

DSP Regular Savings Mutual Fund

Category : Hybrid Fund | Benchmark Index : CRISIL Hybrid 85+15 Conservative Index | Fund Manager : Shantanu Godambe

₹59.73
NAV as on 30-Apr-26

₹176 (Cr.)

AUM as on 31-Mar-26

Rating


Historical Return (%)						
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	-0.18	0.52	2.98	9.13	7.52	7.10
Benchmark Index	-0.22	-0.32	2.56	8.13	7.42	7.58

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	9.85
Healthcare	2.46
Technology	1.49
Consumer Discretionary	2.22
Energy & Utilities	1.26

Asset Allocation (%)

Equity	19.52
Cash&cashEqv.	1.64
Debt	78.12
Real Estate	0.72

Portfolio Holdings

Top Holdings	Assets(%)
Canara HSBC Life Ins..	1.00
HDFC Bank	2.00
ICICI Bank	1.00
Kotak Mahindra Bank	1.00
ITC	1.00
6.33% GOI 2035	5.61
7.32% GOI 2030	11.88
GOI 2033	8.89
8.32% Power Grid..	5.99
7.06% GOI 2028	5.95

Quantitative Data (%)

Standard Deviation	3.81
Beta	-
Sharpe Ratio	0.63
Alpha Ratio	-
Turnover Ratio	-
Expense Ratio	1.64
Lock-in Period	-
Fund Type	Open Ended
Fund House	DSP Regular Mutual Fund
Fund Taxation	Hybrid
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.