

DSP Floater Fund

Debt| Floater Fund

Fund Details

Fund Information

An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives).

A relatively high interest rate risk and relatively low credit risk.



Inception Date

Mar 19, 2021



Total AUM

as of Jun 30, 2026

₹329.46 Crs



NAV

as of Jul 08, 2026

Regular: ₹ 14.02

Direct: ₹ 14.23



Expense Ratio

as of Jul 08, 2026

Regular: 0.57%

Direct: 0.29%

Exit Load:

Nil

Benchmark

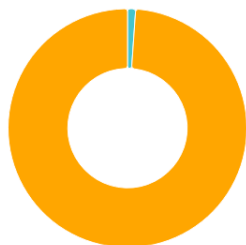
CRISIL Short Duration Debt A-II Index

Fund Managers

Names	Years of Experience	Managing Since
Shantanu Godambe	19 Years	Managing this fund since June 2023.
Karan Mundhra	18 Years	Managing this fund since August 2024.

Portfolio As of Jun 30, 2026

Asset Allocation



- Debt
98.9%
- Others
1.1%

Indian - Debt (98.9%)

Instrument Break-up

Government Securities (Central/State)	47.8%	TREPS	15.1%
Bonds & NCDs	22.3%	Money market instruments	14.9%

Credit Rating Profile

SOVEREIGN	47.8%	Cash & Equivalent	15.1%
AAA	22.3%	A1+	14.9%

Holdings

8.51% GOI FRB 2033	20.9%	Canara Bank	7.3%
TREPS / Reverse Repo Investments	14.8%	Kotak Mahindra Bank Limited	7.3%
6.94% GOI 2036	14%	Bharti Telecom Limited	6.4%
REC Limited	7.9%	7.38% GOI 2027	3.1%
7.43% Maharashtra SDL 2040	7.6%	Rest	2.2%
Mindspace Business Parks Reit	7.5%		

Others (1.1%)

Holdings

SBI Funds Management Pvt Ltd/Fund Parent	1.1%
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Indicators

Yield to Maturity	6.74%	Options	Growth IDCW
Macaulay Duration	3.05 Years	Modified Duration	2.93 Years
Average Maturity	5.46 Years	Ideal Holding Period	3 Years+

Performance (Direct Plan - Growth Option)

	1 Year		3 Years		5 Years		Since Inception	
	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
Lumpsum	5.96%	5.65%	8.16%	7.38%	6.91%	6.31%	6.87%	6.32%
SIP	6.96%	6.45%	7.65%	7.04%	7.60%	6.98%	7.48%	6.87%

Source : Internal, data as of Jul 08, 2026

It is not possible to invest directly in an index. Benchmark^ CRISIL Short Duration Debt A-II Index. Date of allotment March 19, 2021. **Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.** For performance in SEBI prescribed format, please visit <https://www.dspim.com/invest/mutual-fund-schemes/debt-funds/floater-fund/dftr-direct-growth>

Rolling Returns (Direct Plan - Growth Option) - Lumpsum

Time Period	Minimum	Median	Maximum	% times -ve returns	% times returns > 7%
6 Months	-0.1%	3.5%	5.3%	1.8%	0%
1 Year	1.7%	7.6%	10.5%	0%	60.5%
3 Years	5.5%	7.6%	8.4%	0%	58.1%
5 Years	6.1%	6.3%	6.7%	0%	0%

Source : Internal, data as of Jul 08, 2026

The frequency of calculating rolling returns in the above table is 6M, 1Y, 3Y, 5Y and 10Y rolling returns on a daily basis since the inception of the fund. To illustrate, 1Y column shows average, minimum and maximum 1Y 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 6M, 1Y, 3Y, 5Y and 10Y rolling returns have been negative since inception of the fund.

Funds Managed by Shantanu Godambe

Scheme Name	Managing Since	1 Year		3 Years		5 Years	
		Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
DSP Regular Savings Fund	Aug 01, 2024	3.37%	3.88%	8.7%	8.01%	7.3%	7.12%
DSP Short Term Fund	Jan 01, 2025	5.1%	5.84%	6.86%	7.34%	5.79%	6.31%
DSP 10Y G-Sec Fund	Jul 01, 2023	2.69%	2.47%	6.63%	6.88%	4.79%	5.15%

DSP CRISIL- IBX 50:50 Gilt Plus SDL - April 2033 Index Fund	Jul 01, 2023	4.14%	4.58%	7.39%	7.87%	-	-
DSP Strategic Bond Fund	Jun 01, 2023	3.08%	4.36%	6.34%	7%	5.66%	6.02%
DSP Banking & PSU Debt Fund	Jun 01, 2023	4.96%	5.17%	7.03%	6.2%	6%	-
DSP Aggressive Hybrid Fund (Ex DSP Equity & Bond Fund)	Aug 01, 2024	-3.3%	0.12%	11.43%	10.37%	9.78%	9.96%
DSP Nifty SDL Plus G- Sec Jun 2028 30:70 Index Fund	Jul 01, 2023	5.42%	5.57%	7.36%	7.68%	-	-
DSP Income Plus Arbitrage Omni FoF (Ex- DSP Income Plus Arbitrage Fund of Fund)	Mar 11, 2025	5.1%	4.58%	8.96%	6.91%	5.02%	6.08%
DSP Floater Fund	Jun 01, 2023	5.96%	5.84%	7.95%	7.34%	6.61%	6.31%
DSP Overnight Fund	Jan 01, 2026	5.27%	5.33%	6.11%	6.19%	5.55%	5.66%
DSP Corporate Bond Fund	Jan 01, 2025	5.68%	5.87%	7.07%	7.35%	5.68%	6.3%
DSP Dynamic Asset Allocation Fund	Jan 01, 2025	3.83%	1.28%	10.54%	9.7%	8.21%	9.15%

DSP Equity Savings Fund	Aug 01, 2024	2.07%	2.28%	8.37%	8.15%	7.6%	7.88%
DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund	Jul 01, 2023	5.6%	5.83%	7.24%	7.6%	-	-
DSP Multi Asset Allocation Fund	Aug 01, 2024	16.07%	15.32%	-	-	-	-
DSP Gilt Fund	Jun 01, 2023	4.17%	4.14%	6.82%	7.43%	5.97%	6.31%
<p>Period for which fund's performance has been provided is computed based on last day of the month-end preceding the date of advertisement Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan - Growth Option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</p>							

Funds Managed by Karan Mundhra

Scheme Name	Managing Since	1 Year		3 Years		5 Years	
		Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
DSP Liquidity Fund	May 01, 2021	6.32%	6.12%	6.92%	6.83%	6.13%	6.15%
DSP Ultra Short Fund	May 01, 2021	5.85%	6.31%	6.68%	6.76%	5.77%	6.42%
DSP Short Term Fund	Aug 01, 2024	5.1%	5.84%	6.86%	7.34%	5.79%	6.31%
DSP Low Duration Fund	Mar 01, 2022	5.85%	6.21%	6.92%	7.14%	6.06%	6.23%
DSP Bond Fund	May 01, 2021	4.99%	5.39%	7.14%	7.19%	6.04%	5.99%
DSP Floater Fund	Aug 01, 2024	5.96%	5.84%	7.95%	7.34%	6.61%	6.31%
DSP Arbitrage Fund	Aug 01, 2024	5.67%	7.01%	6.66%	7.52%	5.84%	6.44%

DSP Overnight Fund	Aug 01, 2024	5.27%	5.33%	6.11%	6.19%	5.55%	5.66%
DSP Savings Fund	May 01, 2021	6.25%	6.01%	7.01%	6.91%	6.1%	6.3%

Period for which fund's performance has been provided is computed based on last day of the month-end preceding the date of advertisement. Different plans shall have a different expense structure. The performance details provided herein are of Direct Plan - Growth Option. **Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.**

Disclaimer

SEBI Registration No: MF/036/97/7

The investment approach / framework/ strategy / portfolio / other data mentioned herein are dated and currently followed by the scheme and the same may change in future depending on market conditions and other factors.

The SIP returns are calculated by XIRR approach assuming investment of Rs. 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.

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For complete details on investment objective, investment strategy, asset allocation, scheme specific risk factors and more details, please read the Scheme Information Document, and Key Information Memorandum of the scheme available on ISC of AMC and also available on www.dspim.com.

*Expense ratio is subject to change in future depending on various factors

Portfolio details are as on **June 30, 2026**. Portfolio Allocation will be based on the prevailing market conditions and is subject to changes depending on the fund manager's view of the equity markets.

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The sector(s)/stock(s)/issuer(s) mentioned in this document do not constitute any recommendation of the same and the Fund may or may not have any future position in these sector(s)/stock(s)/issuer(s).

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

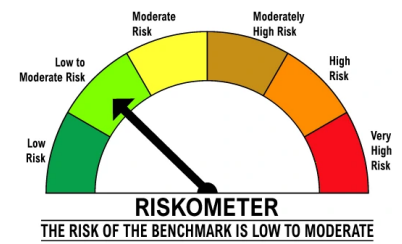
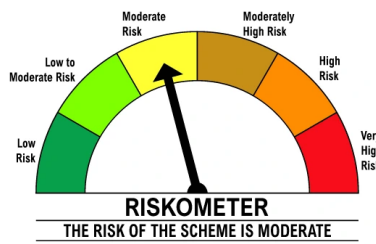
Product Suitability

Scheme Riskometer

Benchmark[^] Riskometer

This product is suitable for investors who are seeking*

- To generate regular Income
- Investment predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures)



An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives).

A relatively high interest rate risk and relatively low credit risk.

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

[^] Benchmark : CRISIL Short Duration Debt A-II Index

Potential Risk Class Matrix

Potential Risk Class	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	-	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	A-III	-	-