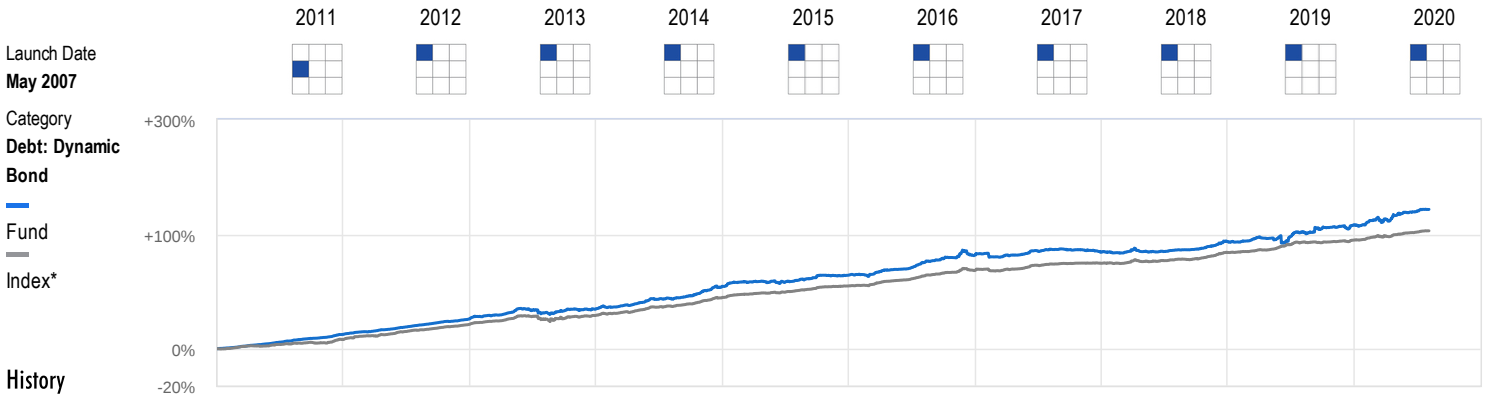


DSP Strategic Bond Fund - Regular Plan - Regular



| History | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|-----------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------------|
| Rating | ★★★★ | ★★★★ | ★★★ | ★★★★ | ★★★ | ★★★ | ★★ | ★★ | ★★★ | ★★★★ |
| Nav(₹) | 1,212.82 | 1,333.91 | 1,417.42 | 1,623.54 | 1,734.88 | 1,960.43 | 1,996.17 | 2,126.48 | 2,345.54 | 2,583.0920 |
| Quartile Ranking | 2 | 3 | 2 | 2 | 2 | 3 | 4 | 1 | 2 | |
| Total Return(%) | 9.06 | 9.93 | 6.26 | 14.54 | 6.86 | 13.00 | 1.82 | 6.49 | 10.30 | 10.13 |
| Index* | 5.73 | 9.64 | 5.60 | 11.39 | 7.15 | 9.94 | 4.31 | 6.77 | 7.69 | 5.81 |
| Rank (Funds/Category) | 8/29 | 13/20 | 8/25 | 9/26 | 10/26 | 18/27 | 22/27 | 6/25 | 9/29 | 3/23 |
| Net Assets (₹Cr) | 669 | 2,934 | 1,983 | 2,620 | 2,934 | 2,543 | 1,818 | 921 | 933 | 1,190 |

Suitability

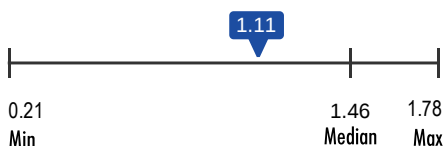
Dynamic Bond funds have the freedom to invest in bonds of any duration. Depending on where it expects to earn maximum returns, the fund management team actively decides whether to invest in bonds maturing in a few months or in the ones maturing several years later. However, retail investors can avoid these funds altogether. There are far too many kinds of debt funds with a highly nuanced classification based on the type or duration of bonds they can invest in. We believe that so many fund categories add to complexity which is easily avoidable. Retail investors can simply invest in Liquid funds for an investment horizon of up to one year and Short Duration funds for the fixed income allocation (which should be 100 per cent for investment horizon of up to three years) in their longer-term portfolios.

Taxability of earnings:

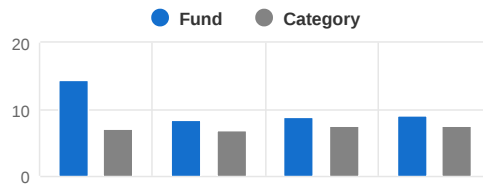
Capital gains: If the mutual fund units are sold after 3 years from the date of investment, gains are taxed at the rate of 20% after providing the benefit of inflation indexation. If the mutual fund units are sold within 3 years from the date of investment, entire amount of gain is added to the investors' income and taxed according to the applicable slab rate. 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. 5,000 in a financial year, the fund house also deducts a TDS of 10% before distributing the dividend.

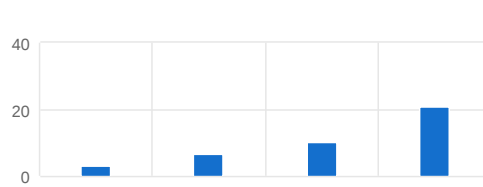
Expense Ratio (%)



Trailing Returns (%)



Best (Period)



Worst (Period)



Risk Measures

| | Fund | Index* | Cat Avg |
|--------------------|------|--------|---------|
| Standard Deviation | 3.68 | 1.95 | 3.22 |
| Sharpe Ratio | 0.82 | 0.81 | 0.49 |

Investment Information

AMC: DSP Investment Managers Pvt. Ltd.
 Website: <https://www.dspim.com/>
 Registrar: Computer Age Management Ser...
 Min Inv (₹): 500
 Min SIP Inv (₹): 500
 Exit Load: Nil
Nav
 Growth: 2,583.0920
 Dividend Weekly: 1,055.5628

Portfolio Characteristics

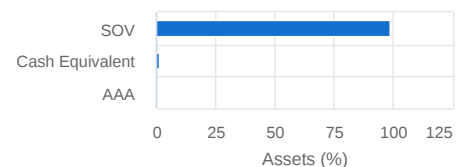
| | |
|-----------------------------|----------|
| Number of Securities | 10 |
| Average Maturity (yrs) | 7.75 |
| Avg Maturity 52W High (yrs) | 12.37 |
| Avg Maturity 52W Low (yrs) | 7.75 |
| Avg Credit Rating | GOI/Cash |



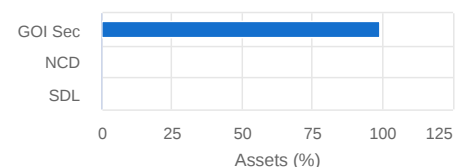
Top Holdings (%)

| Company | Instrument | Assets |
|--------------------------------|---------------------------|--------|
| 7.26% GOI 14/01/2029 | GOI Securities | 27.08 |
| 7.17% GOI 2028 | GOI Securities | 20.92 |
| 7.59% GOI 2026 | GOI Securities | 19.67 |
| 6.79% GOI 15/05/2027 | GOI Securities | 12.07 |
| 6.45% GOI 2029 | GOI Securities | 11.00 |
| 6.68% GOI 17/09/2031 | GOI Securities | 7.98 |
| 5.79% GOI 2030 | GOI Securities | 0.19 |
| 7.32% NTPC 17/07/2029 | Non Convertible Debent... | 0.02 |
| 8.32% Karnataka State 13/0... | State Development Loan | 0.00 |
| 8.53% Gujarat State 20/11/2... | State Development Loan | 0.00 |

Credit Rating Break-up (%)



Instrument Break-up (%)



All data as on 04-Aug-2020

*VR Bond