

DSP DYNAMIC ASSET ALLOCATION FUND

An open ended dynamic asset allocation fund

- » The investment objective of the Scheme is to seek capital appreciation by dynamically managing the asset allocation between equity and debt securities.
- » The Scheme intends to generate long-term capital appreciation by investing in equity and equity related instruments and seeks to generate income through investments in debt securities, arbitrage and other derivative strategies.

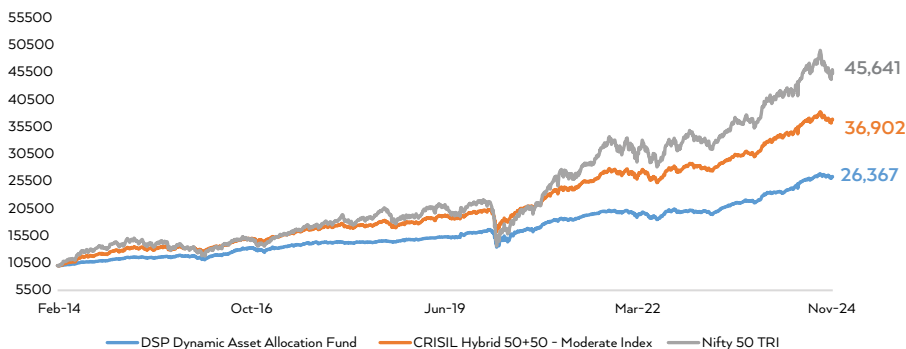
SIP Performance Regular plan Growth option

Period	Total Amount Invested [§] (₹.'000)	Market Value (₹.'000)	Benchmark Market Value (₹.'000)	SIP Returns (%)	Benchmark SIP Returns (%)
1 year	24	26	25	13.05%	10.59%
3 years	72	88	89	13.87%	13.93%
5 years	120	162	169	11.88%	13.74%
Inception	260	450	520	9.75%	12.21%

[§]Assuming ₹2000 invested per month

Scheme Benchmark: CRISIL Hybrid 50+50 - Moderate Index Past performance may or may not be sustained in future.

Lumpsum Performance - ₹10,000 invested at inception



Source: Internal, Data as on November 29, 2024.

Scheme Benchmark: CRISIL Hybrid 50+50 - Moderate Index Standard Benchmark, Nifty 50 TRI Based on investment of ₹10,000 made at inception. All returns are for Regular Plan - Growth Option. Date of allotment February 06, 2014. Past performance may or may not be sustained in future.



Inception February 06, 2014

10 years and 9 Months



Benchmark

CRISIL Hybrid 50+50 - Moderate Index



AUM (₹. Cr.)

3,200.61



Goal

Capital Appreciation



Exit Load

<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.

Minimum investment and additional purchase 100 /- & any amount thereafter

Options: | Growth | IDCW*

Fund Manager



Rohit Singhania (Equity portion)

Total work experience of 23 years
Managing the Scheme since November 2023.



Mr. Dhaval Gada (Equity and Overseas portion)

Total work experience of 14 years. Managing this Scheme since September 2022



Laukik Bagwe (Equity portion)

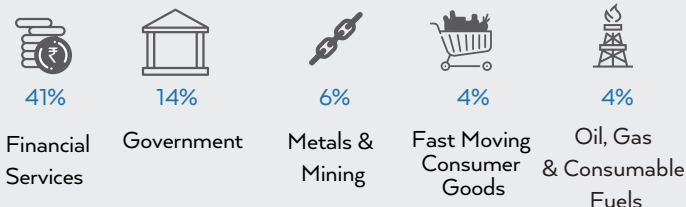
Total work experience of 22 years. Managing this Scheme since July 2021



Kaivalya Nadkarni (Equity portion)

Total work experience of 6 years. Managing this Scheme since October 2024.

Top 5 Sectors[@]



Top 5 Stocks[@]

% to Net Assets

HDFC Bank Limited	7%
State Bank of India	4%
Adani Enterprises Limited	4%
Tata Power Company Limited	2%
Bandhan Bank Limited	2%

Risk Statistics@

Standard Deviation

6.59%

Beta

0.8

R-squared

78.42%

Sharpe Ratio

0.5

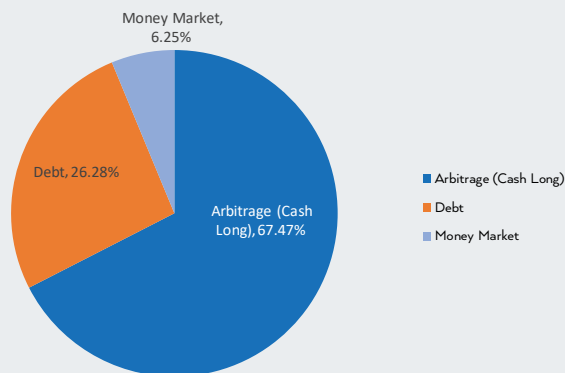
Rolling Return@

	10 Year	5 Year	3 Year	1 Year
DSP Dynamic Asset Allocation Fund (DAAF) - %				
Minimum (%)	8.6	3.1	0.2	-10.6
Maximum (%)	9.4	11.9	13.4	37.9
Average (%)	9.0	8.2	8.3	9.1
% times negative returns	--	--	--	7.3
% of times returns are in excess of 7%	100.0	81.8	83.3	58.5

- The frequency of calculating rolling returns in the above table is 1, 3 and 5 years rolling returns on a daily basis since the inception of the fund.
- To illustrate, 1 year column shows average, minimum and maximum 1 year rolling returns (calculated on daily basis) an investor would have received if the investor had invested in the fund anytime since inception.
- '% times negative returns' shows %times 1, 3 and 5 years rolling returns have been negative since inception of the fund.

All returns are for Regular Plan - Growth option. Past performance may or may not be sustained in future.

Asset Allocation of DSP DAAF @



Scheme performance in SEBI prescribed format and performance of other schemes managed by the same fund manager

FUND MANAGER - Rohit Singhania is managing the scheme since November 2023

Dhaval Gada^s is managing the scheme since September 2022

Kaivalya Nadkarni is managing the scheme since October 2024.

Laukik Bagwe is managing the scheme since July 2021.

DSP Dynamic Asset Allocation Fund

Period	DSP Dynamic Asset Allocation Fund	Growth of Rs 10,000	CRISIL Hybrid 50+50 - Moderate Index [^]	Growth of Rs 10,000	Nifty 50 TRI [#]	Growth of Rs 10,000
1 year	18.15%	11,815	17.84%	11,784	21.27%	12,127
3 years	10.05%	13,328	11.17%	13,738	13.76%	14,723
5 years	10.39%	16,399	13.15%	18,563	16.21%	21,208
Since Inception	9.38%	26,367	12.83%	36,903	15.07%	45,641
NAV/Index Value	26.37		14,895.84		35,878.82	
Date of Allotment	Feb 06, 2014					

Since inception returns have been calculated from the date of allotment till November 29, 2024.

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

Vivekanand Ramakrishnan is managing the scheme since July 2021.

DSP Corporate Bond Fund

Period	DSP Corporate Bond Fund	Growth of Rs 10,000	CRISIL Corporate Debt A-II Index [^]	Growth of Rs 10,000	CRISIL 10 Year Gilt Index [#]	Growth of Rs 10,000
1 year	7.97%	10,797	8.00%	10,800	10.39%	11,039
3 years	5.28%	11,669	5.93%	11,886	5.56%	11,762
5 years	5.67%	13,181	6.48%	13,694	5.48%	13,059
Since Inception	6.96%	15,203	7.34%	15,542	7.35%	15,546
NAV/Index Value	15.20		6,062.21		4,840.77	
Date of Allotment	Sep 10, 2018					

Since inception returns have been calculated from the date of allotment till November 29, 2024.

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

Laukik Bagwe is managing the scheme since July 2016.

DSP Credit Risk Fund

Period	DSP Credit Risk Fund	Growth of Rs 10,000	CRISIL Credit Risk Debt B-II Index [^]	Growth of Rs 10,000	CRISIL 10 Year Gilt Index [#]	Growth of Rs 10,000
1 year	7.91%	10,791	8.23%	10,823	10.39%	11,039
3 years	10.66%	13,550	7.02%	12,259	5.56%	11,762
5 years	7.90%	14,632	7.61%	14,433	5.48%	13,059
Since Inception	6.85%	41,740	8.47%	57,704	5.97%	34,902
NAV/Index Value	41.74		6,601.30		4,840.77	
Date of Allotment	May 13, 2003					

Since inception returns have been calculated from the date of allotment till November 29, 2024.

FOR MORE INFORMATION

Contact Centre: 1800 208 4499 / 1800 200 4499

Email: service@dspim.com

Website: www.dspim.com

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

DSP 10Y G-Sec Fund

Period	DSP 10Y G-Sec Fund	Growth of Rs 10,000	CRISIL 10 Year Gilt Index [^]	Growth of Rs 10,000	Crisil 10 Year Gilt Index [#]	Growth of Rs 10,000
1 year	9.78%	10,978	10.39%	11,039	10.39%	11,039
3 years	5.21%	11,646	5.56%	11,762	5.56%	11,762
5 years	5.69%	13,195	5.48%	13,059	5.48%	13,059
Since Inception	7.40%	20,693	7.06%	20,033	7.06%	20,033
NAV/Index Value	20.69		4,840.77		4,840.77	
Date of Allotment		Sep 26, 2014				

Since inception returns have been calculated from the date of allotment till November 29, 2024.

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

Laukik Bagwe is managing the scheme since August 2024.

Shalini Vasanta is managing the scheme since August 2024.

DSP Liquidity Fund

Period	DSP Liquidity Fund	Growth of Rs 10,000	CRISIL Liquid Debt A-I Index [^]	Growth of Rs 10,000	Crisil 1 Year T-Bill Index [#]	Growth of Rs 10,000
Last 7 days	6.76%	10,013	6.88%	10,013	8.49%	10,016
Last 15 days	6.72%	10,027	6.70%	10,027	7.70%	10,031
Last 1 month	6.90%	10,053	6.85%	10,053	7.54%	10,058
1 year	7.38%	10,738	7.32%	10,732	7.56%	10,756
3 years	6.28%	12,003	6.36%	12,033	6.08%	11,936
5 years	5.26%	12,928	5.38%	12,999	5.52%	13,089
Since Inception	6.93%	35,804	6.81%	35,010	6.16%	31,191
NAV/Index Value	3,580.39		4,157.29		7,455.32	
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 November 29, 2024

FUND MANAGER - Laukik Bagwe is managing the scheme since February 2023.

Shantanu Godambe is managing the scheme since July 2023.

DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund

Period	DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund	Growth of Rs 10,000	Nifty SDL Plus G-Sec Jun 2028 30:70 Index [^]	Growth of Rs 10,000	CRISIL 10 Year Gilt Index [#]	Growth of Rs 10,000	Tracking Difference
1 year	8.72%	10,872	9.08%	10,908	10.39%	11,039	-0.36%
3 years	NA	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA	NA
Since Inception	6.37%	11,811	6.71%	11,914	6.73%	11,919	-0.35%
NAV/Index Value	11.81		1,192.21		4,840.77		
Date of Allotment		Mar 21, 2022					

Since inception returns have been calculated from the date of allotment till November 29, 2024.

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

Karan Mundhra is managing the scheme since August 2024.

DSP Short Term Fund

Period	DSP Short Term Fund	Growth of Rs 10,000	CRISIL Short Duration Debt A-II Index [^]	Growth of Rs 10,000	CRISIL 10 Year Gilt Index [#]	Growth of Rs 10,000
1 year	7.93%	10,793	8.04%	10,804	10.39%	11,039
3 years	5.60%	11,775	5.98%	11,903	5.56%	11,762
5 years	5.76%	13,238	6.25%	13,548	5.48%	13,059
Since Inception	6.93%	44,389	7.08%	45,752	6.36%	39,361
NAV/Index Value	44.39		4,770.80		4,840.77	
Date of Allotment		Sep 09, 2002				

Since inception returns have been calculated from the date of allotment till November 29, 2024.

FUND MANAGER - Laukik Bagwe is managing the scheme since August 2024.

Karan Mundhra is managing the scheme since May 2021.

DSP Ultra Short Fund

Period	DSP Ultra Short Fund	Growth of Rs 10,000	CRISIL Ultra Short Duration Debt A-I Index [^]	Growth of Rs 10,000	Crisil 1 Year T-Bill Index [#]	Growth of Rs 10,000
1 year	6.91%	10,691	7.64%	10,764	7.56%	10,756
3 years	5.79%	11,841	6.58%	12,106	6.08%	11,936
5 years	5.01%	12,770	5.88%	13,308	5.52%	13,089
Since Inception	6.66%	32,652	7.49%	37,628	6.21%	30,179
NAV/Index Value	3,265.19		7,756.06		7,455.32	
Date of Allotment		Jul 31, 2006				

Since inception returns have been calculated from the date of allotment till November 29, 2024

FOR MORE INFORMATION

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FUND MANAGER - Laukik Bagwe is managing the scheme since January 2023.

Shantanu Godambe is managing the scheme since July 2023.

DSP Crisil SDL Plus G-Sec Apr 2033 50:50 Index Fund

Period	DSP Crisil SDL Plus G-Sec Apr 2033 50:50 Index Fund	Growth of Rs 10,000	CRISIL SDL Plus G-Sec Apr 2033 50:50 Index [^]	Growth of Rs 10,000	CRISIL 10 Year Gilt Index [#]	Growth of Rs 10,000	Tracking Difference
1 year	10.30%	11,030	10.82%	11,082	10.39%	11,039	-0.52%
3 years	NA	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA	NA
Since Inception	8.77%	11,680	9.18%	11,760	8.93%	11,710	-0.40%
NAV/Index Value	11.68		1,178.11		4,840.77		
Date of Allotment		Jan 25, 2023					

Since inception returns have been calculated from the date of allotment till November 29, 2024.

FUND MANAGER - Laukik Bagwe is managing the scheme since February 2023.

Shantanu Godambe is managing the scheme since July 2023.

DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund

Period	DSP Nifty SDL Plus G-Sec 2027 50:50 Index Fund	Growth of Rs 10,000	Nifty SDL Plus G-Sec Sep 2027 50:50 Index [^]	Growth of Rs 10,000	CRISIL 10 Year Gilt Index [#]	Growth of Rs 10,000	Tracking Difference
1 Year	8.56%	10,856	8.95%	10,895	10.39%	11,039	-0.39%
3 Year	NA	NA	NA	NA	NA	NA	NA
5 Year	NA	NA	NA	NA	NA	NA	NA
Since Inception	7.99%	11,476	8.33%	11,541	9.06%	11,681	-0.34%
NAV/Index Value	11.48		1,154.40		4,840.77		
Inception Date		Feb 14, 2023					

Since inception returns have been calculated from the date of allotment till November 29, 2024.

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

DSP ELSS Tax Saver Fund (erstwhile known as DSP Tax Saver Fund)^{SS}

Period	DSP ELSS Tax Saver Fund (erstwhile known as DSP Tax Saver Fund) ^S	Growth of Rs 10,000	Nifty 500 TRI [^]	Growth of Rs 10,000	Nifty 50 [^]	Growth of Rs 10,000
1 year	35.60%	13,560	27.29%	12,729	21.27%	12,127
3 years	20.20%	17,366	16.89%	15,969	13.76%	14,723
5 years	21.57%	26,580	19.44%	24,337	16.21%	21,208
Since Inception	15.76%	1,36,888	12.45%	81,520	11.74%	72,775
NAV/Index Value	136.89		35,847.40		35,878.82	
Date of Allotment		Jan 18, 2007				

Since inception returns have been calculated from the date of allotment till November 29, 2024.

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

DSP Equity Opportunities Fund

Period	DSP Equity Oppor- tunities Fund	Growth of Rs 10,000	Nifty LargeMidcap 250 Index TRI [^]	Growth of Rs 10,000	Nifty 50 TRI [#]	Growth of Rs 10,000
1 year	34.48%	13,448	28.54%	12,854	21.27%	12,127
3 years	20.57%	17,528	19.22%	16,947	13.76%	14,723
5 years	21.06%	26,033	22.39%	27,497	16.21%	21,208
Since Inception	18.21%	6,07,972	NA	NA	14.13%	2,56,965
NAV/Index Value	607.98		20,321.56		35,878.82	
Date of Allotment		May 16, 2000				

Since inception returns have been calculated from the date of allotment till November 29, 2024.

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

DSP Natural Resources and New Energy Fund

Period	DSP Natural Resources and New Energy Fund	Growth of Rs 10,000	Composite Bench - mark [^]	Growth of Rs 10,000	Nifty 50 TRI [#]	Growth of Rs 10,000
1 year	30.87%	13,087	27.10%	12,710	21.27%	12,127
3 years	20.59%	17,535	24.17%	19,143	13.76%	14,723
5 years	22.91%	28,086	21.85%	26,885	16.21%	21,208
Since Inception	14.10%	89,400	8.87%	41,010	11.13%	57,660
NAV/Index Value	89.40		410.11		35,878.82	
Date of Allotment		Apr 25, 2008				

Scheme Benchmark/Composite Benchmark = 35% BSE Oil & Gas Index + 30% BSE Metal Index + 35% MSCI World Energy 30% Buffer 10/40 Net Total Return). Since inception returns have been calculated from the date of allotment till November 29, 2024.

FUND MANAGER - Dhaval Gada is managing the scheme since December 2023.

DSP Banking & Financial Services Fund

Period	DSP Banking & Financial Services Fund	Growth of Rs 10,000	Nifty Financial Services TRI	Growth of Rs 10,000	Nifty 50 TRI [#]	Growth of Rs 10,000
6 Month	13.38%	11,338	10.96%	11,096	7.79%	10,779
NAV/Index Value	11.87		30,161.60		35,878.82	
Date of Allotment		Dec 8, 2023				

Since inception returns have been calculated from the date of allotment till November 29, 2024.

FOR MORE INFORMATION

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Website: www.dspim.com

FUND MANAGER - Abhishek Singh is managing the scheme since May 2021.

Kaivalya Nadkarni is managing the scheme since October 2024

Shantanu Godambe is managing the scheme since August 2024.

DSP Equity Savings Fund

Period	DSP Equity Savings Fund	Growth of Rs 10,000	Nifty Equity Savings Index TRI [^]	Growth of Rs 10,000	CRISIL 10 Year Gilt Index [#]	Growth of Rs 10,000
1 year	14.93%	11,493	12.72%	11,272	10.39%	11,039
3 years	10.03%	13,320	9.09%	12,983	5.56%	11,762
5 years	9.82%	15,979	9.94%	16,071	5.48%	13,059
Since Inception	8.94%	21,021	9.87%	22,641	6.37%	17,095
NAV/Index Value	21.02		5,979.20		4,840.77	
Date of Allotment	Mar 28, 2016					

Since inception returns have been calculated from the date of allotment till November 29, 2024.

FUND MANAGER - Aparna Karnik is managing the scheme since May 2022.

Kaivalya Nadkarni is managing the scheme since October 2024.

DSP Value Fund

Period	DSP Value Fund	Growth of Rs 10,000	Nifty 500 TRI [^]	Growth of Rs 10,000	Nifty 50 TRI [#]	Growth of Rs 10,000
1 year	28.68%	12,868	27.29%	12,729	21.27%	12,127
3 years	16.74%	15,909	16.89%	15,969	13.76%	14,723
5 years	NA	NA	NA	NA	NA	NA
Since Inception	20.19%	20,761	20.85%	21,216	17.18%	18,770
NAV/Index Value	20.76		35,847.40		35,878.82	
Date of Allotment	Dec 10, 2020					

Since inception returns have been calculated from the date of allotment till November 29, 2024.

FUND MANAGER - Kaivalya Nadkarni is managing the scheme since October 2024.

Karan Mundhra is managing the scheme since August 2024.

DSP Arbitrage fund

Period	DSP Arbitrage fund	Growth of Rs 10,000	Nifty 50 Arbitrage Index [^]	Growth of Rs 10,000	Crisil 1 Year T-Bill Index [#]	Growth of Rs 10,000
1 year	7.49%	10,749	7.49%	10,749	7.56%	10,756
3 years	6.01%	11,915	6.43%	12,055	6.08%	11,936
5 years	5.12%	12,842	5.14%	12,853	5.52%	13,089
Since Inception	5.44%	14,373	5.28%	14,224	6.04%	14,946
NAV/Index Value	14.37		2,407.79		7,455.32	
Date of Allotment	Jan 25, 2018					

Since inception returns have been calculated from the date of allotment till November 29, 2024

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; Different plans shall have a different expense structure. NAV/ Index Value as on November 29, 2024.

(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) Period for which fund's performance has been provided is computed based on last day of the month-end preceding the date of advertisement.

(g) ^{\$}Dedicated Fund Manager for overseas investments

(h) ^{\$}With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.

(i) P/E is Price to Earning and P/B is Price to Book Value

(j) Please refer to Notice cum addendum dated August 08, 2024 for change in fundamental attribute of scheme with effect from September 21, 2024 for DSP Dynamic Asset Allocation Fund, DSP Global Clean Energy Fund of Fund (erstwhile known as DSP World Energy Fund) and DSP US Flexible Equity Fund of Fund (erstwhile known as DSP US Flexible Equity Fund) which are available on the website, www.dspim.com

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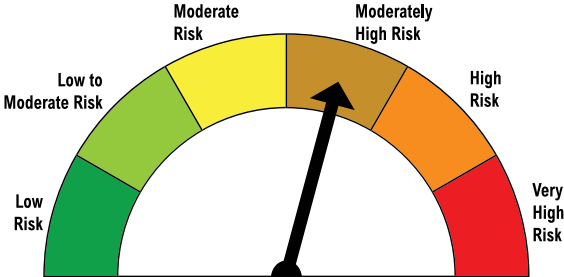
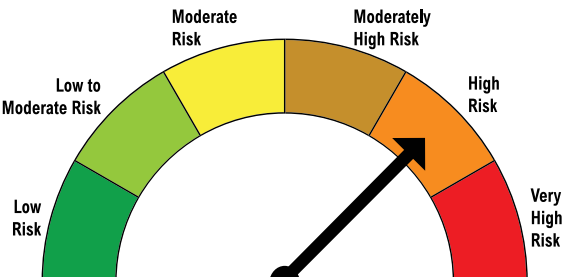
Website: www.dspim.com

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Scheme

DSP Dynamic Asset Allocation Fund
An open ended dynamic asset allocation fund

PRODUCT SUITABILITY	SCHEME RISKOMETER
<p>This product is suitable for investors who are seeking[#]</p> <ul style="list-style-type: none">Long-term capital growthInvestment 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>RISKOMETER THE RISK OF THE SCHEME IS MODERATELY HIGH</p>
BENCHMARK NAME	BENCHMARK RISKOMETER
<p>CRISIL Hybrid 50+50 - Moderate Index</p>	 <p>RISKOMETER THE RISK OF THE BENCHMARK IS HIGH</p>

[#]Investors should consult their financial advisors if in doubt about whether the scheme is suitable for them.

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