

DSP Gilt Fund

Debt | Government Securities | Gilt Fund

Fund Details

Fund Information

An open ended debt scheme investing in government securities across maturity.

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



Inception Date

Sep 30, 1999



Total AUM

as of Jun 30, 2026

₹1,269.93 Crs



NAV

as of Jul 14, 2026

Regular: ₹ 98.92

Direct: ₹ 106.05



Expense Ratio

as of Jul 14, 2026

Regular: 1.19%

Direct: 0.59%

Exit Load:

Nil

Benchmark

Crisil Dynamic Gilt Index

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
100%

Indian - Debt (100%)

Instrument Break-up

Government Securities (Central/State)	77.9%	TREPS	9.4%
Money market instruments	12.7%		

Credit Rating Profile

SOVEREIGN	90.6%	Cash & Equivalent	9.4%
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Holdings

6.90% GOI 2065	15.6%	7.19% GOI 2060	7.8%
91 DAYS T-BILL 2026	11.8%	Cash & cash equivalents	7.1%
7.24% GOI 2055	11.6%	7.48% Uttar Pradesh SDL 2042	6.8%
TREPS / Reverse Repo Investments	8.7%	7.66% Maharashtra SDL 2047	6.1%
7.30% GOI 2053	8.3%	Rest	8.3%
7.76% Uttar Pradesh SDL 2041	8%		

Indicators

Yield to Maturity	6.99%	Options	Monthly IDCW Growth IDCW
Macaulay Duration	8.20 Years	Modified Duration	7.90 Years
Average Maturity	19.21 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	2.74%	3.72%	6.51%	7.13%	5.83%	6.31%	8.93%	8.51%
SIP	6.54%	6.82%	5.67%	6.46%	6.14%	6.96%	7.78%	7.60%

Source : Internal, data as of Jul 14, 2026

It is not possible to invest directly in an index. Benchmark^ Crisil Dynamic Gilt Index. Date of allotment September 30, 1999. **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/gilt-fund/dspga-regular-growth>

Rolling Returns (Regular Plan - Growth Option) - Lumpsum

Time Period	Minimum	Median	Maximum	% times -ve returns	% times returns > 7%
6 Months	-7.3%	3.4%	37.3%	10.8%	19.9%
1 Year	-6%	7%	35%	5.7%	49.8%
3 Years	1.4%	7.7%	24.2%	0%	57.1%
5 Years	2.6%	8.2%	15.8%	0%	75.5%
10 Years	5.6%	8%	12.1%	0%	89.3%
Source : Internal, data as of Jul 14, 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%	-	-	-	-

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.

This email/note is for information purposes only. The recipient of this material should consult an investment /tax advisor before making an investment decision. In this material DSP Asset Managers Pvt. Ltd. (the AMC) has used information that is publicly available, including information developed in-house and is believed to be from reliable sources. The AMC nor any person connected does not warrant the completeness or accuracy of the information and disclaims all liabilities, losses and damages arising out of the use of this information. Data provided is as on **June 30, 2026** (unless otherwise specified and are subject to change without notice). **Past performance may or may not be sustained in the future and should not be used as a basis for comparison with other investments. There is no assurance of any returns/capital protection/capital guarantee to the investors in above mentioned scheme.**

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).

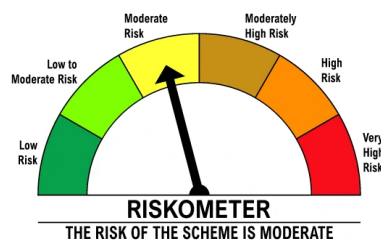
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Product Suitability

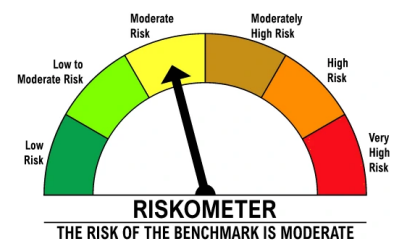
This product is suitable for investors who are seeking*

- Income over a long term investment horizon.
- Investment in Central and /or State government securities.

Scheme Riskometer



Benchmark^ Riskometer



An open ended debt scheme investing in government securities across maturity.
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 Dynamic Gilt 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	-	-