RR GLOBAL™

23 Dec, 2025

DSP Dynamic Asset Allocation Mutual Fund

Category : Balanced Fund | Benchmark Index : CRISIL Hybrid 50+50 Moderate Index| Fund Manager : Rohit Singhania

28.50	**3,690**(Cr.)
NAV as on 23- Dec-25	**AUM** as on 30-Nov-25

Rating

Historical Return (%)						
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	2.38	4.36	8.62	13.00	9.52	9.23
Benchmark Index	2.08	3.85	7.38	14.09	13.23	11.69

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Sector Allocation(%)	
Financials	14.5
Consumer Discretionary	4.72
Technology	5.59
Consumer Staples	4.04
Energy & Utilities	3.93

Asset Allocation (%)	
Equity	39.57
Cash&cashEqv.	30.44
Debt	29.99

Portfolio Holdings	
Top Holdings	Assets(%)
HDFC Bank	7.02
Kotak Mahindra Bank	3.23
Adani Enterprises	2.75
Axis Bank	2.86
Larsen & Toubro	3.04
7.32% GOI 2030	2.98
7.06% GOI 2028	1.69
7.38% Power Fin. Cop.	1.46
7.77% REC 2028	1.46
7.79% Bajaj Finance	1.45

Quantitative Data (%)	
Standard Deviation	5.69
Beta	0.55
Sharpe Ratio	0.97
Alpha Ratio	2.12
Turnover Ratio	35.00
Expense Ratio	1.89
Lock-in Period	-
Fund Type	Open Ended
Fund House	DSP Dynamic Mutual Fund
Fund Taxation	Balanced
Min. Inv. Lumpsum/ SIP	Rs. 100 / 100

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.