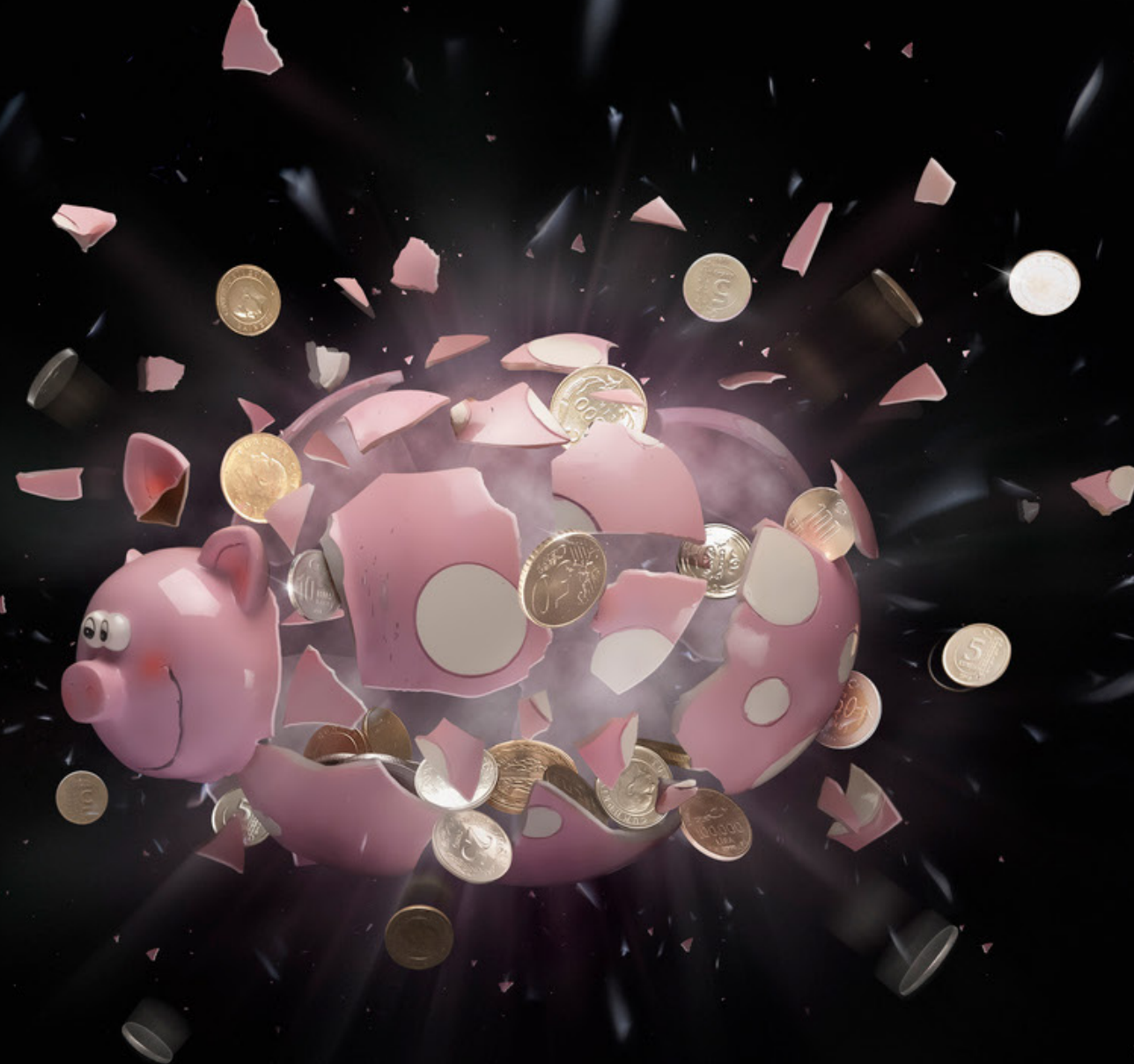


Shatter the traditional ways of saving your idle money.

Consider DSP Savings Fund



Are you wondering what to do with your idle cash for next 3 months? Don't worry we got your back!

Consider **DSP Savings Fund** – One of **our oldest debt funds with a 23+ year track-record.**

- It aims to invest 100% in high rated commercial papers and certificates of deposit.
- Follows a 1 year open-ended 'roll-down strategy'.
- It gives you predictability of potential returns over a defined time.

If you invest in this fund today and hold it for the next 3-4 months,

- The probable return may be approximately equal to Yield to Maturity (YTM) minus the applicable fund expense ratio
- For example, in November 2022, the Fund's **Average Maturity is ~0.24^ years** and annualized **YTM of 6.94%^.**

So, how is this better than a traditional Fixed Deposits (FDs) over longer term?

- A smarter substitute - Instead of renewing your FDs yearly at a fixed interest rate, DSP Savings Fund can reset it at comparatively higher rates during an expected rising interest rate environment.
- Benefit of Indexation - This fund can help you potentially earn better post-tax returns over 3+ year time horizon.

Get smarter with your hard-earned money!

Invest in DSP Savings Fund

Investing Terms, Explained

Roll-down strategy

A passive strategy in debt fund management where the fund manager doesn't actively manage interest rate risk. The portfolio is built by holding bonds of a specific tenure until maturity.

Yield to Maturity (YTM)

The total return anticipated on a bond if it is held until its maturity.

Indexation

Applies to Debt funds only. It considers the effects of inflation to increase your investments' purchase prices. As a result, it reduces your **taxable** long-term capital gain & eventually bringing down your tax liability.

[^]Data as on 30 November 2022

Disclaimers: DSP Savings Fund - An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.

The comparison with Bank Fixed Deposit (FD) has been given for the purpose of the general information only. Investments in mutual funds should not be construed as a promise, guarantee on or a forecast of any minimum returns. Unlike traditional saving instruments there is no capital protection guarantee or assurance of any return in mutual fund investment. Traditional savings instruments are comparatively low risk products and are backed by the Government (except 5- year recurring deposits). Investment in mutual funds carries high risk as compared to the traditional saving instruments and any investment decision needs to be taken only after consulting the Tax Consultant or Financial Advisor.

The investment approach / framework/ strategy / 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.

Past performance may or may not sustain in 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 this scheme of DSP Mutual Fund.

For scheme specific risk factors, Asset Allocation details, load structure, investment objective 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.

Potential Risk Class Matrix: The potential risk class matrix of DSP Savings Fund based on interest rate risk and credit risk is as follows:

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

Scheme Name and Type	Product Suitability	Riskometer	
		Scheme	Benchmark - CRISIL Money Market Fund BI Index
DSP Savings Fund – An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.	This scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> • Income over a short-term investment horizon • Investment in money market instruments with maturity less than or equal to 1 year. * Investors should consult their financial advisors if in doubt about whether the scheme is suitable for them.	<p>RISKOMETER</p> <p>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>	<p>RISKOMETER</p> <p>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT LOW TO MODERATE RISK</p>