RR GLOBAL™

April 2026

DSP CORPORATE BOND FUND

Category: Corporate Bond| Benchmark Index : CRISIL Composite Bond Fund| Fund Manager: Shantanu Godambe

₹16.71
NAV as on 30-Apr-26

₹2,975(Cr.)
AUM as on 31-Mar-26

Rating ★★★

Historical Return (%)						
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	1.43	2.39	5.91	6.95	5.53	NA
Benchmark Index	0.84	1.4	4.44	6.81	5.78	NA

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Portfolio Characteristics	
Number of Securities	5
Average Maturity (yrs)	30.89
Avg. Maturity 52W High (yrs)	30.98
Avg. Maturity 52W Low (yrs)	22.69
Avg. Credit Rating	AAA

Asset Allocation (%)	
Cash&cashEqv.	0.24
Debt	99.76

Portfolio Holdings	
Top Holdings	Assets(%)
7.38% GOI 2027	12.4
6.65% LIC Housing	5.04
6.57% National Bank	4.56
8.14% Kotak Mahindra	4.26
6.14% Indian Oil Co.	4.19
HDFC Bank	4
7.59% REC 2027	3.58
Kotak Mahindra Bank	3.2
7.27% Indian Railways	3.05
6.23% REC 2031	2.91

Quantitative Data (%)	
Standard Deviation	0.8
Beta	NA
Sharpe Ratio	1.02
Alpha Ratio	NA
Turnover Ratio	NA
Expense Ratio	0.56
Lock-in Period	-
Fund Type	Open Ended

Fund House	DSP Mutual Fund
Fund Taxation	Debt Oriented
Min. Inv. Lumpsum/ SIP	Rs. 100 / 100

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.