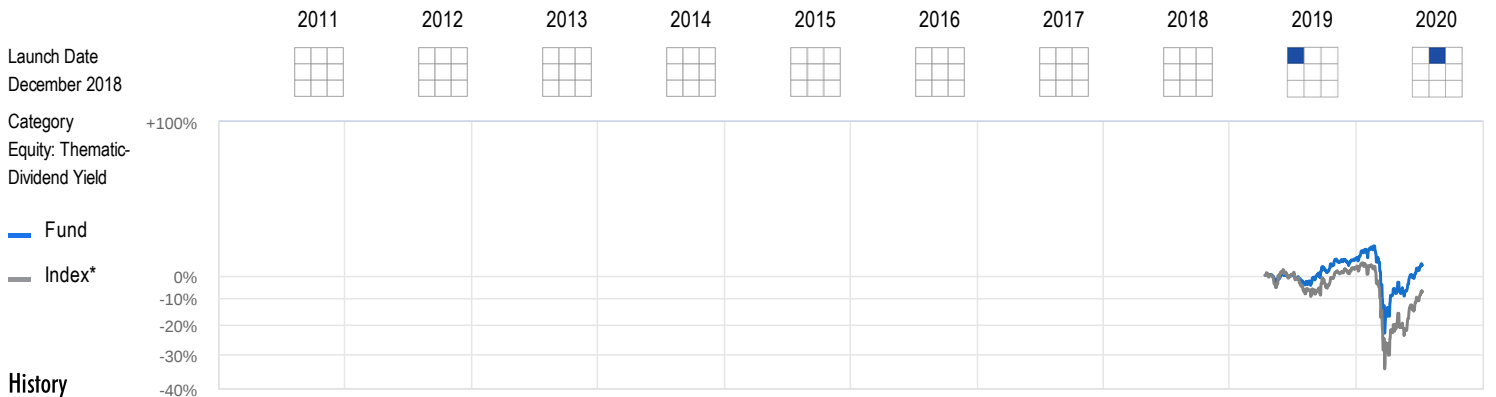


# IDBI Dividend Yield Fund - Direct Plan - Direct

Unrated



| Rating                | 2011      | 2012      | 2013      | 2014      | 2015      | 2016      | 2017      | 2018      | 2019        | 2020      |
|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|-----------|
| Rating                | -         | -         | -         | -         | -         | -         | -         | -         | Unrated     | Unrated   |
| Nav(₹)                | -         | -         | -         | -         | -         | -         | -         | -         | 11.00       | 10.7300   |
| Quartile Ranking      | ■ ■ ■ ■ ■ | ■ ■ ■ ■ ■ | ■ ■ ■ ■ ■ | ■ ■ ■ ■ ■ | ■ ■ ■ ■ ■ | ■ ■ ■ ■ ■ | ■ ■ ■ ■ ■ | ■ ■ ■ ■ ■ | 1 ■ ■ ■ ■ ■ | ■ ■ ■ ■ ■ |
| Total Return(%)       | -         | -         | -         | -         | -         | -         | -         | -         | 9.78        | -2.45     |
| Index*                | -         | -         | -         | -         | -         | -         | -         | -         | 8.98        | -10.03    |
| Rank (Funds/Category) | -         | -         | -         | -         | -         | -         | -         | -         | 1/6         | 1/6       |
| Net Assets (₹Cr)      | -         | -         | -         | -         | -         | -         | -         | -         | 96          | 75        |

## Suitability

This is a fund that invests mainly in companies which have a high dividend yield, which is basically a financial ratio that indicates how much a company pays out in dividends each year relative to its share price. We believe that investors should avoid funds that have a narrowly defined investment mandate such as this one. Instead, they should invest in multi cap funds which provide complete freedom to the fund management team to invest in companies from which it expects maximum gains. But if you do invest, you must do so only through the SIP route. Click here to read a primer on SIP investing.

## Taxability of earnings:

**Capital gains:** If the mutual fund units are sold after 1 year from the date of investment, gains upto Rs 1 lakh in a financial year are exempt from tax. Gains over Rs 1 lakh are taxed at the rate of 10%. If the mutual fund units are sold within 1 year from the date of investment, entire amount of gain is taxed at the rate of 15%. No tax is to be paid as long as you continue to hold the units.

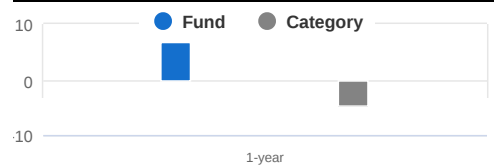
**Dividends:** Dividends paid by the mutual fund scheme are taxed at the rate of 10% (effectively 11.648%, including surcharge and cess). This is known as Dividend Distribution Tax (DDT). Though the investor does not pay this tax directly, it is deducted from the dividend income before passing on to the investor.

## Expense Ratio (%)

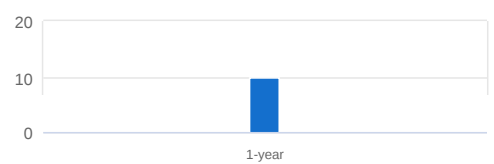


All data as on 10-Jul-2020

## Trailing Returns (%)



## SIP Returns (%)



## Risk Measures

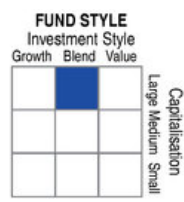
|                    | Fund | Index* | Cat Avg |
|--------------------|------|--------|---------|
| Standard Deviation | --   | 21.61  | 18.85   |
| Sharpe Ratio       | --   | -0.05  | -0.21   |
| Beta               | --   | --     | 0.84    |
| R-Squared          | --   | --     | 0.93    |
| Sortino Ratio      |      |        |         |
| Alpha              |      |        |         |

## 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:       | For units in excess of 10% of the inv... |
| <b>Nav</b>       |  |
| Growth:          | 10.73                                    |
| Dividend:        | 10.73                                    |

## Portfolio Characteristics

|                        |        |
|------------------------|--------|
| Number of Stocks       | 43     |
| Avg Mkt Cap (₹ Cr)     | 42,229 |
| Portfolio P/B Ratio    | 2.38   |
| Portfolio P/E Ratio    | 14.39  |
| 3Y Earnings Growth (%) | 15.28  |



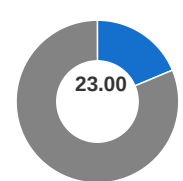
## Top Holdings (%)

| Company                   | Sector     | 3Y-Range  | Assets |
|---------------------------|------------|-----------|--------|
| Infosys                   | Technology | 0.00-7.34 | 7.34   |
| Ipca Laboratories         | Healthcare | 0.00-5.43 | 4.47   |
| Abbott India              | Healthcare | 0.00-5.44 | 4.07   |
| Escorts                   | Automobile | 0.00-3.61 | 3.61   |
| Aurobindo Pharma          | Healthcare | 0.00-3.51 | 3.51   |
| Mahanagar Gas             | Energy     | 0.00-3.39 | 3.34   |
| Div's Laboratories        | Healthcare | 0.00-3.19 | 3.19   |
| Tata Consultancy Services | Technology | 0.00-2.97 | 2.89   |
| Multi Commodity Exchan... | Financial  | 0.00-3.53 | 2.87   |
| NHPC                      | Energy     | 0.00-3.21 | 2.84   |

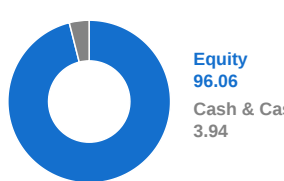
## Top Sector Weights (%)

|            | Fund  | Category | 3Y-Range   |
|------------|-------|----------|------------|
| Energy     | 19.67 | 20.40    | 0.00-21.87 |
| Healthcare | 17.20 | 7.40     | 4.26-18.85 |
| Technology | 13.13 | 16.62    | 3.24-13.13 |
| Financial  | 11.70 | 10.18    | 0.93-18.28 |
| Automobile | 7.24  | 4.92     | 1.24-7.24  |

## Top 5 Holdings (%)



## Asset Allocation (%)



\*S&P BSE 500 TRI