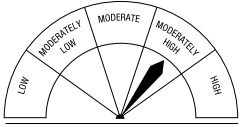
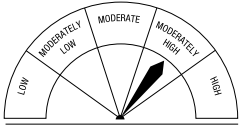
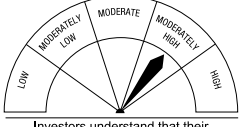
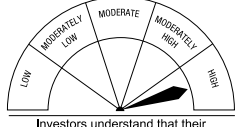
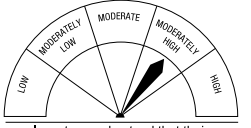
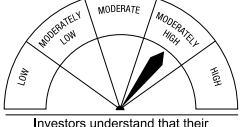

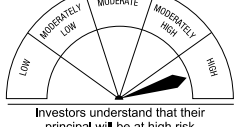


Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
33	DSP Liquid ETF	Anil Ghelani Total work experience of 21 years. Managing this Scheme since July 2019.	The investment objective of the Scheme is to seek to provide current income, commensurate with relatively 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. There is no assurance that the investment objective of the Scheme will be realized.	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

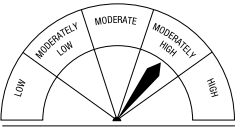

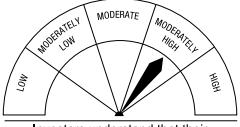
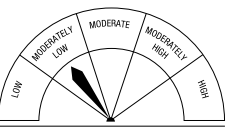
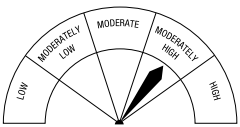
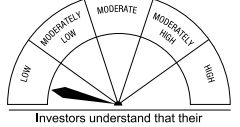
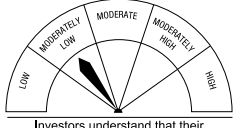
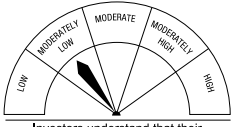
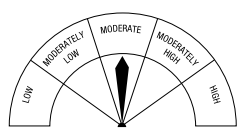
Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
34	DSP US Flexible [^] Equity Fund "The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic 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. There is no assurance that the investment objective of the Scheme will be realized.	1. Units of BGF - USFEF ² 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% [#] 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	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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 realised. It shall be noted 'similar overseas mutual fund schemes' shall have investment objective, investment strategy and risk profile/consideration similar to those of BGF - NF. There is no assurance that the investment objective of the Scheme will be realized.	1. Units of BGF - NF ² 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%; [#] in the shares of BGF - NF, an Undertaking for Collective Investment in Transferable Securities (UCITS) III fund.		PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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

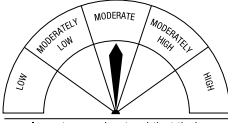
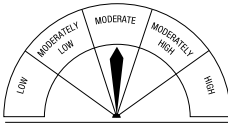
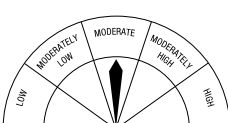
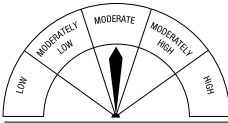
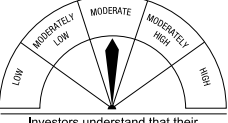
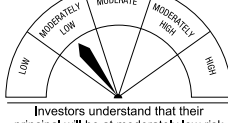

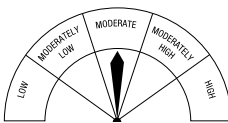
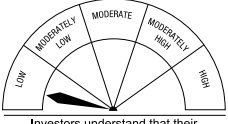
Funds of Fund

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. There is no assurance that the investment objective of the Scheme will be realized.	1. Units of Units of BGF - WEF [#] and BGFSEF [#] or other similar overseas mutual fund scheme(s); 95% to 100% 2. Money market securities and/ or units of money market/liquid schemes of DSP Mutual Fund : 0% - 05% [#] in the shares of BGF - WEF and BGF - SEF, Undertaking for Collective Investment in Transferable Securities (UCITS) III fund		PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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. There is no assurance that the investment objective of the Scheme will be realized.	1. Units of BGF - WGF [#] 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%. [#] In the shares of BGF-WGF, an Undertaking for Collective Investment in Transferable Securities (UCITS) III Fund.		PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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. There is no assurance that the investment objective of the Scheme will be realised.	1. Units of BGF - WMF [#] or other similar overseas mutual fund scheme(s): 95% to 100%; 2. Money market securities and/ or units of money market/liquid schemes of DSP Mutual Fund: 0% to 05%. [#] 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	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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. There is no assurance that the investment objective of the Scheme will be realized.	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% [#] 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	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • 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	DSP Equity Fund 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"> • Long-term capital growth • Investment in equity and equity-related securities to form a diversified portfolio 	 <p>Investors understand that their principal will be at moderately high risk</p>
2	DSP Top 100 Equity Fund 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"> • Long-term capital growth • Investment in equity and equity-related securities predominantly of large cap companies 	 <p>Investors understand that their principal will be at moderately high risk</p>
3	DSP Equity Opportunities Fund 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"> • Long-term capital growth • Investment in equity and equity-related securities predominantly of large and midcap companies 	 <p>Investors understand that their principal will be at moderately high risk</p>
4	DSP India T.I.G.E.R. Fund (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"> • Long-term capital growth • 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 	 <p>Investors understand that their principal will be at high risk</p>
5	DSP Mid Cap Fund 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"> • Long-term capital growth • Investment in equity and equity-related securities predominantly of midcap companies 	 <p>Investors understand that their principal will be at moderately high risk</p>
6	DSP Tax Saver Fund 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"> • Long-term capital growth with a three-year lock-in • Investment in equity and equity-related securities to form a diversified portfolio 	 <p>Investors understand that their principal will be at moderately high risk</p>
7	DSP Healthcare Fund 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"> • Long term capital growth • Investment in equity and equity related Securities of healthcare and pharmaceutical companies 	 <p>Investors understand that their principal will be at high risk</p>
8	DSP Quant Fund 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"> • Long term capital growth • Investment in active portfolio of stocks screened, selected, weighed and rebalanced on the basis of a predefined fundamental factor model 	 <p>Investors understand that their principal will be at high risk</p>
9	DSP Small Cap Fund 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"> • Long-term capital growth • Investment in equity and equity-related securities predominantly of small cap companies (beyond top 250 companies by market capitalization) 	 <p>Investors understand that their principal will be at moderately high risk</p>
10	DSP Focus Fund 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"> • Long-term capital growth with exposure limited to a maximum of 30 stocks from a multi cap investment universe • Investment in equity and equity-related securities to form a concentrated portfolio 	 <p>Investors understand that their principal will be at moderately high risk</p>

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER
11	DSP Natural Resources and New Energy Fund 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"> Long-term capital growth 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 	<p>Investors understand that their principal will be at high risk</p>
12	DSP Liquid ETF 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"> Current income with high degree of liquidity Investment in Tri Party REPO, Repo in Government Securities, Reverse Repo and similar other overnight instruments 	<p>Investors understand that their principal will be at low risk</p>
13	DSP World Gold Fund 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"> Long-term capital growth Investment in units of overseas funds which invest primarily in equity and equity related securities of gold mining Companies 	<p>Investors understand that their principal will be at high risk</p>
14	DSP World Mining Fund 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"> Long-term capital growth Investment in units of overseas funds which invest primarily in equity and equity related securities of mining companies 	<p>Investors understand that their principal will be at high risk</p>
15	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)	This Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> Long-term capital growth Investment in units of overseas funds which invest primarily in equity and equity related securities of companies in the energy and alternative energy sectors 	<p>Investors understand that their principal will be at high risk</p>
16	DSP World Agriculture Fund 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"> Long-term capital growth Investment in units of overseas funds which invest primarily in equity and equity related securities of companies in the agriculture value chain 	<p>Investors understand that their principal will be at high risk</p>
17	DSP US Flexible[^] Equity Fund 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"> Long-term capital growth 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 <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>	<p>Investors understand that their principal will be at high risk</p>
18	DSP Global Allocation Fund 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"> Long-term capital growth Investments in units of overseas funds which invest in equity, debt and short term securities of issuers around the world 	<p>Investors understand that their principal will be at high risk</p>
19	DSP Dynamic Asset Allocation Fund An open ended dynamic asset allocation fund	This scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> Long-term capital growth 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. 	<p>Investors understand that their principal will be at moderately high risk</p>
20	DSP Equity & Bond Fund 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"> Capital growth and income over a long-term investment horizon Investment primarily in equity/equity-related securities, with balance exposure in money market and debt Securities 	<p>Investors understand that their principal will be at moderately high risk</p>
21	DSP Equity Savings Fund 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"> Long term capital growth and income 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 	<p>Investors understand that their principal will be at moderately high risk</p>

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER
22	DSP Equal Nifty 50 Fund 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"> • Long-term capital growth • Returns that are commensurate with the performance of NIFTY 50 Equal Weight Index, subject to tracking error. 	 <p>Investors understand that their principal will be at moderately high risk</p>
23	DSP Nifty Next 50 Index Fund 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"> • Long-term capital growth • Returns that are commensurate with the performance of NIFTY Next 50 Index, subject to tracking error. 	 <p>Investors understand that their principal will be at moderately high risk</p>
24	DSP Nifty 50 Index Fund 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"> • Long-term capital growth • Returns that are commensurate with the performance of NIFTY 50 Index, subject to tracking error. 	 <p>Investors understand that their principal will be at moderately high risk</p>
25	DSP Arbitrage Fund 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"> • Income over a short-term investment horizon • Investment in arbitrage opportunities in the cash & derivatives segment of the equity market 	 <p>Investors understand that their principal will be at moderately low risk</p>
26	DSP Regular Savings Fund 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"> • Income and capital growth over a medium-term investment horizon • Investment predominantly in debt securities, with balance exposure in equity/equity-related securities 	 <p>Investors understand that their principal will be at moderately high risk</p>
27	DSP Liquidity Fund An open ended liquid scheme	This Open Ended Income (Liquid) Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> • Income over a short-term investment horizon • Investment in money market and debt securities, with maturity not exceeding 91 days 	 <p>Investors understand that their principal will be at low risk</p>
28	DSP Ultra Short Fund 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"> • Income over a short-term investment horizon • Investment in money market and debt securities 	 <p>Investors understand that their principal will be at moderately low risk</p>
29	DSP Savings Fund 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"> • Income over a short-term investment horizon • Investment in money market instruments with maturity less than or equal to 1 year. 	 <p>Investors understand that their principal will be at moderately low risk</p>
30	DSP Government Securities Fund 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"> • Income over a long-term investment horizon • Investment in Central government securities 	 <p>Investors understand that their principal will be at moderate risk</p>

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER
31	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. 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"> Income over a medium-term investment horizon Investment in money market and debt securities 	 <p>Investors understand that their principal will be at moderate risk</p>
32	DSP Banking & PSU Debt Fund An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.	This Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> Income over a short-term investment horizon Investment in money market and debt securities issued by banks and public sector undertakings, public financial institutions and Municipal Bonds 	 <p>Investors understand that their principal will be at moderate risk</p>
33	DSP Credit Risk Fund 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"> Income over a medium-term to long term investment horizon Investment predominantly in corporate bonds which are AA and below rated instruments 	 <p>Investors understand that their principal will be at moderate risk</p>
34	DSP Strategic Bond Fund 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"> Income over a medium to long term investment horizon Investment in actively managed portfolio of money market and debt securities 	 <p>Investors understand that their principal will be at moderate risk</p>
35	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?" in the SID for details on Macaulay's Duration)	This Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> Income over a medium-term investment horizon Investment in money market and debt securities 	 <p>Investors understand that their principal will be at moderate risk</p>
36	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)	This Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> Income over a short-term investment horizon. Investments in money market and debt securities 	 <p>Investors understand that their principal will be at moderately low risk</p>
37	DSP 10Y G-Sec Fund 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"> Income over a long-term investment horizon Investment in Government securities such that the Macaulay duration of the portfolio is similar to the 10 Years benchmark government security 	 <p>Investors understand that their principal will be at moderate risk</p>
38	DSP Corporate Bond Fund 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"> Income over a medium-term to long term investment horizon Investment in money market and debt securities 	 <p>Investors understand that their principal will be at moderate risk</p>
39	DSP Overnight Fund 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"> reasonable returns with high levels of safety and convenience of liquidity over short term Investment in debt and money market instruments having maturity of upto 1 business day 	 <p>Investors understand that their principal will be at low risk</p>

*Investors should consult their financial/tax advisors if in doubt about whether the product 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

HEAD OFFICE - Mumbai:	Matatlal Centre, 10th Floor, Nariman Point, Mumbai - 400021.
Ahmedabad:	3rd Eye One, Office No. 301, 3rd Floor, Opposite Havmor Restaurant, C.G Road, Panchavati, Ahmedabad - 380006.
Agra:	Shanta Tower, Office No. 12, 1st Floor, Block No. E-14, 16 Sanjay Place, Agra - 282003.
Bengaluru:	Raheja Towers, West Wing, Office No. 104-106, 1st floor, 26-27, M.G. Road, Bengaluru - 560001
Bhopal:	Star Arcade, Office No. 302, 3rd Floor, Plot No. 165 A and 166, Zone-1, M.P Nagar, Bhopal - 462011.
Bhubaneswar:	Lotus House, Office No. 3, 2nd Floor, 108 / A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubaneswar - 751001.
Chandigarh:	SCO 2471 - 72, 1st Floor, Sector 22 - C, Chandigarh - 160022.
Chennai:	Alamelu Terraces, Office No. 163, 3rd Floor, Anna Salai, Chennai - 600002.
Coimbatore:	Tristar Towers, 657, East Wing, 1st Floor, Avinashi Road, Coimbatore - 641037.
Dehradun:	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.
Goa:	Cedmar Apartments, Block D-A, 3rd Floor, Next to Hotel Arcadia, MG Road, Panaji, Goa - 403001.
Guwahati:	Mayur Gardens, Office No. 5, Upper Ground Floor, G.S Road, Near ABC Bus Stop, Guwahati - 781005.
Hyderabad:	RVR Towers, Office No 1-B, 1st Floor, Door No. 6-3-1089/F, Rajbhavan Road, Somajiguda, Hyderabad - 500082.
Indore:	Starlit Tower, Office No. 206, 2nd Floor, 29/1, Y.N Road, Opp. S.B.I, Indore - 452001.
Jaipur:	Green House, Office No. 201 to 204, 2nd Floor, O-15 Ashok Marg, Above Axis Bank, C - Scheme, Jaipur - 302001.
Jamshedpur:	ShantiNiketan, 2nd Floor, Main Road, P.O Bistupur, Jamshedpur - 831001.
Jodhpur:	Keshav Bhawan, Office No. 2, Ground Floor, Chopasni Road, Near HDFC Bank, Jodhpur - 342003.
Kanpur:	KAN Chambers, Office No. 701-703, 7th Floor, 14/113, Civil Lines, Kanpur - 208001.
Kochi:	Amrithaa Towers, Office No. 40 / 1045 H1, 6th Floor, Opp. Maharajas College Ground, M.G Road, Kochi - 682011.
Kolkata:	Legacy Building, Fourth Floor, Office No. 41B 25A, Shakespeare Sarani, Kolkatta - 700017
Lucknow:	3rd Floor, Capital House, 2 Tilak Marg, Hazratganj, Lucknow-226001.
Ludhiana:	SCO-29, 1st Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana - 141001.
Mangalore:	Maximus Commercial Complex, Office No. UGI - 5, Upper Ground Floor, Light House Hill Road, Opp. KMC, Mangalore - 575001.
Mumbai:	Natraj, Office No. 302, 3rd Floor, Plot No - 194, MV Road Junction, Western Express Highway, Andheri (East), Mumbai - 400069.
Nagpur:	Milestone, Office No. 108 & 109, 1st Floor, Ramdaspath, Wardha Road, Nagpur - 440010.
Nasik:	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nasik - 422002.
New Delhi:	Dr. Gopal Das Bhavan, Upper Ground Floor, 28 Barakhamba Road, New Delhi - 110001.
Patna:	Dumraon Place, L309 & L310, Third Floor, Frazer Road, Patna - 800001.
Pune:	City Mall, Unit No. 109 - (A,B,C), 1st Floor, University Square, University Road, Pune - 411007.
Raipur:	Raheja Towers, Office No SF 18, 2nd Floor, Near Hotel Celebration, Fafadih, Raipur - 492001.
Rajkot:	Hem Arcade, Office No. 303, 3rd Floor, Opposite Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 360001.
Ranchi:	Shrilok Complex, Office No. 106, 107, 108 & 109, 1st Floor, Plot No - 1999 & 2000, 4 Hazaribagh Road, Ranchi - 834001.
Surat:	International Trade Centre, Office No. G-28, Ground Floor, Majura Gate Crossing, Ring Road, Surat - 395002.
Trivandrum:	Menathottam Chambers, TC-2442(6), 2nd Floor, Pattom PO, Trivandrum - 695004.
Vadodara:	Naman House, 1/2 - B Haribhakti Colony, Ground Floor, Opp. Race Course Post Office, Near Bird Circle, Race Course, Vadodara - 390007.
Vapi:	Bhikaji Regency, Office No. 3, 1st Floor, Opposite DCB Bank. Vapi - Silvasa Road, Vapi - 396195.
Varanasi:	Arihant Complex, D-64/127 C-H, 7th Floor, Siga, Varanasi - 221010.
Visakhapatnam:	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 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 Bareilly	• 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	• Deventere	• 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 and MFUI at 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 and www.camsonline.com.

**For more information on DSP Mutual Fund Visit www.dspim.com
or call Toll Free No.: 1800-208-4499 / 1800-200-4499**

Summary: Key Features of the schemes (as on January 31, 2020)

SCHEME NAME	OPTION/ PLAN	GROWTH	DIVIDEND		MONTHLY DIVIDEND		QUARTERLY DIVIDEND		WEEKLY DIVIDEND		DAILY DIV REINVEST	PURCHASE (₹)	ENTRY LOAD	EXIT LOAD													
			PAYOUT	REINVEST	PAYOUT	REINVEST	PAYOUT	REINVEST	PAYOUT	REINVEST																	
DSP Liquidity Fund (DSLFL)	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	Holding Period <= 6 months: 0.25% Holding Period > 6 months: 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 (DSTSEF)*	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	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. 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 for further details.

@ This option shall not be available for subscription by investors with effect from June 1, 2016. **With effect from September 3, 2018, the Scheme will accept new SIP/STP registrations. However, all subscription/ switch-in applications in the Scheme and/or registration of new Dividend Transfer Plan ("DTP") in the Scheme shall continue to be temporarily suspended into the Scheme. 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 or AMFI's website at 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 ADMO 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, and at the CSC/Distributors.

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

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KNOW**



**FILTERING INVESTORS FOR ADVISE HAS
BECOME SO EASY NOW?**



Filer investors by schemes they
Are invested in, **then cross-sell**



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ON DSP IFAXPRESS

TO KNOW MORE, CONTACT YOUR RELATIONSHIP MANAGER