

An open ended short term debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years (please refer page no. 40 of SID under the section "Where will the Scheme invest?" for details on Macaulay's Duration). A moderate interest rate risk and relatively low credit risk.

### PRODUCT SNAPSHOT

INFORMATION AS ON NOVEMBER 29, 2024

**Inception date**  
09-Sep-02

**AUM of Scheme**  
₹ 2,848.09 Cr

**Monthly Average Aum**  
₹ 2,841.5 Cr

**Benchmark:**  
CRISIL Short Duration  
Debt A-II Index

**Total Expense Ratio**  
Regular Plan: 0.96%  
Direct Plan: 0.34%

**Entry load:**  
Not Applicable

**Exit load:**  
Nil

#### Fund Manager



**Laukik Bagwe**  
Total work experience of 24 years.  
Managing this Scheme since July 2016.



**Karan Mundhra**  
Total work experience of 17 years.  
Managing this Scheme since August 2024.

#### Scheme Objective

The primary investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio constituted of money market securities and/or debt securities. **There is no assurance that the investment objective of the Scheme will be achieved.**

#### Scheme Positioning

► Can be suitable for investment horizon of at least 1 year.

#### Asset Allocation Pattern

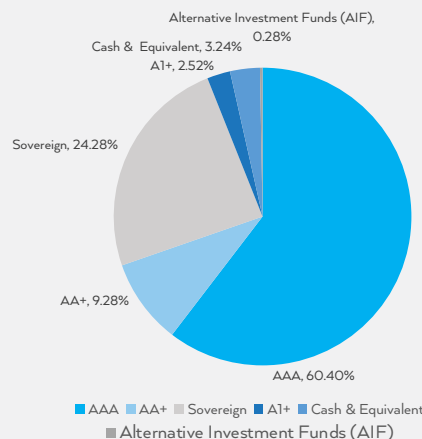
Instruments	Indicative Allocation (% of total assets)
Debt* and Money market securities	0% - 100%

\*Debt securities may include securitised debts up to 50% of the net assets.  
Please refer Asset Allocation Pattern in detail in SID

#### Top Exposures

Top Exposure	Rating	% to Net Assets
6.79% GOI 2034	SOV	10.67%
REC Limited	CRISIL AAA,ICRA AAA	8.46%
Power Finance Corporation Limited	CRISIL AAA	8.00%
Small Industries Development Bank of India	CRISIL AAA	5.83%
7.10% GOI 2034	SOV	5.44%
India Universal Trust	IND AAA(SO)	5.43%
Muthoot Finance Limited	CRISIL AA+	4.96%
Indian Railway Finance Corporation Limited	CRISIL AAA	4.53%
TREPS / Reverse Repo Investments		3.98%
Bajaj Housing Finance Limited	CRISIL AAA	3.74%

#### Rating Profile



#### Sector Allocation

Sector	% of Portfolio
Financial Services	62.19%
Government	24.28%
Repo & TREPS	3.98%
Power	3.60%
Consumer Durables	3.53%
Services	2.71%
Alternative Investment Funds (AIF)	0.28%
Oil, Gas & Consumable Fuels	0.17%

Notes: 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

## Key Scheme Information

- ▶ Minimum investment and minimum additional purchase
  - Regular Plan & Direct Plan: ₹ 100/- & any amount thereafter.

Investors are requested to visit the website of DSP Mutual Fund ('the Fund') at [www.dspim.com](http://www.dspim.com) or AMFI's website at [www.amfiindia.com](http://www.amfiindia.com) for NAV at each plan and option level for the Schemes of the Fund, which is updated on each business day.

\*Income Distribution cum Capital Withdrawal.

- ▶ Options available: (Regular Plan and Direct Plan)
  - Growth
  - §Weekly IDCW\* Reinvestment
  - §Monthly IDCW\* (Payout IDCW\*/Reinvestment IDCW\*)
  - IDCW\* (Payout IDCW\*/Reinvestment IDCW\*)

▶ Inception Date:  
09 Sep 2002 (Regular Plan)  
01 Jan 2013 (Direct Plan)

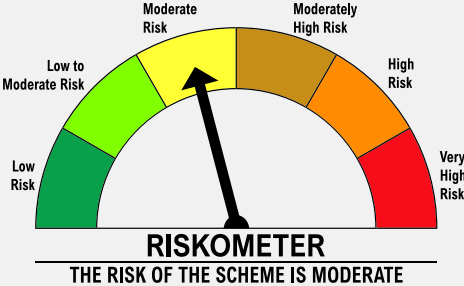
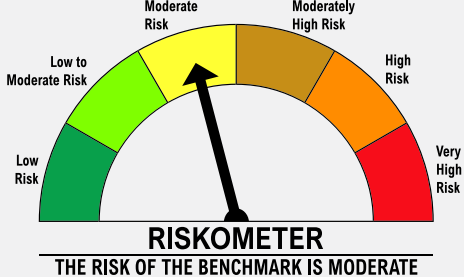
▶ NAV as on November 29, 2024  
Regular Plan  
Growth Option: ₹ 44.3889

§All subscription/switch-in application(s) and/or registration of new Systematic Investment Plan, Systematic Transfer Plan and Transfer of Income Distribution cum Capital Withdrawal plan in the said option shall be suspended with effect from April 1, 2021.

## SCHEME

### DSP Short Term Fund

An open ended short term debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years (please refer page no. 40 of SID under the section "Where will the Scheme invest?" for details on Macaulay's Duration). A moderate interest rate risk and relatively low credit risk

PRODUCT LABELLING & SUITABILITY	SCHEME RISKOMETER
<p>This product is suitable for investors who are seeking<sup>#</sup></p> <ul style="list-style-type: none"> <li>• Income over a medium-term investment horizon</li> <li>• Investment in money market and debt securities</li> </ul>	 <p><b>RISKOMETER</b> THE RISK OF THE SCHEME IS MODERATE</p>
BENCHMARK NAME	BENCHMARK RISKOMETER
<p>CRISIL Short Duration Debt A-II Index</p>	 <p><b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS MODERATE</p>

<sup>#</sup>Investors should consult their financial advisors if in doubt about whether the scheme is suitable for them.

## Potential Risk Class Matrix:

The potential risk class matrix of DSP Short Term Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	-	-
Moderate (Class II)	A-II	-	-
Relatively High (Class III)	-	-	-

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All figures and other data given in this document for the fund are as on November 29, 2024 (unless otherwise specified) and the same may or may not be relevant in future and the same should not be considered as solicitation/ recommendation/guarantee of future investments by the AMC or its affiliates. Investors are advised to consult their own legal, tax and financial advisors to determine possible tax, legal and other financial implication or consequence of subscribing to the units of the schemes of the DSP Mutual Fund. For complete details on investment objective, investment strategy, asset allocation, scheme specific risk factors please refer the SID and KIM of the scheme, which are available at AMC and registrar offices and investor service centres/AMC website viz. [www.dspim.com](http://www.dspim.com). For more details on scheme click here.

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