

# IDBI FUNDS

August 2018

## Equity Market Overview

Indian indices Nifty & Sensex ended the month up by 6.0% and 6.2% respectively, as easing crude prices coupled with a decent monsoon and better than expected 1st quarter corporate earnings built optimism in the market. The highest gainers were BSE Oil & Gas - up by 10.0%, followed by BSE FMCG and BSE Bank which were up by 7.1% and 6.0% respectively. The biggest loser was BSE Metal which fell by 3.1%, as metals & commodities corrected on fears of a trade war.

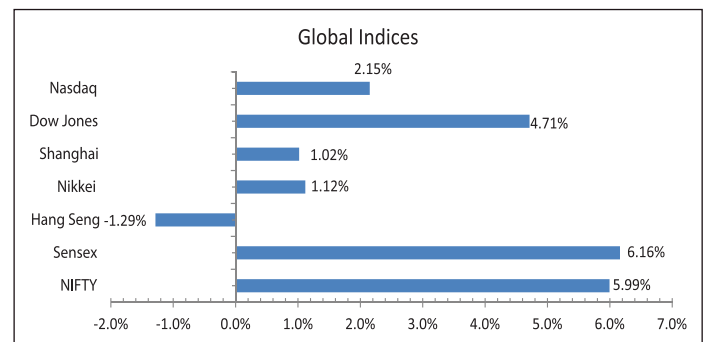
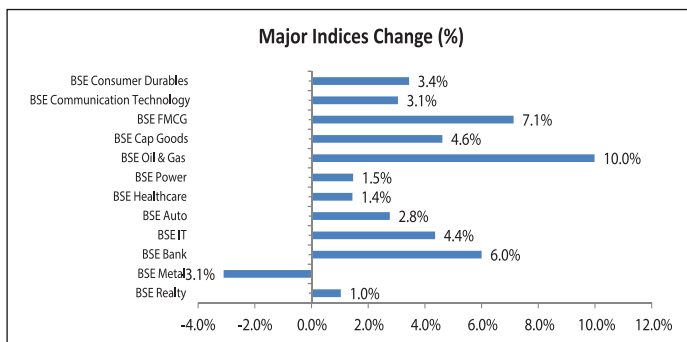
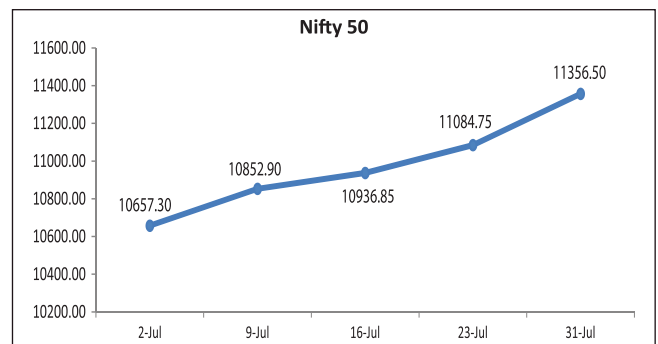
India's industrial output grew 3.2 percent year-on-year in May 2018, following a downwardly revised 4.8 percent advance in the previous month. Manufacturing increased 2.8 percent in May, slower than a 5.3 percent rise in April.

The Nikkei India Manufacturing PMI dropped to 52.3 in July, 2018 from a six-month high of 53.1 in the preceding month and missing market consensus of 53.0. Output, new orders and employment increased at softer rises while sentiment towards the 12-month outlook for output strengthened to a three-month high.

Consumer Price Index (CPI) in India increased to 138.60 in June from 137.80 in May of 2018, reaching an all-time high of 138.60 in June of 2018. CPI growth was measured at 5.0 % YoY in Jun 2018, compared with a rate of 4.9 % in the previous month.

Wholesale prices in India rose by 5.77 percent year-on-year in June, 2018, after a 4.43 percent gain in the prior month and above market estimates of 4.93 percent. It is the highest wholesale inflation since March 2017, due to faster rises in cost of food, manufactured products and fuel. On a monthly basis, wholesale prices increased by 1.1 percent, compared to a 0.9 percent rise in May.

The GST collection for the month of July touched Rs 96,483 crore, slightly higher than Rs 95,610 crore collected for the month of June. GST collection for the month of July is higher than the average collection of Rs 89,885 crore for the last fiscal (from July till March, 2017). Brent crude quoted at around \$74.21/bbl on 31st July 2018.



Source: Bloomberg

# Fixed Income Overview

## MACRO Economic Data for the month:

|                  | As on<br>29/06/2018 | As on<br>31/07/2018 | Change  |
|------------------|---------------------|---------------------|---------|
| 10 year Gsec     | 7.90%               | 7.77%               | -13 bps |
| 5year Corp bonds | 8.70%               | 8.60%               | -10 bps |
| 3 months Tbill   | 6.45%               | 6.69%               | 24 bps  |
| 3 month Cd       | 6.95%               | 7.20%               | 25 bps  |
| Brent Crude \$   | 79.44               | 74.25               | -5.19   |
| Inflation – CPI  | 4.87%               | 5.00%               | 13 bps  |
| INR = USD        | 68.47               | 68.55               | 0.08    |

## The major macro events during the month:

### Highlights of RBI policy on August 01, 2018:

- The Monetary Policy Committee (MPC) increased the policy repo rate by 25 bps to 6.50%.
- The committee, however, maintained its “Neutral” stance on monetary policy.
- The RBI revised inflation range to 4.6% in Q2 from 4.8%-4.9% in H1 and to 4.8% from 4.7% in H2 of FY19 with risks evenly balanced. It also projected inflation of 5.00% in Q1 FY20.
- The RBI has maintained projected GDP growth of 7.4% for FY2019 with risks evenly balanced. GDP growth for Q1 FY20 is projected at 7.5%.

## Inflation and IIP:

CPI inflation in June increased modestly to 5.00% YoY (May: 4.87%) driven by fuel and services segment. Core (ex. food & fuel) inflation jumped to 6.35% YoY (May: 6.12 %) mainly on account of rising prices for services.

June WPI inflation jumped to 5.77% YoY (May: 4.43%) primarily driven by petroleum and vegetable inflation. Core inflation increased to 4.80% YoY (May: 4.40%) due to higher prices of basic metals, chemicals and fabricated metals.

May Industrial production came down to 3.20% (April: 4.90%) mainly due to base effect. Manufacturing sector recorded a rise of 2.80%. Mining and Electricity were at 5.70% and 4.20% respectively.

## Trade Deficit:

India June trade deficit rose to USD 16.6bn (May: USD 14.6bn) on back of rising oil prices. Numbers imply Current Account Deficit of around 2.7% of GDP in FY18.

Chart showing the movement of the 10 year Gsec yield over the past 3 months

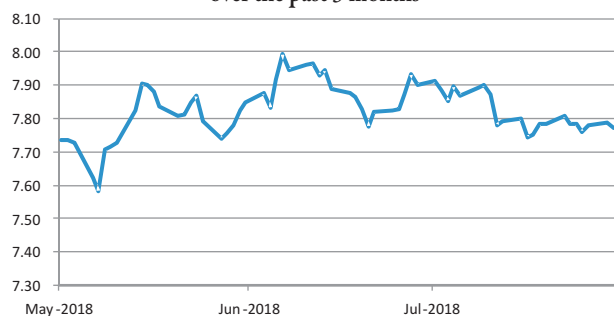
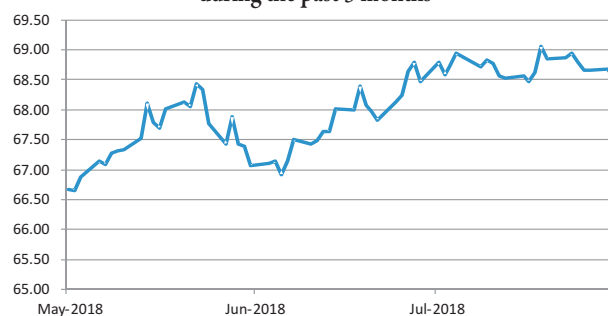


Chart showing the Currency movement during the past 3 months



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Source: Internal Research

## HOW TO READ FACTSHEET?

### Fund Manager:

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

### Application Amount for Fresh Subscription:

This is the minimum investment amount for a new investor in a mutual fund scheme.

### Minimum Additional Amount:

This is the minimum investment amount for an existing investor in a mutual fund scheme.

### Yield to Maturity:

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

### SIP:

SIP of systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposits. For instance, an investor may opt for an SIP that invest Rs. 500 every 15th of the month in an equity fund for a period of three years.

### NAV:

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

### Benchmark:

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year G-Sec.

### Entry Load:

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs. 101.

*Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.*

### Exit Load:

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is Rs. 100 and the exit load is 1%, the redemption price would be Rs. 99 per unit.

### Modified Duration:

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

### Standard Deviation:

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

### Sharpe Ratio:

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

### Beta Ratio:

Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

### AUM:

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

### Holdings:

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments / securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

### Nature of Scheme:

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

### Rating Profile:

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

### Total Expense Ratio:

The Expenses of a mutual fund include management fees and all the fees associated with the fund's daily operations. Expense Ratio refers to the annual percentage of fund's assets that is paid out in expenses.

### Average Maturity:

The average time of maturity of all the debt securities held in a portfolio. It states the weighted average maturity of the assets in the portfolio.

### Portfolio Yield:

The income return on an investment. This refers to the interest or dividends received from a security and are usually expressed annually as a percentage based on the investment's cost, its current market value or its face value.

### Risk Free Return:

The theoretical rate of return attributed to an investment with zero risk. The risk-free rate represents the interest on an investor's money that he or she would expect from an absolutely risk-free investment over a specified period of time.

### Tracking Error:

The divergence between the price behavior of a position or portfolio and the price behavior of a benchmark.

### Portfolio Turnover Ratio:

This is a measure of the fund's trading activity, which is computed by taking the lesser of purchases or sales (excluding all securities with maturities of less than one year) and dividing by average monthly net assets.

# IDBI Equity Advantage Fund (IEAF)

(An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

| Scheme Features  |   |
|--|---|
| <b>Investment objective:</b>   |   |
| The Scheme will seek to invest predominantly in a diversified portfolio of equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income along with the benefit of income-tax deduction (under section 80C of the Income-tax Act, 1961) on their investments. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to be eligible for income-tax benefits under Section 80C. There can be no assurance that the investment objective under the scheme will be realized. |   |
| <b>Fund Manager:</b>   | <b>Total Experience:</b> Over 15 Years  |
| Mrs. Uma Venkatraman   | (Managing the Scheme since 1st July 2018)                                     |
| <b>Inception Date:</b>   |   |
| 10th September, 2013   |   |
| <b>Benchmark:</b>  |   |
| S&P BSE 200 Index - Total Return Index (TRI)   |   |
| <b>NAV as on 31st July 2018 (₹ per unit):</b>  |   |
|  | Regular      Direct   |
| Growth   | 26.83      28.29  |
| Dividend   | 18.84      20.11  |
| <b>Monthly Average AUM:</b>  |   |
| ₹ 647.09 Crs.  |   |
| <b>AUM as on 31st July 2018:</b>   |   |
| ₹ 646.52 Crs.  |   |
| <b>Expense Ratio as on 31st July 2018:</b>   |   |
| Regular  | : 2.64%   |
| Direct   | : 0.87%   |
| Expense ratio is inclusive of GST on management fees.  |   |
| <b>Quantitative Measures as on 31st July, 2018:</b>  |   |
| Standard Deviation   | : 3.7157%   |
| Beta   | : 0.7623  |
| Sharpe Ratio   | : 0.0505  |
| Portfolio Turnover Ratio <sup>^^</sup>   | : 0.47  |
| Risk free rate: Overnight MIBOR (6.25% as on 31/07/18). Source: FIMMDA. Ratios calculated on monthly 3 years data point.   |   |
| <sup>^^</sup> Lower of Purchase or Sale for one year/average AUM for one year.   |   |
| <b>Load Structure:</b>   |   |
| Entry Load   | : Not Applicable  |
| Exit Load (for Lumpsum & SIP)  | : Nil. Investment under the scheme is subject to a lock-in period of 3 Years. |

### Dividend History (Face Value: ₹ 10/- Per Unit)

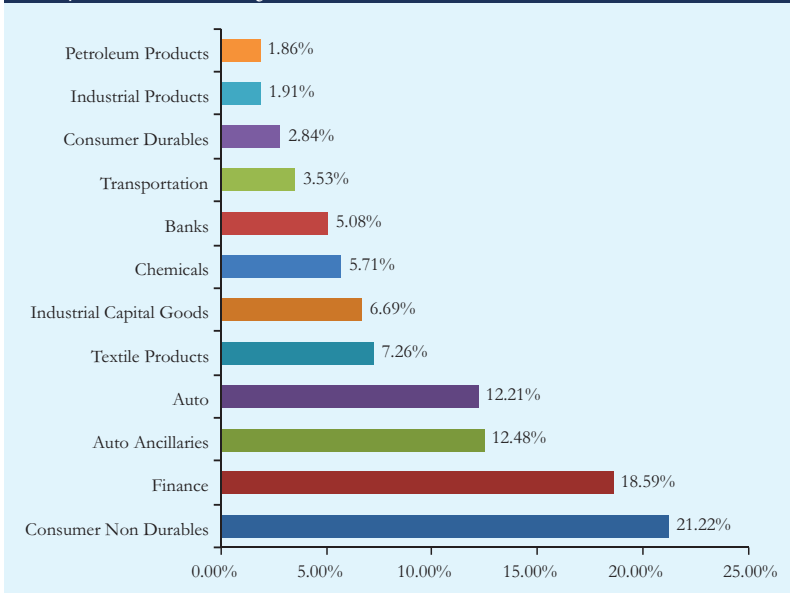
| Record Date   | Individual / HUF<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum Dividend<br>NAV** (in ₹) | Ex Dividend<br>NAV (in ₹) |
|---|----------------------------------|------------------------|------------------------------|---------------------------|
| <b>IDBI Equity Advantage Fund - Dividend (Regular Plan)</b> |                                  |                        |                              |                           |
| 19th March, 2018  | 1.6000                           | 1.6000                 | 19.48                        | 17.97                     |
| 25th September, 2017  | 1.5000                           | 1.5000                 | 20.34                        | 18.82                     |
| 26th September, 2016  | 1.0000                           | 1.0000                 | 19.30                        | 18.36                     |
| <b>IDBI Equity Advantage Fund - Dividend (Direct Plan)</b>  |                                  |                        |                              |                           |
| 19th March, 2018  | 1.6000                           | 1.6000                 | 20.55                        | 19.05                     |
| 25th September, 2017  | 1.5000                           | 0.0000                 | 21.21                        | 19.68                     |
| 26th September, 2016  | 1.0000                           | 0.0000                 | 19.78                        | 18.84                     |

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.  
<sup>\*\*</sup> NAV of the record date.

| Portfolio as on 31/07/2018               |                  |  |                  |
|--|------------------|--|------------------|
| Security Name                            | % to Net Assets* | Security Name                            | % to Net Assets* |
| DEBENTURES                               | 0.01             | Thermax Ltd.                             | 3.27             |
| Blue Dart Express Ltd.                   | 0.01             | United Breweries Ltd.                    | 3.24             |
| EQUITY & EQUITY RELATED                  | 99.37            | Colgate Palmolive (India) Ltd.           | 3.17             |
| Page Industries Ltd.                     | 7.26             | Sundaram Finance Ltd.                    | 3.14             |
| Cholamandalam Investment and Fin Co. Ltd | 6.92             | Bata India Ltd.                          | 2.84             |
| TVS Motor Co. Ltd.                       | 6.51             | GlaxoSmithKline Consumer Healthcare Ltd. | 2.56             |
| MRF Ltd.                                 | 6.19             | Bosch Ltd.                               | 2.43             |
| Gruh Finance Ltd.                        | 6.04             | CRISIL Ltd.                              | 2.23             |
| Pidilite Industries Ltd.                 | 5.71             | Cummins India Ltd.                       | 1.91             |
| Eicher Motors Ltd.                       | 5.70             | The Great Eastern Shipping Co. Ltd.      | 1.91             |
| Kotak Mahindra Bank Ltd.                 | 5.08             | Castrol India Ltd.                       | 1.86             |
| Asian Paints Ltd.                        | 4.47             | Blue Dart Express Ltd.                   | 1.61             |
| Nestle India Ltd.                        | 4.00             | Sundaram Finance Holdings Ltd.           | 0.26             |
| Wabco India Ltd.                         | 3.86             | CBLO                                     | 0.69             |
| VST Industries Ltd.                      | 3.79             | Cash & Cash Receivables                  | -0.08            |
| ABB India Ltd.                           | 3.42             | <b>TOTAL</b>                             | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.

### Industry Classification (excluding CBLO and Cash & Cash Receivables)



Data as on 31st July, 2018, Industry Classification as recommended by AMFI.

### Product Label

|  |   |
|--|---|
| <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Long term capital growth</li> <li>An Equity Linked Savings Scheme (ELSS) investing in equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income along with the benefit of income-tax deduction (under section 80C of the Income-tax Act, 1961) on their investments, subject to a statutory lock-in of three years</li> </ul> | <p><b>Riskometer</b></p> <p>Investors understand that their principal will be at Moderately High risk</p> |
|--|---|

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

# IDBI India Top 100 Equity Fund (IIT100EF)

(Large Cap Fund - An open-ended equity scheme predominantly investing in large cap stocks)

## Scheme Features

### Investment objective:

The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related Instruments of Large Cap companies. However there can be no assurance that the investment objective under the Scheme will be realized.

### Fund Manager:

Mrs. Uma Venkatraman

### Total Experience: Over 15 Years

(Managing the Scheme since 5th September 2017)

### Inception Date:

15th May, 2012

### Benchmark:

Nifty 100 Index - Total Return Index (TRI)

### NAV as on 31st July 2018 (₹ per unit):

|          | Regular | Direct |
|----------|---------|--------|
| Growth   | 24.49   | 25.86  |
| Dividend | 17.61   | 18.79  |

### Monthly Average AUM:

₹ 404.97 Crs.

### AUM as on 31st July 2018:

₹ 417.02 Crs.

### Expense Ratio as on 31st July 2018:

Regular : 3.07%

Direct : 1.06%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July, 2018:

Standard Deviation : 3.7820%

Beta : 0.8801

Sharpe Ratio : 0.0209

Portfolio Turnover Ratio^^ : 0.44

Risk free rate: Overnight MIBOR (6.25% as on 31/07/18). Source: FIMMDA. Ratios calculated on monthly 3 years data point.

^^ Lower of Purchase or Sale for one year/average AUM for one year.

### Load Structure:

Entry Load : Not Applicable

Exit Load : for Lumpsum -

1% for exit (Redemption Switch-out/Transfer/SWP) within 12 months from the date of allotment.

for SIP -

1% for exit (Redemption/Switch-out/Transfer/SWP) within 12 months from the date of allotment of each installment.

## Dividend History

(Face Value: ₹ 10/- Per Unit)

| Record Date   | Individual / HUF (₹ Per Unit) | Others (₹ Per Unit) | Cum Dividend NAV** (in ₹) | Ex Dividend NAV (in ₹) |
|---|-------------------------------|---------------------|---------------------------|------------------------|
| <b>IDBI India Top 100 Equity Fund - Dividend (Regular Plan)</b> |                               |                     |                           |                        |
| 19th March, 2018  | 1.5000                        | 1.5000              | 17.79                     | 16.33                  |
| 31st May, 2017  | 1.0000                        | 1.0000              | 19.15                     | 18.16                  |
| 30th May, 2016  | 1.0000                        | 1.0000              | 16.67                     | 15.69                  |
| <b>IDBI India Top 100 Equity Fund - Dividend (Direct Plan)</b>  |                               |                     |                           |                        |
| 19th March, 2018  | 1.5000                        | 1.5000              | 18.76                     | 17.30                  |
| 31st May, 2017  | 1.0000                        | 1.0000              | 19.86                     | 18.86                  |
| 30th May, 2016  | 1.0000                        | 1.0000              | 17.04                     | 16.06                  |

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

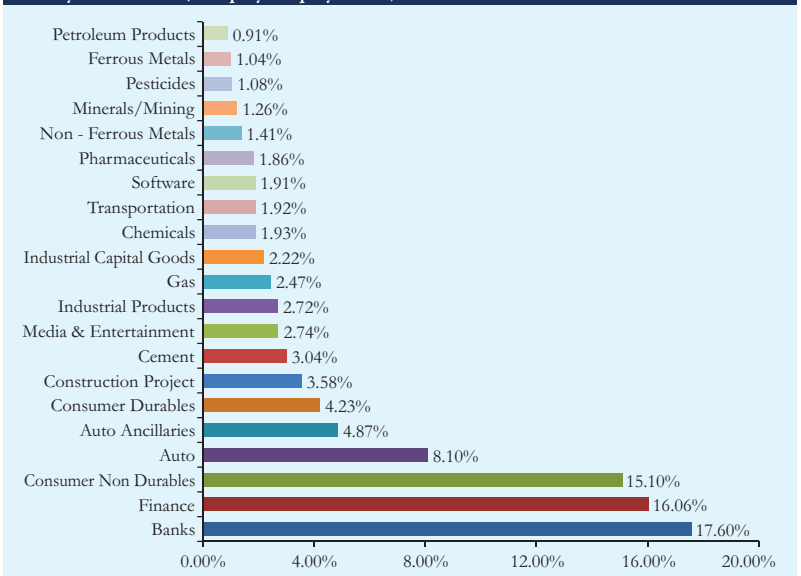
\*\* NAV of the record date.

## Portfolio as on 31/07/2018

| Security Name                             | % to Net Assets* | Security Name  | % to Net Assets* |
|---|------------------|--|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>        | <b>96.04</b>     | ICICI Prudential Life Insurance Co. Ltd.             | 1.70             |
| HDFC Bank Ltd.                            | 6.73             | Cummins India Ltd.                                   | 1.70             |
| Maruti Suzuki India Ltd.                  | 4.56             | Godrej Consumer Products Ltd.                        | 1.64             |
| Housing Development Finance Corpn. Ltd.   | 4.17             | Bosch Ltd.   | 1.55             |
| Larsen & Toubro Ltd.                      | 3.58             | MRF Ltd.   | 1.52             |
| IndusInd Bank Ltd.                        | 3.27             | Sun TV Network Ltd.                                  | 1.48             |
| Britannia Industries Ltd.                 | 3.24             | Indiabulls Housing Finance Ltd.                      | 1.46             |
| Procter & Gamble Hygiene & Healthcare Ltd | 3.11             | Emami Ltd.   | 1.43             |
| Titan Co.Ltd.                             | 3.07             | ITC Ltd.   | 1.43             |
| Asian Paints Ltd.                         | 2.84             | Dabur India Ltd.                                     | 1.42             |
| ICICI Bank Ltd.                           | 2.73             | Hindustan Zinc Ltd.                                  | 1.41             |
| Bajaj Finance Ltd.                        | 2.63             | Hero MotoCorp Ltd.                                   | 1.29             |
| Yes Bank Ltd.                             | 2.47             | Zee Entertainment Enterprises Ltd.                   | 1.26             |
| Petronet LNG Ltd.                         | 2.47             | NMDC Ltd.  | 1.26             |
| State Bank of India                       | 2.39             | Crompton Greaves Consumer Electrical Ltd             | 1.16             |
| Eicher Motors Ltd.                        | 2.26             | Ultratech Cement Ltd.                                | 1.13             |
| ABB India Ltd.                            | 2.22             | UPL Ltd.   | 1.08             |
| Bajaj Finserv Ltd.                        | 2.20             | TATA Steel Ltd.                                      | 1.04             |
| Piramal Enterprises Ltd.                  | 2.07             | Schaeffler India Ltd. (Prev Fag Bearings India Ltd.) | 1.02             |
| Pidilite Industries Ltd.                  | 1.93             | Abbott India Ltd.                                    | 1.01             |
| Container Corpn.of India Ltd.             | 1.92             | Indian Oil Corpn. Ltd.                               | 0.91             |
| Shree Cements Ltd.                        | 1.91             | Aurobindo Pharma Ltd.                                | 0.85             |
| Infosys Ltd.                              | 1.91             | CBLO   | 1.80             |
| Shriram Transport Finance Co. Ltd.        | 1.82             | Cash & Cash Receivables                              | 2.17             |
| Motherson Sumi Systems Ltd.               | 1.79             | <b>TOTAL</b>   | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)



Data as on 31st July, 2018, Industry Classification as recommended by AMFI.

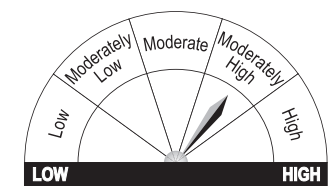
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## Product Label

This product is suitable for investors who are seeking\*:

- Long term capital growth
- Investments predominantly in large cap equity and equity related instruments

## Riskometer



Investors understand that their principal will be at Moderately High risk

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



# IDBI Diversified Equity Fund (IDEF)

(Multi Cap Fund - An open-ended equity scheme investing across large cap, mid cap, small cap stocks)

| Scheme Features  |  |
|--|--|
| <b>Investment objective:</b><br>The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing in a diversified portfolio of Equity and Equity related Instruments across market capitalization. However there can be no assurance that the investment objective under the Scheme will be realized. |  |
| <b>Fund Manager:</b><br>Mr. Ashish Mishra  | <b>Total Experience:</b> Over 11 Years<br>(Managing the Scheme since 5th September 2017) |
| <b>Inception Date:</b><br>28th March, 2014   |  |
| <b>Benchmark:</b><br>S&P BSE 500 Index - Total Return Index (TRI)  |  |
| <b>NAV as on 31st July 2018 (₹ per unit):</b>  |  |
|  | <b>Regular</b> <b>Direct</b>   |
| Growth   | 21.67      22.82   |
| Dividend   | 16.35      17.37   |
| <b>Monthly Average AUM:</b><br>₹ 365.16 Crs.   |  |
| <b>AUM as on 31st July 2018:</b><br>₹ 371.95 Crs.  |  |
| <b>Expense Ratio as on 31st July 2018:</b>   |  |
| Regular  | : 2.91%  |
| Direct   | : 0.77%  |
| Expense ratio is inclusive of GST on management fees.  |  |

| Quantitative Measures as on 31st July, 2018:   |           |
|--|-----------|
| Standard Deviation   | : 3.5446% |
| Beta   | : 0.7542  |
| Sharpe Ratio   | : 0.0413  |
| Portfolio Turnover Ratio^^   | : 0.57    |
| Risk free rate: Overnight MIBOR (6.25% as on 31/07/18). Source: FIMMDA.<br>Ratios calculated on monthly 3 years data point.<br>^^ Lower of Purchase or Sale for one year/average AUM for one year. |           |

| Load Structure:   |  |
|-------------------|--|
| <b>Entry Load</b> | : Not Applicable   |
| <b>Exit Load</b>  | : For Lumpsum -<br>1% for exit (Redemption/Switch-out/Transfer/SWP) within 12 months from the date of allotment.       |
| <b>For SIP</b>    | -<br>1% for exit (Redemption/Switch-out/Transfer/SWP) within 12 months from the date of allotment of each installment. |

### Dividend History (Face Value: ₹ 10/- Per Unit)

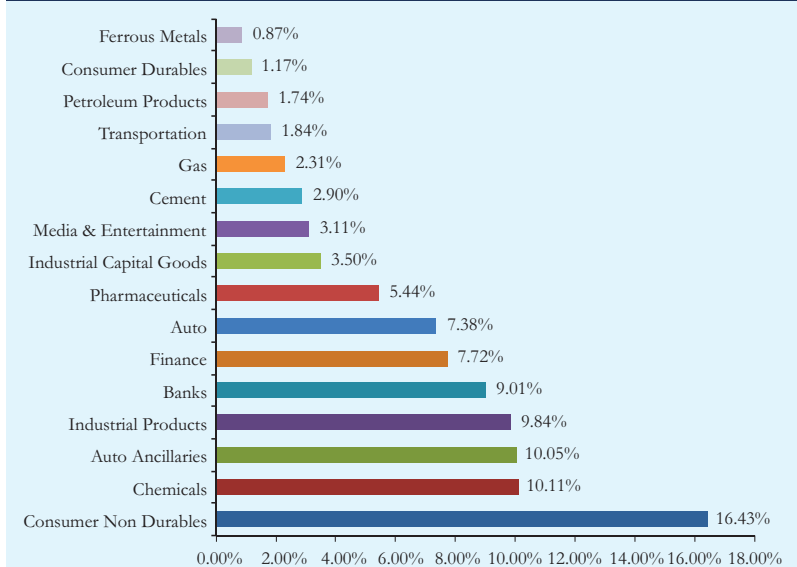
| Record Date   | Individual / HUF (₹ Per Unit) | Others (₹ Per Unit) | Cum Dividend NAV** (in ₹) | Ex Dividend NAV (in ₹) |
|---|-------------------------------|---------------------|---------------------------|------------------------|
| <b>IDBI Diversified Equity Fund - Dividend (Regular Plan)</b> |                               |                     |                           |                        |
| 19th March, 2018  | 1.4000                        | 1.4000              | 16.79                     | 15.37                  |
| 25th September, 2017  | 1.2000                        | 1.2000              | 17.21                     | 16.04                  |
| 26th September, 2016  | 1.0000                        | 1.0000              | 16.98                     | 16.01                  |
| <b>IDBI Diversified Equity Fund - Dividend (Direct Plan)</b>  |                               |                     |                           |                        |
| 19th March, 2018  | 1.4000                        | 1.4000              | 17.61                     | 16.20                  |
| 25th September, 2017  | 1.2000                        | 0.0000              | 17.81                     | 16.65                  |
| 26th September, 2016  | 1.0000                        | 0.0000              | 17.25                     | 16.27                  |

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.  
\*\* NAV of the record date.

| Portfolio as on 31/07/2018                |                  |  |                  |
|---|------------------|--|------------------|
| Security Name                             | % to Net Assets* | Security Name  | % to Net Assets* |
| <b>DEBENTURES</b>                         | <b>0.01</b>      | Cummins India Ltd.                                   | 1.80             |
| Blue Dart Express Ltd.                    | 0.01             | Indian Oil Corpn. Ltd.                               | 1.74             |
| <b>EQUITY &amp; EQUITY RELATED</b>        | <b>93.40</b>     | Schaeffler India Ltd. (Prev FAG Bearings India Ltd.) | 1.70             |
| Phillips Carbon Black Ltd.                | 4.58             | VST Industries Ltd.                                  | 1.66             |
| Abbott India Ltd.                         | 4.43             | IndusInd Bank Ltd.                                   | 1.58             |
| Eicher Motors Ltd.                        | 4.11             | Goodyear India Ltd.                                  | 1.55             |
| Britannia Industries Ltd.                 | 3.95             | SKF India Ltd.                                       | 1.54             |
| Hindustan Unilever Ltd.                   | 3.92             | State Bank of India                                  | 1.37             |
| HDFC Bank Ltd.                            | 3.45             | Grindwell Norton Ltd.                                | 1.35             |
| Bharat Forge Ltd.                         | 3.44             | General Insurance Corpn. of India                    | 1.26             |
| Mahindra & Mahindra Ltd.                  | 3.27             | ABB India Ltd.                                       | 1.24             |
| PVR Ltd.                                  | 3.11             | ITC Ltd.   | 1.23             |
| MRF Ltd.                                  | 2.99             | Titan Co. Ltd.                                       | 1.17             |
| Shree Cements Ltd.                        | 2.90             | Sundaram Finance Ltd.                                | 1.11             |
| Gillette India Ltd.                       | 2.77             | Kansai Nerolac Paints Ltd.                           | 1.08             |
| Cholamandalam Investment and Fin Co Ltd   | 2.74             | Jubilant Life Sciences Ltd.                          | 1.01             |
| Kotak Mahindra Bank Ltd.                  | 2.61             | BASF India Ltd.                                      | 0.98             |
| Wabco India Ltd.                          | 2.54             | GNA Axles Ltd.                                       | 0.88             |
| Petronet LNG Ltd.                         | 2.31             | TATA Steel Ltd.                                      | 0.87             |
| Thermax Ltd.                              | 2.25             | Indian Energy Exchange Ltd.                          | 0.58             |
| Camlin Fine Sciences Limited              | 2.13             | IG Petrochemicals Ltd.                               | 0.45             |
| Pidilite Industries Ltd.                  | 1.96             | Precision Camshafts Ltd.                             | 0.23             |
| Bajaj Finance Ltd.                        | 1.95             | Sundaram Finance Holdings Ltd.                       | 0.09             |
| Bosch Ltd.                                | 1.86             | CBLO   | 1.42             |
| Procter & Gamble Hygiene & Healthcare Ltd | 1.83             | Cash & Cash Receivables                              | 5.17             |
| The Great Eastern Shipping Co. Ltd.       | 1.83             | TOTAL  | 100.00           |

\* Rounded off to the nearest two digits after the decimal point.

### Industry Classification (excluding CBLO and Cash & Cash Receivables)

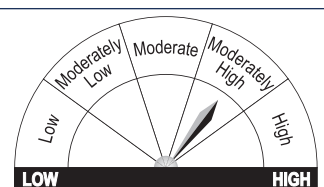


Data as on 31st July, 2018, Industry Classification as recommended by AMFI.

### Product Label

- This product is suitable for investors who are seeking\*:**
- Long term capital appreciation
  - Investments in a diversified portfolio consisting of equity & equity related instruments across market capitalization

### Riskmeter



Investors understand that their principal will be at Moderately High risk

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

# IDBI Nifty Index Fund (INIF)

(An open-ended scheme replicating/ tracking the Nifty 50 Index [Total Returns Index])

## Scheme Features

### Investment objective:

The investment objective of the scheme is to invest only in and all the stocks comprising the Nifty 50 Index in the same weights of these stocks as in the Index with the objective to replicate the performance of the Total Returns Index of Nifty 50 Index. The scheme may also invest in derivatives instruments such as Futures and Options linked to stocks comprising the Index or linked to the Nifty 50 Index. The scheme will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Nifty 50 Index (Total Returns Index) and the Scheme.

### Fund Manager:

Mrs. Uma Venkatraman

### Total Experience: Over 15 Years

(Managing the Scheme since 5th September 2017)

### Inception Date:

25th June, 2010

### Benchmark:

Nifty 50 Index - Total Return Index (TRI)

### NAV as on 31st July 2018 (₹ per unit):

|          | Regular | Direct  |
|----------|---------|---------|
| Growth   | 20.9301 | 21.9372 |
| Dividend | 19.9590 | 20.9232 |

### Monthly Average AUM:

₹ 216.99 Crs.

### AUM as on 31st July 2018:

₹ 220.04 Crs.

### Expense Ratio as on 31st July 2018:

Regular : 1.76%

Direct : 0.43%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July, 2018:

Portfolio Turnover Ratio<sup>^^</sup> : 0.47

Tracking Error : 0.7742%

Annualised tracking error for last 12 month's period.

<sup>^^</sup> Lower of Purchase or Sale for one year/average AUM for one year.

### Load Structure:

Entry Load : Not Applicable

Exit Load (for Lumpsum & SIP) : Nil

### Dividend History

(Face Value: ₹ 10/- Per Unit)

| Record Date  | Individual / HUF<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum Dividend<br>NAV** (in ₹) | Ex Dividend<br>NAV (in ₹) |
|--|----------------------------------|------------------------|------------------------------|---------------------------|
| <b>IDBI Nifty Index Fund - Dividend (Regular Plan)</b> |                                  |                        |                              |                           |
| 14th October, 2010                                     | 0.4000                           | 0.4000                 | 11.5740                      | 10.9628                   |
| 31st August, 2010                                      | 0.1200                           | 0.0000                 | 10.2883                      | 10.2886                   |

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

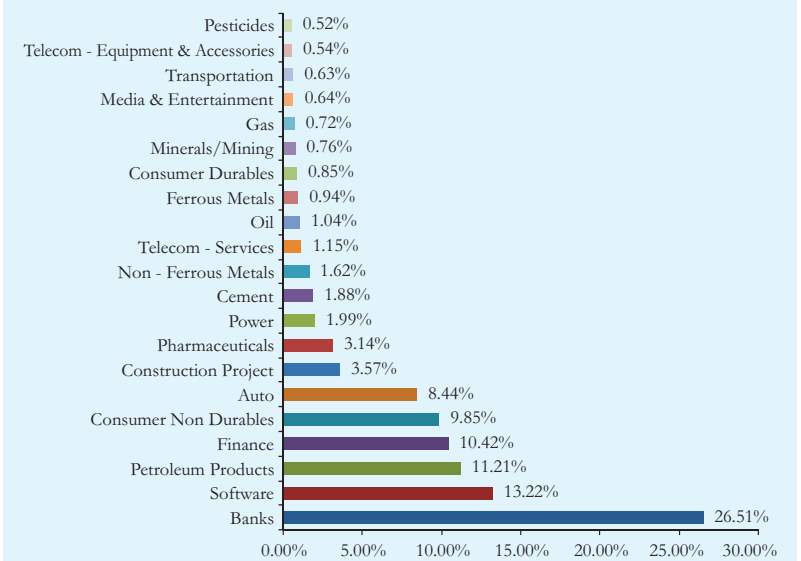
\*\* NAV of the record date.

## Portfolio as on 31/07/2018

| Security Name                           | % to Net Assets* | Security Name                             | % to Net Assets* |
|---|------------------|---|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>      | <b>99.65</b>     | TATA Steel Ltd.                           | 0.94             |
| HDFC Bank Ltd.                          | 9.97             | Tech Mahindra Ltd.                        | 0.94             |
| Reliance Industries Ltd.                | 9.27             | Indiabulls Housing Finance Ltd.           | 0.93             |
| Housing Development Finance Corpn. Ltd. | 7.16             | Vedanta Ltd.                              | 0.92             |
| Infosys Ltd.                            | 5.78             | Bajaj Finserv Ltd.                        | 0.92             |
| ITC Ltd.                                | 5.65             | Power Grid Corpn. of India Ltd.           | 0.92             |
| TATA Consultancy Services Ltd.          | 4.61             | Grasim Industries Ltd.                    | 0.91             |
| ICICI Bank Ltd.                         | 4.37             | Titan Co. Ltd.                            | 0.85             |
| Kotak Mahindra Bank Ltd.                | 3.89             | Eicher Motors Ltd.                        | 0.83             |
| Larsen & Toubro Ltd.                    | 3.57             | Bajaj Auto Ltd.                           | 0.82             |
| Maruti Suzuki India Ltd.                | 2.81             | Indian Oil Corpn. Ltd.                    | 0.78             |
| Hindustan Unilever Ltd.                 | 2.76             | Coal India Ltd.                           | 0.76             |
| State Bank of India                     | 2.43             | Cipla Ltd.                                | 0.72             |
| IndusInd Bank Ltd.                      | 2.26             | GAIL (India) Ltd.                         | 0.72             |
| Axis Bank Ltd.                          | 2.11             | Hindalco Industries Ltd.                  | 0.70             |
| Mahindra & Mahindra Ltd.                | 1.94             | Wipro Ltd.                                | 0.70             |
| Yes Bank Ltd.                           | 1.50             | Bharat Petroleum Corpn. Ltd.              | 0.68             |
| Asian Paints Ltd.                       | 1.43             | Zee Entertainment Enterprises Ltd.        | 0.64             |
| Bajaj Finance Ltd.                      | 1.42             | Adani Port and Special Economic Zone Ltd. | 0.63             |
| Sun Pharmaceutical Industries Ltd.      | 1.40             | Dr. Reddy's Laboratories Ltd.             | 0.57             |
| HCL Technologies Ltd.                   | 1.19             | Bharti Infratel Ltd.                      | 0.54             |
| Bharti Airtel Ltd.                      | 1.15             | UPL Ltd.                                  | 0.52             |
| TATA Motors Ltd.                        | 1.08             | Hindustan Petroleum Corpn. Ltd.           | 0.47             |
| NTPC Ltd.                               | 1.08             | Lupin Ltd.                                | 0.44             |
| Oil & Natural Gas Corpn. Ltd.           | 1.04             | CBLO                                      | 0.33             |
| Ultratech Cement Ltd.                   | 0.97             | Cash & Cash Receivables                   | 0.03             |
| Hero MotoCorp Ltd.                      | 0.95             | <b>TOTAL</b>                              | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)



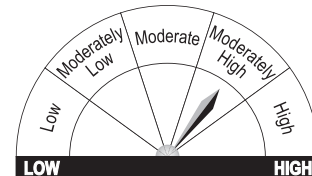
Data as on 31st July, 2018, Industry Classification as recommended by AMFI.

## Product Label

This product is suitable for investors who are seeking\*:

- Long Term growth in a passively managed scheme tracking Nifty 50 Index (TRI)
- Investments only in and all stocks comprising Nifty 50 Index in the same weight of these stocks as in Index with objective to replicate performance of Nifty 50 Index (TRI)

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

# IDBI Nifty Junior Index Fund (INJIF)

(An open-ended scheme replicating/ tracking the Nifty Next 50 Index [Total Returns Index])

## Scheme Features

### Investment objective:

The investment objective of the scheme is to invest only in and all the stocks comprising the Nifty Next 50 Index in the same weights of these stocks as in the Index with the objective to replicate the performance of the Total Returns Index of Nifty Next 50 Index. The scheme may also invest in derivatives instruments such as Futures and Options linked to stocks comprising the Index or linked to the Nifty Next 50 Index as and when the derivative products on the same are made available. The scheme will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Nifty Next 50 Index (Total Returns Index) and the Scheme.

### Fund Manager:

Mrs. Uma Venkatraman

### Total Experience: Over 15 Years

(Managing the Scheme since 5th September 2017)

### Inception Date:

20th September, 2010

### Benchmark:

Nifty Next 50 Index - Total Return Index (TRI)

### NAV as on 31st July 2018 (₹ per unit):

|          | Regular | Direct  |
|----------|---------|---------|
| Growth   | 22.3272 | 23.4797 |
| Dividend | 22.3272 | 23.4797 |

### Monthly Average AUM:

₹ 53.10 Crs.

### AUM as on 31st July 2018:

₹ 55.96 Crs.

### Expense Ratio as on 31st July 2018:

Regular : 1.74%

Direct : 0.56%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July, 2018:

Portfolio Turnover Ratio^^ : 0.42

Tracking Error : 0.8646%

Annualised tracking error for last 12 months period.

^^ Lower of Purchase or Sale for one year/average AUM for one year.

### Load Structure:

Entry Load : Not Applicable

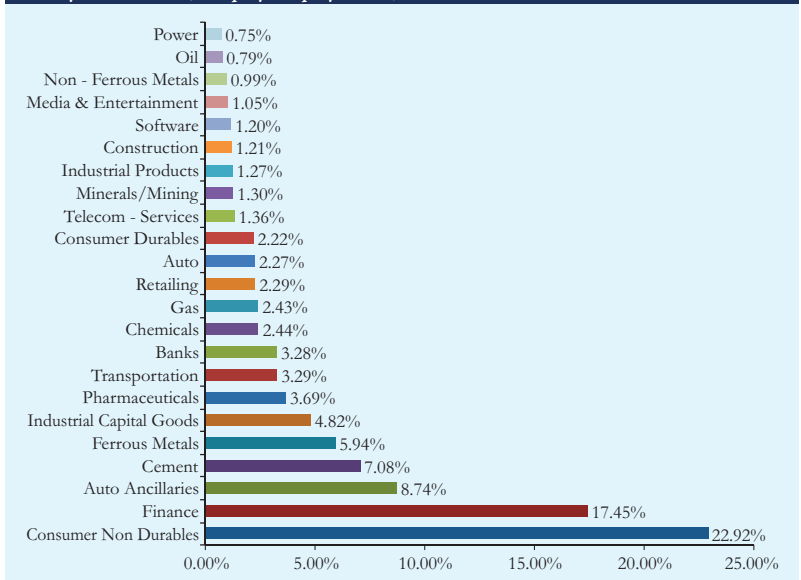
Exit Load (for Lumpsum & SIP) : Nil

## Portfolio as on 31/07/2018

| Security Name                            | % To Net Assets* | Security Name                             | % To Net Assets* |
|--|------------------|---|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>       |                  |   |                  |
| Britannia Industries Ltd.                | 5.40             | Bharat Heavy Electricals Ltd.             | 1.39             |
| JSW Steel Ltd.                           | 4.82             | Idea Cellular Ltd.                        | 1.36             |
| Godrej Consumer Products Ltd.            | 4.66             | Cadila Healthcare Ltd.                    | 1.35             |
| Motherson Sumi Systems Ltd.              | 3.62             | Procter & Gamble Hygiene & Healthcare Ltd | 1.34             |
| Dabur India Ltd.                         | 3.34             | Rural Electrification Corpn. Ltd.         | 1.34             |
| Piramal Enterprises Ltd.                 | 3.26             | Bharat Electronics Ltd.                   | 1.31             |
| Shree Cements Ltd.                       | 2.91             | NMDC Ltd.                                 | 1.30             |
| Shriram Transport Finance Co. Ltd.       | 2.82             | Cummins India Ltd.                        | 1.27             |
| MRF Ltd.                                 | 2.74             | Interglobe Aviation Ltd.                  | 1.26             |
| Marico Ltd.                              | 2.65             | Punjab National Bank                      | 1.23             |
| Pidilite Industries Ltd.                 | 2.44             | Siemens Ltd.                              | 1.22             |
| Petronet LNG Ltd.                        | 2.43             | DLF Ltd.                                  | 1.21             |
| Bosch Ltd.                               | 2.38             | General Insurance Corpn. of India         | 1.20             |
| Ambuja Cements Ltd.                      | 2.38             | Oracle Financial Services Software Ltd.   | 1.20             |
| United Spirits Ltd.                      | 2.35             | SBI Life Insurance Co. Ltd.               | 1.14             |
| Aurobindo Pharma Ltd.                    | 2.33             | Steel Authority of India Ltd.             | 1.12             |
| Avenue Supermarts Ltd.                   | 2.29             | Aditya Birla Capital Ltd.                 | 1.10             |
| Ashok Leyland Ltd.                       | 2.27             | Power Finance Corpn. Ltd.                 | 1.09             |
| LIC Housing Finance Ltd.                 | 2.22             | Sun TV Network Ltd.                       | 1.05             |
| Havells India Ltd.                       | 2.22             | Emami Ltd.                                | 1.01             |
| Colgate Palmolive (India) Ltd.           | 2.15             | Hindustan Zinc Ltd.                       | 0.99             |
| Bank of Baroda                           | 2.05             | ABB India Ltd.                            | 0.90             |
| Container Corpn. of India Ltd.           | 2.03             | Oil India Ltd.                            | 0.79             |
| ACC Ltd.                                 | 1.79             | NHPC Ltd.                                 | 0.75             |
| ICICI Prudential Life Insurance Co. Ltd. | 1.77             | CBLO                                      | 0.96             |
| L&T Finance Holdings Ltd.                | 1.50             | Cash & Cash Receivables                   | 0.28             |
|  |                  | <b>TOTAL</b>                              | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)



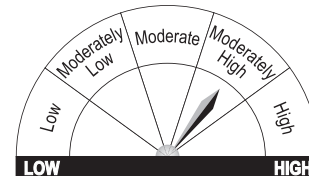
Data as on 31st July, 2018, Industry Classification as recommended by AMFI.

## Product Label

This product is suitable for investors who are seeking\*:

- Long Term growth in a passively managed scheme tracking Nifty Next 50 Index (TRI)
- Investments only in and all stocks comprising Nifty Next 50 Index in the same weight of these stocks as in Index with objective to replicate performance of Nifty Next 50 Index (TRI)

## Riskometer



Investors understand that their principal will be at Moderately High risk

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



# IDBI Midcap Fund (IMF)

(Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks.)

## Scheme Features

### Investment objective:

The objective of the scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Midcap Companies. However there can be no assurance that the investment objective under the scheme will be realized.

### Fund Manager:

Mr. Ashish Mishra

### Total Experience: Over 11 Years

(Managing the Scheme since 5th September 2017)

### Inception Date:

25th January 2017

### Benchmark:

Nifty Midcap 100 - Total Return Index (TRI)

### NAV as on 31st July 2018 (₹ per unit):

|          | Regular | Direct |
|----------|---------|--------|
| Growth   | 11.81   | 12.29  |
| Dividend | 11.08   | 11.56  |

### Monthly Average AUM:

₹ 254.10 Crs.

### AUM as on 31st July 2018:

₹ 262.46 Crs.

### Expense Ratio as on 31st July 2018:

Regular : 3.02%

Direct : 0.75%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July, 2018:

Portfolio Turnover Ratio^^ : 0.72

^^ Lower of Purchase or Sale for one year/average AUM for one year.

### Load Structure:

Entry Load : Not Applicable

Exit Load : 1% for exit within 12 months from the date of allotment.

### Dividend History

(Face Value: ₹ 1000/- Per Unit)

| Record Date                                | Individual / HUF<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum Dividend<br>NAV** (in ₹) | Ex Dividend<br>NAV (in ₹) |
|--|----------------------------------|------------------------|------------------------------|---------------------------|
| IDBI Midcap Fund - Dividend (Regular Plan) |                                  |                        |                              |                           |
| 19th March 2018                            | 0.7000                           | 0.7000                 | 11.3800                      | 10.6500                   |

| Record Date                               | Individual / HUF<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum Dividend<br>NAV** (in ₹) | Ex Dividend<br>NAV (in ₹) |
|---|----------------------------------|------------------------|------------------------------|---------------------------|
| IDBI Midcap Fund - Dividend (Direct Plan) |                                  |                        |                              |                           |
| 19th March 2018                           | 0.7000                           | 0.7000                 | 11.7400                      | 11.0200                   |

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

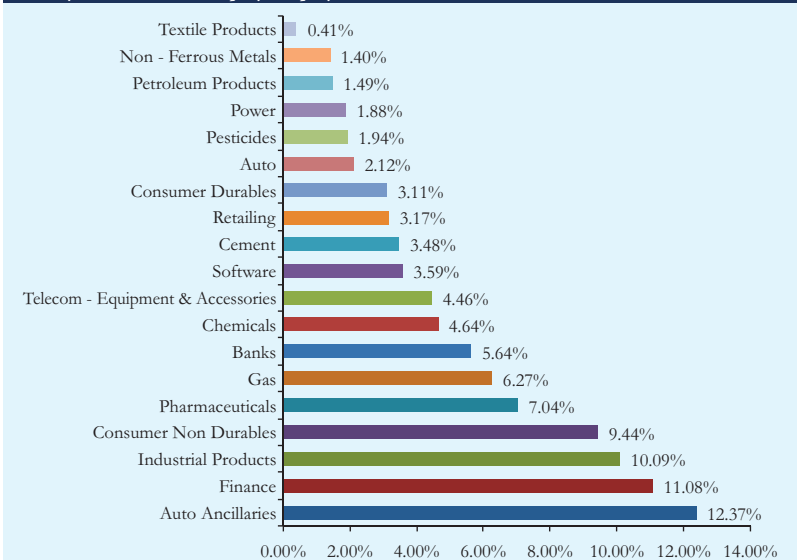
\*\* NAV of the record date.

## Portfolio as on 31/07/2018

| Security Name                             | % To Net Assets* | Security Name                             | % To Net Assets* |
|---|------------------|---|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>        |                  |   |                  |
| CEC Ltd.                                  | 93.61            | CEC Ltd.                                  | 1.88             |
| Phillips Carbon Black Ltd.                | 4.64             | Dalmia Bharat Ltd.                        | 1.84             |
| Sterlite Technologies Ltd.                | 4.46             | General Insurance Corpn. Of India         | 1.78             |
| Dewan Housing Finance Corpn. Ltd.         | 3.70             | Emami Ltd.                                | 1.73             |
| Trent Ltd.                                | 3.17             | The Ramco Cements Ltd.                    | 1.64             |
| Procter & Gamble Hygiene & Healthcare Ltd | 3.13             | Info Edge (India) Ltd.                    | 1.63             |
| Shriram Transport Finance Co. Ltd.        | 3.10             | Castrol India Ltd.                        | 1.49             |
| Supreme Industries Ltd.                   | 3.08             | Minda Corpn. Ltd.                         | 1.43             |
| The Federal Bank Ltd.                     | 3.03             | National Aluminium Co. Ltd.               | 1.40             |
| Endurance Technologies Ltd.               | 3.01             | CCL Products (India) Ltd.                 | 1.26             |
| Jubilant Life Sciences Ltd.               | 2.84             | PI Industries Ltd                         | 1.20             |
| Indraprastha Gas Ltd.                     | 2.82             | Bosch Ltd.                                | 1.07             |
| Minda Industries Ltd.                     | 2.76             | Cadila Healthcare Ltd.                    | 1.01             |
| RBI Bank Ltd.                             | 2.61             | Heritage Foods Ltd.                       | 1.01             |
| Crompton Greaves Consumer Electrical Ltd  | 2.53             | Gujarat Gas Ltd.                          | 1.00             |
| Gujarat State Petronet Ltd.               | 2.44             | Aurobindo Pharma Ltd.                     | 0.93             |
| Gillette India Ltd.                       | 2.31             | UPL Ltd.                                  | 0.73             |
| Bharat Financial Inclusion Ltd.           | 2.31             | Century Plyboard (India) Ltd.             | 0.58             |
| Sanofi India Ltd.                         | 2.26             | Cummins India Ltd.                        | 0.54             |
| AIA Engineering Ltd.                      | 2.25             | Trident Ltd.                              | 0.41             |
| Mahindra CIE Automotive Ltd.              | 2.16             | Housing And Urban Development Corpn. Ltd. | 0.19             |
| Escorts Ltd.                              | 2.12             | <b>PREFERENCE SHARE</b>                   | <b>0.06</b>      |
| Amara Raja Batteries Ltd.                 | 2.11             | Vedanta Ltd.                              | 0.06             |
| Finolex Cables Ltd.                       | 2.05             | <b>CBLO</b>                               | <b>5.85</b>      |
| Motherson Sumi Systems Ltd.               | 2.00             | Cash & Cash Receivables                   | 0.48             |
| TATA Elxsi Ltd.                           | 1.95             | <b>TOTAL</b>                              | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)



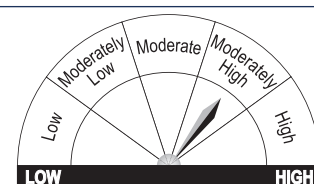
Data as on 31st July, 2018, Industry Classification as recommended by AMFI.

## Product Label

This product is suitable for investors who are seeking\*:

- Long term capital growth
- Investment predominantly in equity & equity related instruments of Midcap companies

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

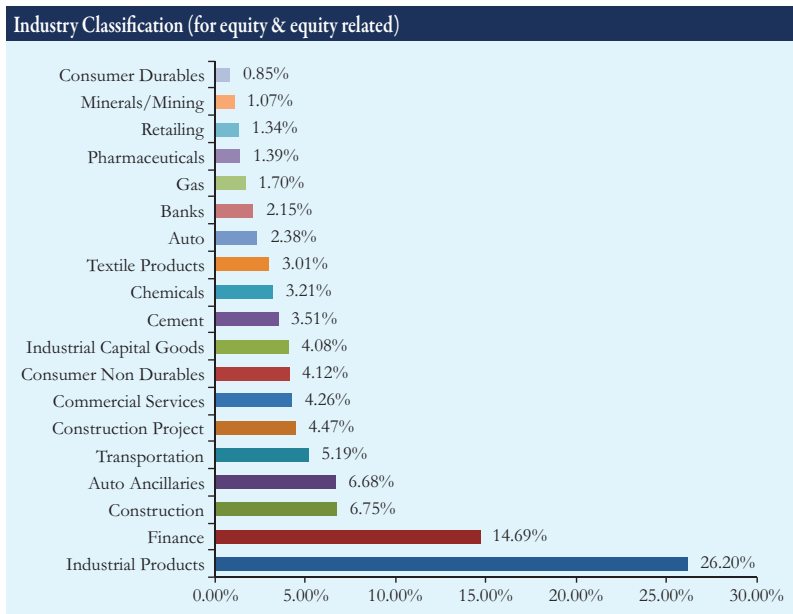
# IDBI Small Cap Fund (ISF)

(Small Cap Fund - An open-ended equity scheme predominantly investing in small cap stocks)

| Scheme Features   |  |               |
|---|--|---------------|
| <b>Investment objective:</b>  |  |               |
| The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Small Cap companies. However there can be no assurance that the investment objective under the Scheme will be realized. |  |               |
| <b>Fund Manager:</b>  |  |               |
| Mrs. Uma Venkatraman  | <b>Total Experience:</b> Over 15 Years<br>(Managing the Scheme since 5th September 2017) |               |
| <b>Inception Date:</b>  |  |               |
| 21st June 2017  |  |               |
| <b>Benchmark:</b>   |  |               |
| Nifty Smallcap 250 Index - Total Return Index (TRI)   |  |               |
| <b>NAV as on 31st July 2018 (₹ per unit):</b>   |  |               |
|   | <b>Regular</b>   | <b>Direct</b> |
| Growth  | 10.32  | 10.65         |
| Dividend  | 10.32  | 10.65         |
| <b>Monthly Average AUM:</b>   |  |               |
| ₹ 199.81 Crs.   |  |               |
| <b>AUM as on 31st July 2018:</b>  |  |               |
| ₹ 196.99 Crs.   |  |               |
| <b>Expense Ratio as on 31st July 2018:</b>  |  |               |
| Regular   | : 3.15%  |               |
| Direct  | : 0.49%  |               |
| Expense ratio is inclusive of GST on management fees.   |  |               |
| <b>Quantitative Measures as on 31st July, 2018:</b>   |  |               |
| Portfolio Turnover Ratio^^ : 0.40   |  |               |
| ^^ Lower of Purchase or Sale for one year/average AUM for one year.   |  |               |
| <b>Load Structure:</b>  |  |               |
| Entry Load  | : Not Applicable   |               |
| Exit Load   | : 1% for exit within 12 months from the date of allotment.                               |               |

| Portfolio as on 31/07/2018                  |                  |   |                  |
|---|------------------|---|------------------|
| Security Name                               | % To Net Assets* | Security Name                                 | % To Net Assets* |
| <b>EQUITY &amp; EQUITY RELATED</b>          |                  |   | <b>97.06</b>     |
| General Insurance Corpn. Of India           | 5.06             | Star Cement Ltd.                              | 1.89             |
| 3M India Ltd.                               | 4.26             | Cera Sanitaryware Ltd.                        | 1.84             |
| KEI Industries Ltd.                         | 3.39             | Ineos Styrolution India Ltd.                  | 1.83             |
| NRB Bearing Ltd.                            | 3.32             | Cochin Shipyard Ltd.                          | 1.82             |
| Camlin Fine Sciences Ltd.                   | 3.21             | Somany Ceramics Ltd.                          | 1.76             |
| Mahindra & Mahindra Financial Services Ltd. | 2.99             | Ingersoll Rand (India) Ltd.                   | 1.74             |
| Voltas Ltd.                                 | 2.83             | Aegis Logistics Ltd.                          | 1.70             |
| AIA Engineering Ltd.                        | 2.80             | NCC Ltd.                                      | 1.64             |
| Elantas Beck India Ltd.                     | 2.67             | Hatsun Agro Product Ltd.                      | 1.64             |
| Mahindra Logistics Ltd.                     | 2.65             | JK Cement Ltd.                                | 1.63             |
| Muthoot Capital Services Ltd.               | 2.65             | Mm Forgings Ltd.                              | 1.53             |
| Garware Wall Ropes Ltd.                     | 2.54             | Indian Energy Exchange Ltd.                   | 1.47             |
| Transport Corpn. of India Ltd.              | 2.54             | Dishman Carbogen Amcis Ltd.                   | 1.39             |
| Cholamandalam Investment and Fin. Co. Ltd.  | 2.53             | V-Mart Retail Ltd.                            | 1.34             |
| Kansai Nerolac Paints Ltd.                  | 2.41             | Wabco India Ltd.                              | 1.18             |
| V.S.T Tillers Tractors Ltd.                 | 2.38             | Gravita India Ltd.                            | 1.07             |
| Goodyear India Ltd.                         | 2.38             | Capacite Infracore Ltd.                       | 1.05             |
| ISGEC Heavy Engineering Ltd.                | 2.34             | Sundaram Clayton Ltd.                         | 0.87             |
| Grindwell Norton Ltd.                       | 2.29             | Greenply Industries Ltd.                      | 0.85             |
| GNA Axles Ltd.                              | 2.25             | Rajapalayam Mills Ltd.                        | 0.47             |
| Timken India Ltd.                           | 2.24             | ABB India Ltd.                                | 0.27             |
| City Union Bank Ltd.                        | 2.15             | Hatsun Agro Product Ltd. - Rights Partly Paid | 0.08             |
| Ahluwalia Contracts (India) Ltd.            | 2.11             | CBLO  | 3.67             |
| Mold-Tek Packaging Ltd.                     | 2.04             | Cash & Cash Receivables                       | -0.73            |
| Honeywell Automation India Ltd.             | 1.99             | <b>TOTAL</b>                                  | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.



Data as on 31st July, 2018, Industry Classification as recommended by AMFI.

| Product Label  |   |
|--|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Investment predominantly in equity &amp; equity related instruments of Small Cap companies</li> </ul> | <p><b>Riskometer</b></p> <p>Investors understand that their principal will be at Moderately High risk</p> |

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

# IDBI Focused 30 Equity Fund (IF30EF)

(An open-ended equity scheme investing in maximum 30 stocks (predominantly large cap))

## Scheme Features

### Investment objective:

The investment objective of the Scheme is to provide long term capital appreciation by investing in concentrated portfolio of large cap focused equity and equity related instruments of up to 30 companies and balance in debt and money market Instruments. However there can be no assurance that the investment objective of the Scheme will be realized.

### Fund Manager:

Mr. Ashish Mishra

### Total Experience: Over 11 Years

(Managing the Scheme since 1st July 2018)

### Inception Date:

17th November, 2017

### Benchmark:

Nifty 100 Index - Total Return Index (TRI)

### NAV as on 31st July 2018 (₹ per unit):

|          | Regular | Direct |
|----------|---------|--------|
| Growth   | 10.42   | 10.63  |
| Dividend | 10.42   | 10.63  |

### Monthly Average AUM:

₹ 331.01 Crs.

### AUM as on 31st July 2018:

₹ 336.65 Crs.

### Expense Ratio as on 31st July 2018:

Regular : 3.09%  
Direct : 0.43%

Expense ratio is inclusive of GST on management fees.

### Load Structure:

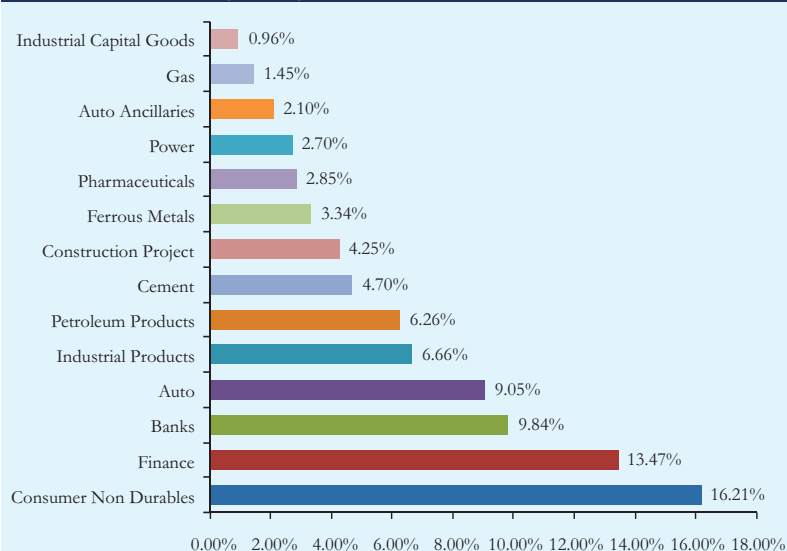
Entry Load : Not Applicable  
Exit Load : 1% for exit (repurchase/switch out/transfer/SWP within 12 months from the date of allotment.

## Portfolio as on 31/07/2018

| Security Name                            | % To Net Assets* | Security Name                            | % To Net Assets* |
|--|------------------|--|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>       | <b>83.84</b>     | Power Grid Corpn. of India Ltd.          | 2.70             |
| HDFC Bank Ltd.                           | 7.11             | Indiabulls Housing Finance Ltd.          | 2.69             |
| Hindustan Unilever Ltd.                  | 5.14             | Maruti Suzuki India Ltd.                 | 2.54             |
| Asian Paints Ltd.                        | 4.73             | TATA Motors Ltd.                         | 2.35             |
| Housing Development Finance Corpn. Ltd.  | 4.73             | Motherson Sumi Systems Ltd.              | 2.10             |
| Reliance Industries Ltd.                 | 4.57             | Mahindra CIE Automotive Ltd.             | 2.06             |
| ITC Ltd.                                 | 4.41             | GlaxoSmithKline Consumer Healthcare Ltd. | 1.92             |
| Larsen & Toubro Ltd.                     | 4.25             | Hindustan Petroleum Corpn. Ltd.          | 1.69             |
| Mahindra & Mahindra Ltd.                 | 4.16             | Grasim Industries Ltd.                   | 1.67             |
| TATA Steel Ltd.                          | 3.34             | ISGEC Heavy Engineering Ltd.             | 1.56             |
| Bajaj Finserv Ltd.                       | 3.10             | GAIL (India) Ltd.                        | 1.45             |
| Bharat Forge Ltd.                        | 3.04             | Honda Siel Power Products Ltd.           | 0.96             |
| Shree Cements Ltd.                       | 3.03             | <b>CBLO</b>                              | <b>9.41</b>      |
| ICICI Prudential Life Insurance Co. Ltd. | 2.94             | <b>Cash &amp; Cash Receivables</b>       | <b>6.75</b>      |
| Cipla Ltd.                               | 2.85             | <b>TOTAL</b>                             | <b>100.00</b>    |
| Yes Bank Ltd.                            | 2.73             |  |                  |

\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)



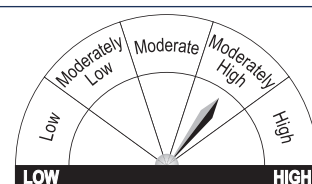
Data as on 31st July, 2018, Industry Classification as recommended by AMFI.

## Product Label

This product is suitable for investors who are seeking\*:

- Long term capital growth
- Investment predominantly in large cap focused equity & equity related instruments of upto 30 companies and balance in debt & money market instruments

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

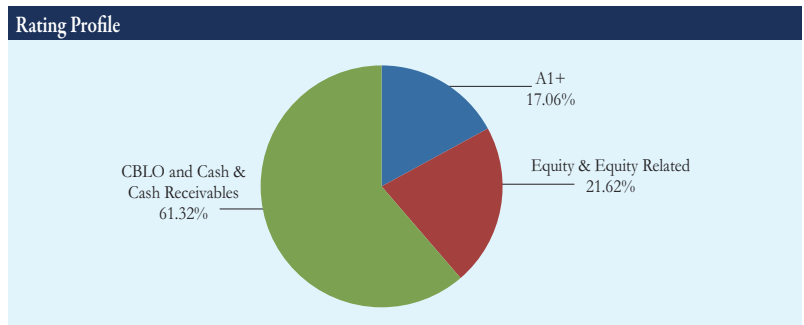
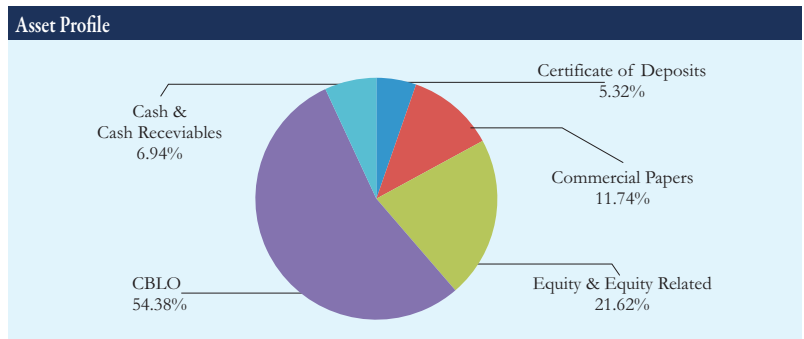
# IDBI Banking & Financial Services Fund (IB&FSF)

(An open ended equity scheme investing in Banking & Financial Services Sector)

| Scheme Features  |  |        |
|--|--|--------|
| <b>Investment objective:</b>   |  |        |
| The objective of the scheme is to provide investors maximum growth opportunities and to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies engaged in Banking and Financial Services Sector. However there can be no assurance that the investment objective under the scheme will be realized. |  |        |
| <b>Fund Manager:</b>   |  |        |
| Mrs. Uma Venkatraman   | <b>Total Experience:</b> Over 15 Years<br>(Managing the Scheme since inception)                |        |
| <b>Inception Date:</b>   |  |        |
| 4th June 2018  |  |        |
| <b>Benchmark:</b>  |  |        |
| NIFTY Financial Services - Total Return Index (TRI)  |  |        |
| <b>NAV as on 31st July 2018 (₹ per unit):</b>  |  |        |
|  | Regular  | Direct |
| Growth   | 10.11  | 10.15  |
| Dividend   | 10.11  | 10.15  |
| <b>Monthly Average AUM:</b>  |  |        |
| ₹ 186.18 Crs.  |  |        |
| <b>AUM as on 31st July 2018:</b>   |  |        |
| ₹ 184.66 Crs.  |  |        |
| <b>Expense Ratio as on 31st July 2018:</b>   |  |        |
| Regular  | : 3.16%  |        |
| Direct   | : 0.50%  |        |
| Expense ratio is inclusive of GST on management fees.  |  |        |
| <b>Load Structure:</b>   |  |        |
| Entry Load   | : Not Applicable   |        |
| Exit Load  | : 1% for exit (repurchase/switch out/transfer/SWP within 12 months from the date of allotment. |        |

| Portfolio as on 31/07/2018                |            |                  |
|---|------------|------------------|
| Issuer Name                               | Rating     | % To Net Assets* |
| <b>CERTIFICATE OF DEPOSITS</b>            |            |                  |
| Axis Bank Ltd.                            | CRISIL A1+ | 5.32             |
| <b>COMMERCIAL PAPER</b>                   |            |                  |
| Housing and Urban Development Corpn. Ltd. | CARE A1+   | 6.39             |
| Housing Development Finance Corpn. Ltd.   | CRISIL A1+ | 2.67             |
| PNB Housing Finance Ltd.                  | CRISIL A1+ | 2.67             |
| <b>EQUITY &amp; EQUITY RELATED</b>        |            |                  |
| HDFC Bank Ltd.                            | N.A        | 3.50             |
| Kotak Mahindra Bank Ltd.                  | N.A        | 3.50             |
| ICICI Prudential Life Insurance Co. Ltd.  | N.A        | 2.61             |
| Housing Development Finance Corpn. Ltd.   | N.A        | 2.14             |
| Aditya Birla Capital Ltd.                 | N.A        | 1.81             |
| Indian Energy Exchange Ltd.               | N.A        | 1.71             |
| Gruh Finance Ltd.                         | N.A        | 1.66             |
| Cholamandalam Investment and Fin Co. Ltd. | N.A        | 1.53             |
| City Union Bank Ltd.                      | N.A        | 1.38             |
| Yes Bank Ltd.                             | N.A        | 1.13             |
| ICICI Bank Ltd.                           | N.A        | 0.65             |
| <b>CBLO</b>                               |            |                  |
|   |            | 54.38            |
| <b>Cash &amp; Cash Receivables</b>        |            |                  |
|   |            | 6.94             |
| <b>TOTAL</b>                              |            | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.



| Product Label  |  |
|--|--|
| <p style="text-align: center;"><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Investment predominantly in equity and equity related instruments of companies engaged in Banking &amp; Financial Services Sector</li> </ul> | <p style="text-align: center;"><b>Riskometer</b></p> <p style="text-align: center;">Investors understand that their principal will be at High risk</p> |

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

# IDBI Hybrid Equity Fund (IHEF)

(An open-ended hybrid scheme investing predominantly in equity and equity related instruments)

## Scheme Features

### Investment objective:

The investment objective of the scheme would be to generate opportunities for capital appreciation along with income by investing in a diversified basket of equity and equity related instruments, debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

| Fund Managers:                           | Total Experience:   |
|--|---|
| Mrs. Uma Venkatraman<br>(Equity Portion) | Over 15 Years<br>(Managing the Scheme since 1st July, 2018) |
| Mr. Raju Sharma<br>(Debt Portion)        | Over 25 Years<br>(Managing the Scheme since 3rd May, 2017)  |

### Inception Date:

24th October 2016

### Benchmark:

CRISIL Hybrid 35+65-Aggressive Index

### NAV as on 31st July 2018 (₹ per unit):

|          | Regular | Direct  |
|----------|---------|---------|
| Growth   | 12.1878 | 12.6190 |
| Dividend | 11.5606 | 11.9997 |

### Monthly Average AUM:

₹ 424.52 Crs.

### AUM as on 31st July 2018:

₹ 426.74 Crs.

### Expense Ratio as on 31st July 2018:

Regular : 3.06%  
Direct : 0.87%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July, 2018:

YTM : 8.14%  
Average Maturity : 4.94 Years  
Modified Duration : 3.57 Years  
Portfolio Turnover Ratio^^ : 2.73

^^ Lower of Purchase or Sale for one year/average AUM for one year.

### Load Structure:

Entry Load : Not Applicable  
Exit Load : 1% for exit within 12 months from the date of allotment.  
(for Lumpsum & SIP) No load on exit after the aforementioned period.

### Dividend History (Face Value: ₹ 1000/- Per Unit)

| Record Date | Individual / HUF<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum Dividend<br>NAV** (in ₹) | Ex Dividend<br>NAV (in ₹) |
|-------------|----------------------------------|------------------------|------------------------------|---------------------------|
|-------------|----------------------------------|------------------------|------------------------------|---------------------------|

#### IDBI Hybrid Equity Fund - Monthly Dividend (Regular Plan)

|                    |        |        |         |         |
|--------------------|--------|--------|---------|---------|
| 30th October, 2017 | 0.2000 | 0.2000 | 11.4708 | 11.2839 |
| 31st August, 2017  | 0.4000 | 0.4000 | 11.4882 | 11.1663 |

#### IDBI Hybrid Equity Fund - Monthly Dividend (Direct Plan)

|                    |        |        |         |         |
|--------------------|--------|--------|---------|---------|
| 30th October, 2017 | 0.2000 | 0.2000 | 11.6905 | 11.5038 |
| 31st August, 2017  | 0.4000 | 0.4000 | 11.6595 | 11.3395 |

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

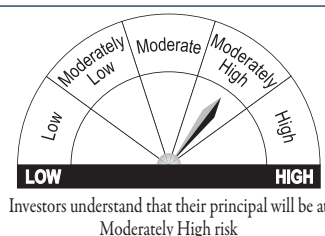
\*\* NAV of the record date.

## Product Label

This product is suitable for investors who are seeking\*:

- Long term capital appreciation with income
- Investments in equity & equity related instruments as well as debt and money market instruments

## Riskometer



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

## Portfolio as on 31/07/2018

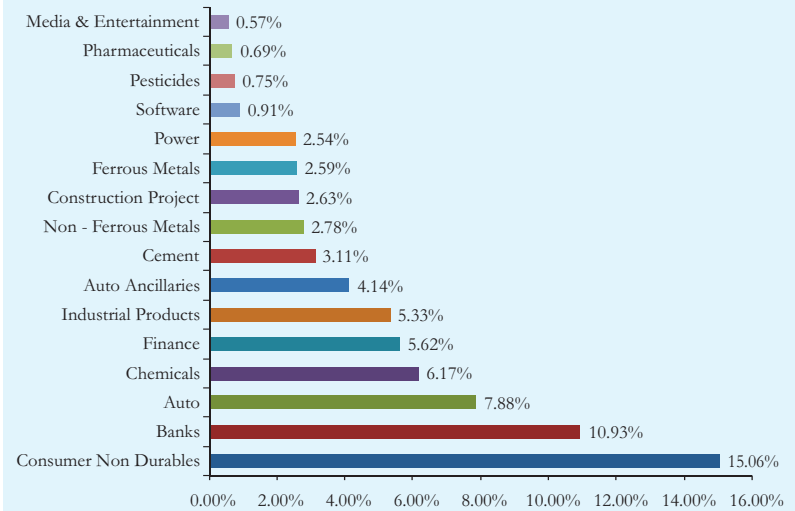
| Issuer / Security Name               | Rating    | % To Net Assets* | Issuer / Security Name            | Rating     | % To Net Assets* |
|--------------------------------------|-----------|------------------|-----------------------------------|------------|------------------|
| <b>COMMERCIAL PAPERS</b>             |           |                  | Reliance Infrastructure Ltd.      | N.A        | 0.93             |
| L&T Finance Ltd.                     | [ICRA]A1+ | 1.16             | TATA Consultancy Services Ltd.    | N.A        | 0.91             |
| <b>EQUITY &amp; EQUITY RELATED</b>   |           |                  | TI Financial Holdings Ltd.        | N.A        | 0.88             |
| Godrej Consumer Products Ltd.        | N.A       | 4.71             | CESC Ltd.                         | N.A        | 0.84             |
| HDFC Bank Ltd.                       | N.A       | 4.08             | JSW Energy Ltd.                   | N.A        | 0.77             |
| Pidilite Industries Ltd.             | N.A       | 3.94             | Bajaj Auto Ltd.                   | N.A        | 0.76             |
| Yes Bank Ltd.                        | N.A       | 3.87             | Shree Cements Ltd.                | N.A        | 0.76             |
| Nestle India Ltd.                    | N.A       | 2.95             | UPL Ltd.                          | N.A        | 0.75             |
| Hindustan Unilever Ltd.              | N.A       | 2.43             | Timken India Ltd.                 | N.A        | 0.73             |
| IndusInd Bank Ltd.                   | N.A       | 2.33             | Aurobindo Pharma Ltd.             | N.A        | 0.69             |
| Dewan Housing Finance Corpn. Ltd.    | N.A       | 2.32             | TATA Steel Ltd.                   | N.A        | 0.66             |
| Bharat Forge Ltd.                    | N.A       | 2.25             | IDFC Bank Ltd.                    | N.A        | 0.65             |
| Aarti Industries Ltd.                | N.A       | 2.23             | Inox Leisure Ltd.                 | N.A        | 0.57             |
| Larsen & Toubro Ltd.                 | N.A       | 2.13             | NCC Ltd.                          | N.A        | 0.50             |
| ITC Ltd.                             | N.A       | 2.09             | TVS Srichakra Ltd.                | N.A        | 0.49             |
| JSW Steel Ltd.                       | N.A       | 1.93             | Tube Investment of India Ltd.     | N.A        | 0.34             |
| Hero MotoCorp Ltd.                   | N.A       | 1.93             | Force Motors Ltd.                 | N.A        | 0.31             |
| TVS Motor Co. Ltd.                   | N.A       | 1.81             | Grasim Industries Ltd.            | N.A        | 0.24             |
| Maruti Suzuki India Ltd.             | N.A       | 1.78             | <b>GOV'T SECURITIES</b>           |            | <b>12.33</b>     |
| Exide Industries Ltd.                | N.A       | 1.77             | 7.17% GOI 2028                    | SOV        | 8.08             |
| Hindalco Industries Ltd.             | N.A       | 1.75             | 7.37% GOI 2023                    | SOV        | 2.29             |
| Godrej Industries Ltd.               | N.A       | 1.67             | 6.79% GOI 2027                    | SOV        | 1.95             |
| Sundram Fasteners Ltd.               | N.A       | 1.53             | <b>FIXED DEPOSITS</b>             |            | <b>1.87</b>      |
| HousingDevelopmentFinanceCorp.n.Ltd. | N.A       | 1.40             | HDFC Bank Ltd.                    | N.A        | 1.87             |
| Finolex Cables Ltd.                  | N.A       | 1.30             | <b>DEBENTURES</b>                 |            | <b>10.52</b>     |
| Eicher Motors Ltd.                   | N.A       | 1.30             | Bank of Baroda                    | CRISIL AA+ | 4.78             |
| Kansai Nerolac Paints Ltd.           | N.A       | 1.22             | Dewan Housing Finance Corpn. Ltd. | BWR AAA    | 2.30             |
| Heidelbergcement India Ltd.          | N.A       | 1.17             | Punjab National Bank              | IND A+     | 2.27             |
| Jain Irrigation Systems Ltd.         | N.A       | 1.05             | Fullerton India Credit Co. Ltd.   | CARE AAA   | 1.16             |
| Vedanta Ltd.                         | N.A       | 1.04             | <b>CBO</b>                        |            | <b>2.22</b>      |
| Aditya Birla Capital Ltd.            | N.A       | 1.03             | Cash & Cash Receivables           |            | <b>0.18</b>      |
| Birla Corpn. Ltd.                    | N.A       | 0.95             | <b>TOTAL</b>                      |            | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.

Fixed Deposits placed for margin purpose for Derivative Exposure

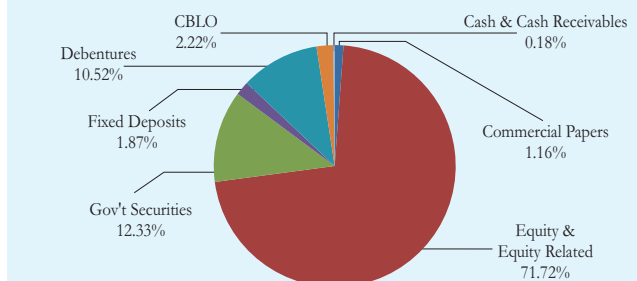
Total Outstanding exposure in Derivative Instruments as on July 31, 2018: Rs. 494/- (Market Value in Lakhs)

## Industry Classification (for equity & equity related)



Data as on 31st July, 2018, Industry Classification as recommended by AMFI.

## Asset Profile





## Snapshot of IDBI Mutual Fund Schemes

|   | IEAF  | IIT100EF                | INIF                   | INJIF                       | IB&FSF                           | ISF                              | IHEF  | IESF  | ILIQF                                       | IDBF                                | IGF                       | IUSTF                    | ISTBF  | ICRF                              | IDEF                                      | IMF                    | IF30EF   | IGFOF                  | IDBIGOLD                        |  |
|---|---|-------------------------|------------------------|-----------------------------|----------------------------------|----------------------------------|---|---|---|-------------------------------------|---------------------------|--------------------------|--|-----------------------------------|---|------------------------|--|------------------------|---------------------------------|--|
| <b>Benchmark</b>                            | S&P BSE 200 Index - (TRI)   | Nifty 100 Index - (TRI) | Nifty 50 Index - (TRI) | Nifty Next 50 Index - (TRI) | Nifty Financial Services - (TRI) | Nifty Smallcap 250 Index - (TRI) | CRISIL Hybrid 35+65-Aggressive Index  | 40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index + 30% of Nifty 50 Index - (TRI) | CRISIL Liquid Fund Index                    | CRISIL Composite Bond Fund Index    | CRISIL Dynamic Gilt Index | CRISIL Liquid Fund Index | CRISIL Short Term Bond Fund Index                                    | CRISIL Short Term Bond Fund Index | S&P BSE 500 Index (TRI)                   | Nifty Midcap 100 - TRI | Nifty 100 Index (TRI)  | Domestic price of Gold | Domestic price of Physical Gold |  |
| <b>Fund Manager</b>                         | Mrs. Uma Venkatraman  |                         |                        |                             |                                  |                                  | Mrs. Uma Venkatraman (Equity portion)<br>Mr. Raju Sharma (Debt portion)   |   |   | Mr. Raju Sharma                     |                           |                          | Mr. Bhupesh Kalyani  |                                   |   | Mr. Ashish Mishra      |  |                        |                                 |  |
| <b>Minimum / Maximum Application Amount</b> | <b>Minimum Application Amount (Lumpsum)</b>   |                         |                        |                             |                                  |                                  |   |   | <b>Maximum Application Amount (Lumpsum)</b> |                                     |                           |                          |  |                                   |   |                        | <b>For IDBI Gold :</b> Authorized participants & Large investors - In creation unit lot of 1000 units and multiples of 1000 units thereof or in equivalent amount in cash. |                        |                                 |  |
|   | New Purchase – Rs. 5000/- and in multiples of Re. 1/- thereafter<br>For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter   |                         |                        |                             |                                  |                                  |   |   | New & Additional Purchase: No limit         |                                     |                           |                          |  |                                   |   |                        |  |                        |                                 |  |
| <b>Minimum Additional Investment</b>        | Rs. 1000/- and in multiples of Re. 1/- thereafter<br>For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter  |                         |                        |                             |                                  |                                  |   |   |   |                                     |                           |                          |  |                                   |   |                        |  |                        |                                 |  |
| <b>SIP</b>                                  | <ul style="list-style-type: none"> <li>• Rs. 500 per month for a minimum period of 12 months.</li> <li>• Rs. 1000 per month for a minimum period of 6 months.</li> <li>• Rs. 1500 per quarter for a minimum period of 4 quarters.</li> <li>• Only for IUSTF: Rs. 500 per day for a minimum of 30 installments continuously for all business days.</li> </ul>  |                         |                        |                             |                                  |                                  | Investments above minimum amount mentioned shall be made in multiples of Re.1/- for all SIP, except for IEAF it shall be made in multiples of Rs. 500/- . In case of SIP transactions, statutory lock-in period of 3 years is applicable to every installment made to IEAF. |   |   |                                     |                           |                          |  |                                   |   |                        |  |                        |                                 |  |
| <b>SWP &amp; STP</b>                        | Minimum balance in the Scheme should be Rs.25,000/- at the time of enrollment. SWP/STP from IEAF to any other Schemes of IDBI Mutual Fund is available only after completion of lock-in period of 3 years.  |                         |                        |                             |                                  |                                  |   |   |   |                                     |                           |                          |  |                                   |   |                        |  |                        |                                 |  |
|   | <b>Sub-options for STP</b>  |                         |                        |                             |                                  |                                  | <b>Eligible dates for effect</b>  |   |   | <b>Minimum amount per transfer*</b> |                           |                          | <b>Daily STP amount per transfer</b>                                 |                                   | <b>Minimum term / duration applicable</b> |                        |  |                        |                                 |  |
|   | Daily (only offered under ILIQF, IUSTF and ISTBF)   |                         |                        |                             |                                  |                                  | All Business days   |   |   | Rs. 200/-                           |                           |                          | Rs. 200/- to less than Rs. 500/-                                     |                                   | 30 Business days                          |                        |  |                        |                                 |  |
|   | Weekly  |                         |                        |                             |                                  |                                  | 1st Business day of the week  |   |   | Rs. 1,000/-                         |                           |                          | Rs. 500/- to less than Rs. 1,000/-                                   |                                   | 12 Business days                          |                        |  |                        |                                 |  |
|   | Monthly   |                         |                        |                             |                                  |                                  | 1st, 5th, 10th, 15th, 20th and 25th of the month  |   |   | Rs. 1,000/-                         |                           |                          | Rs. 1,000/- and above  |                                   | 6 Business days                           |                        |  |                        |                                 |  |
|   | Quarterly   |                         |                        |                             |                                  |                                  | 1st, 5th, 10th, 15th, 20th and 25th of the each quarter   |   |   | Rs. 2,500/-                         |                           |                          | Weekly & Monthly STP: 12 Installments; Quarterly STP: 4 Installments |                                   |   |                        |  |                        |                                 |  |
|   | (*Multiples of Re.1/- thereafter except under IEAF where STP will be made at a minimum of Rs.500/- and in multiples of Rs.500/- thereafter.)<br>SWP: Minimum amount for each withdrawal is Rs.1000/- and in multiples of Re.1/- thereafter for a minimum period of 6 months. Withdrawal on 25 <sup>th</sup> of each month or, if 25 <sup>th</sup> is a holiday, then the next effective business day. |                         |                        |                             |                                  |                                  |   |   |   |                                     |                           |                          |  |                                   |   |                        |  |                        |                                 |  |

Full Form of SIP, SWP & STP is “Systematic Investment Plan”, “Systematic Withdrawal Plan” & “Systematic Transfer Plan”

### Plans, options and sub-options

| No | Scheme   | Plan*            | Option   | Sub-option / Frequency of Dividend | Mode of dividend payment     |
|----|----------|------------------|--|------------------------------------|------------------------------|
| 1  | IEAF     | Regular & Direct | Dividend   | NA                                 | Payout/ Sweep                |
|    |          |                  | Growth   | NA                                 | NA                           |
| 2  | IIT100EF | Regular & Direct | Dividend   | NA                                 | Reinvestment / Payout/ Sweep |
|    |          |                  | Growth   | NA                                 | NA                           |
| 3  | IDEF     | Regular & Direct | Dividend   | NA                                 | Reinvestment / Payout/ Sweep |
|    |          |                  | Growth   | NA                                 | NA                           |
| 4  | INIF     | Regular & Direct | Dividend   | NA                                 | Reinvestment / Payout/ Sweep |
|    |          |                  | Growth   | NA                                 | NA                           |
| 5  | INJIF    | Regular & Direct | Dividend   | NA                                 | Reinvestment / Payout/ Sweep |
|    |          |                  | Growth   | NA                                 | NA                           |
| 6  | IMF      | Regular & Direct | Dividend   | NA                                 | Reinvestment / Payout/ Sweep |
|    |          |                  | Growth   | NA                                 | NA                           |
| 7  | ISF      | Regular & Direct | Dividend   | NA                                 | Reinvestment / Payout/ Sweep |
|    |          |                  | Growth   | NA                                 | NA                           |
| 8  | IHEF     | Regular & Direct | Dividend   | NA                                 | Reinvestment / Payout/ Sweep |
|    |          |                  | Growth   | NA                                 | NA                           |
| 9  | IF30EF   | Regular & Direct | Dividend   | NA                                 | Reinvestment / Payout/ Sweep |
|    |          |                  | Growth   | NA                                 | NA                           |
| 10 | IB&FSF   | Regular & Direct | Dividend   | NA                                 | Reinvestment / Payout/ Sweep |
|    |          |                  | Growth   | NA                                 | NA                           |
| 11 | IESF     | Regular & Direct | Dividend   | Monthly/ Quarterly                 | Reinvestment / Payout/ Sweep |
|    |          |                  | Growth / Growth with Regular Cash Flow Plan (RCFP) | NA                                 | NA                           |
| 12 | ILIQF    | Regular & Direct | Dividend   | Daily/ Weekly/ Monthly             | Reinvestment / Payout/ Sweep |
|    |          |                  | Growth   | NA                                 | NA                           |
| 13 | IUSTF    | Regular & Direct | Dividend   | Daily/ Weekly/ Monthly             | Reinvestment / Payout/ Sweep |
|    |          |                  | Growth   | NA                                 | NA                           |

| No | Scheme | Plan*            | Option   | Sub-option / Frequency of Dividend | Mode of dividend payment     |
|----|--------|------------------|----------|------------------------------------|------------------------------|
| 14 | ICRF   | Regular & Direct | Dividend | Quarterly/Annually                 | Reinvestment / Payout/ Sweep |
|    |        |                  | Growth   | NA                                 | NA                           |
| 15 | ISTBF  | Regular & Direct | Dividend | Weekly/ Monthly                    | Reinvestment / Payout/ Sweep |
|    |        |                  | Growth   | NA                                 | NA                           |
| 16 | IDBF   | Regular & Direct | Dividend | Quarterly/Annually                 | Reinvestment / Payout/ Sweep |
|    |        |                  | Growth   | NA                                 | NA                           |
| 17 | IGF    | Regular & Direct | Dividend | Quarterly/Annually                 | Reinvestment / Payout/ Sweep |
|    |        |                  | Growth   | NA                                 | NA                           |
| 18 | IGFOF  | Regular & Direct | Growth   | NA                                 | NA                           |

\*All plans other than Direct plan will be treated as Regular Plan.  
For all schemes, Sweep facility is allowed only if dividend amount is Rs.1000/- & above.

The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme(s) and will be at the discretion of the IDBIAMC and IDBIMF Trustee Company.

|   |   |
|---|---|
| <b>Load Structure (for lumpsum &amp; SIP)</b> | <p><b>Entry Load</b> (For normal transactions / Switch-in and SIP) – Not applicable</p> <p><b>Exit Load</b> (Redemption / Switch-out/ Transfer/ SWP):</p> <p>For INIF, INJIF, ILIQF, IUSTF, ISTBF &amp; IDBIGOLD : Nil</p> <p>For IDBF, IHEF, IF30EF, IB&amp;FSF, IESF, IIT100EF, IDEF, IMF, ISF &amp; IGFOF- 1% for exit within 12 months from the date of allotment.</p> <p>For IEAF: Nil. (Statutory lock-in of 3 years).</p> <p>For IDBI Gilt Fund: 0.50% for exit within 30 days from the date of allotment.</p> <p>For ICRF: 0.75% for exit up to &amp; including 12 months from the date of allotment.</p> <p>The exit load will be applicable for both normal transactions and SIP transactions. In case of SIP, the date of allotment for each installment for subscription will be reckoned for charging exit load on redemption.</p> |
|---|---|

**Statutory Details:** IDBI Mutual Fund has been set up as a trust sponsored by IDBI Bank Ltd. with IDBI MF Trustee Company Ltd. as the Trustee (Trustee under the Indian Trusts Act, 1882) and with IDBI Asset Management Ltd. as the Investment Manager.

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

# IDBI Equity Savings Fund (IESF)

(An open-ended equity scheme investing in equity, arbitrage and debt)

## Scheme Features

### Investment objective:

The investment objective of the Scheme is to generate regular income by investing in Debt and money market instruments and using arbitrage and other derivative strategies. The Scheme also intends to generate long capital appreciation through unhedged exposure to equity and equity related instruments. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.

| Fund Manager:                            | Total Experience:  |
|--|--|
| Mr. Raju Sharma<br>(Debt Portion)        | Over 25 Years<br>(Managing the Scheme since 3rd May, 2017)       |
| Mrs. Uma Venkatraman<br>(Equity Portion) | Over 15 Years<br>(Managing the Scheme since 5th September, 2017) |

### Inception Date:

27th March, 2018

### Benchmark:

40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index + 30% of Nifty 50 Index - Total Return Index (TRI)

### NAV as on 31st July 2018 (₹ per unit):

|                    | Regular | Direct  |
|--------------------|---------|---------|
| Growth             | 16.3337 | 17.0804 |
| Monthly Dividend   | 13.7617 | 12.4070 |
| Quarterly Dividend | 13.0071 | 10.3369 |

NAV: 0.0000 indicates that there is no investment under the option.

### Monthly Average AUM:

₹ 20.66 Crs.

### AUM as on 31st July 2018:

₹ 20.94 Crs.

### Expense Ratio as on 31st July 2018:

Regular : 2.25%  
Direct : 0.18%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July, 2018:

YTM : 8.32%  
Average Maturity : 1.40 Years  
Modified Duration : 1.09 Years  
Portfolio Turnover Ratio^^ : 3.77

^^ Lower of Purchase or Sale for one year/average AUM for one year.

### Load Structure:

Entry Load : Not Applicable

Exit Load : for Lumpsum -

1% for exit (New/Additional Purchase/Switch-out/Transfer/SWP) within 12 months from the date of allotment.

for SIP -

1% for exit (New/Additional Purchase/Switch-out/Transfer/SWP) within 12 months from the date of allotment of each installment.

## Dividend History

(Face Value: ₹ 10/- Per Unit)

| Record Date   | Individual / HUF<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum Dividend<br>NAV** (in ₹) | Ex Dividend<br>NAV (in ₹) |
|---|----------------------------------|------------------------|------------------------------|---------------------------|
| <b>IDBI Equity Savings Fund - Monthly Dividend (Regular Plan)</b>   |                                  |                        |                              |                           |
| 25th July, 2018   | 0.0341                           | 0.0341                 | 13.7033                      | 13.7133                   |
| 25th April, 2018  | 0.0935                           | 0.0935                 | 13.7158                      | 13.6056                   |
| 26th December, 2013   | 0.0545                           | 0.0522                 | 10.2703                      | 10.2166                   |
| <b>IDBI Equity Savings Fund - Monthly Dividend (Direct Plan)</b>    |                                  |                        |                              |                           |
| 25th July, 2018   | 0.0391                           | 0.0391                 | 12.3596                      | 12.3599                   |
| 25th April, 2018  | 0.0934                           | 0.0934                 | 12.3159                      | 12.2071                   |
| 25th January, 2018  | 0.0087                           | 0.0000                 | 12.0910                      | 12.0446                   |
| <b>IDBI Equity Savings Fund - Quarterly Dividend (Regular Plan)</b> |                                  |                        |                              |                           |
| 20th April, 2017  | 0.2516                           | 0.2331                 | 12.7928                      | 12.4160                   |
| 6th July, 2015  | 0.1150                           | 0.1065                 | 11.7568                      | 11.5837                   |
| 27th March, 2015  | 0.2385                           | 0.2212                 | 12.0213                      | 11.7359                   |
| <b>IDBI Equity Savings Fund - Quarterly Dividend (Direct Plan)</b>  |                                  |                        |                              |                           |
| 29th September, 2014  | 0.1948                           | 0.1866                 | 11.5885                      | 11.3330                   |
| 17th April, 2014  | 0.0935                           | 0.0896                 | 10.8922                      | 10.7753                   |
| 3rd April, 2013   | 0.1839                           | 0.1567                 | 10.4314                      | 10.2030                   |

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

\*\* NAV of the record date.

## Portfolio as on 31/07/2018

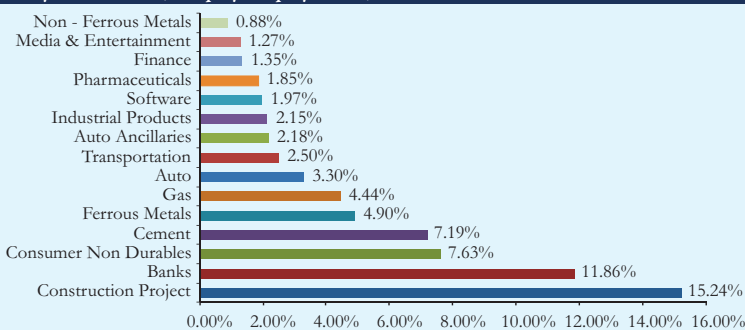
| Issuer / Security Name     | Rating | % To Net Assets* | Issuer / Security Name                     | Rating   | % To Net Assets* |
|----------------------------|--------|------------------|--|----------|------------------|
| <b>FIXED COUPON BONDS</b>  |        |                  |  |          |                  |
| HDFC Bank Ltd.             | N.A    | 7.23             | Nestle India Ltd.                          | N.A      | 1.52             |
| EQUITY & EQUITY RELATED    |        | 68.71            | IndusInd Bank Ltd.                         | N.A      | 1.46             |
| GMR Infrastructure Ltd.    | N.A    | 6.16             | Housing Development Finance Corp. Ltd.     | N.A      | 1.35             |
| IDFC Bank Ltd.             | N.A    | 6.16             | Larsen & Toubro Ltd.                       | N.A      | 1.34             |
| NCC Ltd.                   | N.A    | 5.00             | Zee Entertainment Enterprises Ltd.         | N.A      | 1.27             |
| Jindal Steel & Power Ltd.  | N.A    | 4.90             | Mahindra & Mahindra Ltd.                   | N.A      | 0.90             |
| HDFC Bank Ltd.             | N.A    | 3.81             | Hindustan Zinc Ltd.                        | N.A      | 0.88             |
| Ultratech Cement Ltd.      | N.A    | 3.03             | Procter & Gamble Hygiene & Healthcare Ltd. | N.A      | 0.87             |
| Hindustan Unilever Ltd.    | N.A    | 2.92             | State Bank of India                        | N.A      | 0.42             |
| Voltas Ltd.                | N.A    | 2.74             | <b>DEBENTURES</b>                          |          | 17.34            |
| Mahindra Logistics Ltd.    | N.A    | 2.50             | Bank of Baroda                             | CRISIL   |                  |
| Ashok Leyland Ltd.         | N.A    | 2.39             |  | AA+      | 5.64             |
| Asian Paints Ltd.          | N.A    | 2.31             | JK Cement Ltd.                             | BWR AA   | 5.03             |
| Grasim Industries Ltd.     | N.A    | 2.27             | Ujjivan Financial Services Ltd.            | [ICRA]A+ | 4.83             |
| GAIL (India) Ltd.          | N.A    | 2.23             | Piramal Enterprises Ltd.                   | [ICRA]AA | 1.44             |
| Petronet LNG Ltd.          | N.A    | 2.21             | NTPC Ltd.                                  | CRISIL   |                  |
| TVS Srichakra Ltd.         | N.A    | 2.18             |  | AAA      | 0.41             |
| Carborundum Universal Ltd. | N.A    | 2.15             | <b>CBLO</b>                                |          | 3.08             |
| Infosys Ltd.               | N.A    | 1.97             | Cash & Cash Receivables                    |          | 3.63             |
| Shree Cements Ltd.         | N.A    | 1.88             | <b>TOTAL</b>                               |          | 100.00           |
| Abbott India Ltd.          | N.A    | 1.85             |  |          |                  |

\* Rounded off to the nearest two digits after the decimal point.

Fixed Deposits placed for margin purpose for Derivative Exposure

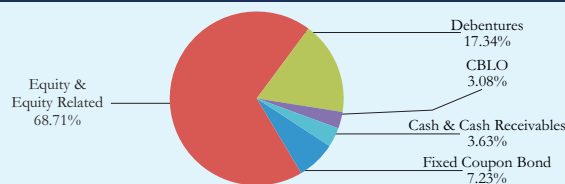
Total Outstanding exposure in Derivative Instruments as on July 31, 2018: Rs. 512.76 (Market Value in Lakhs)

## Industry Classification (for equity & equity related)

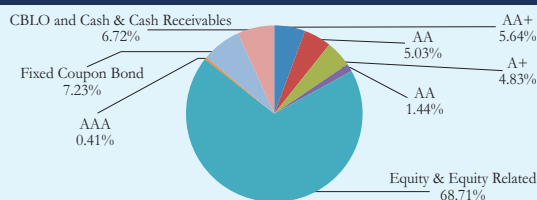


Data as on 31st July, 2018, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile

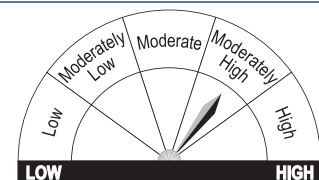


## Product Label

This product is suitable for investors who are seeking\*:

- Regular income & Capital appreciation over Medium to Long term
- Investment in equity and equity related Instruments including equity derivatives, arbitrage and debt and money market instruments

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

# IDBI Liquid Fund (ILIQF)

(An open-ended liquid scheme)

## Scheme Features

### Investment objective:

The investment objective of the Scheme will be to provide investors with high level of liquidity along with regular income for their investment. The Scheme will endeavour to achieve this objective through an allocation of the investment corpus in a low risk portfolio of money market and debt instruments with maturity of up to 91 days. However, there can be no assurance that the investment objective of the Scheme will be realized.

### Fund Manager:

Mr. Raju Sharma

### Total Experience: Over 25 Years

(Managing the Scheme since 3rd May, 2017)

### Inception Date:

9th July, 2010

### Benchmark:

CRISIL Liquid Fund Index

### NAV as on 31st July 2018 (₹ per unit):

|                    | Regular   | Direct    |
|--------------------|-----------|-----------|
| Growth             | 1895.0236 | 1905.9732 |
| Daily Dividend     | 1005.2683 | 1002.3548 |
| Weekly Dividend    | 1023.4302 | 1003.3008 |
| Monthly Dividend   | 1004.8616 | 1003.3197 |
| Bonus <sup>^</sup> | 1421.2718 | 1429.4778 |

<sup>^</sup> Bonus option in this scheme has been discontinued from 15th July, 2015.

### Monthly Average AUM:

₹ 8,018.11 Crs.

### AUM as on 31st July 2018:

₹ 7,389.62 Crs.

### Expense Ratio as on 31st July 2018:

Regular : 0.25%

Direct : 0.14%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July, 2018:

YTM : 7.13%

Average Maturity : 45 Days

Modified Duration : 45 Days

### Load Structure:

Entry Load : Not Applicable

Exit Load (for Lumpsum & SIP) : Nil

### Dividend History

(Face Value: ₹ 1000/- Per Unit)

| Record Date   | Individual / HUF<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum Dividend<br>NAV** (in ₹) | Ex Dividend<br>NAV (in ₹) |
|---|----------------------------------|------------------------|------------------------------|---------------------------|
| <b>IDBI Liquid Fund - Monthly Dividend (Regular Plan)</b> |                                  |                        |                              |                           |
| 25th July, 2018   | 4.3775                           | 4.0536                 | 1,009.5313                   | 1,003.6394                |
| 25th June, 2018   | 4.6038                           | 4.2632                 | 1,009.8335                   | 1,003.6394                |
| 25th May, 2018  | 3.9325                           | 3.6415                 | 1,008.9001                   | 1,003.6394                |

### IDBI Liquid Fund - Monthly Dividend (Direct Plan)

|                 |        |        |            |            |
|-----------------|--------|--------|------------|------------|
| 25th July, 2018 | 4.4410 | 4.1124 | 1,008.0570 | 1,002.0799 |
| 25th June, 2018 | 4.6694 | 4.3239 | 1,008.3620 | 1,002.0799 |
| 25th May, 2018  | 3.9965 | 3.7008 | 1,007.4265 | 1,002.0799 |

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

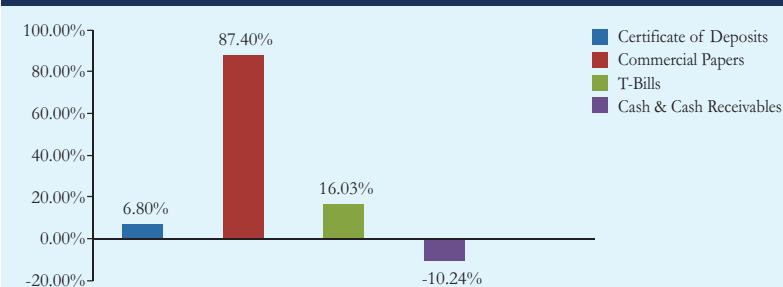
\*\* NAV of the record date.

## Portfolio as on 31/07/2018

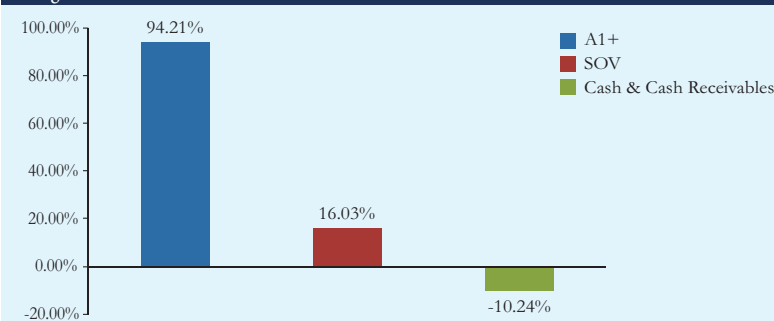
| Issuer Name                              | Rating     | % To Net Assets* | Issuer Name                             | Rating     | % To Net Assets* |
|--|------------|------------------|---|------------|------------------|
| <b>CERTIFICATE OF DEPOSITS</b>           |            |                  |   |            |                  |
| IndusInd Bank Ltd.                       | CRISIL A1+ | 2.91             | Navneet Education Ltd.                  | CRISIL A1+ | 1.62             |
| IDFC Bank Ltd.                           | [ICRA]A1+  | 1.35             | JM Financial Properties & Holdings Ltd. | [ICRA]A1+  | 1.35             |
| Bank of Baroda                           | [ICRA]A1+  | 1.34             | Housing Development Finance Corpn. Ltd. | CRISIL A1+ | 1.34             |
| Axis Bank Ltd.                           | CRISIL A1+ | 1.21             | Indiabulls Commercial Credit Ltd.       | CRISIL A1+ | 1.34             |
| <b>COMMERCIAL PAPERS</b>                 |            |                  |   |            |                  |
| TATA Steel Ltd.                          | [ICRA]A1+  | 8.00             | HSIL Ltd.                               | [ICRA]A1+  | 1.34             |
| Steel Authority of India Ltd.            | IND A1+    | 6.25             | Reliance Industries Ltd.                | CRISIL A1+ | 1.34             |
| PNB Housing Finance Ltd.                 | CRISIL A1+ | 4.64             | HDFC Credila Fin. Services Pvt. Ltd.    | CRISIL A1+ | 1.33             |
| Aadhar Housing Finance Ltd.              | CRISIL A1+ | 4.57             | TATA Motors Finance Ltd.                | CRISIL A1+ | 1.21             |
| L&T Finance Ltd.                         | [ICRA]A1+  | 3.91             | Kirloskar Ferrous Industries Ltd.       | [ICRA]A1+  | 1.14             |
| JM Financial Products Ltd.               | CRISIL A1+ | 3.52             | Bajaj Electricals Ltd.                  | [ICRA]A1+  | 1.01             |
| Aditya Birla Finance Ltd.                | [ICRA]A1+  | 3.36             | TVS Srichakra Ltd.                      | CRISIL A1+ | 1.00             |
| National Bank for Agri & Rural Develop   | CRISIL A1+ | 3.30             | JM Financial Capital Ltd.               | CRISIL A1+ | 0.68             |
| BASF India Ltd.                          | CRISIL A1+ | 2.69             | Rupa & Co. Ltd.                         | CRISIL A1+ | 0.67             |
| TATA Motors Ltd.                         | CRISIL A1+ | 2.67             | Capital First Home Finance Ltd.         | CARE A1+   | 0.67             |
| TATA Projects Ltd.                       | CRISIL A1+ | 2.66             | KEC International Ltd.                  | CRISIL A1+ | 0.67             |
| Mother Dairy Fruit & Vegetable Pvt. Ltd. | CARE A1+   | 2.35             | Sundaram Finance Ltd.                   | CRISIL A1+ | 0.67             |
| PTC India Financial Services Ltd.        | CRISIL A1+ | 2.35             | DCM Shriram Ltd.                        | [ICRA]A1+  | 0.67             |
| TATA Power Renewable Energy Ltd.         | CRISIL A1+ | 2.33             | Fiat India Automobiles Pvt. Ltd.        | [ICRA]A1+  | 0.67             |
| Gujarat Fluorochemicals Ltd.             | CRISIL A1+ | 2.15             | Raymond Ltd.                            | CRISIL A1+ | 0.60             |
| Aditya Birla Capital Ltd.                | CRISIL A1+ | 2.03             | Wadhawan Global Capital Ltd.            | CARE A1+   | 0.47             |
| Aarti Industries Ltd.                    | CRISIL A1+ | 2.02             | Essel Propack Ltd.                      | IND A1+    | 0.40             |
| Future Retail Ltd.                       | CARE A1+   | 2.02             | Jindal Aluminium Ltd.                   | [ICRA]A1+  | 0.40             |
| Smartchem Technologies Ltd.              | [ICRA]A1+  | 2.01             | <b>T-BILLS</b>                          |            |                  |
| CEAT Ltd.                                | CARE A1+   | 2.01             | 91 DTB 2018                             | SOV        | 8.61             |
| Cholamandalam Investment & Fin. Co. Ltd. | [ICRA]A1+  | 1.95             | 70 DTB 2018                             | SOV        | 6.28             |
|  |            |                  | 182 DTB 2018                            | SOV        | 1.14             |
|  |            |                  | Cash & Cash Receivables                 |            | -10.24           |
|  |            |                  | <b>TOTAL</b>                            |            | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.

### Asset Profile



### Rating Profile

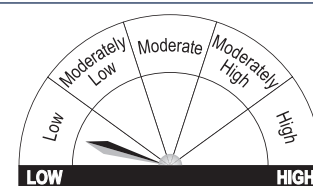


### Product Label

This product is suitable for investors who are seeking\*:

- High level of liquidity along with regular income for short term
- Investments in Debt / Money Market Instruments with maturity / residual maturity up to 91 days

### Riskometer



Investors understand that their principal will be at Low risk

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



# IDBI Ultra Short Term Fund (IUSTF)

(An open ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months.#)

## Scheme Features

### Investment objective:

The objective of the Scheme will be to provide investors with regular income for their investment by investing in debt and money market instruments with relatively lower interest rate risk, such that the Macaulay duration of the portfolio is maintained between 3 months to 6 months. However, there can be no assurance that the investment objective of the Scheme will be realized.

|                      |  |
|----------------------|--|
| <b>Fund Manager:</b> | <b>Total Experience:</b> Over 15 Years         |
| Mr. Bhupesh Kalyani  | (Managing the Scheme since 1st February, 2017) |

### Inception Date:

3rd September, 2010

### Benchmark:

CRISIL Liquid Fund Index

### NAV as on 31st July 2018 (₹ per unit):

|                    | Regular   | Direct    |
|--------------------|-----------|-----------|
| Growth             | 1857.6784 | 1919.8097 |
| Daily Dividend     | 1017.0054 | 1031.1905 |
| Weekly Dividend    | 1059.9391 | 1061.4626 |
| Monthly Dividend   | 1085.4878 | 1406.5933 |
| Bonus <sup>^</sup> | 1857.7872 | 1918.8685 |

<sup>^</sup>Bonus option in this scheme has been discontinued from 15th July, 2015.

### Monthly Average AUM:

₹ 415.67 Crs.

### AUM as on 31st July 2018:

₹ 415.54 Crs.

### Expense Ratio as on 31st July 2018:

Regular : 0.94%

Direct : 0.29%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July, 2018:

|                   |            |
|-------------------|------------|
| YTM               | : 7.66%    |
| Average Maturity  | : 189 Days |
| Modified Duration | : 148 Days |

### Load Structure:

Entry Load : Not Applicable

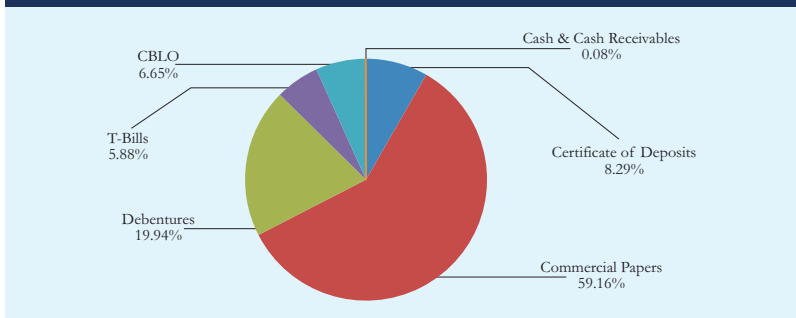
Exit Load (for Lumpsum & SIP) : Nil

## Portfolio as on 31/07/2018

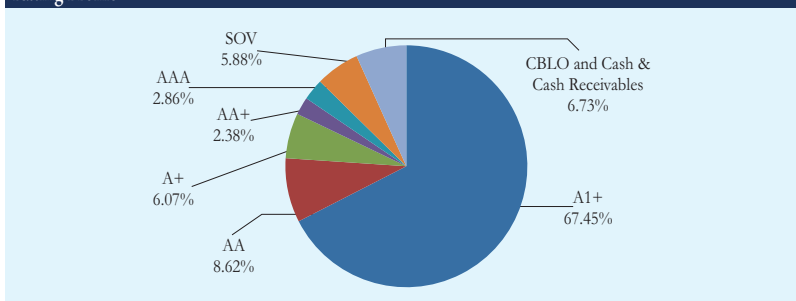
| Issuer Name                                | Rating     | % To Net Assets* | Issuer Name                              | Rating     | % To Net Assets* |
|--|------------|------------------|--|------------|------------------|
| CERTIFICATE OF DEPOSITS                    |            | 8.29             | Raymond Ltd.                             | CRISIL A1+ | 1.18             |
| Bank of Baroda                             | [ICRA]A1+  | 8.29             | Cholamandalam Investment & Fin. Co. Ltd. | [ICRA]A1+  | 1.18             |
| COMMERCIAL PAPERS                          |            | 59.16            | DEBENTURES                               |            | 19.94            |
| Steel Authority of India Ltd.              | IND A1+    | 8.28             | JK Cement Ltd.                           | BWR AA     | 5.16             |
| PNB Housing Finance Ltd.                   | CRISIL A1+ | 6.85             | Punjab National Bank                     | IND A+     | 3.93             |
| National Bank for Agri & Rural Development | CRISIL A1+ | 5.93             | ECL Finance Ltd.                         | [ICRA]AA   | 2.52             |
| Mother Dairy Fruit & Vegetable Pvt. Ltd.   | CARE A1+   | 5.92             | Aditya Birla Finance Ltd.                | [ICRA]AA+  | 2.38             |
| PTC India Financial Services Ltd.          | CRISIL A1+ | 5.90             | Ujjivan Financial Services Ltd.          | [ICRA]A+   | 2.15             |
| TATA Power Renewable Energy Ltd.           | CRISIL A1+ | 5.87             | Power Finance Corpn. Ltd.                | CRISIL AAA | 1.91             |
| Dewan Housing Finance Corpn. Ltd.          | CRISIL A1+ | 5.52             | Dewan Housing Finance Corpn. Ltd.        | BWR AAA    | 0.95             |
| Wadhawan Global Capital Ltd.               | CARE A1+   | 4.70             | Piramal Enterprises Ltd.                 | [ICRA]AA   | 0.95             |
| Housing & Urban Dev Corpn. Ltd.            | CARE A1+   | 3.08             | T-BILLS                                  |            | 5.88             |
| Aadhar Housing Finance Ltd.                | CRISIL A1+ | 2.37             | 91 DTB 2018                              | SOV        | 5.88             |
| Cox & Kings Ltd.                           | BWR A1+    | 1.19             | CBLO                                     |            | 6.65             |
| Housing Development Finance Corpn. Ltd.    | CRISIL A1+ | 1.19             | Cash & Cash Receivables                  |            | 0.08             |
|  |            |                  | TOTAL                                    |            | 100.00           |

\* Rounded off to the nearest two digits after the decimal point.

## Asset Profile



## Rating Profile



## Dividend History (Face Value: ₹ 1000/- Per Unit)

| Record Date   | Individual / HUF (₹ Per Unit) | Others (₹ Per Unit) | Cum Dividend NAV** (in ₹) | Ex Dividend NAV (in ₹) |
|---|-------------------------------|---------------------|---------------------------|------------------------|
| <b>IDBI Ultra Short Term Fund - Monthly Dividend (Regular Plan)</b> |                               |                     |                           |                        |
| 26th July, 2018   | 2.1574                        | 1.9977              | 1,087.2676                | 1,084.4862             |
| 26th June, 2018   | 2.2436                        | 2.0776              | 1,083.8551                | 1,080.9769             |
| 28th May, 2018  | 1.2713                        | 1.1772              | 1,078.5077                | 1,077.4391             |
| <b>IDBI Ultra Short Term Fund - Monthly Dividend (Direct Plan)</b>  |                               |                     |                           |                        |
| 26th July, 2018   | 3.0379                        | 2.8131              | 1,409.0861                | 1,405.1706             |
| 26th June, 2018   | 3.1477                        | 2.9148              | 1,404.2500                | 1,400.2114             |
| 28th May, 2018  | 1.8959                        | 1.7556              | 1,396.8992                | 1,395.2435             |

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

\*\* NAV of the record date.

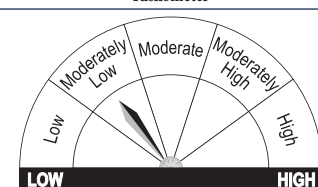
# please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.

## Product Label

This product is suitable for investors who are seeking\*:

- Regular income for short term
- Investments in Debt/Money market instruments with relatively lower interest rate risk, such that the Macaulay duration of the portfolio is maintained between 3 months to 6 months

## Riskometer



Investors understand that their principal will be at Moderately Low risk

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

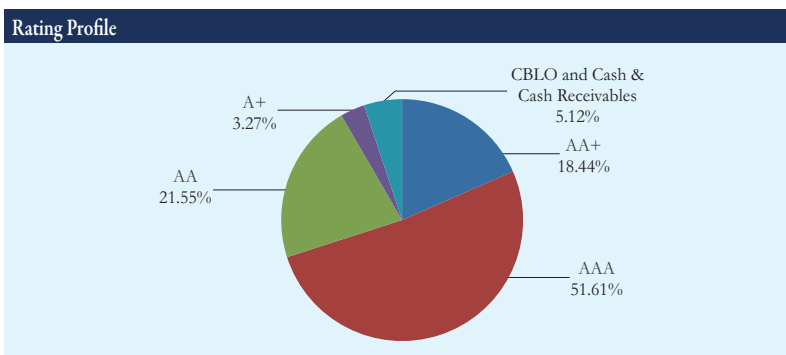
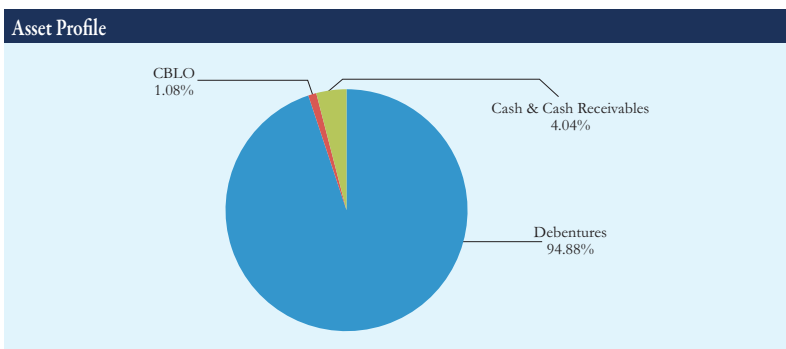
# IDBI Short Term Bond Fund (ISTBF)

(An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years. #)

| Scheme Features  |   |         |         |        |        |         |         |                 |         |         |                  |         |         |
|--|---|---------|---------|--------|--------|---------|---------|-----------------|---------|---------|------------------|---------|---------|
| <b>Investment objective:</b><br>The investment objective of the Scheme is to provide investors with regular income by investing in debt and money market instruments, such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years. However, there can be no assurance that the investment objective of the Scheme will be realized. |   |         |         |        |        |         |         |                 |         |         |                  |         |         |
| <b>Fund Manager:</b><br>Mr. Bhupesh Kalyani  | <b>Total Experience:</b> Over 15 Years<br>(Managing the Scheme since 1st February, 2017)  |         |         |        |        |         |         |                 |         |         |                  |         |         |
| <b>Inception Date:</b><br>23rd March, 2011   |   |         |         |        |        |         |         |                 |         |         |                  |         |         |
| <b>Benchmark:</b><br>CRISIL Short Term Bond Fund Index   |   |         |         |        |        |         |         |                 |         |         |                  |         |         |
| <b>NAV as on 31st July 2018 (₹ per unit):</b>  |   |         |         |        |        |         |         |                 |         |         |                  |         |         |
|  | <table border="1"> <thead> <tr> <th></th> <th>Regular</th> <th>Direct</th> </tr> </thead> <tbody> <tr> <td>Growth</td> <td>17.5844</td> <td>18.4696</td> </tr> <tr> <td>Weekly Dividend</td> <td>11.3274</td> <td>12.2510</td> </tr> <tr> <td>Monthly Dividend</td> <td>11.8410</td> <td>14.9086</td> </tr> </tbody> </table> |         | Regular | Direct | Growth | 17.5844 | 18.4696 | Weekly Dividend | 11.3274 | 12.2510 | Monthly Dividend | 11.8410 | 14.9086 |
|  | Regular   | Direct  |         |        |        |         |         |                 |         |         |                  |         |         |
| Growth   | 17.5844   | 18.4696 |         |        |        |         |         |                 |         |         |                  |         |         |
| Weekly Dividend  | 11.3274   | 12.2510 |         |        |        |         |         |                 |         |         |                  |         |         |
| Monthly Dividend   | 11.8410   | 14.9086 |         |        |        |         |         |                 |         |         |                  |         |         |
| <b>Monthly Average AUM:</b><br>₹ 59.89 Crs.  |   |         |         |        |        |         |         |                 |         |         |                  |         |         |
| <b>AUM as on 31st July 2018:</b><br>₹ 59.18 Crs.   |   |         |         |        |        |         |         |                 |         |         |                  |         |         |
| <b>Expense Ratio as on 31st July 2018:</b><br>Regular : 1.32%<br>Direct : 0.08%<br>Expense ratio is inclusive of GST on management fees.   |   |         |         |        |        |         |         |                 |         |         |                  |         |         |
| <b>Quantitative Measures as on 31st July, 2018:</b><br>YTM : 8.65%<br>Average Maturity : 1.83 Years<br>Modified Duration : 1.42 Years  |   |         |         |        |        |         |         |                 |         |         |                  |         |         |
| <b>Load Structure:</b><br>Entry Load : Not Applicable<br>Exit Load (for Lumpsum & SIP) : Nil   |   |         |         |        |        |         |         |                 |         |         |                  |         |         |

| Portfolio as on 31/07/2018               |            |                  |
|--|------------|------------------|
| Issuer Name                              | Rating     | % To Net Assets* |
| <b>DEBENTURES</b> <b>94.88</b>           |            |                  |
| Bank of Baroda                           | CRISIL AA+ | 1.65             |
| Cholamandalam Investment & Fin. Co. Ltd. | [ICRA]AA+  | 8.36             |
| Dewan Housing Finance Corpn. Ltd.        | BWR AAA    | 8.32             |
| Export-Import Bank of India              | CRISIL AAA | 8.49             |
| JK Cement Ltd.                           | BWR AA     | 8.13             |
| LIC Housing Finance Ltd.                 | CRISIL AAA | 5.06             |
| Piramal Enterprises Ltd.                 | [ICRA]AA   | 10.10            |
| Power Finance Corpn. Ltd.                | CRISIL AAA | 3.39             |
| Punjab National Bank                     | IND A+     | 3.27             |
| Reliance Gas Transportation Infra Ltd.   | CRISIL AAA | 8.52             |
| Reliance Jio Infocomm Ltd.               | CRISIL AAA | 9.38             |
| Rural Electrification Corpn. Ltd.        | CRISIL AAA | 8.44             |
| TATA Capital Financial Services Ltd.     | CRISIL AA+ | 8.43             |
| Vedanta Ltd.                             | CRISIL AA  | 3.33             |
| <b>CBLO</b>                              |            | <b>1.08</b>      |
| <b>Cash &amp; Cash Receivables</b>       |            | <b>4.04</b>      |
| <b>TOTAL</b>                             |            | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.



## Dividend History (Face Value: ₹ 10/- Per Unit)

| Record Date  | Individual / HUF (₹ Per Unit) | Others (₹ Per Unit) | Cum Dividend NAV** (in ₹) | Ex Dividend NAV (in ₹) |
|--|-------------------------------|---------------------|---------------------------|------------------------|
| <b>IDBI Short Term Bond Fund - Monthly Dividend (Regular Plan)</b> |                               |                     |                           |                        |
| 25th July, 2018  | 0.0246                        | 0.0227              | 11.8549                   | 11.8256                |
| 25th June, 2018  | 0.0258                        | 0.0238              | 11.8197                   | 11.7845                |
| 25th May, 2018   | 0.0008                        | 0.0007              | 11.736                    | 11.7464                |
| <b>IDBI Short Term Bond Fund - Monthly Dividend (Direct Plan)</b>  |                               |                     |                           |                        |
| 25th July, 2018  | 0.0358                        | 0.0332              | 14.9297                   | 14.8866                |
| 25th June, 2018  | 0.0373                        | 0.0345              | 14.8771                   | 14.8265                |
| 25th May, 2018   | 0.0061                        | 0.0056              | 14.7632                   | 14.7708                |

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

\*\* NAV of the record date.

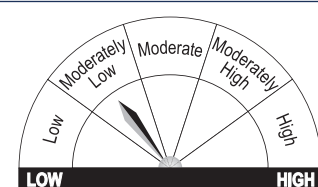
# please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.

## Product Label

This product is suitable for investors who are seeking\*:

- Regular income for short term
- Investments in Debt/Money market instruments such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years

## Riskometer



Investors understand that their principal will be at Moderately Low risk

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



# IDBI Credit Risk Fund (ICRF)

(An open-ended debt scheme predominantly investing in AA and below rated corporate bonds)

## Scheme Features

### Investment objective:

The investment objective of the Scheme is to generate regular income and opportunities for capital appreciation by investing predominantly in AA and below rated corporate bonds across maturity spectrum. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

### Fund Manager:

Mr. Bhupesh Kalyani

### Total Experience: Over 15 Years

(Managing the Scheme since 1st February, 2017)

### Inception Date:

3rd March, 2014

### Benchmark:

CRISIL Short Term Bond Fund Index

### NAV as on 31st July 2018 (₹ per unit):

|                    | Regular | Direct  |
|--------------------|---------|---------|
| Growth             | 13.9681 | 14.5652 |
| Quarterly Dividend | 10.2681 | 10.3722 |
| Annual Dividend    | 10.4438 | 11.1470 |

### Monthly Average AUM:

₹ 108.67 Crs.

### AUM as on 31st July 2018:

₹ 103.66 Crs.

### Expense Ratio as on 31st July 2018:

Regular : 1.16%

Direct : 0.28%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July, 2018:

YTM : 9.34%

Average Maturity : 2.94 Years

Modified Duration : 2.29 Years

### Load Structure:

Entry Load : Not Applicable

Exit Load : for Lumpsum -

0.75% for exit (Redemption/Switch-out/Transfer/SWP) upto & within 12 months from the date of allotment. Nil after 12 months.  
for SIP -

0.75% for exit (Redemption/Switch-out/Transfer/SWP) upto & including 12 months from the date of allotment of each installment.

## Dividend History

(Face Value: ₹ 10/- Per Unit)

| Record Date  | Individual / HUF (₹ Per Unit) | Others (₹ Per Unit) | Cum Dividend NAV** (in ₹) | Ex Dividend NAV (in ₹) |
|--|-------------------------------|---------------------|---------------------------|------------------------|
| <b>IDBI Credit Risk Fund - Quarterly Dividend (Regular Plan)</b> |                               |                     |                           |                        |
| 21st May, 2018   | 0.3899                        | 0.3611              | 10.6505                   | 10.1134                |
| 27th July, 2017  | 0.2355                        | 0.2181              | 10.6024                   | 10.2760                |
| 20th April, 2017   | 0.8315                        | 0.7703              | 11.6110                   | 10.4566                |
| <b>IDBI Credit Risk Fund - Quarterly Dividend (Direct Plan)</b>  |                               |                     |                           |                        |
| 21st May, 2018   | 0.4985                        | 0.4616              | 10.8854                   | 10.1980                |
| 27th July, 2017  | 0.3052                        | 0.0000              | 10.8205                   | 10.3978                |
| 20th April, 2017   | 0.9376                        | 0.0000              | 11.9408                   | 10.6397                |
| <b>IDBI Credit Risk Fund - Annual Dividend (Regular Plan)</b>    |                               |                     |                           |                        |
| 21st May, 2018   | 0.5795                        | 0.5366              | 11.0867                   | 10.2865                |
| 20th April, 2017   | 1.0921                        | 0.0000              | 12.0655                   | 10.5502                |
| 27th March, 2015   | 0.6304                        | 0.0000              | 11.0963                   | 10.2355                |
| <b>IDBI Credit Risk Fund - Annual Dividend (Direct Plan)</b>     |                               |                     |                           |                        |
| 21st May, 2018   | 2.2136                        | 2.0498              | 14.0270                   | 10.9598                |

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

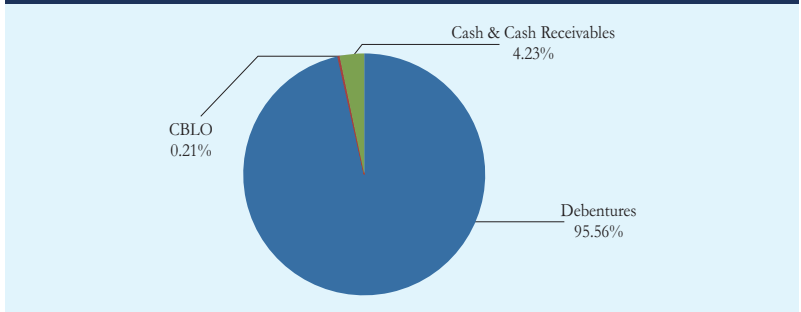
\*\* NAV of the record date.

## Portfolio as on 31/07/2018

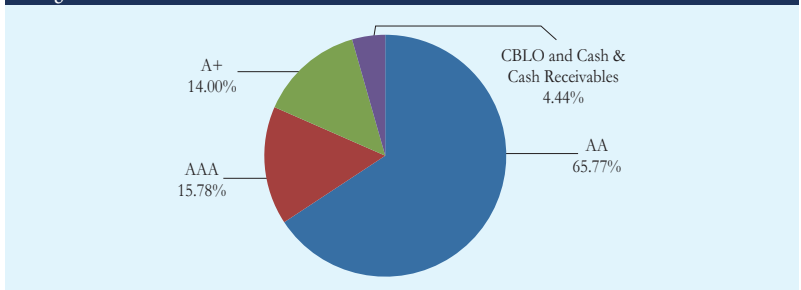
| Issuer Name                        | Rating     | % To Net Assets* |
|------------------------------------|------------|------------------|
| <b>DEBENTURES</b>                  |            | <b>95.56</b>     |
| Punjab National Bank               | IND A+     | 14.00            |
| Piramal Enterprises Ltd.           | [ICRA]AA   | 12.18            |
| Vedanta Ltd.                       | CRISIL AA  | 10.44            |
| JK Cement Ltd.                     | BWR AA     | 10.42            |
| Hindalco Industries Ltd.           | CRISIL AA  | 9.84             |
| Dewan Housing Finance Corpn. Ltd.  | BWR AAA    | 9.48             |
| Yes Bank Ltd.                      | [ICRA]AA   | 9.29             |
| TATA Power Co. Ltd.                | IND AA     | 9.24             |
| Reliance Jio Infocomm Ltd.         | CRISIL AAA | 4.38             |
| ECL Finance Ltd.                   | [ICRA]AA   | 4.36             |
| LIC Housing Finance Ltd.           | CRISIL AAA | 1.92             |
| <b>CBLO</b>                        |            | <b>0.21</b>      |
| <b>Cash &amp; Cash Receivables</b> |            | <b>4.23</b>      |
| <b>TOTAL</b>                       |            | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.

## Asset Profile



## Rating Profile

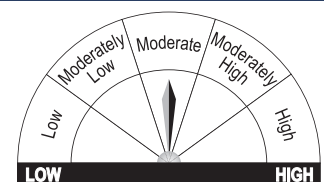


## Product Label

This product is suitable for investors who are seeking\*:

- Regular income & capital appreciation through active management for at least medium term horizon
- Investments predominantly in AA and below rated corporate bonds across maturity spectrum

### Riskometer



Investors understand that their principal will be at Moderate risk

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

# IDBI Dynamic Bond Fund (IDBF)

(An open-ended dynamic debt scheme investing across duration)

## Scheme Features

### Investment objective:

The objective of the scheme is to generate regular income while maintaining liquidity through active management of a portfolio comprising of debt and money market instruments.

### Fund Manager:

Mr. Raju Sharma

### Total Experience: Over 25 Years

(Managing the Scheme since 3rd May, 2017)

### Inception Date:

21st February 2012

### Benchmark:

CRISIL Composite Bond Fund Index

### NAV as on 31st July 2018 (₹ per unit):

|                    | Regular | Direct  |
|--------------------|---------|---------|
| Growth             | 14.3110 | 14.9408 |
| Quarterly Dividend | 10.4037 | 13.0952 |
| Annual Dividend    | 10.4826 | 12.1704 |

### Monthly Average AUM:

₹ 21.05 Crs.

### AUM as on 31st July 2018:

₹ 20.73 Crs.

### Expense Ratio as on 31st July 2018:

Regular : 1.79%

Direct : 0.43%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July, 2018:

|                   |              |
|-------------------|--------------|
| YTM               | : 8.47%      |
| Average Maturity  | : 5.52 Years |
| Modified Duration | : 3.73 Years |

### Load Structure:

Entry Load : Not Applicable

Exit Load : for Lumpsum -

1% for exit (Redemption/Switch-out/Transfer/SWP) on or before 12 months from the date of allotment.

For SIP -

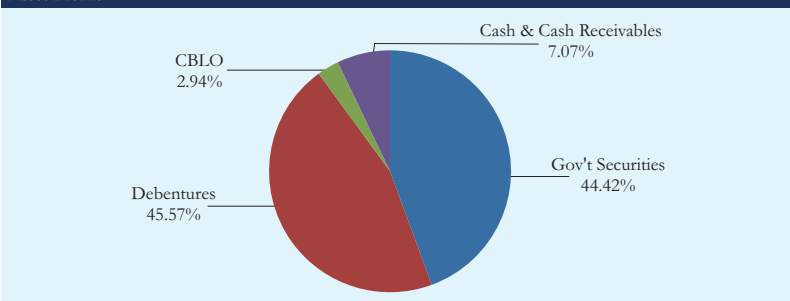
1% for exit (Redemption/Switch-out/Transfer/SWP) on or before 12 months from the date of allotment of each installment.

## Portfolio as on 31/07/2018

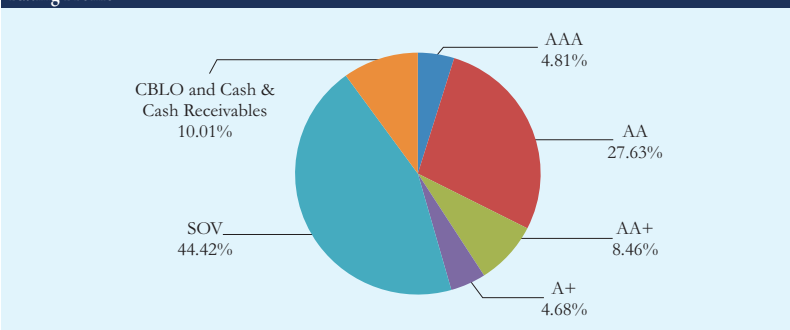
| Issuer Name                       | Rating     | % To Net Assets* |
|-----------------------------------|------------|------------------|
| <b>GOVT SECURITIES</b>            |            | <b>44.42</b>     |
| 6.68% GOI 2031                    | SOV        | 19.45            |
| 6.79% GOI 2027                    | SOV        | 13.45            |
| 7.37% GOI 2023                    | SOV        | 8.28             |
| 7.17% GOI 2028                    | SOV        | 3.24             |
| <b>DEBENTURES</b>                 |            | <b>45.57</b>     |
| Dewan Housing Finance Corpn. Ltd. | BWR AAA    | 4.81             |
| Piramal Enterprises Ltd.          | [ICRA]AA   | 9.61             |
| Bank of Baroda                    | CRISIL AA+ | 8.46             |
| JK Cement Ltd.                    | BWR AA     | 8.51             |
| Punjab National Bank              | IND A+     | 4.68             |
| Vedanta Ltd.                      | CRISIL AA  | 9.51             |
| <b>CBLO</b>                       |            | <b>2.94</b>      |
| Cash & Cash Receivables           |            | 7.07             |
| <b>TOTAL</b>                      |            | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.

## Asset Profile



## Rating Profile



## Dividend History

(Face Value: ₹ 10/- Per Unit)

| Record Date | Individual / HUF<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum Dividend<br>NAV** (in ₹) | Ex Dividend<br>NAV (in ₹) |
|-------------|----------------------------------|------------------------|------------------------------|---------------------------|
|-------------|----------------------------------|------------------------|------------------------------|---------------------------|

### IDBI Dynamic Bond Fund - Quarterly Dividend (Regular Plan)

|                    |        |        |         |         |
|--------------------|--------|--------|---------|---------|
| 27th July, 2017    | 0.1961 | 0.1817 | 10.7876 | 10.5012 |
| 20th April, 2017   | 0.7980 | 0.7394 | 11.7089 | 10.5886 |
| 19th October, 2015 | 0.0585 | 0.0542 | 10.7392 | 10.6605 |

### IDBI Dynamic Bond Fund - Quarterly Dividend (Direct Plan)

|                      |        |        |         |         |
|----------------------|--------|--------|---------|---------|
| 29th September, 2014 | 0.3507 | 0.3358 | 10.7090 | 10.2445 |
| 17th April, 2014     | 0.3896 | 0.3732 | 10.7673 | 10.2862 |

### IDBI Dynamic Bond Fund - Annual Dividend (Regular Plan)

|                  |        |        |         |         |
|------------------|--------|--------|---------|---------|
| 20th April, 2017 | 0.8926 | 0.8270 | 11.6510 | 10.3999 |
| 27th March, 2015 | 0.7992 | 0.7412 | 11.3590 | 10.2782 |
| 17th April, 2014 | 0.1403 | 0.1343 | 10.3119 | 10.1496 |

### IDBI Dynamic Bond Fund - Annual Dividend (Direct Plan)

|                  |        |        |         |         |
|------------------|--------|--------|---------|---------|
| 27th March, 2015 | 0.8203 | 0.7607 | 11.4143 | 10.3051 |
| 17th April, 2014 | 0.1636 | 0.1567 | 10.3474 | 10.1555 |

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

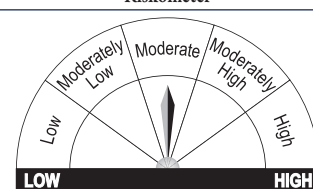
\*\* NAV of the record date.

## Product Label

This product is suitable for investors who are seeking\*:

- 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

## Riskometer



Investors understand that their principal will be at Moderate risk

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

# IDBI Gilt Fund (IGF)

(An open-ended debt scheme investing in government securities across maturity)

| Scheme Features   |   |
|---|---|
| <b>Investment objective:</b><br>The investment objective of the scheme would be to provide regular income along with opportunities for capital appreciation through investments in a diversified basket of central government dated securities, state government securities and treasury bills. However, there can be no assurance that the investment objective of the scheme will be realized / achieved. |   |
| <b>Fund Manager:</b><br>Mr. Raju Sharma   | <b>Total Experience:</b> Over 25 Years<br>(Managing the Scheme since 3rd May, 2017) |
| <b>Inception Date:</b><br>21st December, 2012   |   |
| <b>Benchmark:</b><br>CRISIL Dynamic Gilt Index  |   |
| <b>NAV as on 31st July 2018 (₹ per unit):</b>   |   |
|   | <b>Regular</b> <b>Direct</b>  |
| Growth  | 14.0363      14.5320  |
| Quarterly Dividend  | 9.9697      11.0216   |
| Annual Dividend   | 10.3949      10.9024  |
| <b>Monthly Average AUM:</b><br>₹ 19.73 Crs.   |   |
| <b>AUM as on 31st July 2018:</b><br>₹ 19.79 Crs.  |   |
| <b>Expense Ratio as on 31st July 2018:</b><br>Regular : 1.03%<br>Direct : 0.29%<br>Expense ratio is inclusive of GST on management fees.  |   |
| <b>Quantitative Measures as on 31st July, 2018:</b><br>YTM : 7.79%<br>Average Maturity : 9.07 Years<br>Modified Duration : 6.07 Years   |   |
| <b>Load Structure:</b><br><b>Entry Load</b> : Not Applicable<br><b>Exit Load</b> : for Lumpsum -<br>0.50% for exit (Redemption/Switch-out/Transfer/SWP) within 30 days from the date of allotment.<br>For SIP -<br>0.50% for exit (Redemption/Switch-out/Transfer/SWP) within 30 days from the date of allotment of each installment.   |   |

### Dividend History (Face Value: ₹ 10/- Per Unit)

| Record Date   | Individual / HUF<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum Dividend<br>NAV** (in ₹) | Ex Dividend<br>NAV (in ₹) |
|---|----------------------------------|------------------------|------------------------------|---------------------------|
| <b>IDBI Gilt Fund - Quarterly Dividend (Regular Plan)</b> |                                  |                        |                              |                           |
| 27th July, 2017   | 0.2353                           | 0.2180                 | 10.6557                      | 10.3103                   |
| 19th October, 2015  | 0.1533                           | 0.1421                 | 10.5736                      | 10.3855                   |
| 6th July, 2015  | 0.0869                           | 0.0805                 | 10.3237                      | 10.1936                   |
| <b>IDBI Gilt Fund - Quarterly Dividend (Direct Plan)</b>  |                                  |                        |                              |                           |
| 27th July, 2017   | 0.3575                           | 0.0000                 | 11.7938                      | 11.2775                   |
| 19th October, 2015  | 0.1639                           | 0.1518                 | 11.1166                      | 10.9153                   |
| 6th July, 2015  | 0.0961                           | 0.0890                 | 10.8506                      | 10.7073                   |
| <b>IDBI Gilt Fund - Annual Dividend (Regular Plan)</b>    |                                  |                        |                              |                           |
| 20th April, 2017  | 1.0847                           | 0.0000                 | 12.0341                      | 10.5184                   |
| 27th March, 2015  | 0.9936                           | 0.9215                 | 11.8111                      | 10.4722                   |
| 17th April, 2014  | 0.3585                           | 0.3433                 | 10.6705                      | 10.2259                   |
| <b>IDBI Gilt Fund - Annual Dividend (Direct Plan)</b>     |                                  |                        |                              |                           |
| 20th April, 2017  | 0.9847                           | 0.0000                 | 12.2581                      | 10.8809                   |
| 27th March, 2015  | 0.9768                           | 0.0000                 | 11.8291                      | 10.5137                   |
| 17th April, 2014  | 0.3896                           | 0.3732                 | 10.7019                      | 10.2176                   |

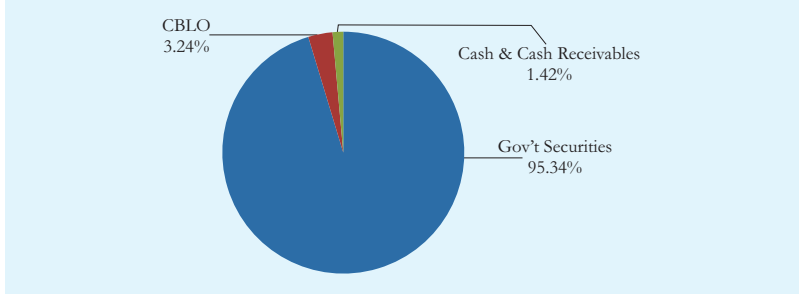
Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

\*\* NAV of the record date.

| Portfolio as on 31/07/2018 |        |                  |
|----------------------------|--------|------------------|
| Issuer Name                | Rating | % to Net Assets* |
| <b>GOV'T SECURITIES</b>    |        |                  |
| 7.17% GOI 2028             | SOV    | 40.26            |
| 6.68% GOI 2031             | SOV    | 24.90            |
| 7.37% GOI 2023             | SOV    | 16.10            |
| 6.79% GOI 2027             | SOV    | 14.08            |
| <b>CBLO</b>                |        |                  |
| Cash & Cash Receivables    |        | 1.42             |
| <b>TOTAL</b>               |        | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.

### Asset Profile

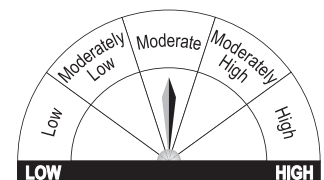


### Product Label

This product is suitable for investors who are seeking\*:

- Long term regular income along with capital appreciation with at least medium term horizon
- Investments in dated Central & State Government Securities / T-Bills / Money Market Instrument

**Riskometer**



Investors understand that their principal will be at Moderate risk

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

# IDBI Gold Fund (IGFOF)

(An open-ended fund of fund scheme investing in IDBI Gold Exchange Traded Fund [IDBI Gold ETF])

## Scheme Features

### Investment objective:

The investment objective of the Scheme will be to generate returns that correspond closely to the returns generated by IDBI Gold Exchange Traded Fund.

### Fund Manager:

Mr. Ashish Mishra

### Total Experience: Over 11 Years

(Managing the Scheme since 5th September 2017)

### Inception Date:

14th August, 2012

### Benchmark:

Domestic price of Gold

### NAV as on 31st July 2018 (₹ per unit):

|        | Regular | Direct |
|--------|---------|--------|
| Growth | 8.5665  | 8.7661 |

### Monthly Average AUM:

₹ 32.27 Crs.

### AUM as on 31st July 2018:

₹ 31.62 Crs.

### Expense Ratio as on 31st July 2018:

Regular : 1.21%

Direct : 0.62%

Expense ratio is inclusive of GST on management fees.

### Load Structure:

Entry Load : Not Applicable

Exit Load : for Lumpsum -

1% for exit (Redemption/Switch-out/Transfer/SWP) within 12 months from the date of allotment.

for SIP -

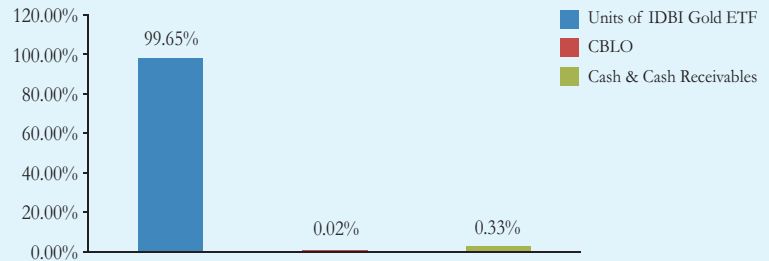
1% for exit (Redemption/Switch-out/Transfer/SWP) within 12 months from the date of allotment of each installment.

## Portfolio as on 31/07/2018

| Issuer Name                             | % To Net Assets* |
|---|------------------|
| Units of IDBI Gold Exchange Traded Fund | 99.65            |
| CBLO                                    | 0.02             |
| Cash & Cash Receivables                 | 0.33             |
| TOTAL                                   | 100.00           |

\* Rounded off to the nearest two digits after the decimal point.

## Asset Profile

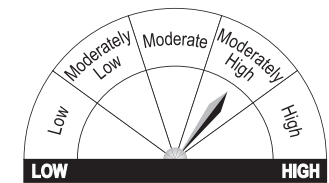


## Product Label

This product is suitable for investors who are seeking\*:

- To replicate returns of IDBI Gold ETF with atleast medium term horizon
- Investments in units of IDBI Gold ETF / Money Market Instruments / IDBI Liquid Fund Scheme

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

## AUM REPORT FOR THE QUARTER ENDED 30/06/2018

Rs. in Lakhs

### Asset class wise disclosure of AUM & AAUM

| Category                        | AUM as on the last day of the Quarter | Average AUM for the Quarter |
|---------------------------------|---------------------------------------|-----------------------------|
| Income                          | 60,573.63                             | 62,423.37                   |
| Equity (other than ELSS)        | 198,911.25                            | 193,101.56                  |
| Balanced                        | 44,128.67                             | 45,657.19                   |
| Liquid                          | 642,947.95                            | 677,543.80                  |
| Gilt                            | 1,960.20                              | 1,937.11                    |
| Equity - ELSS                   | 64,415.17                             | 66,687.51                   |
| GOLD ETF                        | 6,379.61                              | 6,666.03                    |
| Other ETF                       | 0.00                                  | 0.00                        |
| Fund of Fund investing overseas | 0.00                                  | 0.00                        |
| <b>TOTAL</b>                    | <b>1,019,316.49</b>                   | <b>1,054,016.56</b>         |

### Disclosure of percentage of AUM by geography

| Geographical Spread | % of Total AUM as on the last day of the Quarter |
|---------------------|--|
| Top 5 Cities        | 65.33%   |
| Next 10 Cities      | 14.91%   |
| Next 20 Cities      | 9.14%  |
| Next 75 Cities      | 7.88%  |
| Others              | 2.74%  |
| <b>TOTAL</b>        | <b>100.00%</b>                                   |

Note : Since IDBI Gold Fund (FOF Domestic) invests predominantly in units of IDBI Gold Exchange Traded Fund, the AUM and Average AUM of IDBI Gold Fund are disclosed separately below:

Rs. in Lakhs

### Asset class wise disclosure of AUM & AAUM

| Category       | AUM as on the last day of the Quarter | Average AUM for the Quarter |
|----------------|---------------------------------------|-----------------------------|
| FOF (Domestic) | 3,261.33                              | 3,420.73                    |

# IDBI Gold Exchange Traded Fund (IDBIGOLD)

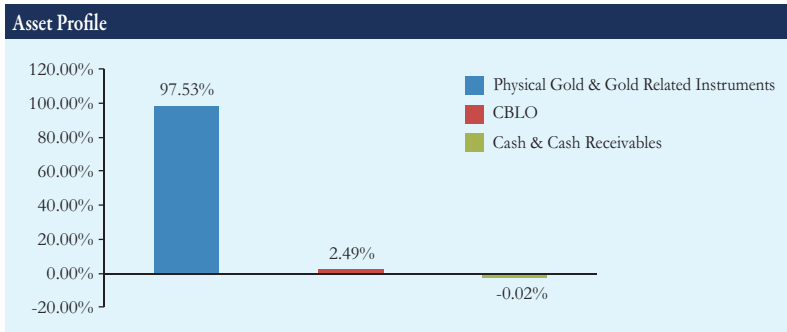
(An open-ended scheme replicating/tracking the performance of gold in domestic prices)

| Scheme Features  |  |
|--|--|
| <b>Investment objective:</b>   |  |
| To invest in physical gold and gold related instruments with the objective to replicate the performance of gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset. |  |
| <b>Fund Manager:</b>   | <b>Total Experience:</b> Over 11 Years         |
| Mr. Ashish Mishra  | (Managing the Scheme since 5th September 2017) |
| <b>Inception Date:</b>   |  |
| 9th November, 2011   |  |
| <b>Benchmark:</b>  |  |
| Domestic price of Physical Gold  |  |
| <b>NAV as on 31st July 2018 (₹ per unit):</b>  |  |
| NAV  | 2806.7171                                      |
| Physical Gold Price*   | 2965.0706                                      |
| Cash Component   | -158.3535                                      |
| * Source: Bank of Nova Scotia (Custodian for IDBI Gold ETF)  |  |
| <b>Monthly Average AUM:</b>  |  |
| ₹ 63.24 Crs.   |  |
| <b>AUM as on 31st July 2018:</b>   |  |
| ₹ 62.02 Crs.   |  |
| <b>Expense Ratio as on 31st July 2018:</b>   |  |
| Regular  | : 0.58%  |
| Expense ratio is inclusive of GST on management fees.  |  |
| <b>Quantitative Measures as on 31st July, 2018:</b>  |  |
| Tracking Error   | : 0.4638%                                      |
| Annualised tracking error for last 12 month's period.  |  |
| <b>Load Structure:</b>   |  |
| Entry Load   | : Not Applicable                               |
| Exit Load (for Lumpsum & SIP)  | : Nil  |
| <b>Listing:</b>  |  |
| The Scheme is listed on National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE).  |  |

| Portfolio as on 31/07/2018                            |                  |
|---|------------------|
| Issuer Name   | % To Net Assets* |
| Physical Gold & Gold Related Instruments <sup>‡</sup> | 97.53            |
| CBLO  | 2.49             |
| Cash & Cash Receivables                               | -0.02            |
| <b>TOTAL</b>  | <b>100.00</b>    |

\* Rounded off to the nearest two digits after the decimal point.

<sup>‡</sup> Comprises of 30 Kgs deposited in the Gold Monetisation Scheme of Bank of Nova Scotia.



| Product Label  |  |
|--|--|
| <b>This product is suitable for investors who are seeking*:</b>  | <b>Riskometer</b>  |
| <ul style="list-style-type: none"> <li>To replicate the performance of gold in domestic prices with at least medium term horizon</li> <li>Investments in physical gold and gold related instruments / debt &amp; money market instruments</li> </ul> | <p>Investors understand that their principal will be at Moderately High risk</p> |
| * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.  |  |

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## Contact us

### IDBI Asset Management Limited

(Investment Manager to IDBI Mutual Fund)

CIN: U65100MH2010PLC199319

Registered Office: IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005

Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005



Phone: 022-66442800



Fax: 022-66442801



E-mail: [contactus@idbimutual.co.in](mailto:contactus@idbimutual.co.in)



Website: [www.idbimutual.co.in](http://www.idbimutual.co.in)

SMS: IDBIMF on 09220092200 Toll-free: 1800-419-4324 (from any landline or mobile number across India, between 9 am-6 pm from Monday to Saturday)

## Our Branches:

|            |  |
|------------|--|
| Ahmedabad  | : IDBI Mutual Fund, IDBI Complex, 3rd Floor, Near Lal Bungalows, Off. C G Road, Ahmedabad - 380 006. Tel.: 079-2640 0887 / 30. Fax: 079-26400844.            |
| Bengaluru  | : IDBI Mutual Fund, No.7, First Level, Unit No. 116, Prestige Centre Point, Cunningham Road, Bengaluru - 560 052. Tel.: 080-41495263.                        |
| Chandigarh | : IDBI Mutual Fund, IDBI Bank Ltd., First Floor, SCO 162 - 163, Sector - 9C, Chandigarh - 160 009. Tel.: 0172-5076705.                                       |
| Chennai    | : IDBI Mutual Fund, No. 115, Anna Salai, P.B. No. 805, Saidapet, Chennai - 600 015. Tel.: 044-6555 2320  |
| Delhi      | : IDBI Mutual Fund, IDBI Bank, 5th Floor, Red Cross Building, Red Cross Road, Parliament Street, New Delhi - 110 001. Tel.: 011-66130050. Fax: 011-66130051. |
| Hyderabad  | : IDBI Mutual Fund, 3rd Floor, 5 - 9 - 89/1, Chapel Road, Hyderabad - 500 001. Tel.: 040-66663559. Fax: 040-66663889.  |
| Indore     | : IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, 16-C, Omni Palace, Ratlam Kothi Main Road, Indore - 452 001. Tel.: 0731-6679127.                           |
| Jaipur     | : IDBI Mutual Fund, D-24, Durlabh Niwas, Prithvi Raj Road, C-Scheme, Jaipur - 302 001.   |
| Kochi      | : IDBI Mutual Fund, IDBI Bank, Corporate Office, Near Passport Office, Panampally Nagar, Kochi - 680 366. Tel.: 0484-6462112.                                |
| Kolkata    | : IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. Tel.: 033-66557627. Fax: 033-66557629.                                 |
| Lucknow    | : IDBI Mutual Fund, IDBI Bank, 2 M G Marg, Kisan Sekhari Bhawan, Hazratganj, Lucknow - 226 001. Tel.: 0522-2202863 / 6500103.                                |
| Mumbai     | : IDBI Mutual Fund, 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Tel.: 022-66442800.   |
| Pune       | : IDBI Mutual Fund, Shreenath Plaza, Office No. 91, "C" Wing, 5th Floor, Dyaneshwar Paduka Chowk, F. C. Road, Opp. IDBI Bank, Pune - 411 005                 |



**SCHEME PERFORMANCE - REGULAR PLANS (As on July 31, 2018)**

**Schemes Managed by Fund Manager (FM) - Ms. Uma Venkatraman  
Total Experience: Over 15 Years**

| <b>IDBI Equity Advantage Fund (IEAF)</b> |                |            |                        |                              |                |                            |
|--|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 10th September, 2013     |                |            |                        |                              |                |                            |
| Period                                   | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|  | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                              | 8.49           | 12.51      | 16.97                  | 10,849                       | 11,251         | 11,697                     |
| Last 3 years                             | 7.97           | 12.15      | 11.61                  | 12,590                       | 14,112         | 13,909                     |
| Since Inception                          | 22.36          | 17.92      | 15.35                  | 26,830                       | 22,390         | 20,109                     |

FM Managing this Scheme since 1st July 2018.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
# S&P BSE 200 Index-TRI, ## S&P BSE Sensex-TRI.

| <b>IDBI India Top 100 Equity Fund (IIT100EF)</b> |                |            |                        |                              |                |                            |
|--|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 15th May 2012                    |                |            |                        |                              |                |                            |
| Period   | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|  | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                                      | 1.83           | 13.14      | 14.20                  | 10,183                       | 11,314         | 11,420                     |
| Last 3 years                                     | 6.55           | 11.88      | 11.42                  | 12,100                       | 14,010         | 13,834                     |
| Last 5 years                                     | 16.03          | 17.16      | 16.03                  | 21,040                       | 22,083         | 21,038                     |
| Since Inception                                  | 15.51          | 16.77      | 15.86                  | 24,490                       | 26,202         | 24,954                     |

FM Managing this Scheme since 5th September 2017.  
# Nifty 100 Index-TRI, ## Nifty 50 Index-TRI.

| <b>IDBI Nifty Index Fund (INIF)</b> |                |            |                              |                |
|-------------------------------------|----------------|------------|------------------------------|----------------|
| Inception date: 25th June, 2010     |                |            |                              |                |
| Period                              | Returns (in %) |            | Value of ₹ 10,000/- invested |                |
|                                     | Scheme         | Benchmark# | Scheme (₹)                   | Benchmark# (₹) |
| Last 1 year                         | 11.69          | 14.20      | 11,169                       | 11,420         |
| Last 3 years                        | 9.17           | 11.42      | 13,015                       | 13,834         |
| Last 5 years                        | 13.93          | 16.03      | 19,201                       | 21,038         |
| Since Inception                     | 9.54           | 11.30      | 20,930                       | 23,820         |

FM Managing this Scheme since 5th September 2017.  
# Nifty 50 Index-TRI.

| <b>IDBI Nifty Junior Index Fund (INJIF)</b> |                |            |                        |                              |                |                            |
|---|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 20th September, 2010        |                |            |                        |                              |                |                            |
| Period                                      | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|   | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                                 | 4.72           | 7.59       | 14.20                  | 10,472                       | 10,759         | 11,420                     |
| Last 3 years                                | 11.84          | 14.25      | 11.42                  | 13,993                       | 14,920         | 13,834                     |
| Last 5 years                                | 20.54          | 23.24      | 16.03                  | 25,466                       | 28,442         | 21,038                     |
| Since Inception                             | 10.75          | 12.81      | 9.84                   | 22,327                       | 25,816         | 20,916                     |

FM Managing this Scheme since 5th September 2017.  
# Nifty Next 50 Index-TRI, ## Nifty 50 Index-TRI.

| <b>IDBI Small Cap Fund (ISF)</b> |                |            |                        |                              |                |                            |
|----------------------------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 21st June, 2017  |                |            |                        |                              |                |                            |
| Period                           | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|                                  | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                      | 2.89           | -3.96      | 14.20                  | 10,289                       | 9,604          | 11,420                     |
| Since Inception                  | 2.88           | -1.79      | 17.76                  | 10,320                       | 9,801          | 11,989                     |

FM Managing this Scheme since 5th September 2017.  
The Regular Plan of this scheme is in existence for a period less than 3 years.  
#Nifty Smallcap 250 Index TRI, ## Nifty 50 Index-TRI

**Schemes Managed by Fund Manager (FM) - Mr. Ashish Mishra  
Total Experience: Over 11 Years**

| <b>IDBI Diversified Equity Fund (IDEF)</b> |                |            |                        |                              |                |                            |
|--|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 28th March, 2014           |                |            |                        |                              |                |                            |
| Period                                     | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|  | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                                | 9.00           | 11.48      | 16.97                  | 10,900                       | 11,148         | 11,697                     |
| Last 3 years                               | 7.52           | 12.27      | 11.61                  | 12,433                       | 14,154         | 13,909                     |
| Since Inception                            | 19.48          | 16.84      | 14.39                  | 21,670                       | 19,664         | 17,937                     |

FM Managing this Scheme since 5th September 2017.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
# S&P BSE 500-TRI, ## S&P BSE Sensex-TRI.

| <b>IDBI Midcap Fund (IMF)</b> |                |            |                        | Inception date: 25th January, 2017 |                |                            |
|-------------------------------|----------------|------------|------------------------|------------------------------------|----------------|----------------------------|
| Period                        | Returns (in %) |            |                        | Value of ₹ 10,000/- invested       |                |                            |
|                               | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                         | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                   | 3.05           | 3.06       | 14.20                  | 10,305                             | 10,306         | 11,420                     |
| Since Inception               | 11.63          | 15.35      | 21.99                  | 11,810                             | 12,411         | 13,506                     |

FM Managing this Scheme since 5th September 2017.  
The Regular Plan of this scheme is in existence for a period less than 3 years.  
# Nifty Midcap 100 - TRI, ## Nifty 50 Index-TRI.

**Scheme Managed by Fund Managers (FM) -  
Mrs. Uma Venkatraman (Equity Portion) - Total Experience: Over 15 Years &  
Mr. Raju Sharma (Debt Portion) Total Experience: Over 25 Years**

| <b>IDBI Hybrid Equity Fund (IHEF)</b> |                |            |                        |                              |                |                            |
|---------------------------------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception Date: 24th October, 2016    |                |            |                        |                              |                |                            |
| Period                                | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|                                       | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                           | 5.93           | 8.71       | 14.20                  | 10,593                       | 10,871         | 11,420                     |
| Since Inception                       | 11.85          | 12.50      | 17.77                  | 12,188                       | 12,314         | 13,350                     |

Mrs. Uma Venkatraman (Equity Portion) since 1st July 2018 &  
Mr. Raju Sharma Managing this Scheme (Debt Portion) since 3rd May, 2017  
The Regular Plan of this scheme is in existence for a period less than 3 years.  
# CRISIL Hybrid 35+65-Aggressive Index, ## Nifty 50 Index-TRI.

**Schemes Managed by Fund Manager (FM) -  
Mr. Raju Sharma - Total Experience: Over 25 Years**

| <b>IDBI Liquid Fund (ILIQF)</b> |                |            |                        |                              |                |                            |
|---------------------------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 9th July, 2010  |                |            |                        |                              |                |                            |
| Period                          | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|                                 | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                     | 6.97           | 7.04       | 5.69                   | 10,697                       | 10,704         | 10,569                     |
| Last 3 years                    | 7.20           | 7.22       | 6.57                   | 12,323                       | 12,328         | 12,106                     |
| Last 5 years                    | 7.99           | 8.11       | 7.36                   | 14,687                       | 14,769         | 14,268                     |
| 1 month                         | 0.61           | 0.60       | 0.46                   | NA                           | NA             | NA                         |
| 2 weeks                         | 0.28           | 0.24       | 0.23                   | NA                           | NA             | NA                         |
| 1 week                          | 0.14           | 0.13       | 0.10                   | NA                           | NA             | NA                         |
| Since Inception                 | 8.25           | 8.02       | 6.82                   | 18,950                       | 18,625         | 17,020                     |

FM Managing this Scheme since 3rd May 2017  
# CRISIL Liquid Fund Index, ## CRISIL 1 Year T-Bill Index, NA Not Applicable.

| <b>IDBI Dynamic Bond Fund (IDBF)</b> |                |            |                        |                              |                |                            |
|--------------------------------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 21st February, 2012  |                |            |                        |                              |                |                            |
| Period                               | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|                                      | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                          | -0.93          | 1.48       | -2.90                  | 9,907                        | 10,148         | 9,710                      |
| Last 3 years                         | 4.44           | 7.52       | 6.01                   | 11,394                       | 12,431         | 11,916                     |
| Last 5 years                         | 5.36           | 8.81       | 6.49                   | 12,982                       | 15,258         | 13,699                     |
| Since Inception                      | 5.72           | 8.21       | 6.44                   | 14,311                       | 16,627         | 14,950                     |

FM Managing this Scheme since 3rd May 2017  
# CRISIL Composite Bond Fund Index, ## CRISIL 10 Year Gilt Index.

| <b>IDBI Gilt Fund (IGF)</b>         |                |            |                        |                              |                |                            |
|-------------------------------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 21st December, 2012 |                |            |                        |                              |                |                            |
| Period                              | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|                                     | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                         | -3.29          | -0.09      | -2.90                  | 9,671                        | 9,991          | 9,710                      |
| Last 3 years                        | 4.28           | 6.93       | 6.01                   | 11,341                       | 12,228         | 11,916                     |
| Last 5 years                        | 6.50           | 8.19       | 6.49                   | 13,702                       | 14,829         | 13,699                     |
| Since Inception                     | 6.23           | 7.69       | 6.35                   | 14,036                       | 15,151         | 14,128                     |

FM Managing this Scheme since 3rd May 2017  
# CRISIL Dynamic Gilt Index, ## CRISIL 10 Year Gilt Index.

## SCHEME PERFORMANCE - REGULAR PLANS (As on July 31, 2018) (contd...)

### Schemes Managed by Fund Manager (FM) - Mr. Bhupesh Kalyani Total Experience: Over 15 Years

#### IDBI Ultra Short Term Fund (IUSTF) Inception date: 3rd September, 2010

| Period          | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|-----------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
|                 | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year     | 6.10           | 7.04       | 5.69                   | 10,610                       | 10,704         | 10,569                     |
| Last 3 years    | 6.83           | 7.22       | 6.57                   | 12,194                       | 12,328         | 12,106                     |
| Last 5 years    | 7.70           | 8.11       | 7.36                   | 14,492                       | 14,769         | 14,268                     |
| Since Inception | 8.14           | 8.06       | 6.91                   | 18,577                       | 18,470         | 16,971                     |

FM Managing this Scheme since 1st February 2017.

# CRISIL Liquid Fund Index, ## CRISIL 1 Year T-Bill Index.

#### IDBI Short Term Bond Fund (ISTBF) Inception date: 23rd March, 2011

| Period          | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|-----------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
|                 | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year     | 5.27           | 4.69       | 5.69                   | 10,527                       | 10,469         | 10,569                     |
| Last 3 years    | 6.66           | 7.46       | 6.57                   | 12,137                       | 12,410         | 12,106                     |
| Last 5 years    | 7.87           | 8.54       | 7.36                   | 14,611                       | 15,070         | 14,268                     |
| Since Inception | 7.97           | 8.41       | 7.06                   | 17,584                       | 18,116         | 16,524                     |

FM Managing this Scheme since 1st February 2017.

# CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill Index

#### IDBI Credit Risk Fund (ICRF) Inception date: 3rd March, 2014

| Period          | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|-----------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
|                 | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year     | 5.23           | 4.69       | 5.69                   | 10,523                       | 10,469         | 10,569                     |
| Last 3 years    | 6.86           | 7.46       | 6.57                   | 12,204                       | 12,410         | 12,106                     |
| Since Inception | 7.87           | 8.29       | 7.23                   | 13,968                       | 14,215         | 13,611                     |

FM Managing this Scheme since 1st February 2017.

The Regular Plan of this scheme is in existence for a period less than 5 years.

# CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill Index

### Schemes Managed by Fund Manager (FM) - Mr. Ashish Mishra Total Experience: Over 11 Years

#### IDBI Gold Fund (IGFOF) Inception date: 14th August, 2012

| Period          | Returns (in %) |            | Value of ₹ 10,000/- invested |                |
|-----------------|----------------|------------|------------------------------|----------------|
|                 | Scheme         | Benchmark# | Scheme (₹)                   | Benchmark# (₹) |
| Last 1 year     | 0.80           | 3.02       | 10,080                       | 10,302         |
| Last 3 years    | 3.57           | 6.16       | 11,111                       | 11,965         |
| Last 5 years    | -1.32          | 0.81       | 9,356                        | 10,412         |
| Since Inception | -2.56          | -0.38      | 8,567                        | 9,773          |

FM Managing this Scheme since 5th September 2017.

# Domestic price of physical Gold.

#### IDBI Gold Exchange Traded Fund (IDBIGOLD) Inception date: 9th November, 2011

| Period          | Returns (in %) |            | Value of ₹ 10,000/- invested |                |
|-----------------|----------------|------------|------------------------------|----------------|
|                 | Scheme         | Benchmark# | Scheme (₹)                   | Benchmark# (₹) |
| Last 1 year     | 2.72           | 3.02       | 10,272                       | 10,302         |
| Last 3 years    | 5.58           | 6.16       | 11,772                       | 11,965         |
| Last 5 years    | 0.10           | 0.81       | 10,048                       | 10,412         |
| Since Inception | -0.49          | 0.32       | 9,673                        | 10,219         |

FM Managing this Scheme since 5th September 2017.

# Domestic price of physical Gold.

# Scheme Benchmark; ## Additional Benchmark as per SEBI Circular dated August 22, 2011.

Past performance may or may not be sustained in the future. Returns pertain to growth option under Regular Plan. The returns are Compounded Annual Growth Returns (CAGR) for past 1 year, 3 years, 5 years & since inception period and annualised for the period below 1 year. The Regular and Direct Plan of IDBI Mutual Fund have different expense structure.

## SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - REGULAR PLANS (As on July 31, 2018)

### IDBI Equity Advantage Fund (IEAF)

|  |   |
|--|---|
| <b>Instalment amount:</b> ₹ 10,000/-                       | <b>Investment date:</b> 1st of every month          |
| <b>Frequency:</b> Monthly                                  | <b>Inception date:</b> 10th September, 2013         |
|  | <b>Since Inception</b> <b>3 years</b> <b>1 year</b> |
| Total amount invested (Rs. in '000)                        | 590.00    360.00    120.00                          |
| Market value as on 31st July, 2018 (Rs. in '000)           | 860.41    428.89    122.80                          |
| Scheme Return (% XIRR)                                     | 15.36    11.72    4.37                              |
| Benchmark (S&P BSE 200 Index-TRI#) return (% XIRR)         | 15.63    17.55    15.37                             |
| Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR) | 14.91    18.96    23.94                             |

### IDBI India Top 100 Equity Fund (IIT100 EF)

|  |  |
|--|--|
| <b>Instalment amount:</b> ₹ 10,000/-                       | <b>Investment date:</b> 1st of every month                         |
| <b>Frequency:</b> Monthly                                  | <b>Inception date:</b> 15th May, 2012                              |
|  | <b>Since Inception</b> <b>5 years</b> <b>3 years</b> <b>1 year</b> |
| Total amount invested (Rs. in '000)                        | 750.00    600.00    360.00    120.00                               |
| Market value as on 31st July, 2018 (Rs. in '000)           | 1,136.18    808.18    420.08    123.56                             |
| Scheme Return (% XIRR)                                     | 13.14    11.87    10.30    5.56                                    |
| Benchmark (Nifty 100-TRI#) return (% XIRR)                 | 15.57    15.43    17.79    17.42                                   |
| Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR) | 14.79    14.76    17.87    19.86                                   |

### IDBI Diversified Equity Fund (IDEF)

|  |   |
|--|---|
| <b>Instalment amount:</b> ₹ 10,000/-                       | <b>Investment date:</b> 1st of every month          |
| <b>Frequency:</b> Monthly                                  | <b>Inception date:</b> 28th March, 2014             |
|  | <b>Since Inception</b> <b>3 years</b> <b>1 year</b> |
| Total amount invested (Rs. in '000)                        | 530.00    360.00    120.00                          |
| Market value as on 31st July, 2018 (Rs. in '000)           | 697.27    426.33    124.79                          |
| Scheme Return (% XIRR)                                     | 12.44    11.31    7.51                              |
| Benchmark (S&P BSE 500 Index-TRI#) return (% XIRR)         | 14.90    17.23    12.70                             |
| Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR) | 14.69    18.96    23.94                             |

### IDBI Nifty Index Fund (INIF)

|   |  |
|---|--|
| <b>Instalment amount:</b> ₹ 10,000/-                        | <b>Investment date:</b> 1st of every month                         |
| <b>Frequency:</b> Monthly                                   | <b>Inception date:</b> 25th June, 2010                             |
|   | <b>Since Inception</b> <b>5 years</b> <b>3 years</b> <b>1 year</b> |
| Total amount invested (Rs. in '000)                         | 980.00    600.00    360.00    120.00                               |
| Market value as on 31st July, 2018 (Rs. in '000)            | 1,587.52    821.81    452.20    130.93                             |
| Scheme Return (% XIRR)                                      | 11.52    12.55    15.40    17.38                                   |
| Benchmark (Nifty 50 Index-TRI #) return (% XIRR)            | 13.43    14.76    17.87    19.86                                   |
| Additional Benchmark (Nifty 50 Index-TRI ##) return (%XIRR) | 13.43    14.76    17.87    19.86                                   |

### IDBI Nifty Junior Index Fund (INJIF)

|  |  |
|--|--|
| <b>Instalment amount:</b> ₹ 10,000/-                       | <b>Investment date:</b> 1st of every month                         |
| <b>Frequency:</b> Monthly                                  | <b>Inception date:</b> 20th September, 2010                        |
|  | <b>Since Inception</b> <b>5 years</b> <b>3 years</b> <b>1 year</b> |
| Total amount invested (Rs. in '000)                        | 950.00    600.00    360.00    120.00                               |
| Market value as on 31st July, 2018 (Rs. in '000)           | 1,815.55    905.04    446.94    121.33                             |
| Scheme Return (% XIRR)                                     | 15.94    16.47    14.59    2.07                                    |
| Benchmark (Nifty Next 50 Index-TRI#) return (% XIRR)       | 18.32    19.16    17.34    4.69                                    |
| Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR) | 13.59    14.76    17.87    19.86                                   |

# Scheme Benchmark

## Additional Benchmark as per SEBI Circular dated August 22, 2011.

Past Performance may or may not be sustained in the future. Returns pertain to growth option under Regular Plan and the same have been computed using XIRR by excel spreadsheet function. XIRR helps in calculating return on investments based on cash flows that are uniform and regular monthly subscriptions. The Regular and Direct Plan of IDBI Mutual Fund have different expense structure.

**SCHEME PERFORMANCE - DIRECT PLANS (As on July 31, 2018)**

**Schemes Managed by Fund Manager (FM) - Ms. Uma Venkatraman  
Total Experience: Over 15 Years**

| <b>IDBI Equity Advantage Fund (IEAF)</b> |                |            |                        |                              |                |                            |
|--|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 10th September, 2013     |                |            |                        |                              |                |                            |
| Period                                   | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|  | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                              | 10.42          | 12.51      | 16.97                  | 11,042                       | 11,251         | 11,697                     |
| Last 3 years                             | 9.42           | 12.15      | 11.61                  | 13,103                       | 14,112         | 13,909                     |
| Since Inception                          | 23.69          | 17.92      | 15.35                  | 28,290                       | 22,390         | 20,109                     |

FM Managing this Scheme since 1st July, 2018  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
# S&P BSE 200 Index-TRI, ## S&P BSE Sensex-TRI.

| <b>IDBI India Top 100 Equity Fund (IIT100EF)</b> |                |            |                        |                              |                |                            |
|--|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 1st January, 2013                |                |            |                        |                              |                |                            |
| Period   | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|  | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                                      | 3.73           | 13.14      | 14.20                  | 10,373                       | 11,314         | 11,420                     |
| Last 3 years                                     | 7.99           | 11.88      | 11.42                  | 12,596                       | 14,010         | 13,834                     |
| Last 5 years                                     | 17.22          | 17.16      | 16.03                  | 22,140                       | 22,083         | 21,038                     |
| Since Inception                                  | 14.51          | 14.48      | 13.71                  | 21,301                       | 21,268         | 20,485                     |

FM Managing this Scheme since 5th September 2017.  
# Nifty 100 Index-TRI, ## Nifty 50 Index-TRI.

| <b>IDBI Nifty Index Fund (INIF)</b> |                |            |                              |                |
|-------------------------------------|----------------|------------|------------------------------|----------------|
| Inception date: 1st January, 2013   |                |            |                              |                |
| Period                              | Returns (in %) |            | Value of ₹ 10,000/- invested |                |
|                                     | Scheme         | Benchmark# | Scheme (₹)                   | Benchmark# (₹) |
| Last 1 year                         | 13.16          | 14.20      | 11,316                       | 11,420         |
| Last 3 years                        | 10.54          | 11.42      | 13,510                       | 13,834         |
| Last 5 years                        | 14.93          | 16.03      | 20,062                       | 21,038         |
| Since Inception                     | 12.76          | 13.71      | 19,546                       | 20,485         |

FM Managing this Scheme since 5th September 2017.  
# Nifty 50 Index-TRI.

| <b>IDBI Nifty Junior Index Fund (INJIF)</b> |                |            |                        |                              |                |                            |
|---|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 1st January, 2013           |                |            |                        |                              |                |                            |
| Period                                      | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|   | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                                 | 5.98           | 7.59       | 14.20                  | 10,598                       | 10,759         | 11,420                     |
| Last 3 years                                | 13.26          | 14.25      | 11.42                  | 14,535                       | 14,920         | 13,834                     |
| Last 5 years                                | 21.69          | 23.24      | 16.03                  | 26,705                       | 28,442         | 21,038                     |
| Since Inception                             | 17.03          | 18.37      | 13.71                  | 24,048                       | 25,636         | 20,485                     |

FM Managing this Scheme since 5th September 2017.  
# Nifty Next 50 Index-TRI, ## Nifty 50 Index-TRI.

| <b>IDBI Small Cap Fund (ISF)</b> |                |            |                        |                              |                |                            |
|----------------------------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 21st June, 2017  |                |            |                        |                              |                |                            |
| Period                           | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|                                  | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                      | 5.86           | -3.96      | 14.20                  | 10,586                       | 9,604          | 11,420                     |
| Since Inception                  | 5.84           | -1.79      | 17.76                  | 10,650                       | 9,801          | 11,989                     |

FM Managing this Scheme since 5th September, 2017.  
The Regular Plan of this scheme is in existence for a period less than 3 years.  
#Nifty Smallcap 250 Index TRI, ## Nifty 50 Index-TRI

**Schemes Managed by Fund Manager (FM) - Mr. Ashish Mishra  
Total Experience: Over 11 Years**

| <b>IDBI Diversified Equity Fund (IDEF)</b> |                |            |                        |                              |                |                            |
|--|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 28th March, 2014           |                |            |                        |                              |                |                            |
| Period                                     | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|  | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                                | 11.32          | 11.48      | 16.97                  | 11,132                       | 11,148         | 11,697                     |
| Last 3 years                               | 9.14           | 12.27      | 11.61                  | 13,003                       | 14,154         | 13,909                     |
| Since Inception                            | 20.91          | 16.84      | 14.39                  | 22,820                       | 19,664         | 17,937                     |

FM Managing this Scheme since 5th September 2017.  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
# S&P BSE 500-TRI, ## S&P BSE Sensex-TRI.

| <b>IDBI Midcap Fund (IMF)</b> |                |            |                        | Inception date: 25th January, 2017 |                |                            |
|-------------------------------|----------------|------------|------------------------|------------------------------------|----------------|----------------------------|
| Period                        | Returns (in %) |            |                        | Value of ₹ 10,000/- invested       |                |                            |
|                               | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                         | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                   | 5.86           | 3.06       | 14.20                  | 10,586                             | 10,306         | 11,420                     |
| Since Inception               | 14.61          | 15.35      | 21.99                  | 12,290                             | 12,411         | 13,506                     |

FM Managing this Scheme since 5th September 2017.  
The Direct Plan of this scheme is in existence for a period less than 3 years.  
# Nifty Midcap 100 - TRI, ## Nifty 50 Index-TRI.

**Scheme Managed by Fund Managers (FM) -  
Ms. Uma Venkatraman (Equity Portion) - Total Experience: Over 15 Years &  
Mr. Raju Sharma (Debt Portion) Total Experience: Over 25 Years**

| <b>IDBI Hybrid Equity Fund (IHEF)</b> |                |            |                        |                              |                |                            |
|---------------------------------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception Date: 24th October, 2016    |                |            |                        |                              |                |                            |
| Period                                | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|                                       | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                           | 8.21           | 8.71       | 14.20                  | 10,821                       | 10,871         | 11,420                     |
| Since Inception                       | 14.07          | 12.50      | 17.77                  | 12,619                       | 12,314         | 13,350                     |

Mrs. Uma Venkatraman (Equity Portion) since 1st July, 2018 &  
Mr. Raju Sharma Managing this Scheme (Debt Portion) since 3rd May, 2017  
The Direct Plan of this scheme is in existence for a period less than 3 years.  
# CRISIL Hybrid 35+65-Aggressive Index, ## Nifty 50 Index-TRI.

**Schemes Managed by Fund Manager (FM) -  
Mr. Raju Sharma - Total Experience: Over 25 Years**

| <b>IDBI Liquid Fund (ILIQF)</b>   |                |            |                        |                              |                |                            |
|-----------------------------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 1st January, 2013 |                |            |                        |                              |                |                            |
| Period                            | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|                                   | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                       | 7.10           | 7.04       | 5.69                   | 10,710                       | 10,704         | 10,569                     |
| Last 3 years                      | 7.32           | 7.22       | 6.57                   | 12,364                       | 12,328         | 12,106                     |
| Last 5 years                      | 8.10           | 8.11       | 7.36                   | 14,766                       | 14,769         | 14,268                     |
| 1 month                           | 0.62           | 0.60       | 0.46                   | NA                           | NA             | NA                         |
| 2 weeks                           | 0.28           | 0.24       | 0.23                   | NA                           | NA             | NA                         |
| 1 week                            | 0.14           | 0.13       | 0.10                   | NA                           | NA             | NA                         |
| Since Inception                   | 8.12           | 8.04       | 6.99                   | 15,458                       | 15,401         | 14,578                     |

FM Managing this Scheme since 3rd May 2017  
# CRISIL Liquid Fund Index, ## CRISIL 1 Year T-Bill Index, NA Not Applicable.

| <b>IDBI Dynamic Bond Fund (IDBF)</b> |                |            |                        |                              |                |                            |
|--------------------------------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 1st January, 2013    |                |            |                        |                              |                |                            |
| Period                               | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|                                      | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                          | 0.51           | 1.48       | -2.90                  | 10,051                       | 10,148         | 9,710                      |
| Last 3 years                         | 5.59           | 7.52       | 6.01                   | 11,774                       | 12,431         | 11,916                     |
| Last 5 years                         | 6.23           | 8.81       | 6.49                   | 13,533                       | 15,258         | 13,699                     |
| Since Inception                      | 5.92           | 8.07       | 6.16                   | 13,782                       | 15,423         | 13,957                     |

FM Managing this Scheme since 3rd May 2017  
# CRISIL Composite Bond Fund Index, ## CRISIL 10 Year Gilt Index.

| <b>IDBI Gilt Fund (IGF)</b>       |                |            |                        |                              |                |                            |
|-----------------------------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 1st January, 2013 |                |            |                        |                              |                |                            |
| Period                            | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|                                   | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year                       | -2.27          | -0.09      | -2.90                  | 9,773                        | 9,991          | 9,710                      |
| Last 3 years                      | 5.24           | 6.93       | 6.01                   | 11,659                       | 12,228         | 11,916                     |
| Last 5 years                      | 7.19           | 8.19       | 6.49                   | 14,156                       | 14,829         | 13,699                     |
| Since Inception                   | 6.81           | 7.46       | 6.16                   | 14,444                       | 14,943         | 13,957                     |

FM Managing this Scheme since 3rd May 2017  
# CRISIL Dynamic Gilt Index, ## CRISIL 10 Year Gilt Index.

**SCHEME PERFORMANCE - DIRECT PLANS (As on July 31, 2018) (contd...)**

**Schemes Managed by Fund Manager (FM) - Mr. Bhupesh Kalyani  
Total Experience: Over 15 Years**

| <b>IDBI Ultra Short Term Fund (IUSTF) Inception date: 1st January, 2013</b> |                |            |                        |                              |                |                            |
|---|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Period  | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|   | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year   | 6.99           | 7.04       | 5.69                   | 10,699                       | 10,704         | 10,569                     |
| Last 3 years  | 7.71           | 7.22       | 6.57                   | 12,500                       | 12,328         | 12,106                     |
| Last 5 years  | 8.40           | 8.11       | 7.36                   | 14,970                       | 14,769         | 14,268                     |
| Since Inception   | 8.36           | 8.04       | 6.99                   | 15,654                       | 15,401         | 14,578                     |

FM Managing this Scheme since 1st February 2017.  
# CRISIL Liquid Fund Index, ## CRISIL 1 Year T-Bill Index.

| <b>IDBI Short Term Bond Fund (ISTBF) Inception date: 1st January, 2013</b> |                |            |                        |                              |                |                            |
|--|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Period   | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|  | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year  | 6.55           | 4.69       | 5.69                   | 10,655                       | 10,469         | 10,569                     |
| Last 3 years   | 7.78           | 7.46       | 6.57                   | 12,523                       | 12,410         | 12,106                     |
| Last 5 years   | 8.87           | 8.54       | 7.36                   | 15,295                       | 15,070         | 14,268                     |
| Since Inception  | 8.44           | 8.28       | 6.99                   | 15,721                       | 15,592         | 14,578                     |

FM Managing this Scheme since 1st February 2017.  
# CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill Index.

# Scheme Benchmark; ## Additional Benchmark as per SEBI Circular dated August 22, 2011.

Past performance may or may not be sustained in the future. Returns pertain to growth option under Direct Plan. The returns are Compounded Annual Growth Returns (CAGR) for past 1 year, 3 years, 5 years & since inception period and annualised for the period below 1 year. The Regular and Direct Plan of IDBI Mutual Fund have different expense structure.

| <b>IDBI Credit Risk Fund (ICRF) Inception date: 3rd March, 2014</b> |                |            |                        |                              |                |                            |
|---|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Period  | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|   | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year   | 6.48           | 4.69       | 5.69                   | 10,648                       | 10,469         | 10,569                     |
| Last 3 years  | 7.96           | 7.46       | 6.57                   | 12,586                       | 12,410         | 12,106                     |
| Since Inception   | 8.89           | 8.29       | 7.23                   | 14,565                       | 14,215         | 13,611                     |

FM Managing this Scheme since 1st February 2017.  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
# CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill Index

**Schemes Managed by Fund Manager (FM) - Mr. Ashish Mishra  
Total Experience: Over 11 Years**

| <b>IDBI Gold Fund (IGFOF) Inception date: 1st January, 2013</b> |                |            |                              |                |
|---|----------------|------------|------------------------------|----------------|
| Period  | Returns (in %) |            | Value of ₹ 10,000/- invested |                |
|   | Scheme         | Benchmark# | Scheme (₹)                   | Benchmark# (₹) |
| Last 1 year   | 1.38           | 3.02       | 10,138                       | 10,302         |
| Last 3 years  | 4.13           | 6.16       | 11,292                       | 11,965         |
| Last 5 years  | -0.86          | 0.81       | 9,576                        | 10,412         |
| Since Inception   | -2.33          | -0.69      | 8,768                        | 9,623          |

FM Managing this Scheme since 5th September 2017.  
# Domestic price of physical Gold.

**SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - DIRECT PLANS (As on July 31, 2018)**

| <b>IDBI Equity Advantage Fund (IEAF)</b>                          |   |                        |                |               |
|---|---|------------------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month  |                        |                |               |
|   | <b>Inception date:</b> 10th September, 2013 | <b>Since Inception</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 590.00                                      | 360.00                 | 120.00         |               |
| Market value as on 31st July, 2018 (Rs. in '000)                  | 892.61                                      | 439.88                 | 123.98         |               |
| Scheme Return (% XIRR)  | 16.89                                       | 13.47                  | 6.23           |               |
| Benchmark (S&P BSE 200 Index-TRI#) return (% XIRR)                | 15.63                                       | 17.55                  | 15.37          |               |
| Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)        | 14.91                                       | 18.96                  | 23.94          |               |

| <b>IDBI India Top 100 Equity Fund (IIT100 EF)</b>                 |  |                        |                |                |
|---|--|------------------------|----------------|----------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month |                        |                |                |
|   | <b>Inception date:</b> 1st January, 2013   | <b>Since Inception</b> | <b>5 years</b> | <b>3 years</b> |
| Total amount invested (Rs. in '000)                               | 670.00                                     | 600.00                 | 360.00         | 120.00         |
| Market value as on 31st July, 2018 (Rs. in '000)                  | 990.66                                     | 837.73                 | 431.18         | 124.80         |
| Scheme Return (% XIRR)  | 13.93                                      | 13.32                  | 12.09          | 7.53           |
| Benchmark (Nifty 100-TRI#) return (% XIRR)                        | 15.44                                      | 15.43                  | 17.79          | 17.42          |
| Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)        | 14.71                                      | 14.76                  | 17.87          | 19.86          |

| <b>IDBI Diversified Equity Fund (IDEF)</b>                        |  |                        |                |               |
|---|--|------------------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month |                        |                |               |
|   | <b>Inception date:</b> 28th March, 2014    | <b>Since Inception</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 530.00                                     | 360.00                 | 120.00         |               |
| Market value as on 31st July, 2018 (Rs. in '000)                  | 723.69                                     | 439.10                 | 126.26         |               |
| Scheme Return (% XIRR)  | 14.16                                      | 13.35                  | 9.85           |               |
| Benchmark (S&P BSE 500 Index-TRI#) return (% XIRR)                | 14.90                                      | 17.23                  | 12.70          |               |
| Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)        | 14.69                                      | 18.96                  | 23.94          |               |

| <b>IDBI Nifty Index Fund (INIF)</b>                               |  |                        |                |                |
|---|--|------------------------|----------------|----------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month |                        |                |                |
|   | <b>Inception date:</b> 1st January, 2013   | <b>Since Inception</b> | <b>5 years</b> | <b>3 years</b> |
| Total amount invested (Rs. in '000)                               | 670.00                                     | 600.00                 | 360.00         | 120.00         |
| Market value as on 31st July, 2018 (Rs. in '000)                  | 985.11                                     | 847.13                 | 461.68         | 131.87         |
| Scheme Return (% XIRR)  | 13.73                                      | 13.78                  | 16.87          | 18.91          |
| Benchmark (Nifty 50-TRI#) return (% XIRR)                         | 14.71                                      | 14.76                  | 17.87          | 19.86          |
| Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)        | 14.71                                      | 14.76                  | 17.87          | 19.86          |

| <b>IDBI Nifty Junior Index Fund (INJIF)</b>                       |  |                        |                |                |
|---|--|------------------------|----------------|----------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month |                        |                |                |
|   | <b>Inception date:</b> 1st January, 2013   | <b>Since Inception</b> | <b>5 years</b> | <b>3 years</b> |
| Total amount invested (Rs. in '000)                               | 670.00                                     | 600.00                 | 360.00         | 120.00         |
| Market value as on 31st July, 2018 (Rs. in '000)                  | 1,109.43                                   | 934.99                 | 456.50         | 122.10         |
| Scheme Return (% XIRR)  | 18.02                                      | 17.80                  | 16.07          | 3.27           |
| Benchmark (Nifty Next 50 Index-TRI #) return (% XIRR)             | 19.41                                      | 19.16                  | 17.34          | 4.69           |
| Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)        | 14.71                                      | 14.76                  | 17.87          | 19.86          |

# Scheme Benchmark  
## Additional Benchmark as per SEBI Circular dated August 22, 2011.

Past Performance may or may not be sustained in the future. Returns pertain to growth option under Direct Plan and the same have been computed using XIRR by excel spreadsheet function. XIRR helps in calculating return on investments based on cash flows that are uniform and regular monthly subscriptions. The Regular and Direct Plan of IDBI Mutual Fund have different expense structure.

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,  
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**