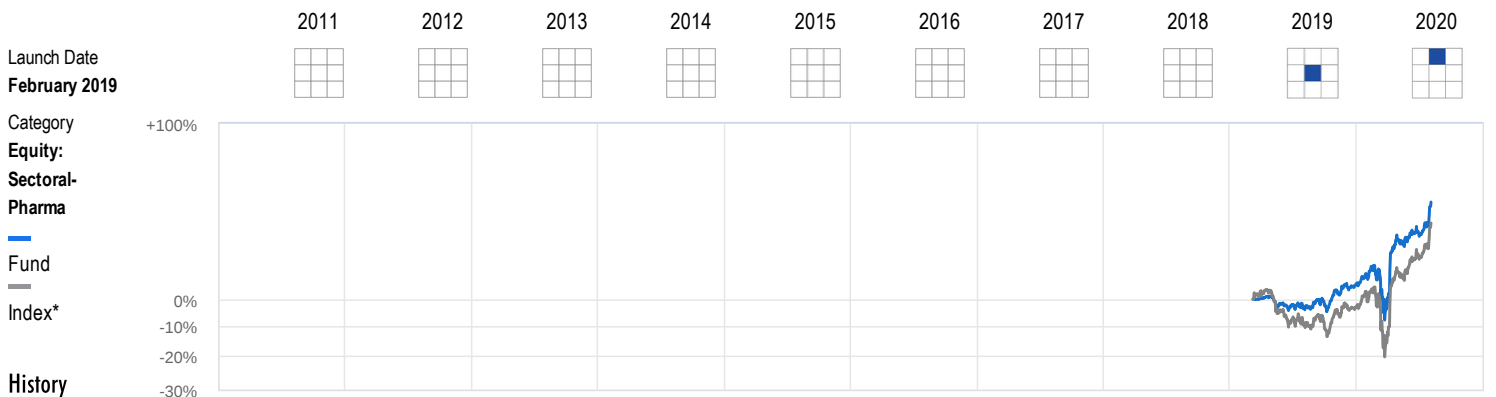


IDBI Healthcare Fund - Regular Plan - Regular

Unrated



Rating	-	-	-	-	-	-	-	-	Unrated	Unrated
Nav(₹)	-	-	-	-	-	-	-	-	10.60	14.7000
Quartile Ranking										
Total Return(%)	-	-	-	-	-	-	-	-	--	38.68
Index*	-	-	-	-	-	-	-	-	-2.80	39.55
Rank (Funds/Category)	-	-	-	-	-	-	-	-	-/-	6/6
Net Assets (₹Cr)	-	-	-	-	-	-	-	-	31	36

Suitability

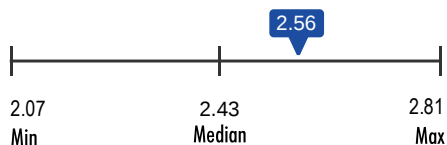
This is a fund that invests mainly in shares of pharmaceutical and healthcare companies. We believe that investors should avoid funds that have a narrowly defined investment mandate such as this one. Instead, they should invest in multi-cap funds which provide complete freedom to the fund management 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:

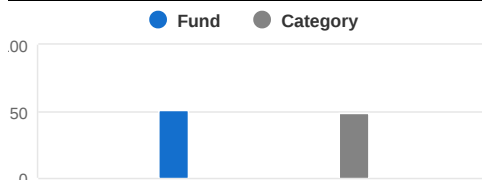
Capital gains: If the mutual fund units are sold after 1 year from the date of investment, gains upto Rs 1 lakh in a financial year are exempt from tax. Gains over Rs 1 lakh are taxed at the rate of 10%. If the mutual fund units are sold within 1 year from the date of investment, entire amount of gain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

Dividends: Dividends are added to the income of the investors and taxed according to their respective tax slabs. Further, if an investor's dividend income exceeds Rs. 5,000 in a financial year, the fund house also deducts a TDS of 10% before distributing the dividend.

Expense Ratio (%)



Trailing Returns (%)



SIP Returns (%)



Risk Measures

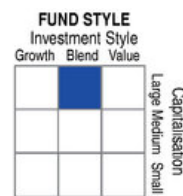
	Fund	Index*	Cat Avg
Standard Deviation	--	23.98	21.14
Sharpe Ratio	--	0.28	0.41
Beta	--	--	0.86
R-Squared	--	--	0.94
Sortino Ratio			
Alpha			

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: 1% for redemption within 365 days
Nav
 Growth: 14.70
 Dividend: 14.70

Portfolio Characteristics

Number of Stocks	26
Avg Mkt Cap (₹ Cr)	37,891
Portfolio P/B Ratio	4.34
Portfolio P/E Ratio	31.70
3Y Earnings Growth (%)	-0.74



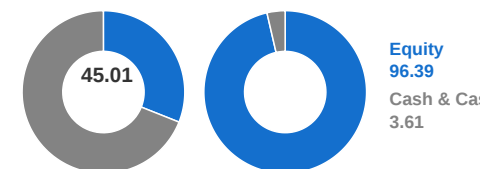
Top Holdings (%)

Company	Sector	3Y-Range	Assets
Sun Pharmaceutical Inds.	Healthcare	0.00-12.79	12.46
Dr. Reddy's Lab	Healthcare	0.00-11.67	10.95
Divi's Laboratories	Healthcare	0.00-10.41	8.86
Cipla	Healthcare	0.00-7.64	7.11
Lupin	Healthcare	0.00-6.19	5.63
Ipca Laboratories	Healthcare	0.00-6.88	5.58
Aurobindo Pharma	Healthcare	0.00-5.97	4.71
Alembic Pharmaceuticals	Healthcare	0.00-3.80	3.80
Torrent Pharmaceuticals	Healthcare	0.00-3.69	3.29
Abbott India	Healthcare	0.00-4.21	3.19

Top Sector Weights (%)

	Fund	Category	3Y-Range
Healthcare	91.35	92.84	20.65-93.57
Financial	3.23	3.24	0.00-3.59
Chemicals	1.81	3.11	0.00-2.30

Top 5 Holdings (%) Asset Allocation (%)



All data as on 04-Aug-2020

*S&P BSE Healthcare TRI