

DSP Banking & PSU Debt Fund

Debt | Income | Banking and PSU Fund

Fund Details

Fund Information

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.

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



Inception Date

Sep 14, 2013



Total AUM

as of Jun 30, 2026

₹3,304.23 Crs



NAV

as of Jul 09, 2026

Regular: ₹ 25.30

Direct: ₹ 26.27



Expense Ratio

as of Jul 09, 2026

Regular: 0.60%

Direct: 0.33%

Exit Load:

Nil

Benchmark

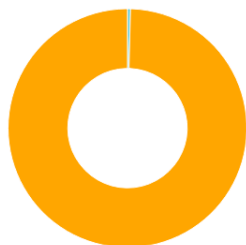
Nifty Banking & PSU Debt Index A-II

Fund Managers

Names	Years of Experience	Managing Since
Shantanu Godambe	19 Years	Managing this fund since June 2023.
Sandeep Yadav	23 Years	Managing this fund since August 2024.

Portfolio As of Jun 30, 2026

Asset Allocation



- Debt
99.6%
- Others
0.4%

Indian - Debt (99.6%)

Instrument Break-up

Bonds & NCDs	70%	Money market instruments	8.6%
Government Securities (Central/State)	16.7%	TREPS	4.7%

Credit Rating Profile

AAA	70%	A1+	8.6%
SOVEREIGN	16.7%	Cash & Equivalent	4.7%

Holdings

National Bank for Agriculture and Rural Development	5.4%	Bharti Telecom Limited	3.1%
TREPS / Reverse Repo Investments	4.7%	7.08% Haryana SDL 2039	3.1%
7.24% GOI 2055	4.6%	HDFC Bank Limited	3.1%
6.90% GOI 2065	3.6%	Small Industries Development Bank of India	3.1%
Bharti Telecom Limited	3.2%	Rest	63.5%
GAIL (India) Limited	3.2%		

Others (0.4%)

Holdings

SBI Funds Management Pvt Ltd/Fund Parent	0.4%
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Indicators

Yield to Maturity	7.21%	Options	Growth Daily IDCW Weekly IDCW Monthly IDCW Quarterly IDCW IDCW
Macaulay Duration	4.29 Years		
Average Maturity	7.24 Years	Modified Duration	4.06 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	4.59%	4.78%	6.98%	6.18%	5.94%	-%	7.51%	6.3%
SIP	5.84%	5.30%	6.53%	6.20%	6.54%	-%	6.87%	6.21%

Source : Internal, data as of Jul 09, 2026

It is not possible to invest directly in an index. Benchmark^ Nifty Banking & PSU Debt Index A-II. Date of allotment September 14, 2013. **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/banking-and-psu-debt-fund/dspbp-regular-growth>

Rolling Returns (Regular Plan - Growth Option) - Lumpsum

Time Period	Minimum	Median	Maximum	% times -ve returns	% times returns > 7%
6 Months	0.2%	3.9%	8.9%	0%	1.7%
1 Year	1.8%	7.6%	12.8%	0%	58.5%
3 Years	4.1%	7.4%	10.5%	0%	66.2%
5 Years	5.4%	6.9%	8.9%	0%	45.5%
10 Years	6.8%	7.3%	7.7%	0%	89%

Source : Internal, data as of Jul 09, 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 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.</p>							

Funds Managed by Sandeep Yadav

Scheme Name	Managing Since	1 Year		3 Years		5 Years	
		Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
DSP Strategic Bond Fund	Mar 01, 2022	3.08%	4.36%	6.34%	7%	5.66%	6.02%
DSP Banking & PSU Debt Fund	Aug 01, 2024	4.96%	5.17%	7.03%	6.2%	6%	-
DSP Business Cycle Fund	May 01, 2026	1.62%	-1.71%	-	12.92%	-	12.4%
DSP Gilt Fund	Aug 01, 2024	4.17%	4.14%	6.82%	7.43%	5.97%	6.31%

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.**

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.

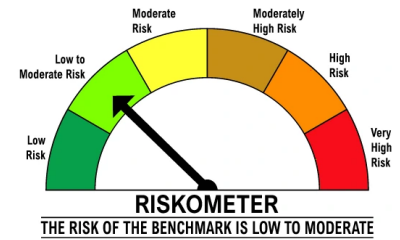
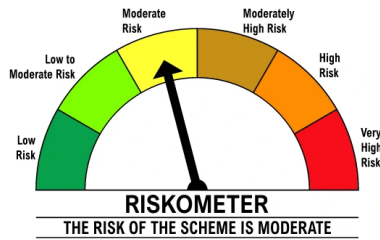
Product Suitability

Scheme Riskometer

Benchmark[^] Riskometer

This product is suitable for investors who are seeking*

- Income over a short-term investment horizon
- Investment in money market and debt securities issued by banks and public sector undertakings, public financial institutions and Municipal Bonds



An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.

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 : Nifty Banking & PSU Debt Index A-II

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	-	-