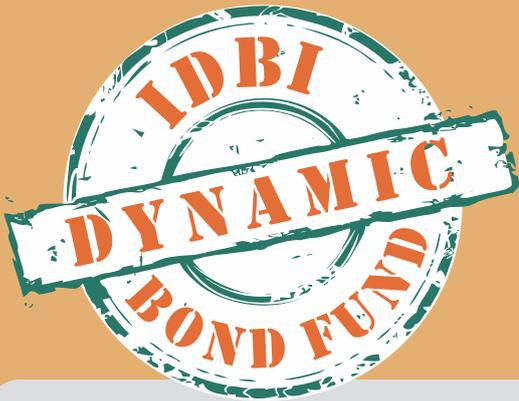


The art of managing assorted debt investments on real time basis!



An open-ended dynamic debt scheme investing across duration

An actively managed, all-season fund

What is IDBI Dynamic Bond Fund?

An open ended dynamic debt scheme investing across duration. This scheme invests in mix of Certificate of Deposits, Commercial Papers, Bonds and Government Securities across maturities etc. Ideal for the person wishes to gain from both rising and falling interest rate scenarios.

Why IDBI Dynamic Bond Fund?

Different Maturity Profiles - Dynamic Bond Funds invest in debt securities of different maturity profiles. These funds are actively managed and the portfolio varies dynamically according to the interest rate view of the fund managers. If Fund manager feels that interest rate will fall down in near future, he will start taking exposure in long tenure debt securities and vice versa. These funds invest across all classes of debt (including government securities) and money market instruments with no cap on maturity or duration.

Investment across various debt instruments - Fund Manager has liberty to move completely in short term instruments like Commercial Papers,

Certificate of Deposits or can take exposure to longer duration Papers like corporate bonds, gilt securities etc. There will not be any limit on instrument type concentration which helps fund managers to work proactively in line with the changes in interest rate.

Ideal for investors who do not wish to time the markets - It is suitable for the investors who wish to invest in bonds funds but do not want to time the markets. By parking money in dynamically managed bond funds, investor would trust his money with fund manager who has the expertise to deal with interest rate volatility. These schemes offer freedom to the fund manager to invest across maturities and instruments based on his/her views on interest rates and economic scenario so commonly investors as such don't have to worry about timing the entry and exit into the scheme.

Offers Indexation Benefits on Long Term capital Gain - Long term indexation benefit is applied on all long term gains if units are held for more than 3 years. This reduces the capital gain tax liability for the investors.

Scheme Features of IDBI Dynamic Bond Fund

Type of Scheme - An open-ended dynamic debt scheme investing across duration

Asset Allocation - Under normal circumstances the asset allocation pattern will be:

Instrument	Indicative Allocation		Risk Profile
	Minimum	Maximum	
Debt instruments (including fixed / floating rate debt instruments, government securities and securitized debt)	0%	100%	Low to Medium
Money Market Instruments	0%	100%	Low

For detailed asset allocation, please refer Scheme Information Document (SID)

Benchmark - CRISIL Composite Bond Fund Index

Load -

Entry Load - Not Applicable

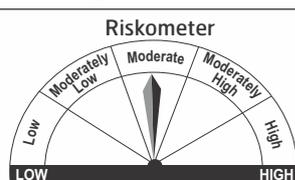
Exit Load (Redemption/switch-out/Transfer/ SWP) - 1% for exit (redemption/switch-out) within 12 months from the date of allotment. Nil: If units are redeemed after 12 month.

Options / Sub options - Direct Plan and Regular Plan offering Growth and Dividend options. Dividend Option provides pay out, reinvestment and sweep sub - options.

The frequency of the dividend is quarterly and annual subject to the availability of surplus.

Fund Manager - Mr. Raju Sharma

Product Label

This product is suitable for investors who are seeking*:	
<ul style="list-style-type: none"> • Generate income along with attendant liquidity through active management of portfolio with at least medium term horizon • Investments in Debt (including Government Securities) / Money Market Instruments 	 <p>Investors understand that their principal will be at Moderate risk</p>

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



IDBI Asset Management Limited (Investment Manager to IDBI Mutual Fund) CIN: U65100MH2010PLC199319

Regd. Off.: IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005.

Corp. Off.: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005.

Tel. No.: (+91 22) 6644 2800. Fax No.: (+91 22) 6644 2801. All India Toll Free No.: 1800-419-4324.

Email ID: contactus@idbimutual.co.in Website: www.idbimutual.co.in

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