

IDBI FUNDS

AUGUST 2013



Dear Friends,

We are very happy and humbled to receive very positive response from investors on the recent Fixed Maturity Plan (FMP) issuances made by IDBI Mutual Fund. In view of the recent elevated interest rate structure in the market, reliability of the product and low risk in accruals, FMPs offer an attractive value proposition to investors at present. As the market continues to retain attractiveness of such products, FMPs continue to offer a meaningful value proposition.

IDBI Mutual Fund is happy to announce the launch of IDBI Tax Saving Fund, an open-ended Equity Linked Savings Scheme (ELSS) offering income tax benefits under Section 80C of the IT Act, 1961. The NFO for the scheme opens on August 20, 2013 and closes on September 3, 2013. Units will be available at par (Rs 10/-) during the NFO. The scheme offers benefit u/s 80 C of the IT Act, which comes as an upfront benefit. Investors are eligible for full deduction up to Rs. 1 lakh from taxable income with tax savings of up to Rs.30,900/- (for highest tax bracket of 30%). The I.T. benefit is calculated on the basis of marginal tax rate of 30.9% applicable for highest tax bracket). Further, being an Equity NFO issue, the returns by way of Capital Gains and Dividend Distribution is free of Income

Tax. Investments in IDBI Tax Saving Fund can be made by way of Lumpsum investments as well as through SIPs and STPs. The launch of the product relatively early, in the month of August, will help investors plan their tax savings in a phased manner. Investments in this scheme would be subject to a statutory lock-in period of 3 years from the date of allotment to be eligible for income-tax benefits u/s 80C.

The scheme will invest in a diversified basket of equity shares with an objective of providing opportunities for capital appreciation and income. Investors, not looking for Tax savings, can also consider investing in this Open Ended Equity scheme, with a statutory Lock in period. IDBI Mutual Fund will continue exercising the same care and the same value based and forward looking strategy while handling your money, as we have done in IDBI India Top 100 Equity scheme, an actively managed Equity scheme from IDBI Mutual Fund. We look forward to your active support and cooperation in this issue, as we have always received in the past.

The recent policy measures and the consequential impact on rates, have resulted in erosion in the debt portfolio across segments. As per official pronouncements, the measures adopted are of short term nature, and to tackle the currency depreciation. As the erosion in the debt portfolio is more due to exogenous factors, we at IDBI MF feel that the same will be reversed. Meanwhile, the Fund Managers, are working assiduously towards a process of portfolio aligning.

Warm regards,



Debasish Mallick

M.D. & Chief Executive officer

Equity Market Overview

Both Indian equity and fixed income markets reacted negatively to RBI's tightening measures. The Nifty index ended the month on a weak note registering a loss of 1.7%, while the S&P BSE Sensex lost 0.3% during the month. RBI came with slew of measures to restrict sharp depreciation of rupee against the USD. These measures were targeted at tightening the INR supply and increasing carry cost in order to stabilize the currency and possibly to attract yield chasers to domestic market. Some of the measures taken by RBI included:

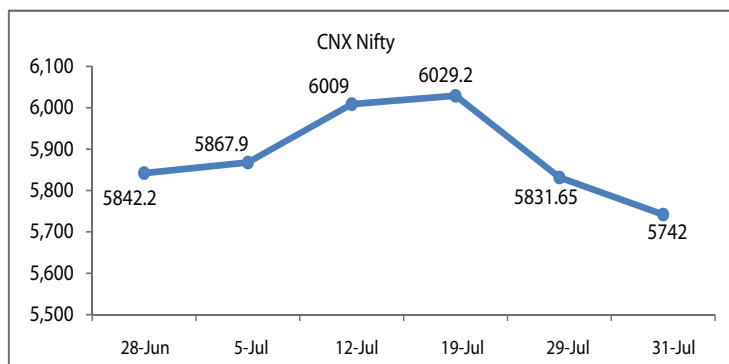
- Hiking marginal standing facility (MSF) rate by 200bps to 10.25%. This is the penalty rate at which banks can borrow over repo rate (was at 100bps over repo prior to the RBI move)
- To tighten INR supply, RBI restricted borrowing under LAF to 1% of NDTL or ~INR 750bn. Later, they restricted this window further for each bank at 0.5% of net demand and time liabilities (NDTL) for that bank.
- Banks will have to maintain minimum daily CRR at 99% of requirement. Minimum required was 70% so far.

However, RBI did not raise the repo rate or the CRR in its quarterly policy thus leaving them unchanged, as it sought to support a battered rupee but said it will roll back recent liquidity tightening measures when stability returns to the currency market, enabling it to resume supporting growth

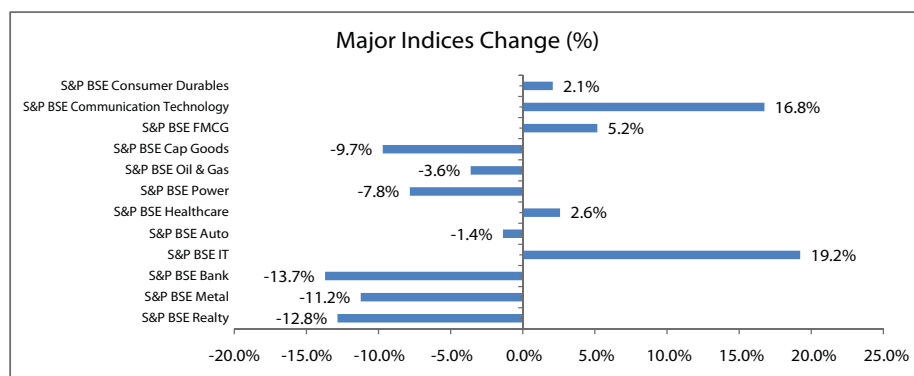
IIP fell by 1.6% in the month of May, much lower than market expectations. Weakness in mining activities (down 5.7% yoy) was the key reason for the poor IIP reading. Inflation numbers for the month of June edged higher marginally (WPI: 4.86% yoy) primarily due to food prices surge and fuel inflation. Even CPI reading came in higher than expectations at 9.87% yoy due to higher food prices.

1Q result season started with strong numbers from Infosys followed by TCS and the rest of the IT sector, resulting in the IT index gaining the most (up 19.2%). Telecom companies also showed good set of numbers led by Idea Cellular, resulting in a 16.8% MoM jump in the Communication Technology index. However, disappointing results from the frontline infrastructure stocks like L&T and poor asset quality numbers from public sector banks caused sentiments to weaken. The worst hit index was the Bank Index (down 13.7% MoM), driven by poor results as well as the RBI's latest measures to squeeze liquidity from the banking system to stem rupee fall, which have made it costlier for banks to raise short term funds. Other poorly performing sectors were the S&P BSE Realty (down 12.8% MoM) and S&P BSE Metals (down 11.2% MoM).

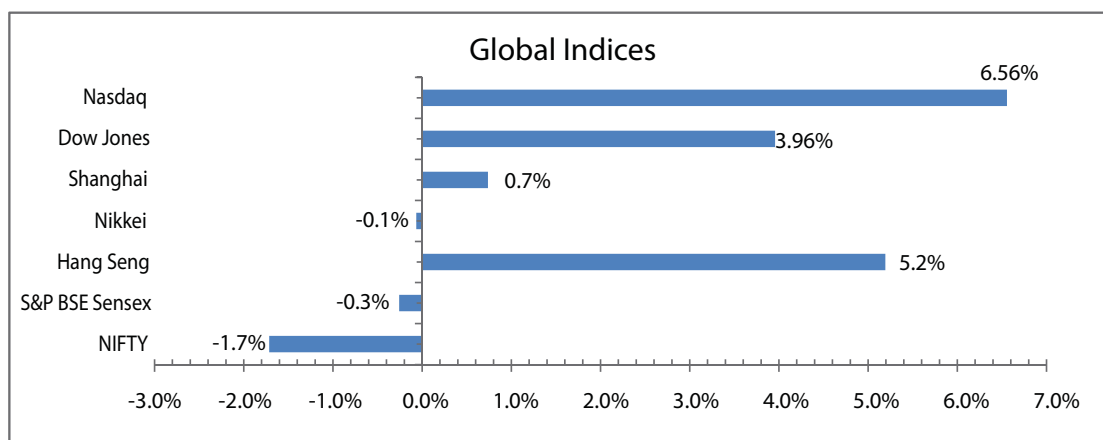
Major global indices ended on a positive to flattish note for the month mainly on positive cues from the US Fed. The US Fed gave assurance to the markets that they are not in a hurry to pull out of QE, which boosted global sentiments. Major gainers were the Nasdaq index (up 6.56%) followed by the Shanghai index (up 5.2%) and Dow Jones index (up 3.96%)



Source : Bloomberg



Source : Bloomberg



Source : Bloomberg

Fixed Income Overview

From Mid-July, RBI instituted liquidity-tightening measures with a view to stemming the runaway depreciation in the rupee, reportedly exacerbated by speculative short positions. This was achieved by restricting the amount of borrowing by banks from RBI under LAF at 7.25%, so that banks have to necessarily utilize Marginal Standing Facility (MSF). At the same time, the MSF rate was hiked from 100 bps to 300 bps above repo rate i.e. 10.25%, so that the higher short-term interest rates dissuades speculators.

However, this sudden shift from a dovish pro-growth stance to one prioritizing forex stability over reviving growth (though termed 'temporary'), has resulted in significant sell-off in both equity and debt markets. RBI's action has also caused a couple of private banks to hike base rates. RBI also announced regular issues of Cash Management Bills so as to prevent liquidity easing. It has also unequivocally stated its intention of focusing on external sector stability in its monetary policy announced on July 30, 2013, which was otherwise a non-event on the rate front. Generally, emerging markets saw outflows on stronger expectations of impending QE tapering.

Wholesale Price Inflation remained ~4.8%, while CPI rose to 9.9% from 9.3% due to rise in prices of food articles. WPI is not expected to fall substantially due to upward pressure on crude & other imports due to rupee depreciation. Already, there have been reports about manufacturers of consumer goods looking to raise prices, in case rupee remains above 60.

Crude prices averaged \$107/barrel through the month, compared to \$103 last month, while India's crude basket cost increased much more due to the rupee movement.

Restricted by RBI's latest diktat, LAF deficit remained around ~Rs.38,000 crores. Debt market sentiment was hugely impacted by RBI's surprise stance, as yields for the new 10-year G-sec benchmark cracked from 7.46% to 8.40% for a short time, before settling around 8.20-8.25%, closing the month at 8.17%. Certificates of Deposit yields rose to 10.5-11% as tight liquidity ensured paucity of lenders. Volumes in bond and CP markets dried up due to increased risk-aversion. 91-day t-bill yields came in at 11.25%.

RBI has made it abundantly clear that the current measures are a purely stop-gap arrangement, and the Government is expected to pitch in with structural reforms to pare the Current Account Deficit and attract sustainable foreign inflows. How this expectation transpires, will determine global confidence in India's growth story.

IDBI Nifty Index Fund (INIF)

(An open-ended passively managed equity scheme tracking the CNX Nifty Index [Total Returns Index])

This product is suitable for investors who are seeking*:

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

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

Note- Risk may be represented as:

(BLUE)	(YELLOW)	(BROWN)
Investors understand that their principal will be at low risk	Investors understand that their principal will be at medium risk	Investors understand that their principal will be at high risk

Scheme Features

Investment objective:

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

Inception Date:

25th June, 2010

NAV as on 31st July 2013 (in ₹)

	Regular	Direct
Growth	10.9003	10.9348
Dividend	10.3960	10.4250

Asset Allocation Pattern:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Min.	Max.	
Stocks in the CNX Nifty Index and derivative instruments linked to the CNX Nifty Index	95%	100%	Medium to High
Cash and Money Market Instruments including money at call but excluding Subscription and Redemption Cash Flow	0%	5%	Low to Medium

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

Payout Date	Dividend (in ₹)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
IDBI Nifty Index Fund - Dividend			
15th October 2010	0.4000	11.5740	10.9628
1st September 2010	0.1200	10.2883	10.2886

Past performance may or may not be sustained in the future.

After the payment of dividend, the per unit NAV falls to the extent of the dividend payout and distribution taxes, if any. * NAV of the previous business day.

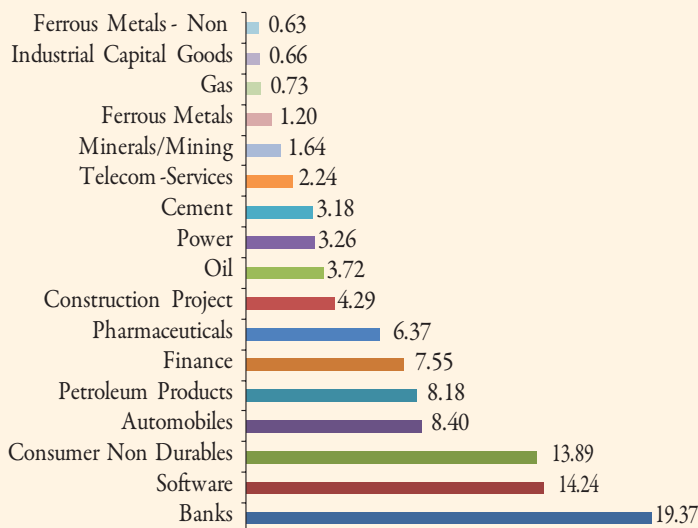
Disclaimer of IISL: The IDBI Nifty Index Fund offered by IDBI Mutual Fund or its affiliates is not sponsored, endorsed, sold or promoted by India Index Services or Products Limited (IISL) and its affiliates. IISL and its affiliates do not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of IDBI Nifty Index Fund or any member of the public regarding the advisability of investing in securities generally or in the IDBI Nifty Index Fund linked to CNX Nifty Index (TRI) or particularly in the ability of the CNX Nifty Index (TRI) to track general stock market performance in India. Please read the full disclaimer in relation to the CNX Nifty Index (TRI) in the Scheme Information Document.

Portfolio as on 31/7/2013

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY / EQUITY RELATED	99.52	Hero Motocorp Ltd.	0.93
ITC Ltd.	10.26	Cairn India Ltd.	0.93
Infosys Ltd.	7.84	Grasim Industries Ltd.	0.91
Reliance Industries Ltd.	7.74	IndusInd Bank Ltd.	0.89
HDFC Ltd.	6.81	Tata Steel Ltd.	0.78
HDFC Bank Ltd.	6.15	Tata Power Company Ltd.	0.78
ICICI Bank Ltd.	5.77	Power Grid Corporation of India Ltd.	0.75
Tata Consultancy Services Ltd.	5.07	Infrastructure Development Finance Co. Ltd.	0.74
Larsen & Toubro Ltd.	3.77	Gas Authority of India Ltd.	0.73
Tata Motors Ltd.	2.84	Ambuja Cements Ltd.	0.69
Oil & Natural Gas Corp Ltd.	2.79	Bharat Heavy Electricals Ltd.	0.66
State Bank of India Ltd.	2.41	Hindalco Industries Ltd.	0.63
Hindustan Unilever Ltd.	2.38	ACC Ltd.	0.59
Sun Pharmaceuticals Industries Ltd.	2.33	Bank of Baroda Ltd.	0.57
Mahindra & Mahindra Ltd.	2.27	Punjab National Bank Ltd.	0.46
Bharti Airtel Ltd.	2.24	Bharat Petroleum Ltd.	0.45
Axis Bank Ltd.	1.74	Jindal Steel & Power Ltd.	0.41
Dr. Reddys Laboratories Ltd.	1.56	NMDC Ltd.	0.40
NTPC Ltd.	1.47	DLF Ltd.	0.28
Bajaj Auto Ltd.	1.42	Sesa Goa Ltd.	0.27
Kotak Mahindra Bank Ltd.	1.37	Reliance Infrastructure Ltd.	0.26
HCL Technologies Ltd.	1.33	Ranbaxy Laboratories Ltd.	0.24
Asian Paints Ltd.	1.24	Jaiprakash Associates Ltd.	0.24
Lupin Ltd.	1.13	CBLO	0.91
CIPLA Ltd.	1.10	Cash & Cash Receivables	-0.43
UltraTech Cement Ltd.	0.99	Total	100.00
Coal India Ltd.	0.97		
Maruti Suzuki India Ltd.	0.94		

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

Industry Classification



IDBI Nifty Junior Index Fund (INJIF)

(An open-ended passively managed equity scheme tracking the CNX Nifty Junior Index (Total Returns Index)

This product is suitable for investors who are seeking*:

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

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

Note- Risk may be represented as:

(BLUE)	(YELLOW)	(BROWN)
Investors understand that their principal will be at low risk	Investors understand that their principal will be at medium risk	Investors understand that their principal will be at high risk

Scheme Features

Investment objective:

The investment objective of the scheme is to invest only in and all the stocks comprising the CNX Nifty Junior 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 CNX Nifty Junior Index. The scheme may also invest in derivatives instruments such as Futures and Options linked to stocks comprising the Index or linked to the CNX Nifty Junior 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 CNX Nifty Junior Index (Total Returns Index) and the Scheme.

Inception Date:

20th September, 2010

NAV as on 31st July 2013 (in ₹)

	Regular	Direct
Growth	8.7675	8.7924
Dividend	8.7675	8.7924

Asset Allocation Pattern:

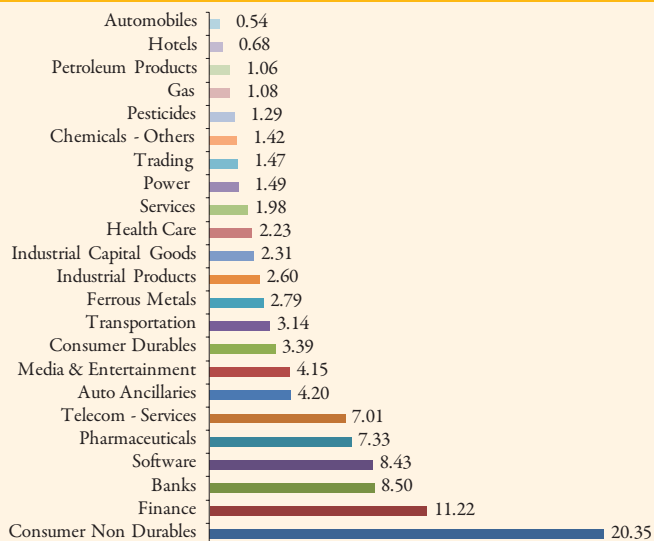
Instrument	Indicative allocation (% of total assets)		Risk Profile
	Min.	Max.	
Stocks in the CNX Nifty Junior Index and derivative instruments linked to the CNX Nifty Junior Index as and when the derivative products are made available on the same	95%	100%	Medium to High
Cash and Money Market Instruments including money at call but excluding Subscription and Redemption Cash Flow	0%	5%	Low to Medium

Portfolio as on 31/7/2013

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY / EQUITY RELATED	98.64	Bajaj Holdings & Investment Ltd.	1.53
United Spirits Ltd.	6.86	LIC Housing Finance Ltd.	1.51
Tech Mahindra Ltd.	5.66	Reliance Power Ltd.	1.49
Idea Cellular Ltd.	4.16	Adani Enterprises Ltd.	1.47
Zee Entertainment Enterprises Ltd.	4.15	Container Corporation of India Ltd.	1.44
Titan Industries Ltd.	3.39	Tata Chemicals Ltd.	1.42
Shriram Transport Finance Co. Ltd.	3.29	United Breweries Ltd.	1.37
Glaxosmithkline Pharmaceuticals Ltd.	3.02	Siemens Ltd.	1.34
Godrej Consumer Products Ltd.	3.02	United Phosphorus Ltd.	1.29
Reliance Communications Ltd.	2.85	Bank of India Ltd.	1.21
Colgate Palmolive (India) Ltd.	2.78	Canara Bank Ltd.	1.20
Dabur India Ltd.	2.69	Reliance Capital Ltd.	1.18
Yes Bank Ltd.	2.67	Power Finance Corporation Ltd.	1.13
Bosch Ltd.	2.49	Petronet LNG Ltd.	1.08
Glenmark Pharmaceuticals Ltd.	2.47	Hindustan Petroleum Corporation Ltd.	1.06
Apollo Hospitals Enterprises Ltd.	2.23	Steel Authority of India Ltd.	1.05
Aditya Birla Nuvo Ltd	1.98	Bajaj Finserv Ltd.	1.03
Tata Global Beverages Ltd.	1.97	Crompton Greaves Ltd.	0.97
Oracle Financial Services Software Ltd.	1.89	Union Bank of India Ltd.	0.91
Divis Laboratories Ltd	1.84	Mphasis Ltd.	0.88
The Federal Bank Ltd.	1.80	Bharat Forge Ltd.	0.84
Cummins India Ltd.	1.76	IDBI Bank Ltd	0.70
JSW Steel Ltd.	1.74	The Indian Hotels Co. Ltd.	0.68
Exide Industries Ltd.	1.71	Ashok Leyland Ltd.	0.54
Adani Ports and Special Economic Zone Ltd.	1.70	CBLO	0.79
GlaxoSmithkline Consumer Healthcare Ltd.	1.67	Cash & Cash Receivables	0.57
Rural Electrification Corporation Ltd.	1.56	Total	100.00

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

Industry Classification




Disclaimer of IISL: The products on CNX Nifty Junior Index is not sponsored, endorsed, sold or promoted by India Index Services & Products Ltd. (IISL). IISL does not make and expressly disclaims any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) regarding the advisability of investing in the products linked to CNX Nifty Junior Index or particularly in the ability of the CNX Nifty Junior Index to track general stock market performance in India. Please read the full Disclaimers in relation to the CNX Nifty Junior Index in the Scheme Information Document.

IDBI India Top 100 Equity Fund (IIT100EF)




(An open-ended growth scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investments in equity stocks and equity related instruments of companies that are constituents of CNX 100 Index
- High risk  (BROWN)

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

Note- Risk may be represented as:

 (BLUE) Investors understand that their principal will be at low risk	 (YELLOW) Investors understand that their principal will be at medium risk	 (BROWN) Investors understand that their principal will be at high risk
---	--	---

Scheme Features

Investment objective:

To provide investors with opportunities for long-term growth in capital through active management of a diversified basket of equity stocks, debt and money market instruments. The investment universe of the scheme will be restricted to equity stocks and equity related instruments of companies that are constituents of the CNX Nifty Index (Nifty 50) and the CNX Nifty Junior Index comprising a total of 100 stocks. These two indices are collectively referred to as the CNX 100 Index. The equity portfolio will be well-diversified and actively managed to realize the scheme objective.

Inception Date:

15th May, 2012

NAV as on 31st July 2013 (in ₹)

	Regular	Direct
Growth	11.6400	11.6800
Dividend	11.6400	11.6800

Asset Allocation Pattern:

Instrument	Indicative Allocation		Risk Profile
	Minimum	Maximum	
Equities and equity related instruments of constituents of the CNX 100 Index [^]	70%	100%	High
Debt and Money market instruments	0%	30%	Low to Medium

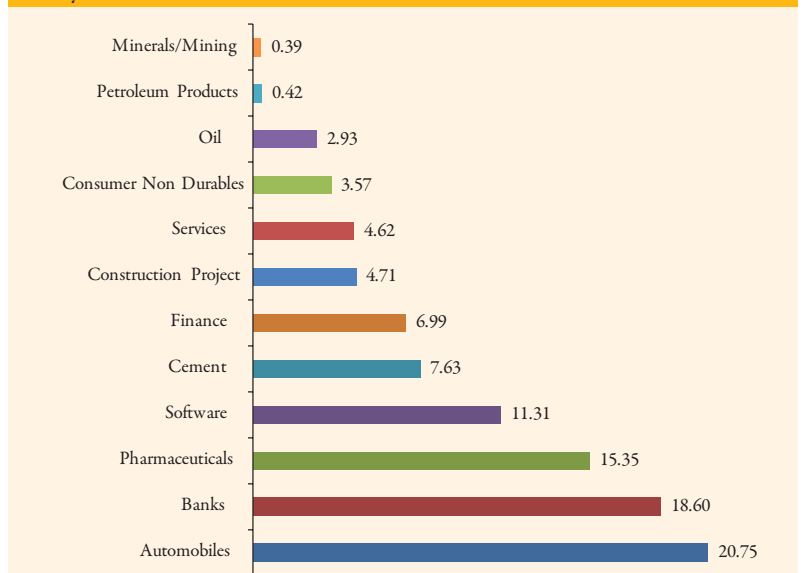
[^] The Scheme will invest in the equity and equity related instruments of only such companies which are the constituents of either the CNX Nifty Index (Nifty 50) and the CNX Nifty Junior Indices (Nifty Junior) comprising a combined universe of 100 stocks. These two indices are collectively referred to as the CNX 100 Index.

Portfolio as on 31/7/2013

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY / EQUITY RELATED	97.26	Grasim Industries Ltd.	3.68
Dr Reddys Laboratories Ltd.	9.05	Cairn India Ltd.	2.93
ICICI Bank Ltd	7.21	Axis Bank Ltd.	2.05
HDFC Ltd.	6.99	State Bank of India Ltd.	2.03
Tata Consultancy Services Ltd.	6.84	Divis Laboratories Ltd.	1.97
Mahindra & Mahindra Ltd	6.51	Yes Bank Ltd.	1.93
Tata Motors Ltd.	4.90	Asian Paints Ltd.	1.41
Maruti Suzuki India Ltd	4.74	ITC Ltd	1.36
Larsen & Toubro Ltd	4.71	Punjab National Bank Ltd.	1.13
Aditya Birla Nuvo Ltd.	4.62	Dabur India Ltd.	0.80
Bajaj Auto Ltd.	4.61	Hindustan Petroleum Corporation Ltd.	0.42
HCL Technologies Ltd.	4.46	NMDC Ltd.	0.39
Lupin Ltd.	4.32	CBLO	2.34
HDFC Bank Ltd.	4.23	Cash & Cash Receivables	0.40
ACC Ltd.	3.96	Total	100.00

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

Industry Classification



Disclaimer of IISL: The products on CNX 100 Index is not sponsored, endorsed, sold or promoted by India Index Services & Products Ltd. (IISL). IISL does not make and expressly disclaims any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) regarding the advisability of investing in the products linked to CNX 100 Index or particularly in the ability of the CNX 100 Index to track general stock market performance in India. Please read the full Disclaimers in relation to the CNX 100 Index in the Scheme Information Document.

IDBI Monthly Income Plan (IMIP)

(An open ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus)

This product is suitable for investors who are seeking*:

- Medium term regular income and capital appreciation
- Investments in fixed income securities (debt and money market) as well as equity and equity related instruments.
- Medium risk **(YELLOW)**

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

Note- Risk may be represented as:

(BLUE) Investors understand that their principal will be at low risk	(YELLOW) Investors understand that their principal will be at medium risk	(BROWN) Investors understand that their principal will be at high risk
--	---	--

Scheme Features

Investment objective:

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 debt instruments, equity and money market instruments.

Inception Date:

7th March, 2011

NAV as on 31st July 2013 (in ₹)

	Regular	Direct
Growth	11.6930	11.7164
Monthly Dividend	10.1289	10.3626
Quarterly Dividend	10.3098	10.3353

Asset Allocation Pattern:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Min.	Max.	
Debt instruments (including floating rate debt instruments and securitized debt*) and money market instruments	80%	100%	Low to Medium
Equity and equity related instruments [^]	0%	20%	Medium to High

*Investment in Securitized Debt will be only in investment grade rated papers and will not to exceed 25% of the net assets of the scheme.

[^]The scheme will invest in the equity and equity related instruments of only such companies which are the constituents of either the CNX Nifty Index (Nifty 50) or the CNX Nifty Junior Index (Nifty Junior) comprising a combined universe of 100 stocks. These two indices are collectively referred to as the CNX 100 Index. The equity portfolio will be well-diversified and actively managed to ensure the scheme's investment objectives are realized.

Dividend History (for the last 1 month) (Face Value: ₹ 10/- Per Unit)

Payout Date	Individual / HUF Dividend (in ₹)	Others Dividend (in ₹)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
IDBI Monthly Income Plan - Monthly Dividend (Regular)				
26th July 2013	0.0545	0.0522	10.2261	10.1763

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV falls to the extent of the dividend payout and distribution taxes, if any. For complete dividend history please refer to our website. * NAV of the previous business day.

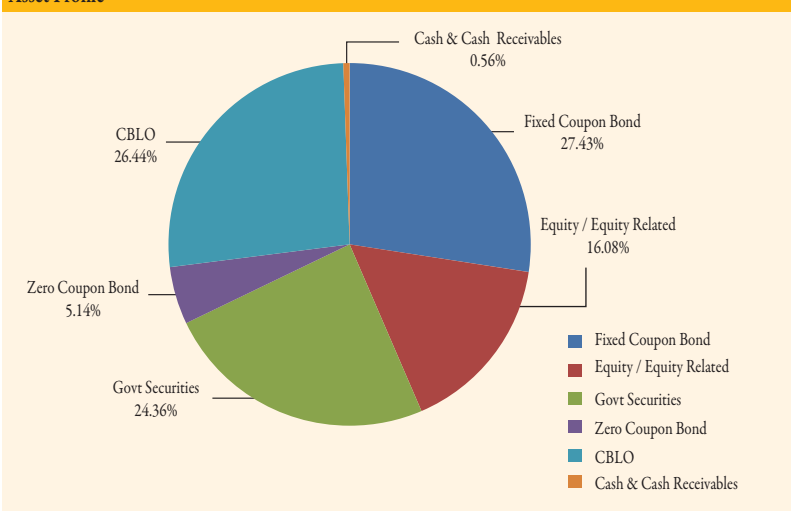
Portfolio as on 31/7/2013

Issuer	Rating	% To Net Assets*
FIXED COUPON BOND		27.43
10.25 Reliance Gas Transportation Infrastructure Ltd.	CARE AAA	7.03
9.75% HDFC Ltd.	CRISIL AAA	6.92
8.79 NABARD	CRISIL AAA	6.75
8.70 Power Grid Corp of India Ltd.	CRISIL AAA	6.72
EQUITY / EQUITY RELATED		16.08
Tata Consultancy Services Ltd.	N.A.	2.54
Dr Reddys Laboratories Ltd.	N.A.	1.91
ITC Ltd.	N.A.	1.91
HCL Technologies Ltd.	N.A.	1.70
HDFC Ltd.	N.A.	1.57
ICICI Bank Ltd.	N.A.	1.52
State Bank of India Ltd.	N.A.	1.19
HDFC Bank Ltd.	N.A.	1.19
Lupin Ltd.	N.A.	0.97
Mahindra & Mahindra Ltd.	N.A.	0.64
Tata Motors Ltd.	N.A.	0.48
NTPC Ltd.	N.A.	0.46
GOVT SECURITIES		24.36
08.15 GOI	SOV	20.25
08.33 GS	SOV	4.10
ZERO COUPON BOND		5.14
HPCL-Mittal Energy Limited (HMEL)	FITCH AA	5.14
CBLO		26.44
Cash & Cash Receivables		0.56
Total		100.00

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

YTM	: 9.6 %	Average Maturity	: 5.10 (Years)
Modified Duration	: 3.45 (Years)		

Asset Profile



IDBI Liquid Fund (ILIQF)

(An open-ended liquid scheme)

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
- Low risk (BLUE)

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

Note- Risk may be represented as:

(BLUE) Investors understand that their principal will be at low risk	(YELLOW) Investors understand that their principal will be at medium risk	(BROWN) Investors understand that their principal will be at high risk
---	--	---

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.

Inception Date:

9th July, 2010

NAV as on 31st July 2013 (in ₹)

	Regular	Direct
Growth	1290.2310	1290.7843
Daily Dividend	1000.3214	1000.3171
Weekly Dividend	1000.8772	1004.3748
Monthly Dividend	1001.9601	1002.2614

Asset Allocation Pattern:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Min.	Max.	
Money market instruments with maturity/residual maturity up to 91 days	50%	100%	Low
Debt instruments (including floating rate debt instruments and securitized debt)* with maturity/residual maturity/ interest rate resets up to 91 days	0%	50%	Low to Medium

* Investment is securitized debt not to exceed 50% of the net assets of the scheme. Investment in Derivatives will be up to 50% of the net assets of the scheme. The scheme does not propose to invest in foreign securities.

Dividend History - Monthly Dividend

(Face Value: ₹ 1000/- Per Unit)

Payout Date	Individual / HUF Dividend (in ₹)	Others Dividend (in ₹)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
IDBI Liquid Fund - Monthly Dividend (Regular)				
25th July 2013	2.4613	2.3573	1003.0008	1000.1850
IDBI Liquid Fund - Monthly Dividend (Direct)				
25th July 2013	2.5501	2.4423	1003.4017	1000.4748

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV falls to the extent of the dividend payout and distribution taxes, if any. For complete dividend history including daily dividend history, please refer to our website. * NAV of the previous business day.

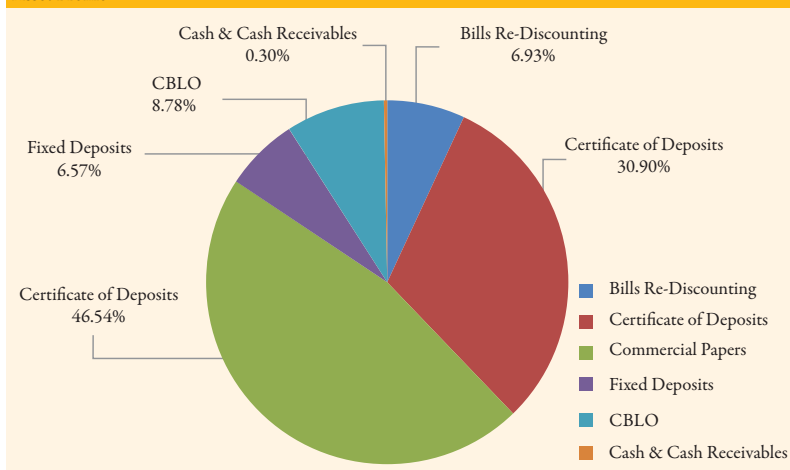
Portfolio as on 31/7/2013

Issuer	Rating	% To Net Assets*	Issuer	Rating	% To Net Assets*
BILLS RE-DISCOUNTING		6.93	India Infoline Finance Ltd.	ICRA A1+	2.58
ICICI Bank	N.A	4.76	ECL Finance Ltd.	CRISIL A1+	2.17
HDFC Bank Ltd	N.A	2.17	National Fertilizers Ltd.	CRISIL A1+	2.17
CERTIFICATE OF DEPOSITS		30.90	Edelweiss Financial Services Ltd.	CRISIL A1+	2.16
State Bank of Travencore	CRISIL A1+	5.42	Afcons Infrastructure Ltd.	CRISIL A1+	2.16
Allahabad Bank	ICRA A1+	5.42	Gruh Finance Ltd.	CRISIL A1+	1.95
Kotak Mahindra Bank	CRISIL A1+	4.33	Deepak Fertilisers and Petrochemicals Corp. Ltd.	CARE A1+	1.94
Andhra Bank	ICRA A1+	3.24	JM Financial Products Pvt. Ltd.	CRISIL A1+	1.74
United Bank of India	CARE A1+	2.83	India Infoline Housing Finance Ltd.	CRISIL A1+	1.73
Bank of Maharashtra	CRISIL A1+	2.18	Tata Motors Finance Ltd.	ICRA A1+	1.09
Dena Bank	CRISIL A1+	2.16	Paharpur Cooling Towers Ltd.	CRISIL A1+	1.08
Canara Bank	CRISIL A1+	1.96	KEC International Ltd. (SBLC : CBI)	ICRA A1+	1.08
Oriental Bank of Commerce	CRISIL A1+	1.08	National Housing Bank	ICRA A1+	0.65
Andhra Bank	CARE A1+	1.08	Bajaj Finance Ltd.	CRISIL A1+	0.43
Vijaya Bank	CARE A1+	1.08	HDFC Ltd.	CRISIL A1+	0.22
ICICI Bank	ICRA A1+	0.11	FIXED DEPOSITS		6.57
COMMERCIAL PAPERS		46.54	8.30 Syndicate Bank	N.A	6.57
Jindal Power Ltd.	CARE A1+	6.49	CBLO		8.78
Religare Finvest Ltd.	ICRA A1+	5.45	Cash & Cash Receivables		0.30
Indiabulls Housing Finance Ltd.	CRISIL A1+	4.33	Total		100.00
Srei Equipment Finance Pvt. Ltd.	ICRA A1+	4.33			
Alkem Laboratories Ltd.	CRISIL A1+	2.79			

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

YTM	: 10.97 %	Average Maturity	: 32.25 (days)
Modified Duration	: 32.25 (days)		

Asset Profile



IDBI Ultra Short Term Fund (IUSTF)

(An open-ended debt scheme)

This product is suitable for investors who are seeking*:

- Regular income for short term
- Investments in Debt/ Money market instruments with maturity predominantly between a liquid fund and short term fund while maintaining portfolio risk profile similar to liquid fund
- Low risk (BLUE)

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

Note- Risk may be represented as:

(BLUE) Investors understand that their principal will be at low risk	(YELLOW) Investors understand that their principal will be at medium risk	(BROWN) Investors understand that their principal will be at high risk
---	--	---

Scheme Features

Investment objective:

The objective of the scheme will be to provide investors with regular income for their investment. The scheme will endeavour to achieve this objective through an allocation of the investment corpus in a diversified portfolio of money market and debt instruments with maturity predominantly between a liquid fund and a short term fund while maintaining a portfolio risk profile similar to a liquid fund.

Inception Date:

3rd September, 2010

NAV as on 31st July 2013 (in ₹)

	Regular	Direct
Growth	1281.8229	1282.4312
Daily Dividend	998.8687	999.5719
Weekly Dividend	1001.1565	1001.2136
Monthly Dividend	1007.7169	1017.0268

Asset Allocation Pattern:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Min.	Max.	
Money market instruments/debt instruments (including floating rate debt instruments and securitized debt*) with maturity/residual maturity up to 1 year (or 365 days)	80%	100%	Low to Medium
Debt instruments (including floating rate debt instruments and securitized debt*) with duration/maturity/residual maturity above 1 year	0%	20%	Medium

It is the intent of the scheme to maintain the average maturity of the portfolio within a range of 30 days to 120 days under normal market conditions depending on the fund manager's assessment of various parameters including interest rate environment, liquidity and macro-economic factors. However, the maturity profile of the scheme can undergo a change in case the market conditions warrant and at the discretion of the fund manager.

*Investment in Securitized Debt not to exceed 50% of the net assets of the Scheme. Investment in Derivatives will be upto 50% of the net assets of the Scheme.

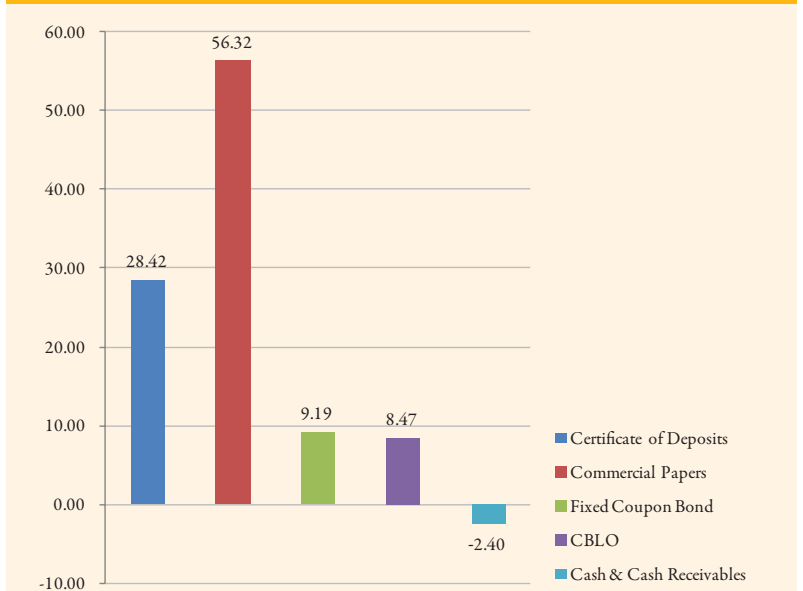
Portfolio as on 31/7/2013

Issuer	Rating	% To Net Assets*	Issuer	Rating	% To Net Assets*
CERTIFICATE OF DEPOSITS		28.42	Kribhco Shyam Fertilizers Ltd. (SBL: Yes Bank)	ICRA A1+	5.85
Oriental Bank of Commerce	CRISIL A1+	8.47	ECL Finance Ltd.	CRISIL A1+	5.85
Vijaya Bank	CARE A1+	3.62	Cholamandalam Investment & Finance Co. Ltd.	ICRA A1+	5.85
Jammu & Kashmir Bank	CRISIL A1+	3.05	Au Financiers (India) Ltd. (SBL: Indusind Bank)	FITCH A1+	4.81
Indian Bank	FITCH A1+	3.04	Mas Financial Services Ltd. (SBL: IDBI Bank)	CRISILA1+SO	3.62
Canara Bank	CRISIL A1+	3.04	Religare Finvest Ltd.	ICRA A1+	3.01
IndusInd Bank	CRISIL A1+	3.02	Apollo Tyres	CRISIL A1	2.85
Indian Overseas Bank	ICRA A1+	1.98	Sunadaram Home Finance	CRISIL A1+	1.76
Karur Vysya Bank	ICRA A1+	1.03	HDFC Ltd.	CRISIL A1+	0.56
Tamilnad Mercantile Bank Ltd.	CRISIL A1+	0.57	FIXED COUPON BOND		9.19
ICICI Bank	ICRA A1+	0.39	10.25 IndiaBulls Housing Finance Ltd.	CARE AA+	6.13
The South Indian Bank Ltd.	CARE A1+	0.20	10.00 Jindal Power Ltd.	ICRA AA	3.06
COMMERCIAL PAPERS		56.32	CBLO		8.47
JM Financial Products Pvt Ltd.	CRISIL A1+	8.69	Cash & Cash Receivables		-2.40
Alkem Laboratories Ltd.	CRISIL A1+	7.35	Total		100.00
Afcons Infrastructure Ltd.	CRISIL A1+	6.12			

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

YTM : 11.83 % Average Maturity : 89.63 (days)
Modified Duration : 82.50 (days)

Asset Profile



Dividend History - Monthly Dividend (for the past 1 month)

(Face Value: ₹ 1000/- Per Unit)

Payout Date	Individual / HUF Dividend (in ₹)	Others Dividend (in ₹)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
26th July 2013	2.7943	2.6762	1009.3866	1006.3633

IDBI Ultra Short Term Fund - Monthly Dividend (Regular)

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV falls to the extent of the dividend payout and distribution taxes, if any. For complete dividend history including daily dividend history, please refer to our website. * NAV of the previous business day.

IDBI Short Term Bond Fund (ISTBF)

(An open-ended debt scheme)

This product is suitable for investors who are seeking*:

- Regular income for short term
- Investments in Debt/ Money market instruments with duration/maturity/residual maturity not exceeding 3 years
- Low risk (BLUE)

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

Note- Risk may be represented as:

(BLUE) Investors understand that their principal will be at low risk	(YELLOW) Investors understand that their principal will be at medium risk	(BROWN) Investors understand that their principal will be at high risk
---	--	---

Scheme Features

Investment objective:

The objective of the scheme will be to provide investors with regular income for their investment. The scheme will endeavour to achieve this objective through an allocation of the investment corpus in a diversified portfolio of debt and money market instruments.

Inception Date:

23rd March, 2011

NAV as on 31st July 2013 (in ₹)

	Regular	Direct
Growth	12.0351	12.0756
Weekly Dividend	9.9060	9.9608
Monthly Dividend	10.0179	10.4896

Asset Allocation Pattern:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Min.	Max.	
Money market instruments/debt instruments (including floating rate debt instruments and securitized debt)* with maturity/residual maturity up to and including 2 years	65%	100%	Low
Debt instruments (including floating rate debt instruments and securitized debt)* with duration/maturity/residual maturity above 2 years and not exceeding 3 years	0%	35%	Low to Medium

It is the intent of the Scheme to maintain the duration of the portfolio below 2 years under normal market conditions depending on the fund manager's assessment of various parameters including interest rate environment, liquidity and macro-economic factors. However, the maturity profile of the scheme can undergo a change in case the market conditions warrant and at the discretion of the fund manager. Under no circumstances the average maturity/duration of the portfolio will exceed 3 years.

* Investment in Securitised Debt not to exceed 25% of the net assets of the Scheme. Investment in Derivatives will be up to 50% of the net assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as may be permitted from time to time. The gross investment in securities under the scheme, which includes money market instruments, debt instruments including floating rate debt instruments and securitized debt, and gross exposure to derivatives will not exceed 100% of the net assets of the scheme.

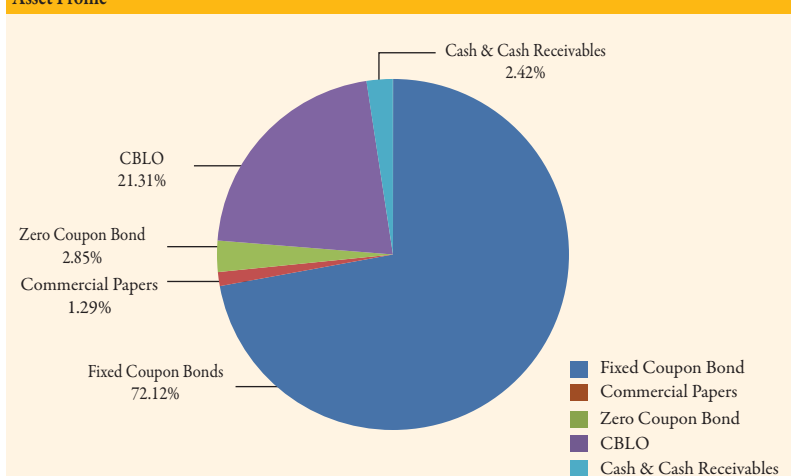
Portfolio as on 31/7/2013

Issuer	Rating	% To Net Assets*
FIXED COUPON BOND		72.12
9.46% PFC	CRISIL AAA	8.92
9.55 Small Industrial Dev Bank of India Ltd.	CARE AAA	6.40
9.46 NABARD	CRISIL AAA	6.38
9.20 IDFC Ltd.	ICRA AAA	6.34
10.50 Fullerton India Credit Company Ltd.	ICRA AA+	6.30
9.00% Vizag General Cargo Berth Pvt Ltd.	CRISILAA+SO	6.27
8.10 Exim Bank	CRISIL AAA	6.23
9.60 Volkswagen Finance Private Ltd.	AAA (IND)	5.08
9.35 Indian Oil Corp. Ltd.	ICRA AAA	3.83
9.78 Tata Sons Ltd.	CRISIL AAA	3.81
9.62% LIC Housing Finance Ltd.	CRISIL AAA	3.81
8.45 Exim Bank	ICRA A1+	2.49
8.35 PFC	ICRA AAA	2.48
8.90 Power Grid Corp. of India Ltd.	CRISIL AAA	1.26
8.45 Rural Electrification Corporation	FITCH AAA	1.26
8.64 Power Grid Corp. of India Ltd.	CRISIL AAA	1.25
COMMERCIAL PAPERS		1.29
SBI Global Factors Ltd	CRISIL A1+	1.29
ZERO COUPON BOND		2.85
HPCL-Mittal Energy Ltd. (HMEL)	FITCH AA	2.85
CBLO		21.31
Cash & Cash Receivables		2.42
Total		100.00

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

YTM	: 10.32%	Average Maturity	: 1.44 (Years)
Modified Duration	: 1.22 (Years)		

Asset Profile



IDBI Dynamic Bond Fund (IDBF)

(An open-ended debt scheme)

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
- Medium risk (YELLOW)

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

Note- Risk may be represented as:

(BLUE)	(YELLOW)	(BROWN)
Investors understand that their principal will be at low risk	Investors understand that their principal will be at medium risk	Investors understand that their principal will be at high risk

Scheme Features

Investment objective:

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

Inception Date:

21st February 2012

NAV as on 31st July 2013 (in ₹)

	Regular	Direct
Growth	11.0237	11.0401
Quarterly Dividend	10.1918	10.1862
Annual Dividend	10.1802	10.5996

Asset Allocation Pattern:

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

*Investment in Securitized Debt not to exceed 25% of the net assets of the Scheme. Investment in Derivatives will be up to 50% of the net assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time. The gross investment in securities under the scheme, which includes Money market instruments, debt instruments including floating rate debt instruments and securitized debt, and gross exposure to derivatives will not exceed 100% of the net assets of the scheme.

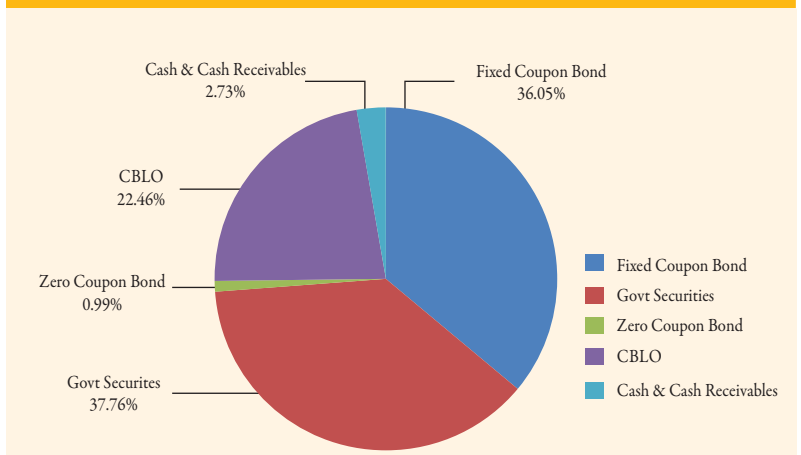
Portfolio as on 31/7/2013

Issuer	Rating	% To Net Assets*
FIXED COUPON BOND		36.05
10.25 Reliance Gas Transportation Infrastructure Ltd.	CARE AAA	8.16
9.46% PFC	CRISIL AAA	6.65
10.40 RPTL	CRISIL AAA	5.57
8.85 PFC	CRISIL AAA	5.29
11.10 Fullerton India Credit Company Ltd.	ICRA AA+	2.65
8.70 Power Grid Corp of India Ltd.	CRISIL AAA	2.57
8.95 Reliance Utilities and Power Pvt Ltd.	CRISIL AAA	2.52
9.30 Steel Authority of India Ltd.	AAA (IND)	1.32
9.40 Sterlite Industries (India) Ltd.	CRISIL AA+	1.32
GOVT SECURITIES		37.76
07.16 GS	SOV	21.42
8.20 GOI	SOV	7.87
08.33 GS	SOV	7.14
8.07 GOI	SOV	1.32
ZERO COUPON BOND		0.99
HPCL-Mittal Energy Limited (HMEL)	FITCH AA	0.99
CBLO		22.46
Cash & Cash Receivables		2.73
TOTAL		100.00

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

YTM	: 9.5%	Average Maturity	: 6.19 (Years)
Modified Duration	: 4.10 (Years)		

Asset Profile



IDBI Gilt Fund (IGF)

(An open-ended dedicated gilt scheme)

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
- Medium risk (YELLOW)

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

Note- Risk may be represented as:

(BLUE)	Investors understand that their principal will be at low risk	(YELLOW)	Investors understand that their principal will be at medium risk	(BROWN)	Investors understand that their principal will be at high risk
--------	---	----------	--	---------	--

Scheme Features

Investment objective:

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.

Inception Date:

21st December, 2012

NAV as on 31st July 2013 (in ₹)

	Regular	Direct
Growth	10.2443	10.2653
Quarterly Dividend	10.0940	10.1137
Annual Dividend	10.2443	10.2563

Asset Allocation Pattern:

Instrument	Indicative Allocation		Risk Profile
	Minimum	Maximum	
Government of India dated Securities/ State Government dated Securities/Government of India Treasury Bills/ Cash Management Bills of Government of India	65%	100%	Sovereign/ Low
CBLO and repo/reverse repo in Central Government or State Government securities	0%	35%	Low

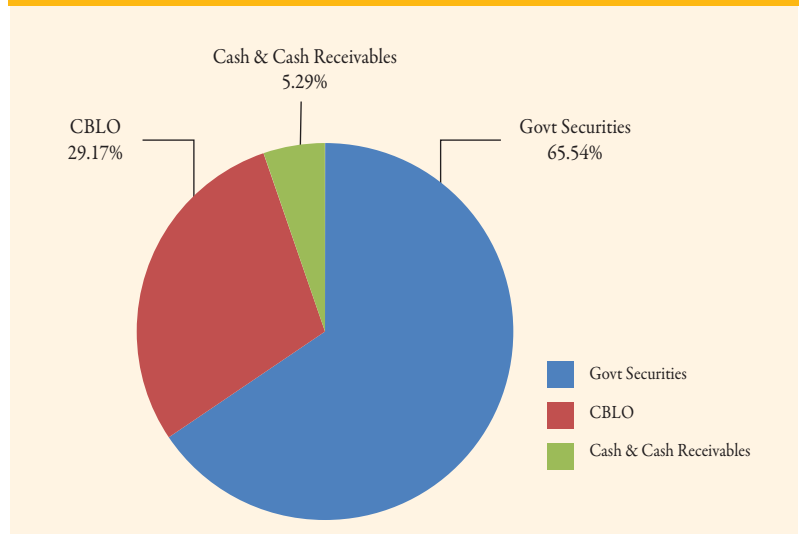
Portfolio as on 31/7/2013

Issuer	Rating	% To Net Assets*
GOVT SECURITIES		65.54
07.16 GS	SOV	43.00
08.33 GS	SOV	11.29
8.07 GOI	SOV	11.26
CBLO		29.17
Cash & Cash Receivables		5.29
Total		100.00

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

YTM	: 8.88 %	Average Maturity	: 6.46 (Years)
Modified Duration	: 4.49 (Years)		

Asset Profile



IDBI Gold Fund (IGFOF)

(An open-ended fund of funds scheme)

This product is suitable for investors who are seeking*:

- To replicate returns of IDBI Gold ETF with at least medium term horizon
- Investments in units of IDBI Gold ETF/ Money Market Instruments/ IDBI Liquid Fund Scheme
- Medium risk (YELLOW)

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

Note- Risk may be represented as:

 (BLUE) Investors understand that their principal will be at low risk	 (YELLOW) Investors understand that their principal will be at medium risk	 (BROWN) Investors understand that their principal will be at high risk
--	---	---

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.

Inception Date: 14th August, 2012

NAV as on 31st July 2013 (in ₹)

	Regular	Direct
Growth	9.1564	9.1542

Asset Allocation Pattern:

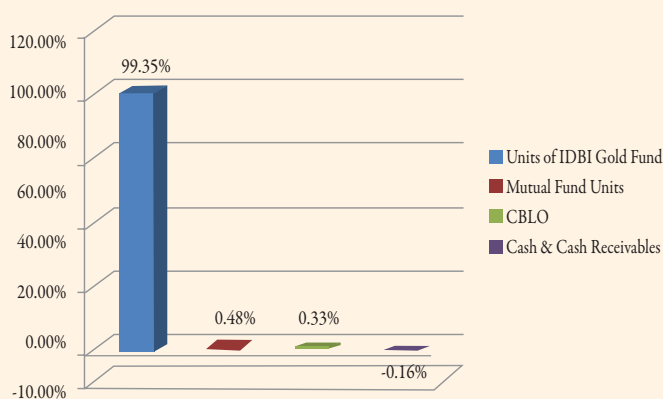
Instrument	Indicative Allocation		Risk Profile
	Minimum	Maximum	
Units of IDBI Gold Exchange Traded Fund	95%	100%	Medium to High
Reverse repo/ Short-Term Fixed Deposits/ Money Market Instruments and in IDBI Liquid Fund Scheme of IDBI Mutual Fund	0%	5%	Low

Portfolio as on 31/7/2013

Security Name	% To Net Assets*
Units of IDBI Gold ETF	99.35
Mutual Fund Units	0.48
IDBI Liquid Fund	0.48
CBLO	0.33
Cash & Cash Receivables	-0.16
Total	100.00

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

Asset Profile



The Total Expense Ratio(TER) including the weighted average of charges levied by the underlying schemes will not exceed 1.70% p.a. of the daily net assets. The maximum TER after including the additional expense towards distribution of assets to cities beyond Top 15 cities, if any, that may be charged to the Scheme will not exceed 2.00% p.a. of the daily net assets." The expense ratio under direct plan shall exclude distribution expenses, commission, etc.

IDBI Gold Exchange Traded Fund (IDBIGOLD)

(An open-ended gold exchange traded scheme)

This product is suitable for investors who are seeking*:

- To replicate the performance of gold in domestic prices with atleast medium term horizon.
- Investments in physical gold / debt & money market instruments.
- Medium risk (YELLOW)

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

Note- Risk may be represented as:

 (BLUE) Investors understand that their principal will be at low risk	 (YELLOW) Investors understand that their principal will be at medium risk	 (BROWN) Investors understand that their principal will be at high risk
--	---	---

Scheme Features

Investment objective:

To invest in physical gold 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.

Inception Date: 9th November, 2011

NAV as on 31st July 2013 (in ₹)

NAV ₹ 2793.3177

Physical Gold Price* ₹ 2847.6751

Cash Component ₹ -54.3574

* Source: Bank of Nova Scotia (Custodian for IDBI Gold ETF)

Asset Allocation Pattern:

Instrument	Indicative Allocation		Risk Profile
	Minimum	Maximum	
Physical Gold	95%	100%	Medium
Debt & Money Market Instrument	0%	5%	Low to Medium

The Gross investment under the scheme, which includes physical gold, debt securities and money market instruments, will not exceed 100% of the net assets of the scheme.

Listing:

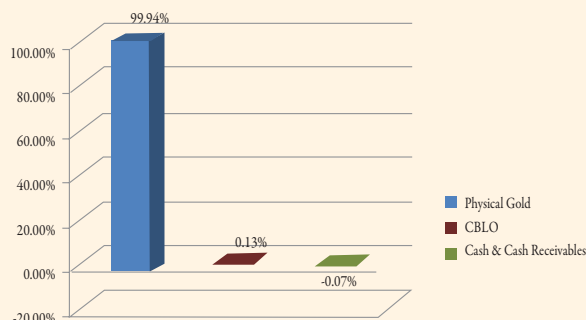
The Scheme is listed on National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE).

Portfolio as on 31/7/2013

Security Name	% To Net Assets*
Physical Gold	99.94
CBLO	0.13
Cash & Cash Receivables	-0.07
Total	100.00

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

Asset Profile



Invest Switch holdings

Redeem

view folio details and more...

Transact online


Get your IPIN today

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

IDBI Rajiv Gandhi Equity Savings Scheme - Series I - Plan A (IRGESS)



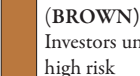
(A close-ended growth scheme offering income tax benefits under Section 80 CCG of the IT Act, 1961)

This product is suitable for investors who are seeking*:

- Long term capital growth
- To generate opportunities for growth while providing income tax benefits under Section 80CCG of the IT Act, 1961 by active management of portfolio investing predominantly in RGESS eligible equity instruments.
- High risk  (BROWN)

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

Note- Risk may be represented as:

 (BLUE) Investors understand that their principal will be at low risk	 (YELLOW) Investors understand that their principal will be at medium risk	 (BROWN) Investors understand that their principal will be at high risk
--	--	---

Scheme Features

Investment objective:

To generate opportunities for growth while providing income tax benefits under Section 80CCG of the IT Act, 1961 by active management of portfolio investing predominantly in RGESS eligible equity and equity related instruments.

Inception Date:

22nd March, 2013

NAV as on 31st July 2013 (in ₹)

	Regular	Direct
Growth	10.0100	10.0300
Dividend	10.0100	10.0300

Asset Allocation Pattern:

Instrument	Indicative Allocation		Risk Profile
	Minimum	Maximum	
RGESS eligible equity*	95%	100%	Medium to High
Money Market instruments with residual maturity not exceeding 91 days and CBLO	0%	5%	Low to Medium

*As per Ministry of Finance Notification S.O. 2777 (E) dated 23rd November 2012, RGESS eligible securities for the purpose of the Scheme will mean and include -

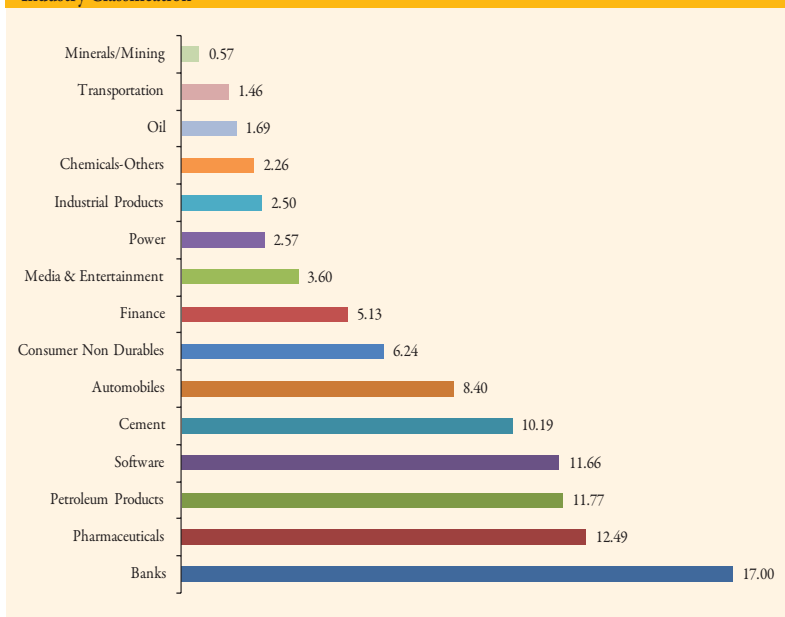
1. Equity shares, on the day of purchase, falling in the list of equity declared as "BSE-100" or "CNX-100" by the Bombay Stock Exchange and the National Stock Exchange, as the case maybe;
2. Equity shares of public sector enterprises which are categorized as Maharatna, Navratna or Miniratna by the Central Government;
3. Follow on Public Offer of sub-clauses (1) and (2) above;

Portfolio as on 31/7/2013

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY / EQUITY RELATED	97.54	ITC Ltd.	2.99
Reliance Industries Ltd.	8.64	Tata Power Company Ltd.	2.57
HCL Technologies Ltd.	8.20	Lupin Ltd.	2.54
Grasim Industries Ltd.	5.40	Cummins India Ltd.	2.50
HDFC Ltd.	5.13	TATA Chemicals Ltd.	2.26
State Bank of India Ltd.	4.98	Bajaj Auto Ltd.	2.26
ACC Ltd.	4.79	Glaxosmithkline Pharmaceuticals Ltd.	2.21
Divis Laboratories Ltd.	4.37	Bharat Petroleum Ltd.	1.89
HDFC Bank Ltd.	3.91	Oil & Natural Gas Corpn Ltd.	1.69
ICICI Bank Ltd.	3.71	Adani Ports and Special Economic Zone Ltd.	1.46
Zee Entertainment Enterprises Ltd.	3.60	Hindustan Petroleum Corporation Ltd.	1.23
Infosys Ltd.	3.46	Bank of India Ltd.	1.08
Glenmark Pharmaceuticals Ltd.	3.36	NMDC Ltd.	0.57
Punjab National Bank Ltd.	3.32	CBLO	2.33
Asian Paints Ltd.	3.26	Cash & Cash Receivables	0.13
Maruti Suzuki India Ltd.	3.09	Total	100.00
Tata Motors Ltd.	3.05		

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

Industry Classification



NSE Disclaimer for IDBI Gold Exchange Traded Fund & IDBI RGESS - Series I - Plan A: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE'.

BSE Disclaimer for IDBI Gold Exchange Traded Fund & IDBI RGESS - Series I - Plan A: It is to be distinctly understood that the permission given by BSE Ltd. should not in any way be deemed or construed that the SID has been cleared or approved by BSE Ltd. nor does it certify the correctness or completeness of any of the contents of the SID. The investors are advised to refer to the SID for the full text of the 'Disclaimer Clause of BSE Ltd.'

Performance data of Schemes of IDBI Mutual Fund

IDBI Nifty Index Fund		Inception date: 25th June, 2010	
Period	Returns (in %)		
	IDBI Nifty Index Fund(G)	CNX Nifty Index -TRI	CNX Nifty Index
30th Jun 2012 to 30th Jun 2013	10.74	12.00	10.67
30th Jun 2011 to 30th Jun 2012	-6.52	-5.32	-6.51
30th Jun 2010 to 30th Jun 2011	5.29	7.48	6.30
Since Inception upto 30th Jun 2013	3.35	3.48	4.73
Return on investment of Rs.10000/-	11045.90	11087.77	11495.29

IDBI Nifty Junior Index Fund		Inception date: 20th September, 2010	
Period	Returns (in %)		
	IDBI Nifty Junior Index Fund(G)	CNX Nifty Junior Index -TRI	CNX Nifty Index
30th Jun 2012 to 30th Jun 2013	14.76	15.67	10.67
30th Jun 2011 to 30th Jun 2012	-10.12	-9.04	-6.51
Since Inception upto 30th Jun 2013	-3.45	-2.37	-0.84
Return on investment of Rs.10000/-	9070.70	9355.62	9768.83

IDBI Monthly Income Plan		Inception date: 7th March, 2011	
Period	Returns (in %)		
	IDBI Monthly Income Plan (G)	Crisil MIP Blended Index	Crisil 10 Yr Gilt Index
30th Jun 2012 to 30th Jun 2013	10.33	10.86	12.12
30th Jun 2011 to 30th Jun 2012	6.49	6.54	7.11
Since Inception upto 30th Jun 2013	8.41	8.44	7.86
Return on investment of Rs.10000/-	12057.90	12065.46	11918.11

IDBI Ultra Short Term Fund		Inception date: 3rd September, 2010	
Period	Returns (in %)		
	IDBI Ultra Short Term Fund (G)	Crisil Liquid Fund Index	Crisil 1 Yr T-Bill Index
30th Jun 2012 to 30th Jun 2013	9.21	8.14	8.19
30th Jun 2011 to 30th Jun 2012	9.75	8.68	7.73
Since Inception upto 30th Jun 2013	9.16	8.16	7.02
Return on investment of Rs.10000/-	12810.38	12478.83	12111.93

Source: Accord Fintech (for figures other than that of CNX Nifty Junior Index -TRI)

Disclaimer: Past performance may or may not be sustained in the future. Returns pertain to growth option under Regular Plan of the respective scheme. The returns are Compounded Annual Growth Returns (CAGR) for periods since Inception, 1 year and Annualised for periods less than 1 year. The returns in Rs. are point to point returns on a standard investment of Rs.10,000 and are inclusive of the amount invested. The Fund Manager, V. Balasubramanian manages five open ended schemes of IDBI Mutual Fund and also equity portion of IDBI Monthly Income Plan. Fund Manager, Gautam Kaul manages five open ended debt schemes of IDBI Mutual Fund and also debt portion of IDBI Monthly Income Plan. However, in compliance to clause 3 & 4 under the title 'Transparency of Information' in the SEBI circular Cir/IMD/ DF/13/ 2011 dated August 22, 2011, the performance data of IDBI Gold Fund and IDBI Gilt Fund is not being published.

IDBI India Top 100 Equity Fund		Inception date: 15th May, 2012	
Period	Returns (in %)		
	IDBI India Top 100 Equity Fund(G)	CNX 100 Index	CNX Nifty Index
30th Jun 2012 to 30th Jun 2013	15.04	11.19	10.67
Since Inception upto 30th Jun 2013	16.97	16.15	16.01
Return on investment of Rs.10000/-	11930.00	11836.45	11819.62

IDBI Liquid Fund		Inception date: 9th July, 2010	
Period	Returns (in %)		
	IDBI Liquid Fund(G)	Crisil Liquid Fund Index	Crisil 1 Yr T-Bill Index
23rd Jun 2013 to 30th Jun 2013	8.35	9.08	6.48
16th Jun 2013 to 30th Jun 2013	8.16	9.02	4.05
31st May 2013 to 30th Jun 2013	8.01	8.20	4.82
30th Jun 2012 to 30th Jun 2013	8.94	8.14	8.19
30th Jun 2011 to 30th Jun 2012	9.79	8.68	7.73
Since Inception:Upto 30th Jun 2013	8.80	8.02	6.75
Return on investment of Rs.10000/-	12853.82	12583.72	12146.76

IDBI Short Term Bond Fund		Inception date: 23rd March, 2011	
Period	Returns (in %)		
	IDBI Short Term Bond Fund (G)	Crisil Short Term Bond Fund Index	Crisil 1 Yr T-Bill Index
30th Jun 2012 to 30th Jun 2013	9.06	9.33	8.19
30th Jun 2011 to 30th Jun 2012	10.12	8.81	7.73
Since Inception:Upto 30th Jun 2013	9.42	8.92	7.52
Return on investment of Rs.10000/-	12271.90	12145.29	11792.85

IDBI Dynamic Bond Fund		Inception date: 21st February, 2012	
Period	Returns (in %)		
	IDBI Dynamic Bond(G)	Crisil Composite Bond Fund Index	Crisil 10 Yr Gilt Index
30th Jun 2012 to 30th Jun 2013	10.08	10.75	12.12
Since Inception:Upto 30th Jun 2013	10.17	9.95	10.14
Return on investment of Rs.10000/-	11403.90	11372.42	11399.35

IDBI Gold Exchange Traded Fund		Inception date: 9th November, 2011	
Period	Returns (in %)		
	IDBI Gold ETF	Domestic Price of physical Gold	
30th Mar 2012 to 28th Mar 2013	-15.92	-14.90	
Since Inception:Upto 30th Jun 2013	-8.82	-8.25	
Return on investment of Rs.10000/-	8593.65	8681.55	

Snapshot of IDBI Mutual Fund Schemes

	INIF	INJIF	IIT100EF	IMIP	ILIF	IUSTF	ISTBF	IDBF	IGF	IGFOF	IDBI GOLD	IRGESS-Srs I-Plan A
Benchmark	CNX Nifty Index (Total Returns Index)	CNX Nifty Junior Index (Total Returns Index)	CNX 100 Index	CRISIL MIP Blended Index	CRISIL Liquid Fund Index	CRISIL Liquid Fund Index	Crisil Short Term Bond Fund Index	Crisil Composite Bond Fund Index	CRISIL Gilt Index	Domestic price of Gold	Domestic price of Gold	S&P BSE 100 Index
Fund Manager	Mr. V. Balasubramanian			Mr. Gautam Kaul (Debt portion) Mr. V. Balasubramanian (Equity portion)	Mr. Gautam Kaul					Mr. V. Balasubramanian		
Minimum Application Amount	New Purchase – Rs. 5000/- and in multiples of Re.1/- thereafter For IDBI Gold : Authorized participants - In creation unit lot of 1000 units and multiples of 1000 units thereof or in equivalent amount in cash & for Others – 1 unit or in multiples thereof from Stock Exchange’											-
Minimum Additional Investment	Rs. 1000/- and in multiples of Re.1/- thereafter										-	-
SIP	For Systematic Investment Plan										NA	NA
	• Rs. 1000 per month for a minimum period of 6 months											
	• Rs. 500 per month for a minimum period of 12 months											
	• Rs. 1500 per quarter for a minimum period of 4 quarters.											
	• Only for IUSTF: Rs. 500 per day for a minimum of 30 installments continuously for all business days.											
	Investments above minimum amount mentioned shall be made in multiples of Re. 1 for all SIP in both Options irrespective of frequency of SIP											
SWP	Minimum balance in the Scheme should be Rs.25,000/- at the time of enrollment for SWP. Minimum amount for each withdrawal should be Rs.1,000/- and in multiples of Re. 1/- thereaft er for a minimum period of 6 months.										NA	NA
STP	Available											

Plans, options and sub-options					
No	Scheme	Plan*	Option	Sub-option / Frequency of Dividend	Mode of dividend payment
1	ILIQF	Regular & Direct	Dividend	Daily/ Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
2	IUSTF	Regular & Direct	Dividend	Daily/ Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
3	ISTBF	Regular & Direct	Dividend	Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
4	IDBF	Regular & Direct	Dividend	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
5	IMIP	Regular & Direct	Dividend	Monthly/ Quarterly	Reinvestment / Payout/ Sweep
			Growth / Growth with Regular Cash Flow Plan (RCFP)	NA	NA
6	IGF	Regular & Direct	Dividend	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
7	INIF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
8	INJIF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
9	IIT100EF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
10	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.					

Load Structure (for lumpsum & SIP)	<p>Entry Load (For normal transactions / Switch-in and SIP) – Not applicable</p> <p>Exit Load (Redemption/ Switch-out/ Transfer/ SWP):</p> <p>For ILIQF & IUSTF : Nil</p> <p>For ISTBF: 0.50% for exit within 2 months from the date of allotment</p> <p>For IDBF, IMIP, INIF, INJIF, IIT100EF and IGFOF- 1% for exit within 12 months from the date of allotment</p> <p>For IDBI Gilt Fund: 0.50% for exit within 30 days 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. and IDBI Capital Market Services Ltd. (Co-sponsor, wholly owned subsidiary of 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. **Risk Factors:** Mutual fund investments are subject to market risks, read all scheme related documents carefully. AMC/MF/Trustees/Sponsors is/are not liable or responsible for any loss or shortfall resulting from the operations of the scheme.

Points of Acceptance (POA's) for IDBI Tax Saving Fund

OUR BRANCHES (INVESTOR SERVICE CENTRES)

Ahmedabad: IDBI Mutual Fund, IDBI Complex, 1st Floor, Near Lal Bunglow, Off CG Road, Ahd- 380 006. **Bengaluru:** IDBI Mutual Fund, IDBI House, 3rd Floor, No.58, Mission Road, Bengaluru- 560 027. **Chennai:** IDBI Mutual Fund, No: 6/11, Pattery Square, 1st floor, Balfour Road, Kellys Kilpauk, Chennai- 600 010. **Chandigarh:** IDBI Mutual Fund, IDBI Bank Ltd., 3rd floor, SCO 72/73 Bank Square, sector -17B, Chandigarh -160017. **Delhi:** IDBI Mutual Fund, IDBI Bank, 5th Floor, Red Cross Building, Red Cross Road, Parliament Street, New Delhi-110 001. **Hyderabad:** IDBI Mutual Fund, 3rd Floor 5-9-89/1 Chapel Road, Hyderabad-500001. **Indore:** IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor,

Alankar Chambers, Ratlam kothi, A. B. Road, Indore-452001. **Kolkatta:** IDBI Mutual Fund, IDBI House, 6th floor, 44, Shakespeare Sarani, Kolkata 700 017. **Kochi:** IDBI Mutual Fund, IDBI Bank Corporate Office, Near Passport Office, Panampally Nagar, P. B. No. 4253, Kochi-680 366. **Lucknow:** IDBI Mutual Fund, IDBI Bank, 2 M G Marg, Kisan sekhari bhawan, Hazratganj, Lucknow -226001. **Mumbai:** IDBI Mutual Fund, 5th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021. **Pune:** IDBI Mutual Fund, IDBI House, 4th Floor, Dnyaneshwar Paduka Chowk, SC Road, Shivaji Nagar, Pune-411 004.

KARVY INVESTOR SERVICE CENTRES

Agartala: Tripura (West) J N Bari Road Bidurkarta Chowmuhan, Agartala-799001. **Agra:** Opp Megdoot Furnitures, Sanjay Place Deepak Wasan Plaza, Behind Holiday Inn 1st Floor, Agra-282002. **Ahmedabad:** Navrangpura, Opp: Madhusudan House, 201/202, Shail, Ahmedabad-380006. **Ajmer:** Kutchery Road Ajmer Tower S. No. 1 & 2, 2Nd Floor, Ajmer-305001. **Akola:** Ground Floor, N.H. No- 06, Akola, Yamuna Tarang Complex, Shop No 30, Akola-444004. **Aligarh:** Kumar Plaza, 1st Floor, Aligarh-202001. **Allahabad:** 57, S P Marg, Civil Lines, Above Sony Tv Showroom, RSA Towers, 2nd Floor, Allahabad-211001. **Alleppy:** KSRTC Bus Stand Mullackal XIV 172, JP Towers, Alleppy-688011. **Alwar:** Road No.2, Opp. Uit, Near Bhagat Singh Circle 101, Saurabh Tower, Alwar-301001. **Ambala:** Adjacent Kos Hospital Ambala Cant Nicholson Road, 6349, Ambala-133001. **Amravati:** Near Bhartiya Mahavidhyalaya, Rajapeth Badnera Road Shop No 13 & 27, Gulshan Plaza, Amravati-444605. **Amritsar:** Opp Aga Heritage Club Taylor's Road 72-A, Amritsar-143001. **Anand:** Grid Char Rasta Nr TVS Down Town Shrow Room B-42 Vaibhav Commercial Center, Anand -380001. **Ananthapur:** Opp. To Lalitha Kala Parishad S R Towers, Subash Road #15/149, 1st Floor, Anantapur-515001. **Ankleshwar:** Ankleshwar, Old National Highway, L/2 Keval Shopping Center, Ankleshwar-393002. **Asansol:** -Near Sony Centre, Bhanga Pachil 114/71 G T Road, Asansol-713303. **Aurangabad:** Near Osmanpura Circle Railway Station Road Ramkunj Niwas, Aurangabad-431005. **Azamgarh:** Opp. Nagaripalika Civil Line, Alkal Building, 1st Floor, Azamgarh-276001. **Balasore:** Gopalgaon, Balasore, Orissa M.S Das Street Gopalgaon, Balasore-756001. **Bangalore:** Near Hosmat Hospital, Richmond Road No 51/25, 1st Floor, Rathna Avenue, Bangalore-560025. **Bankura:** -Nutanganj, Post & Dist Bankura, Ambika Market Complex (Ground Floor), Bankura-722101. **Barcilly:** Near Railway Station, Civil Lines opp. Hotel Bareilly Palace 1st Floor, 165, Barcilly-243001. **Barhampore (OR):** Barhampur-760002 Ramlingam Tank Road, Barhampore (OR)-760002. **Barhampore (WB):** 72 No Nayasarak Road Post Berhampore Dist Murshidabad Thakur Market Complex, Gorabazar, Barhampore (WB)-742101. **Baroda:** Productivity Road, Alkapuri, Opp. Masonic Hall, SB-5, Mangaldeep Complex, Baroda-390007. **Begusarai:** Kapasiya Chowk O.C Township Gate Near Hotel Diamond Surbhi Complex, Begusarai-851117. **Belgaum:** Club Road, Above Raymonds Show Room, Beside Harsha Appliances CTS No 3939/ A2 A1, Belgaum -590001. **Bellary:** -Gandhi Nagar, No. 1, Khb Colony, Bellary-583103. **Betul:** J. H. College Road 107, 1st Floor, Hotel Utkarsh, Betul-460001. **Bhagalpur:** Radha Rani Sinha Road, Chandralok Complex, Ghantaghar 2nd Floor, Bhagalpur-812001. **Bharuch:** Near Kasak Circle, Aditya Complex, Shop No 147-148, Bharuch-392001. **Bhatinda:** Above Max New York Life Insurance The Mall Road #2047-A 2Nd Floor, New Delhi-151001. **Bhavnagar:** Kalanala Opp 'C' Division Police Station G-11 Giranjali Complex, Bhavnagar-364001. **Bhilai:** Nehru Nagar- East, Plot No -1, Commercial Complex Shop No -1, First Floor, Bhilai-490020. **Bhilwara:** Pur Road, 1st Floor, Heera Panna Market, Shop No. 27-28, Bhilwara-. **Bhopal:** Above City Bank 133, Zone I, MP Nagar Kay Kay Business Centre, Bhopal-462011. **Bhubaneswar:** -Saheed Nagar A/181, Back Side Of Shivam Honda Show Room, Bhubaneswar-751007. **Bikaner:** Sadul Ganj Panchsati Circle 70-71, 2Nd Floor | Dr.Chahar Building, Bikaner-334001. **Bilaspur:** -V R Plaza, Link Road, Bilaspur, C.G.Shop No-201 & 202, 1st Floor, Bilaspur-495001. **Bokaro:** Near Sona Chandi Jewellers Sector- 4, B-1, 1st Floor, City Centre, Bokaro-827004. **Burdwan:** -Halder Complex 1st Floor 63 Gt Road, Burdwan-713101. **Calicut:** Mavoor Road, Arayidathpalam, IInd Floor, Soubhagya Shopping Complex,

Calicut-673004. **Chandigarh:** Sector 35-B, Above HDFC Bank, SCO 371-372S, Chandigarh-160036. **Chandrapur:** Beside Azad Garden, Main Road Rauts Raghuvanshi Complex Shop No-6 Office No-2 1st Floor, Chandrapur-442402. **Chennai:** Egmore, Opp To Chief Metropolitan Courier 108, Adhithanar Salai F-11, Akshaya Plaza, 1St Floor, Chennai-600002. **Chinsura:** -Chinsurah, Hooghlyj C Ghosh Saranu, Bhanga Gara, Chinsurah-712101. **Cochin:** Near Atlantis Junction Panampilly Nagar Ali Arcade, 1st Floor, Kizhavana Road, Ernakulam-682036. **Coimbatore:** -Avinashi Road 1057/1058 Jaya Enclave, 2nd Floor, Coimbatore-641018. **Cuttack:** Dargha Bazar Opp Dargha Bazar Po - Buxi Bazar, Cuttack, Cuttack-753001. **Darbhanga:** Chowk Above Furniture Planet, Donar Jaya Complex, 2Nd Floor, Darbhanga-846003. **Davangere:** -1st Floor, 2nd Main, P J Extn 15/9 Sobagu Complex, Davangere-577002. **Dehradun:** Reliance Webworld Near Sirmaur Marg Above Kaulagarh Road, Dehradun-248001. **Deoria:** Opp. Zila Panchayat, Civil Lines 1st Floor 1st Floor, Deoria-274001. **Dewas:** Above Maa Chamunda Gaes Agency Station Road 27 Rmo House, Dewas-455001. **Dhanbad:** -Bank More 208 New Market 2Nd Floor, Dhanbad-826001. **Dharwad:** P B Road, Opp Ntrf, G, 7&8 Banashankari Avenue, Dharwad-580001. **Dhule:** Opp. Santoshi Mata Mandir Upper Ground Floor, Sakri Road Ashoka Estate, Shop No. 14/A,, Dhule-424001. **Dindigul:** -Palani Road, No : 9 Old No:4/B, New Agraharam, Dindigul-624001. **Durgapur:** Benachity Nachan Road 1st Floor, Old Dutta Automobile Bldg., Durgapur-713213. **Eluru:** -Near Dr.Prabhavathi Hospital, R.R.Pet D.No:23B-5-93/1, Savithri Complex, Edaravari Street, Eluru-534002. **Erode:** Opp. Erode Bus Stand KMY Salai, Sathy Road No: 4, Veerappan Traders Complex, Erode-638003. **Faridabad:** -Nehru Ground nit A-2B, 1st Floor, Faridabad-121001. **Ferozpur:** Opp. H.M School Kakar Building Malwal Road, 2nd Floor, Ferozepur-152002. **Gandhidham:** Kutchkala Road Bhagwati Chamber 203 2Nd Floor, Gandhidham. **Gandhinagar:** Opp Pathika Sector -7/C Plot No -945/2, Gandhinagar-382007. **Gaya:** Near Kiran Cinema Tower Chowk, 1st Floor Lal Bhawan, Gaya-823001. **Ghaziabad:** -Lohia Nagar 1st Floor c-7, Ghaziabad-201001. **Ghazipur:** Mahabagh Shubhra Hotel Complex 2Nd Floor, Ghazipur-233001. **Gonda:** Station Road Sahabgunj Shri Market, Gonda-271001. **Gorakhpur:** Bank Road A.D. Girls College Above V.I.P. House adjacent, Gorakhpur-273001. **Gulbarga:** Next To Adithya Hotel Asian Towers, Jagath Station Main Road Cts No 2913 1st Floor, Gulbarga-585105. **Guntur:** 10/1 Arundelpet D No 6-10-27, Srinilayam, Guntur-522002. **Gurgaon:** Near Huda Office Opp. Akd Tower Shop No.18, Ground Floor, Sector -14, Gurgaon-122001. **Guwahati:** Near Baskin Robbins R G Barooah Road, Aids 54 Sagarika Bhawan 2nd Floor, Guwahati-781024. **Gwalior:** Near Nadi Gate Pul, Mlb Road shinde Ki Chhawani 37/38, Lashkar, Gwalior-474001. **Haldwani:** Opp Lic Building, Pilikothi Sweet House Above Kapilaz, Haldwani-263139. **Haridwar:** Main Road, Ranipur More Above Vijay Bank 8, Govind Puri, Opp. LIC -2, Haridwar-249401. **Hassan:** H.N. Pura Road Ground Floor St Anthony's Complex, Hassan -573201. **Hissar:** -Red Square Market Sco-71, 1st Floor, Hissar-125001. **Hoshiarpur:** Sutheri Road Opp Kapila Hospital 1st Floor, The Mall Tower, Hoshiarpur-146001. **Hubli:** Travellers Bunglow Eureka Junction 22Nd & 23Rd, 3Rd Floor, Hubli-580029. **Hyderabad:** Abids Tilak Road 4-1-898 Oasis Plaza, Hyderabad-500001. **Indore:** Opp. High Court M.G. Road 213 B City Center, Indore-452001. **Jabalpur:** Opp Shyam Market 43 Naya Bazar Malviya Chowk Grover Chamber, Jabalpur-482002. **Jaipur:** Mahaver Marg C Scheme Land Mark Building Opp Jai Club S16/A IInd Floor, Jaipur-302001. **Jalandhar:** Office No 3 Plot No 28 Lowe Ground Floor Arora Prime

Tower, Jalandhar-144001. **Jalgaon:** B/H Mahalaxmi Dairy Navi Peth113, Jalgaon-425001. **Jalpaiguri:** Opp Nirala Hotel D B C Road Opp Nirala Hotel, Jalpaiguri-735101. **Jammu:** Panama Chowk Near Panama Chowk Petrol Pump 5 A/D Extension 2, Jammu-180012. **Jamnagar:** Nr Lal Bunglow Opp Sbi Bank 108 Madhav Palaza, Jamnagar-361001. **Jamshedpur:** Near Traffic Signal Main Road, Bistupur Kanchan Tower, 3rd Floor, Jamshedpur-831001. **Jaunpur:** Ummarpur In Front Of Pathak Honda R N Complex, 1-1-9-G, Jaunpur-222002. **Jhansi:** Near Jeevan Shah Chauraha Narayan Plaza, Gwalior Road 371/01, Jhansi-284001. **Jodhpur:** -Chopasni Road 203, Modi Arcade, Jodhpur-342001. **Junagadh:** Ranavav Chowk M.G Road 124-125 Punit Shopping Center, Junagadh-362001. **Kannur:** Nr. Icici Bank Fort Road 2Nd Floor, Prabhath Complex, Kannur-670001. **Kanpur:** Civil Lines Opp : Muir Mills 15/46, B, Ground Floor, Kanpur-208001. **Karaikudi:** -100 Feet Road, Gopi Arcade, Karaikudi-630001. **Karimnagar:** Rajeev Chowk Jafri Road, H.No.4-2-130/131, Above Union Bank, Karimnagar-505001. **Karnal:** Behind Miglani Hospital Kunjipura Road 18/369, Char Chaman, Karnal-132001. **Karur:** Near G.R.Kalyan Mahal, Thiru-vi-ka Road, No.6, old No.1304, Karur-639001. **Kharagpur:** Beside Axis Bank Ltd., -180 Malancha Road, Kharagpur-721304. **Kolhapur:** Near Sultane Chambers Laxmi Niwas 605/1/4 E Ward, Shahupuri 2Nd Lane, Kolhapur-416001. **Kolkata:** Opp- Fortish Hospital-166 A Rashbihari Avenue 2Nd Floor, Kolkata-700029. **Kollam:** -Shastri Junction Sree Vigneswara Bhavan, Kollam-691001. **Korba:** P. Nagar, Indira Complex 1St Floor, 35, Korba-495677. **Kota:** Shopping Centre Near Lala Lajpat Rai Circle 29, 1st Floor, Kota-324007. **Kottayam:** Collectorate P O Railway Station Road 1St Floor Csi ascension Square, Kottayam-686002. **Kurnool:** Near Sbi Main Branch Railway Station Road Shop No.43, 1St Floor, S V Complex, Kurnool-518004. **Lucknow:** Ashok Marg Prem Nagar 24, Lucknow-226001. **Ludhiana:** Feroze Gandhi Market 1St Floor Above Airtel Showroom Sco - 136, Ludhiana-141001. **Madurai:** Opp Nagappa motors, Bye pass Road, Rakesh towers, 30-C, 1st floor, Madurai-625010. **Malappuram:** Up Hil Near U P School 1st Floor, Cholakkal Building, Malappuram-676505. **Malda:** English Bazar Municipality, No.1 Govt Colony, Sahis Tuli, Under Ward No.6, Malda-732101. **Mandi:** -School Bazaar 149/11, Mandi -175001. **Mangalore:** -Karangal Padi Mahendra Arcade Opp Court Road, Mangalore-575003. **Margao:** Pajifond Dalal Commercial Complex 2nd Floor, Margao -403601. **Mathura:** Gaushala Road, In Front Of Bsa College Ambey Crown, 1st Floor, Mathura-281001. **Meerut:** Hapur Road Near Bachha Park Medi Centre opp ICICI Bank 1st Floor, Meerut-250002. **Mehsana:** Modhera Cross Road Opp Simandhar Temple Ul/47 Apollo Enclave, Mehshana-384002. **Mirzapur:** -Dawari Gunj Girja Sadan, Mirzapur-231001. **Moga:** Civil Lines, Barat Ghar Mandir Wali Gali 1st Floor, Dutt Road, Moga-142001. **Moradabad:** Above Syndicate Bank, Chowk Tari Khana Parker Road Om Arcade, Moradabad-244001. **Morena:** Near Ramjanki Mandir Near Ramjanki Mandir Moti Palace, Morena-476001. **Mumbai:** Behind Bse Bldg Ambalal Doshi Marg, 24/B, Raja Bahadur Compound, Fort-400001. **Muzaffarpur:** Thana Gumtimoti Jheel Uma Market 1st Floor, Muzaffarpur-842001. **Mysore:** Opp. Clock Tower Ashoka Road L-350, Silver Tower, Mysore -570001. **Nadiad:** City Point Nadiad Near Paras Cinema 104/105, Nadiad-387001. **Nagercoil:** -South Car Street 3A, Nagercoil-629001. **Nagpur:** Mangaldeep Apartment Opp Khandelwal Jewelers, Dharampeth Mata Mandir Road Plot No 2/1 House No 102/1, Nagpur-440010. **Namakkal:** -Paramathi Street 105/2, Arun Towers, Namakkal-637001. **Nanded:** Opp. Bank Of India Santakripa Market, G G Road Shop No.4, Nanded-431601. **Nasik:** Near Rajiv Gandhi Bhavan Sharanpur Road S-12, Suyojit Sankul, Nasik-422002. **Navsari:** Tower Rd Opp Sattapir Rd 1/1 Chinmay Arcade, Mavsari-396445. **Nellore:** Gandhi Nagar, Pogathota Keizen Heights 16-2-230, Room No : 27, 2nd Floor, Nellore-524001. **New Delhi:** -27 Barakhamba Road 305 New Delhi House, New Delhi -110001. **Nizamabad:** Beside Hdfc Bank, Hyderabad Road A Bove Bank Of Baroda 1st Floor H No: 5-6-430, Nizamabad-503003. **Noida:** Sector 26 Opp Delhi Public School 307 Jaipuria Plazad 68 A, 2nd Floor, Noida-201301. **Palghat:** H.P.O. Road Metro Complex H.P.O. Road Palakkad No: 20 & 21, Palakkad-678001. **Panipat:** Above Amertex, G.T. Road, Krishna Tower 1st Floor, Panipat-132103. **Panjim:** Room No 18, 19 & 20, Dada Vaidya Road, Coelho Pereira Building City Business Centre, Panjim-403001. **Pathankot:** Patel Chowk Improvement Trust Building 1st Floor, 9 A, Pathankot-145001. **Patiala:** Near Car Bazaar Chotti Baradari Sco 27 D, Patiala-147001. **Patna:** Opp ICICI Bank Exhibition Road 3A, 3rd Floor Anand Tower, Patna-800001. **Pollachi:** -New Scheme Road S S

Complex, Pollachi-642002. **Pondicherry:** -Thiayaraja Street, No:7, Pondicherry-605001. **Proddatur:** Beside Syndicate Bank Mydukur Road Shop No:4, Araveti Complex, Proddatur-516360. **Pudukottai:** Near Anna Statue, Jublie Arts, Old Tirumayam Salai Sundaram Masilamani Towers, TS No. 5476 - 5479, Pm Road, Pudukottai-622001. **Pune:** Near Dyaneshwar Paduka Chowk Shrinath Plaza Office # 16, Ground Floor, F C Road, Pune-411005. **Raipur:** Behind Indian Coffee House, Millenium Plaza, Room No. Ll 2& 32 & 3 Lower Level, Raipur-492001. **Rajahmundry:** Near Axis Bank Street T. Nagar D.No.6-1-4, Rangachary Street, Rajahmundry-533101. **Rajapalayam:** -Hospital Road, 40/C (1), Professional Couriers Building, Rajapalayam-626117. **Rajkot:** Rajkot Dr Yagnik Road 104, Siddhi Vinyak Com. Opp Ramkrishna Ashram, Rajkot-360001. **Ranchi:** Beside Mahabir Tower Commerce Tower Room No 307 3rd Floor, Ranchi-834001. **Ratlam:** Near Nokia Care Do Batti 1 Nagpal Bhawan, Free Ganj Road, Ratlam-457001. **Renukoot:** Near Complex Birla Market Shop No. 18, Renukoot-231217. **Rewa:** Trans University Road, Civil Lines Besides Allahabad Bank 1st Floor, Angoori Building, Rewa-485001. **Rohatak:** Delhi Road Ashoka Plaza 1st Floor, Rohatak-124001. **Roorkee:** Near Income Tax Office Civil Lines Shree Ashdeep Complex, 16, Roorkee-247667. **Rourkela:** -Kachery Road, Uditnagar 1st Floor Sandhu Complex, Rourekla-769012. **Sagar:** Infront Of Income Tax Office 5 Civil Lines Above Poshak Garments, Sagar-470002. **Saharanpur:** -Court Road 18 Mission Market, Saharanpur-247001. **Salem:** Fairlands, Near Perumal Koil, Brindavan Road No:40, 2nd Floor, Salem-636016. **Sambalpur:** --Ground Floor Quality Massion, Sambalpur-768001. **Satna:** Rewa Road Near Bus Stand 1st Floor, Gopal Complex, Satna-485001. **Shaktinagar:** Dist Sonebhadra V V Colony 1st/A-375, Shaktinagar-231222. **Shillong:** Near R K M Lp School Lower Thana Road Annex Mani Bhawan, Shillong-793001. **Shimla:** -By Pas Chowk Khallini Triveni Building, Shimla-171002. **Shimoga:** -Durgi Gudi Udaya Ravi Complex, LLR Road, Shimoga-577201. **Shivpuri:** Near Bank Of India M.P.R.P. Building, 1st Floor, Shivpuri-473551. **Sikar:** -Behind Ram Mandir Near Taparya Bagichi 1st Floor, Super Tower, Sikar -332001. **Silchar:** Premtala Chowchakra Complex N.N. Dutta Road, Silchar-788001. **Siliguri:** -Sevoke Road Nanak Complex, Siliguri-734001. **Sitapur:** Mal Godam Arya Nagar Opp 12/12-A Sura Complex, Sitapur-261001. **Sivakasi:** Opp: TNEB Thiruthangal Road 363, Sivakasi-626123. **Solan:** The Mall Adjacent Anand Cinema Complex Sahni Bhawan, Solan-173212. **Solapur:** Jule Solapur Vaman Nagar, Opp D-Mart Block No 06, Solapur-413004. **Sonepat:** -Above Central Bank Of India 205 R Model Town, Sonapat-131001. **Sri Ganganagar:** Opp: Sheetla Mata Vaateka Sri Ganganagar 35E Block, Sri Ganganagar-335001. **Srikakulam:** Near Income Tax Office Venkateswara Colony D.No-4-1-28/1, Srikakulam-532001. **Sultanpur:** Faizabad Road Civil Lines Rama Shankar Complex, Sultanpur-228001. **Surat:** Ring Road Nr Udhna Darwaja G-6 Empire State Buliding, Surat-395002. **Thanjavur:** -Srinivasam Pillai Road, No. 70, Nalliah Complex, Tanjore-613001. **Tirunelveli:** Near Aravind Eye Hospital S N Road 55/18, Jeney Building, Tirunelveli-627001. **Tirupathi:** Near Palani Theater R C Road Flot No:16 1st Floor, Tirupathi-517501. **Tirupur:** Opp to Cotton market complex Kamaraj Road 1st floor, 224 A, Tirupur-641604. **Tiruvalla:** Opp Axis Bank Ramanchira 2nd Floor, Erinjery Complex, Thiruvalla-689107. **Trichur:** Near Dhanalakshmi Bank H O Naikkanal Junction, Shornur Road 2nd Floor, Brothers Complex, Thrissur-680001. **Trichy:** -Thennur High Road, 60, Sri Krishna Arcade, Trichy-620017. **Trivandrum:** Sasthamangalam Akshaya Tower 2Nd Floor, Trivandrum-695010. **Tuticorin:** Opp. Rajaji Park, Palayamkottai Road, Mangalmal Mani Nagar, 4 - B, A34 - A37, Tuticorin-628003. **Udaipur:** Opp G P O, Chetak Circle Madhav Chambers 201-202, Udaipur-313001. **Ujjain:** Freeganj 13/1 Dhanwantri Marg 101 Aashta Tower, Ujjain-456010. **Valsad:** Tithal Road Opp Next Show Room Shop No 2, Phiroza Corner, Valsad-396001. **Vapi:** Near K P Tower Sheetal Appatment Shop No-12, Ground Floor, Vapi-396195. **Varanasi:** Sagra Anant Complex D-64/132 1st Floor, Varanashi-221010. **Vellore:** Krishna Nagar Officers Line 1, M N R Arcade, Vellore-632001. **Vijayanagaram:** Opp: Three Temples 2Nd Floor, Near Fort Branch Soubhagya, 19-6-1/3, Vizianagaram-535002. **Vijayawada:** Labbipet Opp : Municipal Water Tank 39-10-7, Vijayawada-520010. **Visakhapatnam:** -Dwarakanagar Main Road Door No 47-14-5/1, Eswar Paradise, Visakhapatnam-530016. **Warangal:** Chandra Complex, Hanmakonda, Opp: B.Ed Collage, Lashkar Bazar 5-6-95, 1 St Floor, Warangal-506001. **Yamuna Nagar:** Near D.A.V. Girls College Above UCO Bank Jagdhari Road, Yamuna Nagar-135001.

IDBI TAX SAVING FUND

An open-ended Equity Linked Savings Scheme (ELSS)

Units available at par (Rs.10/- each) during the NFO

Save Tax u/s 80C

Income Tax benefit upto Rs.30,900/-

- Income tax benefit upto Rs.30,900/- on investment of upto Rs.1 lakh (for highest tax bracket of 30%. The I.T. benefit is calculated on the basis of marginal tax rate of 30.9% applicable for highest tax bracket).
- Long Term Capital Gains and dividends distributed are tax-free
- Option to invest by way of Lumpsum or through Systematic Investment Plan (SIP) or Systematic Transfer Plan (STP)

Minimum investment:

Lumpsum - Rs. 500/- and in multiples of Rs. 500/- thereafter. Additional purchase - Rs.500/- and in multiples of Rs 500/-

Systematic Investment Plan (SIP): • Monthly option - Rs. 500/- per month for atleast 12 months or Rs. 1000/- per month for a minimum period of six months • Quarterly option - Rs. 1500/- per quarter for a minimum period of four quarters

Load: No entry or exit load.

This product is suitable for investors who are seeking*:

- Long term capital growth
- 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.
- High risk (BROWN)

Note - Risk May be represented as:

(BLUE)

Investors understand that their principal will be at low risk

(YELLOW)

Investors understand that their principal will be at medium risk

(BROWN)

Investors understand that their principal will be at high risk

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



An open-ended ELSS



SMS 'IDBIMF' to 09220092200

Toll Free: 1800-22-4324 • www.idbimutual.co.in

Corporate Office: 5th Floor, Mafatlal Centre,
Nariman Point, Mumbai - 400 021

NFO OPENS 20TH AUGUST, 2013 CLOSING 3RD SEPTEMBER, 2013

Scheme re-opens for continuous sale from September 17, 2013

Statutory Details: IDBI Mutual Fund has been set up as a trust sponsored by IDBI Bank Ltd. and IDBI Capital Market Services Ltd. (Co-sponsor, wholly owned subsidiary of 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. **Risk Factors:** Mutual fund investments are subject to market risks, read all scheme related documents carefully. AMC/MF/Trustees/Sponsors is/are not liable or responsible for any loss or shortfall resulting from the operations of the scheme.