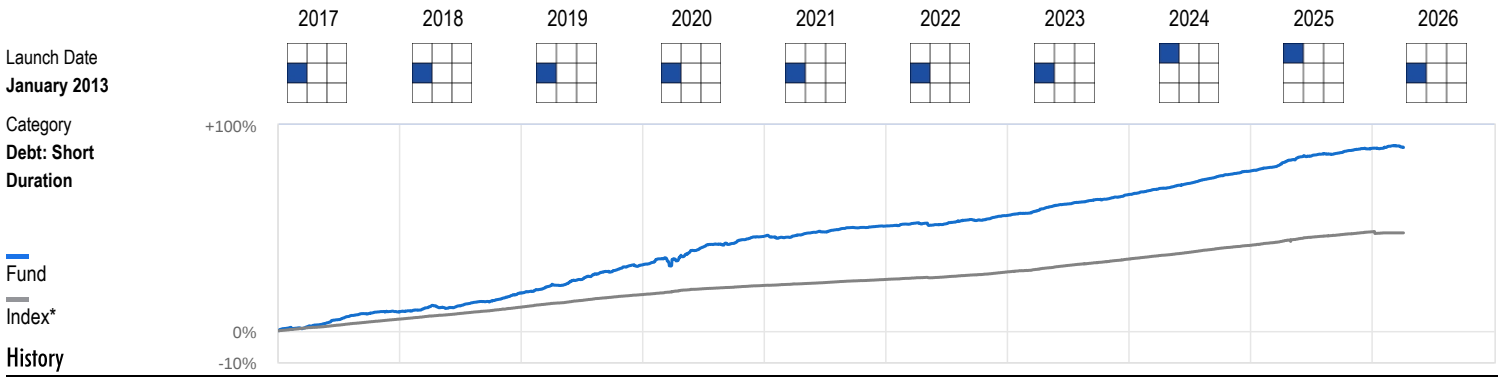


DSP Short Term Fund - Direct Plan



Rating	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Rating	★★★★	★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
NAV(₹)	30.05	32.04	35.20	38.79	40.13	41.59	44.63	48.33	52.14	52.2567
Quartile Ranking	2	3	2	3	4	3	3	3	4	4
Total Return(%)	6.58	6.59	9.86	10.19	3.47	3.64	7.31	8.29	7.88	0.22
Index*	4.04	4.06	4.34	3.13	2.05	2.59	4.41	4.68	4.68	-
Rank (Funds/Category)	15/35	20/29	12/29	17/27	23/27	17/25	13/24	15/26	19/25	24/26
Net Assets (₹Cr)	4,208	2,491	3,039	3,800	3,099	2,735	3,046	2,758	3,906	3,743

Suitability

This fund is mandated to invest in bonds such that the duration of the portfolio is between one and three years. Such funds are suitable for investment horizons of one to three years, or for the fixed-income allocation in your longer-term portfolio. You can expect to earn higher returns than what a bank fixed deposit can fetch. The risk of incurring a loss in these funds is low, but they do not guarantee returns or safety of capital.

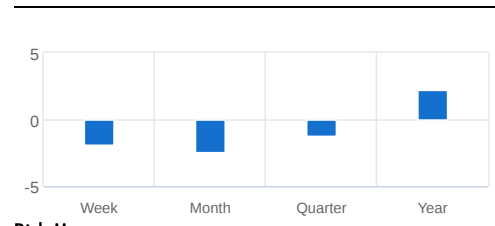
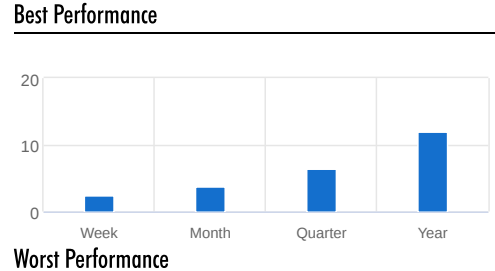
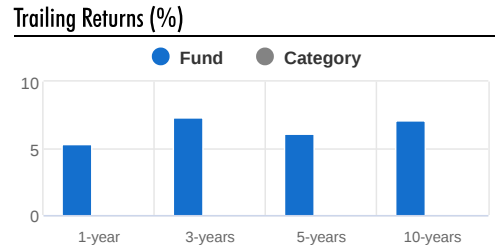
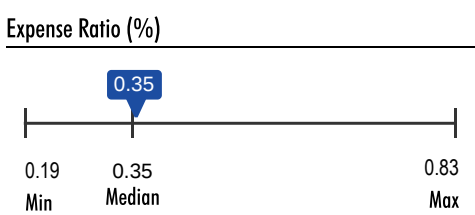
Taxability of earnings:

Capital gains:

- If investment is made on or after 1 April 2023:** Entire amount of gain is added to the investors' income and taxed according to the applicable slab rate.
- If investment is made before 1 April 2023:**
 - Sold within 2 years from the date of investment: Gains are added to the investors' income and taxed according to the applicable slab rate.
 - Sold after 2 years from the date of investment: Gains are taxed at the rate of 12.5%.
- No tax is to be paid as long as you continue to hold the units.

Dividends:

- Dividends are added to the income of the investors and taxed according to their respective tax slabs. Further, if an investor's dividend income exceeds Rs 10,000 in a financial year, the fund house also deducts a TDS of 10% before distributing the dividend.



Risk Measures

	Fund	Index*	Cat avg
Standard Deviation	1.20		1.16
Sharpe Ratio	0.93		1.03

Investment Information

AMC: DSP Investment Managers Pvt. Ltd.
 Website: <https://www.dspim.com/>
 Registrar: Computer Age Management Ser...
 Min Inv (₹): 100
 Min SIP Inv (₹): 100
 Exit Load: Nil

NAV

Growth: 52.2567
 IDCW Monthly: 11.6256

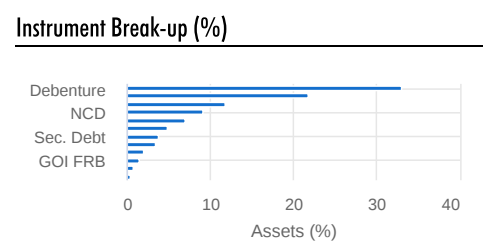
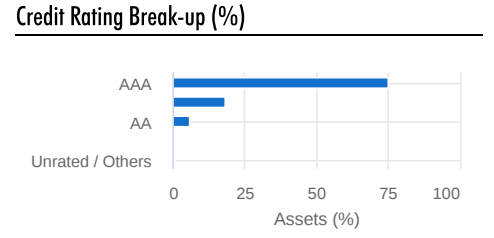
Portfolio Characteristics

Number of Securities	67
Average Maturity (yrs)	3.20
Avg Maturity 52W High (yrs)	4.54
Avg Maturity 52W Low (yrs)	3.20
Avg Credit Rating	AAA



Top Holdings (%)

Company	Instrument	Assets
6.48% GOI 2035	GOI Securities	8.39
8.20% India Univers...	Securitized Debt	3.77
7.35% Bharti Teleco...	Debenture	3.56
7.48% National Ban...	Bonds	3.48
7.02% GOI 2031	GOI Securities	3.48
7.01% Gujarat State...	State Development Loan	3.25
7.54% Knowledge R...	Non Convertible Debent...	2.70
HDFC Bank 2026	Certificate of Deposit	2.54
Bank of Baroda 2027	Certificate of Deposit	2.51
0.09% Muthoot Fina...	Debenture	2.45



All data as on 02-Apr-2026

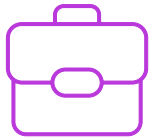
*Index

Thinking of Investing in DSP Short Term Dir ?

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