

# DSP Bond Fund

Debt | Income | Medium Duration Fund

## Fund Details

### Fund Information

An open ended medium term debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 3 years and 4 years (please refer page no. 33 under the section 'Where will the Scheme invest?' for details on Macaulay's Duration).

A relatively high interest rate risk and moderate credit risk.



Inception Date

Apr 29, 1997



Total AUM

as of Jun 30, 2026

₹253.79 Crs



NAV

as of Jul 06, 2026

Regular: ₹ 86.46

Direct: ₹ 92.15



Expense Ratio

as of Jul 07, 2026

Regular: 0.79%

Direct: 0.42%

#### Exit Load:

Nil

### Benchmark

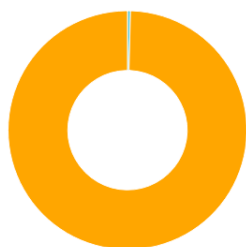
CRISIL Medium Duration Debt A-III Index

### Fund Managers

Names	Years of Experience	Managing Since
Vivek Ramakrishnan	31 Years	Managing this fund since July 2021.
Karan Mundhra	18 Years	Managing this fund since May 2021.

## Portfolio As of Jun 30, 2026

### Asset Allocation



Debt  
99.6%

Others  
0.4%

## Indian - Debt (99.6%)

### Instrument Break-up

Government Securities (Central/State)	81.5%	TREPS	1.4%
Money market instruments	17.1%		

### Credit Rating Profile

SOVEREIGN	81.5%	Cash & Equivalent	1.4%
A1+	17.1%		

### Holdings

7.13% Haryana SDL 2032	14.2%	6.83% Maharashtra SDL 2031	9.8%
6.36% GOI 2031	14.1%	Indian Bank	9.5%
7.72% Maharashtra SDL 2031	10.4%	Bank of Baroda	7.6%
7.73% Maharashtra SDL 2032	10.3%	7.32% GOI 2030	2.1%
7.30% Karnataka SDL 2032	10.2%	Rest	1.4%
7.03% Chattisgarh SDL 2030	10.1%		

## Others (0.4%)

### Holdings

SBI Funds Management Pvt Ltd/Fund Parent	0.4%
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## Indicators

Yield to Maturity	7.32%	Options	Growth   Monthly IDCW   IDCW
Macaulay Duration	3.24 Years	Modified Duration	3.10 Years
Average Maturity	3.76 Years	Ideal Holding Period	3 Years+

## Performance (Regular Plan - Growth Option)

	1 Year		3 Years		5 Years		Since Inception	
	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
Lumpsum	4.94%	5.12%	7.25%	7.27%	6.09%	6.06%	7.67%	7.82%
SIP	6.53%	6.48%	7.02%	7.11%	6.84%	6.79%	6.82%	7.88%

Source : Internal, data as of Jul 06, 2026

It is not possible to invest directly in an index. Benchmark^ CRISIL Medium Duration Debt A-III Index. Date of allotment April 29, 1997. **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/bond-fund/dspbd-regular-growth>

## Rolling Returns (Regular Plan - Growth Option) - Lumpsum

Time Period	Minimum	Median	Maximum	% times -ve returns	% times returns > 7%
6 Months	-3.7%	3.3%	16.7%	6.2%	12.9%
1 Year	-1.9%	7.1%	20.1%	0.9%	50.8%
3 Years	2.4%	6.9%	15.4%	0%	47.2%
5 Years	3.2%	6.5%	13.9%	0%	41.4%
10 Years	5.1%	6.8%	9.6%	0%	42.6%

Source : Internal, data as of Jul 06, 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 Vivek Ramakrishnan

Scheme Name	Managing Since	1 Year		3 Years		5 Years	
		Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
DSP Credit Risk Fund	Jul 17, 2021	10.22%	7.6%	16.09%	8.14%	12.36%	7.36%
DSP Corporate Bond Fund	Jul 17, 2021	5.68%	5.87%	7.07%	7.35%	5.68%	6.3%

DSP Bond Fund	Jul 17, 2021	4.99%	5.39%	7.14%	7.19%	6.04%	5.99%
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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 Regular 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.**

### 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%

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## 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](http://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).

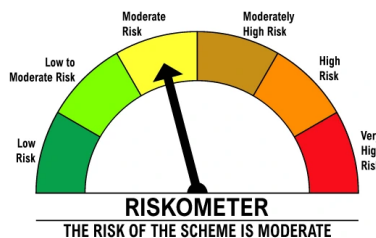
**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

### Product Suitability

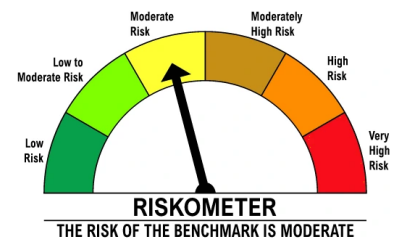
This product is suitable for investors who are seeking\*

- Income over a medium-term investment horizon
- Investment in money market and debt securities

### Scheme Riskometer



### Benchmark^ Riskometer



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A relatively high interest rate risk and moderate credit risk.

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

^ Benchmark : CRISIL Medium Duration Debt A-III 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)	-	<b>B-III</b>	-