DSP MUTUAL FUND

Scheme Information Document Disclosure

How is the scheme different from existing schemes of the DSP Mutual Fund (Fund)

Details of comparison of actively managed open ended debt-oriented schemes of Fund are as follows-

Scheme Name	Investment Objective	Asset Allocation*	Number of Folios as on September 30, 2025		AUM as on September 30, 2025 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Ultra Short Fund	The primary 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 achieved.	Debt and Money market securities: 0% - 100% The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months.	4769	28723	1,544.22	1,908.02
DSP 10Y G-Sec Fund	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 achieved.	Government Securities: 80% - 100% TREPs/repo or any other alternatives as may be provided by RBI: 0% - 20%	1336	753	28.27	27.83
DSP Strategic Bond Fund	The primary investment objective of the Scheme is to seek to generate optimal returns with high liquidity through active management of the portfolio by investing	Money market securities and/or Debt Securities which have residual or average maturity of less than or equal to 367 days or	3211	2903	839.47	626.89

	in high quality debt and money market securities. There is no assurance that the investment objective of the Schemes will be realized.	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%				
DSP Banking & PSU Debt Fund	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 achieved.	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 Non-bank financial companies (NBFCs): 0% - 20%	3305	3231	3,606.69	675.40
DSP Gilt Fund	The primary objective of the Scheme is to generate income through investment in securities issued by Central and/or State Government of various maturities. There is no assurance that the investment objective of the Scheme will be achieved.	Government Securities: 80% - 100% Cash and Cash Equivalent: 0% - 20%	11762	4484	1,184.64	308.56
DSP Credit Risk Fund	The primary 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 achieved	Investment in corporate bonds which are AA and below rated instruments: 65% - 100% Investment in other debt and money market instruments: 0% - 35% Units issued by REITs/InviTs: 0% - 10%	748	3026	66.87	141.04

DSP Savings Fund	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 Schemes will be achieved.	Money market securities having maturity of less than or equal to 1 year: 0% - 100%	1544	5720	5,474.95	1,325.32
DSP Liquidity Fund	The primary investment objective of the Scheme is to seek 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. There is no assurance that the investment objective of the Schemes will be realized.	Money market securities and/or Debt securities with maturity of 91 days: 80% - 100%	18329	29058	13,207.30	2,538.91
DSP Bond Fund	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 achieved.	Under normal circumstances: Debt and Money market securities: 0% - 100% Units issued by REITs/InvITS: 0% - 10% 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 anticipated adverse Circumstances:	2327	1823	89.89	227.73

		Debt and Money market securities: 0% - 100% Units issued by REITs/ InvITS: 0% - 10% 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.				
DSP Regular Savings Fund	The primary Investment objective of the scheme is to seek 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. There is no assurance that the investment objective of the Scheme will be achieved.	Debt and Money Market Securities: 75% - 90% Equity and equity related securities: 10% - 25% Units issued by REITs/InvITS: 0% - 10%	1657	4780	24.26	153.78
DSP Short Term Fund	The primary 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 achieved.	Debt and Money market securities: 0% - 100% The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 1 year – 3 years.	2713	4416	3,060.73	608.35
DSP Low Duration Fund	The investment objective of the Scheme is to seek to generate returns	Debt and Money market securities: 0% - 100%	2873	10404	3,910.21	1,437.66

	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 achieved	Debt securities may include securitised debts up to 50% of the net assets.				
DSP Corporate Bond Fund	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 achieved.	Corporate Bonds (including securitized debt) which are rated AA+ and above: 80% to 100% Corporate Bonds (including securitized debt) which are rated AA and below: 0% to 20% Money Market Instruments and Debt Instruments issued by Central and State Governments: 0% to 20% Units issued by REITs and InvITs: 0% to 10%	2007	1925	1,669.67	1,007.22
DSP Overnight Fund	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. There is no assurance that the investment objective of the Scheme will be achieved	Debt Securities and Money Market Instruments with maturity upto 1 business day: 0% to 100%	49052	2508	1,664.61	279.53
DSP Floater Fund	The primary objective of the scheme is to generate regular income through investment predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives).	Floating Rate Debt Securities (including fixed rate Securities converted to floating rate exposures using swaps/ derivatives) – 65 to 100%	1132	1632	359.21	161.48

	There is no assurance that the investment objective of the Scheme will be achieved	Debt & money market instruments and Floating rate debt instruments swapped for Fixed rate returns – 0% to 35%				

***** For detailed asset allocation pattern, please refer to the Scheme Information Document

For detailed of asset allocation of the aforesaid schemes, investors are requested to refer its scheme Information documents available on www.dspim.com. Further, for latest Risk-o-meters of aforesaid schemes and their respective benchmark, investors may refer on the website viz. www.dspim.com.