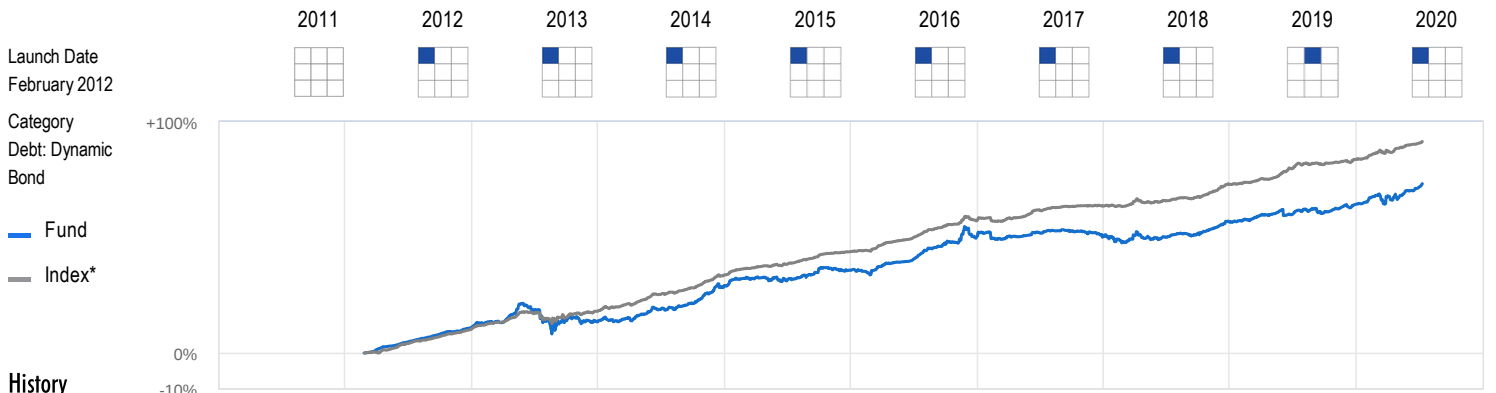


IDBI Dynamic Bond Fund - Regular



History

Rating	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Rating	-	Unrated	★	★	★	★	★	★	★★	★★★
Nav(₹)	-	10.82	11.03	12.27	12.83	14.22	14.22	14.85	15.65	16.6519
Quartile Ranking			4	4	4	4	4	4	4	
Total Return(%)	-	--	1.96	11.22	4.58	10.81	0.03	4.39	5.36	6.41
Index*	-	9.64	5.60	11.39	7.15	9.94	4.31	6.77	7.69	5.50
Rank (Funds/Category)	-	-/-	25/25	23/26	26/26	24/27	26/27	20/25	24/29	18/28
Net Assets (₹Cr)	-	298	288	97	85	43	26	21	24	24

Suitability

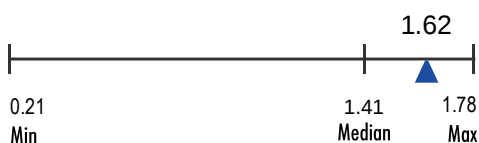
Dynamic Bond funds have the freedom to invest in bonds of any duration. Depending upon where it expects to earn maximum returns, the fund management team decides whether to invest in bonds maturing in a few months time or in the ones maturing several years later. Therefore, they are the most versatile type of debt funds available. However, like most other debt fund categories, we believe that retail investors can avoid this one as well. In our opinion, debt funds make sense for retail investors only if they are investing for 3 years or less. For that kind of investment horizon, Liquid Debt funds and Short Term debt funds are much more suitable.

Taxability of earnings:

Capital gains: If the mutual fund units are sold after 3 years from the date of investment, gains are taxed at the rate of 20% after providing the benefit of inflation indexation. If the mutual fund units are sold within 3 years from the date of investment, entire amount of gain is added to the investors' income and taxed according to the applicable slab rate. No tax is to be paid as long as you continue to hold the units.

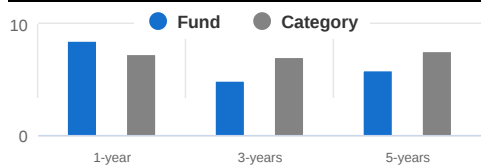
Dividends: Dividends paid by the mutual fund scheme are taxed at the rate of 25% (effectively 29.12%, including surcharge and cess). This is known as Dividend Distribution Tax (DDT). Though the investor does not pay this tax directly, it is deducted from the dividend income before passing on to the investor.

Expense Ratio (%)

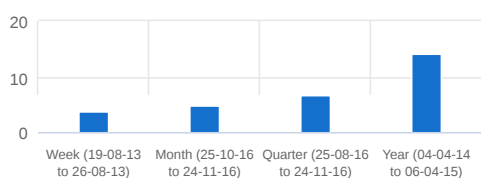


All data as on 10-Jul-2020

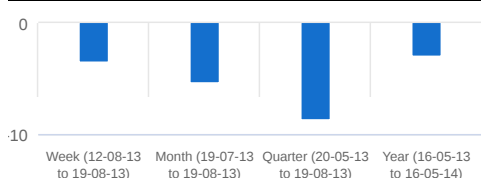
Trailing Returns (%)



Best (Period)



Worst (Period)



Risk Measures

	Fund	Index*	Cat Avg
Standard Deviation	3.22	1.95	3.17
Sharpe Ratio	-0.21	0.74	0.41

Investment Information

AMC:	IDBI Asset Management Ltd.
Website:	http://www.idbimutual.co.in
Registrar:	KFin Technologies Pvt Ltd.
Min Inv (₹):	5,000
Min SIP Inv (₹):	500
Exit Load:	1% for redemption within 365 days
Nav	
Growth:	16.6519
Dividend Yearly:	12.1972

Portfolio Characteristics

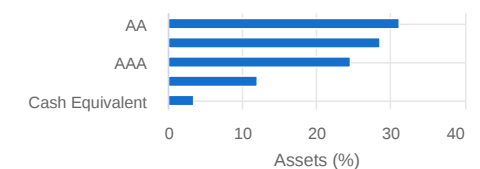
Number of Securities	9
Average Maturity (yrs)	4.25
Avg Maturity 52W High (yrs)	7.91
Avg Maturity 52W Low (yrs)	3.22
Avg Credit Rating	AAA



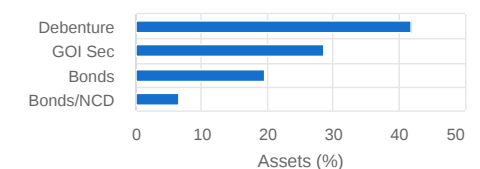
Top Holdings (%)

Company	Instrument	Assets
6.19% GOI 16/09/2034	GOI Securities	28.57
8.37% HUDCO 25/03/2029	Debenture	16.07
9.21% Punjab National Bank	Bonds	12.06
8.50% Vedanta 2021	Debenture	9.82
9.25% Reliance Jio Infocom...	Debenture	8.61
8.65% Bank of Baroda 2022	Debenture	7.44
9.60% Hindalco Inds. 2022	Bonds/NCDs	6.50
9.20% ICICI Bank 31/12/2050	Bonds	6.23
8.75% Axis Bank 28/06/2022	Bonds	1.23

Credit Rating Break-up (%)



Instrument Break-up (%)



*VR Bond