

# IDBI FUNDS



*Dear Friends,*

Greetings for the festive season!

IDBI Mutual Fund constantly endeavours to offer products that can help our investors create wealth. The underlying theme of successful investing is getting stable returns over the long term by a judicious mix of assets while focusing on minimization of downside risks.

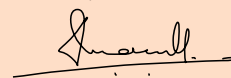
Investors often wish to have some part of their investment portfolio which would offer a balance of assets over equity and debt. Understanding this need, IDBI Mutual Fund has launched IDBI Prudence Fund, an open-ended balanced scheme, which provides for such a balance. While the equity component of the fund will help investors get long-term growth in investments, the debt component of the fund will help provide opportunity for stability in returns in case of volatile markets.

The Fund also has an arbitrage component that will help generate returns through different cost-of-carry in instruments in equity. We hope that this new offering will help investors who want to simplify asset allocation and reduce investment risks.

I urge our investors to make the most of this new opportunity and take advantage of this all-weather fund. The New Fund Offer opened on 3rd October, 2016 and closes on 17th October, 2016. The fund will then open for fresh sale and repurchase 28th October, 2016 onwards.

Happy investing!

Sincerely,



**Dilip Mandal** (DIN: 03313130)  
Managing Director and CEO

## Equity Market Overview

Equity markets were fairly volatile during the month of September. Markets rallied early in the month to close to all-time high (NIFTY 8950 levels), but then subsequently corrected sharply due to mixed signals from developed market's central banks on further monetary easing and investor sentiment being adversely impacted by the surgical strike carried out by the Indian Army across the Line of Control. Nifty 50 & Sensex were lower by 2% each in September on a month to month basis.

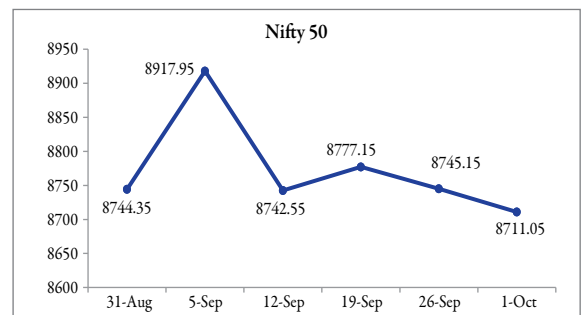
Amongst sectors, Oil & Gas and Auto did well during the month gaining 2.8% and 1% respectively while consumer, capital goods and financials led the selloff. The telecom sector sold off on concerns over an increase in competitive intensity subsequent to Reliance Jio launch.

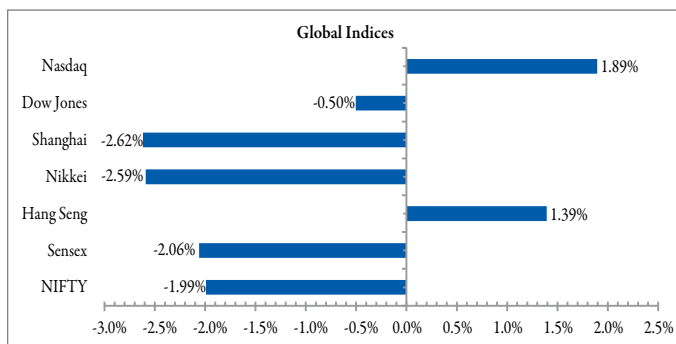
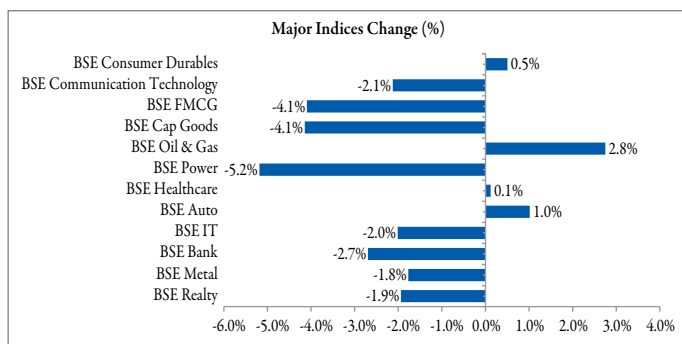
For the month of July, IIP was lower than expectations, declining 2.4% versus a growth of 2.1% in the previous month. The downside surprise in IIP was broad-based and led by Capital Goods and Consumer non-durables categories. PMI indicators, on the other hand, were relatively encouraging. August PMI Manufacturing increased from 51.8 to 52.6 and PMI Services from 51.9 to 54.7 MoM.

Trade Deficit in August was ~US\$ 7.67 Bn v/s 7.74 Bn in the previous month. This is the lowest trade deficit number in last three months due to decrease in oil imports by ~US\$0.6Bn and Gold by ~US\$ 3.8Bn as compared to the same period a year ago. Exports were intact at \$21.5 Bn.

CPI inflation for the month of August came nearly half a percentage point below the consensus estimates. The reading for the month of Aug'16 came in at 5.05% v/s 6.07% in July'16—a drop of more than one per cent. The latest food inflation reading came in at 5.8% v/s 8% last month, mainly due to lower vegetable and pulses inflation which stood at 1.02% and 22.01 v/s 14.06% and 27.53% in July'16 respectively. Pulses inflation (~25.5%, 3MMA) is decreasing but it's still higher as compared to the long term average. Core CPI (ex-food and energy) has been stable at or near the 4.6% level over the last 3 months. August WPI at 3.7 % was also lower-than consensus expectations. Core inflation increased to 0.6%.

Crude prices gained strength with benchmark Brent gaining 5.3% during the month to end at \$50.13/bbl. Gold prices saw a minor correction of 2.5% after to close at \$1315.75/bbl. Globally, NASDAQ were higher by 1.89% although DJIA was lower by 0.5%. Shanghai Composite and Nikkei showed weakness; posting losses of -2.62% and 2.59% respectively.





Source for Graphs: Bloomberg

## Fixed Income Overview

The yield on various securities and their movement is given below:

	Levels on 29th July 2016	Levels on 31st August 2016	Levels on 30th Sept 2016
10 year Gsec	7.16%	7.11%	6.92%
5 year Corp bond	7.60%	7.52%	7.45%
2 month CD yield	6.40%	6.55%	6.50%
2 month CP yield	6.55%	6.65%	6.60%
1 year CD yield	7.10%	7.20%	6.90%
1 month CD yield	6.40%	6.35%	6.35%
Rupee = USD	66.63	66.96	66.55

Source: Thomson Reuters & Internal Research

The Bond Market continued its downward journey towards lower and lower yields during the month of September 2016. Lower inflation, RBI OMO operations, US Fed rate inaction created favourable market conditions for a rise in bond prices during the month. The market rallied before the policy announcement of the new RBI governor and the markets were waiting tentatively for the new governor's policy which is scheduled to be held in the first week of October.

Inflation, as measured by the CPI, came at a level of 5.05% for the month of August 2016 which was a sharp fall from July level of 6.07%. Lower food prices due to the abundant monsoon and lower crude prices during the month contributed to the fall in inflation. Inflation is expected to trend downwards in the coming months due to the base effect and the lowering of food prices due to higher production. The lower

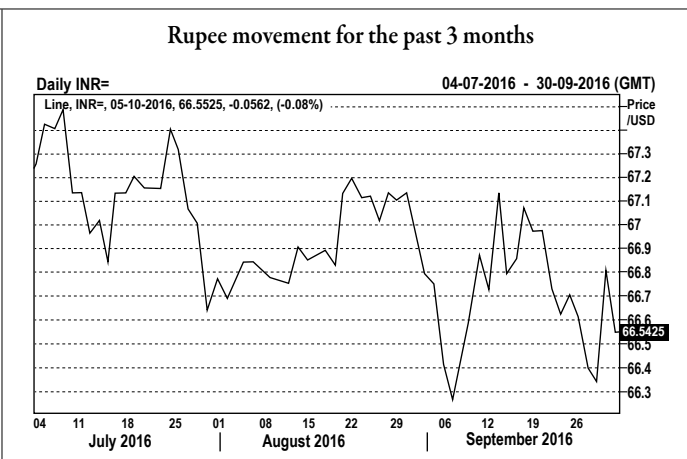
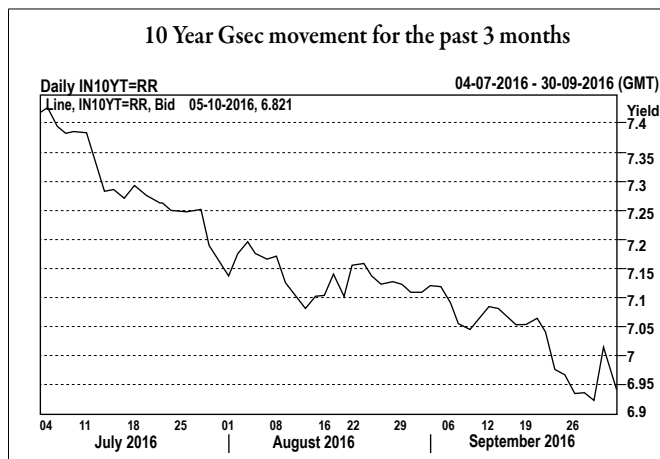
trend could be offset by rising global crude prices after oil producing nations agreed to cut down production in order to contain the fall in prices.

The Central Bank had bought back government securities during the month for an amount of Rs. 10000 crs in order to shore up liquidity before the payment of the advance taxes. Liquidity was abundant in the system ever since the RBI had shifted to a neutral liquidity stance since the beginning of April 2016. The Govt had announced the borrowing calendar for the 2nd half of the financial year, which was in line with the budget estimates. The borrowing for the 2nd half was pegged at Rs. 245,000 crs at the gross level and Rs. 178,000 crs at the net level. To ensure that the borrowing does not create liquidity stress, the market expects RBI to conduct more OMO purchases. This could keep the bond market rally in a continuous mode.

The US Fed had refrained from hiking key rates in their meeting held during the month. This was expected and has pushed with more certainty that they would hike rates during their meeting to be held in December 2016. The fact that the market expects the Fed to hike rates during December would weigh in on the RBI and the investors expect the RBI to cut rates during the October meeting, as a cut during the December would be negated by a hike by the US Fed.

Currency was stable to appreciating during the month. The FCNR redemption would begin in October and the market expects around 20 to 25 billion USD would be redeemed. This would have an impact on the currency, but with the current reserves of over 370 Billion USD, the impact should not be much.

Yield movement in the next month would depend on the RBI actions in the Bi Monthly Policy meeting.



Source for Graphs: Internal Research

The content of the articles in Equity Market Overview & Fixed Income Overview represent the opinions of our Fund Management/Research team. Nothing contained herein is intended as investment advice or recommendations for specific investment decisions, and you should not rely on it as such. Information and analysis above are derived from various sources and using methods believed to be reliable, but we do not assume responsibility and liability for any consequence of the investment decision taken by you based on this analysis. Investment decision taken by readers to this article will be at their sole discretion. The purpose of this article is intended to be used as an educational discussion of the issues involved. This is not to be construed as a solicitation to buy or sell securities.

# IDBI Equity Advantage Fund (IEAF)

(An open-ended Equity Linked Savings scheme (ELSS) offering Income Tax benefits under Section 80C of the IT Act, 1961)

## Scheme Features

### Investment objective:

The Scheme will seek to invest predominantly in a diversified portfolio of equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income along with the benefit of income-tax deduction (under section 80C of the Income-tax Act, 1961) on their investments. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to be eligible for income-tax benefits under Section 80C. There can be no assurance that the investment objective under the scheme will be realized.

### Fund Manager:

Mr. V. Balasubramanian

### Total Experience:

Over 35 Years  
(Managing this Scheme since inception)

### Inception Date:

10th September, 2013

### Benchmark:

S&P BSE 200 Index

### NAV as on 30th September 2016 (₹ per unit):

	Regular	Direct
Growth	22.30	22.81
Dividend	18.42	18.90

### Monthly Average AUM:

₹ 548.97 Crs.

### AUM as on 30th September 2016:

₹ 548.36 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 2.7850%

Direct : 1.9788%

Expense ratio is inclusive of service tax on management fees.

### Quantitative Measures:

Standard Deviation : 4.4161%

Beta : 0.8070

Sharpe Ratio : 0.4040

Portfolio Turnover Ratio^^ : 0.33

Risk free rate: Overnight MIBOR (6.50% as on 30/09/2016). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

### Load Structure:

Entry Load : Not Applicable

Exit Load (for Lumpsum & SIP) : Nil. Investment under the scheme is subject to a lock-in period of 3 Years.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
<b>IDBI Equity Advantage Fund - Dividend (Regular Plan)</b>				
26th September, 2016	1.0000	1.0000	19.30	18.36
15th September, 2015	1.4000	1.4000	19.03	17.52
17th September, 2014	1.0000	1.0000	16.57	15.83
<b>IDBI Equity Advantage Fund - Dividend (Direct Plan)</b>				
26th September, 2016	1.0000	0.0000	19.78	18.84
15th September, 2015	1.4000	1.4000	19.32	17.81
17th September, 2014	1.0000	1.0000	16.68	15.94

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

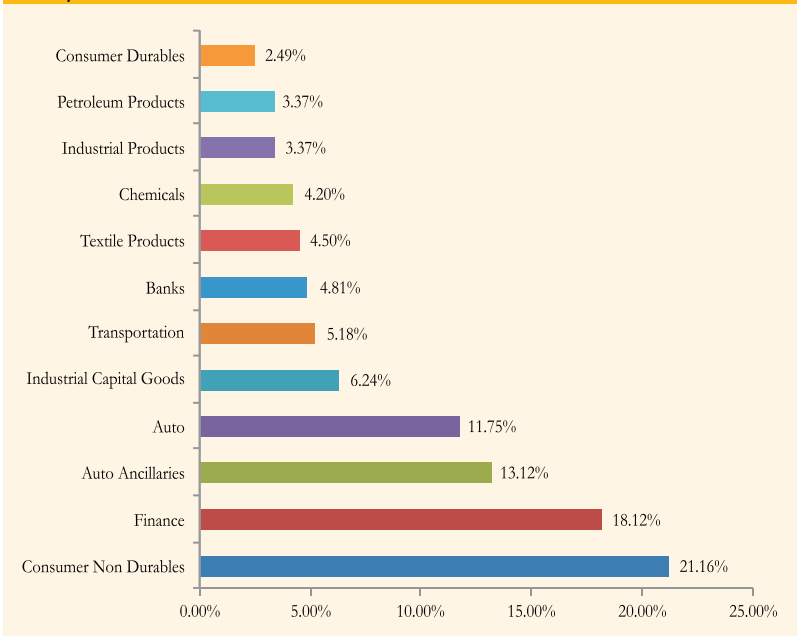
\* NAV of the record date.

## Portfolio as on 30/09/2016

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>DEBENTURES</b>	<b>0.03</b>	United Breweries Ltd.	3.49
Blue Dart Express Ltd.	0.03	Sundaram Finance Ltd.	3.48
<b>EQUITY &amp; EQUITY RELATED</b>	<b>98.25</b>	Cummins India Ltd.	3.37
Cholamandalam Investment and Finance Co. Ltd.	6.77	Castrol India Ltd.	3.37
Eicher Motors Ltd.	6.20	ABB India Ltd.	3.29
TVS Motor Co. Ltd.	5.54	Colgate Palmolive (India) Ltd.	3.21
MRF Ltd.	4.84	GlaxoSmithkline Consumer Healthcare Ltd.	3.09
Kotak Mahindra Bank Ltd.	4.81	Nestle India Ltd.	3.06
Page Industries Ltd.	4.50	Blue Dart Express Ltd.	2.95
Asian Paints Ltd.	4.45	Thermax Ltd.	2.95
Wabco India Ltd.	4.44	Bata India Ltd.	2.49
Gruh Finance Ltd.	4.32	The Great Eastern Shipping Co. Ltd.	2.19
Pidilite Industries Ltd.	4.20	<b>CBLO</b>	<b>1.48</b>
VST Industries Ltd.	3.86	<b>Cash &amp; Cash Receivables</b>	<b>0.24</b>
Bosch Ltd.	3.84	<b>TOTAL</b>	<b>100.00</b>
CRISIL Ltd.	3.55		

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

## Industry Classification

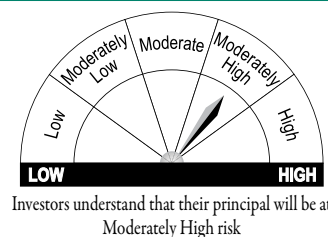


## Product Label

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.

### Riskometer



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

# IDBI India Top 100 Equity Fund (IIT100EF)

(An open-ended growth scheme)

## 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 Nifty 50 Index and the Nifty Next 50 Index comprising a total of 100 stocks. These two indices are collectively referred to as the Nifty100 Index. The equity portfolio will be well-diversified and actively managed to realize the scheme objective.

### Fund Manager:

Mr. Anshul Mishra

### Total Experience:

Over 9 Years  
(Managing this Scheme since 3rd October 2016)

### Inception Date:

15th May, 2012

### Benchmark:

Nifty 100 Index

### NAV as on 30th September 2016 (₹ per unit):

	Regular	Direct
Growth	20.80	21.27
Dividend	17.23	17.67

### Monthly Average AUM:

₹ 435.37 Crs.

### AUM as on 30th September 2016 :

₹ 432.01 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 3.0531%

Direct : 2.2781%

Expense ratio is inclusive of service tax on management fees.

### Quantitative Measures:

Standard Deviation : 4.0016 %

Beta : 0.8709

Sharpe Ratio : 0.2822

Portfolio Turnover Ratio^^ : 0.56

Risk free rate: Overnight MIBOR (6.50% as on 30/09/2016). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

### Load Structure:

Entry Load : Not Applicable

Exit Load : for Lumpsum -

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

for SIP -

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

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
<b>IDBI India Top 100 Equity Fund - Dividend (Regular Plan)</b>				
30th May, 2016	1.0000	1.0000	16.67	15.69
25th May, 2015	1.0000	1.0000	18.18	17.15
22nd May, 2014	1.0000	1.0000	14.61	13.84
<b>IDBI India Top 100 Equity Fund - Dividend (Direct Plan)</b>				
30th May, 2016	1.0000	1.0000	17.04	16.06
25th May, 2015	1.0000	1.0000	18.44	17.41
22nd May, 2014	1.0000	1.0000	14.74	14.74

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

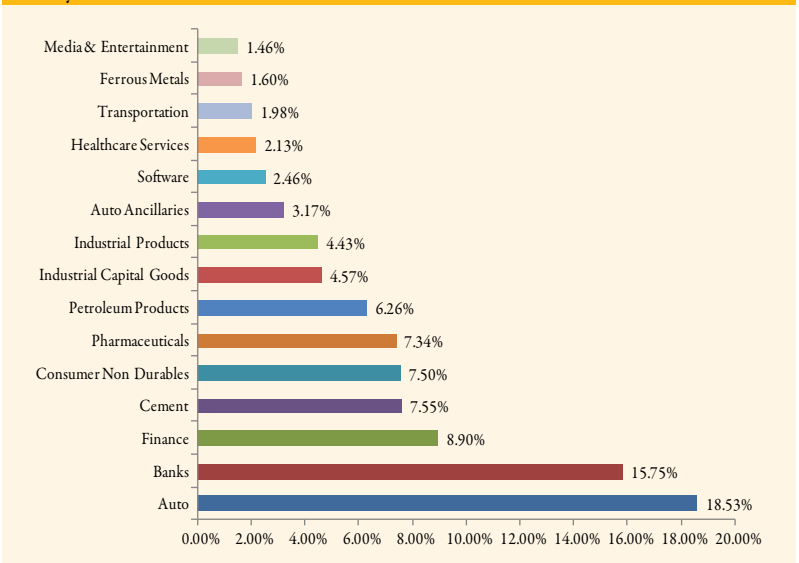
\* NAV of the record date.

## Portfolio as on 30/09/2016

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		Britannia Industries Ltd.	2.18
Maruti Suzuki India Ltd.	4.06	Apollo Hospitals Enterprises Ltd.	2.13
Kotak Mahindra Bank Ltd.	3.96	Divis Laboratories Ltd.	2.09
IndusInd Bank Ltd.	3.46	Reliance Industries Ltd.	2.01
Mahindra & Mahindra Ltd.	3.26	Container Corporation of India Ltd.	1.98
HDFC Bank Ltd.	3.24	Glaxosmithkline Pharmaceuticals Ltd.	1.80
Hindustan Petroleum Corpn. Ltd.	3.24	Lupin Ltd.	1.72
Housing Development Finance Corpn. Ltd.	3.23	Sun Pharmaceuticals Industries Ltd.	1.72
Bajaj Finserv Ltd.	3.20	Bharat Forge Ltd.	1.71
Bosch Ltd.	3.17	ABB India Ltd.	1.70
Grasim Industries Ltd.	3.14	JSW Steel Ltd.	1.60
UltraTech Cement Ltd.	3.12	Zee Entertainment Enterprises Ltd.	1.46
TATA Motors Ltd.	3.10	ACC Ltd.	1.30
Hero Motocorp Ltd.	3.00	Bank of Baroda Ltd.	1.16
Yes Bank Ltd.	2.91	Godrej Consumer Products Ltd.	1.03
Siemens Ltd.	2.87	State Bank of India Ltd.	1.02
Bajaj Auto Ltd.	2.82	Indian Oil Corpn. Ltd.	1.01
Hindustan Unilever Ltd.	2.81	United Spirits Ltd.	0.86
Cummins India Ltd.	2.73	GlaxoSmithkline Consumer Healthcare Ltd.	0.62
LIC Housing Finance Ltd.	2.48	CBLO	5.14
Oracle Financial Services Software Ltd.	2.46	Cash & Cash Receivables	1.23
Eicher Motors Ltd.	2.30	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification



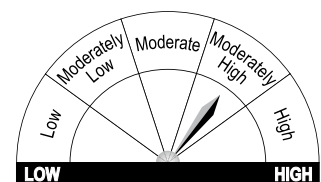
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## Product Label

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 Nifty100 Index.

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

# IDBI Diversified Equity Fund (IDEF)

(An open-ended growth scheme)

## Scheme Features

### Investment objective:

To provide investors with opportunities for long-term growth in capital through investment in a diversified basket of equity stocks, debt and money market instruments. The equity portfolio will be well-diversified and actively managed to realize the Scheme objective. However, there can be no assurance that the investment objective of the scheme will be realized.

### Fund Manager:

Mr. V. Balasubramanian

### Total Experience: Over 35 Years

(Managing this Scheme since inception)

### Inception Date:

28th March, 2014

### Benchmark:

S&P BSE 500 Index

### NAV as on 30th September 2016 (₹ per unit):

	Regular	Direct
Growth	18.03	18.31
Dividend	15.96	16.22

### Monthly Average AUM:

₹ 514.93 Crs.

### AUM as on 30th September 2016 :

₹ 511.00 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 3.0132%

Direct : 2.2259%

Expense ratio is inclusive of service tax on management fees.

### Quantitative Measures:

Portfolio Turnover Ratio^^ : 0.60

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

(As the scheme has not completed 3 years Standard Deviation, Beta and Sharpe Ratios are not provided)

### Load Structure:

Entry Load : Not Applicable

Exit Load : For Lumpsum -

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

For SIP -

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

## Dividend History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
<b>IDBI Diversified Equity Fund - Dividend (Regular Plan)</b>				
26th September, 2016	1.0000	1.0000	16.98	16.01
25th May, 2015	1.0000	1.0000	16.79	15.74
<b>IDBI Diversified Equity Fund - Dividend (Direct Plan)</b>				
26th September, 2016	1.0000	0.0000	17.25	16.27
25th May, 2015	1.0000	1.0000	16.89	15.84

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

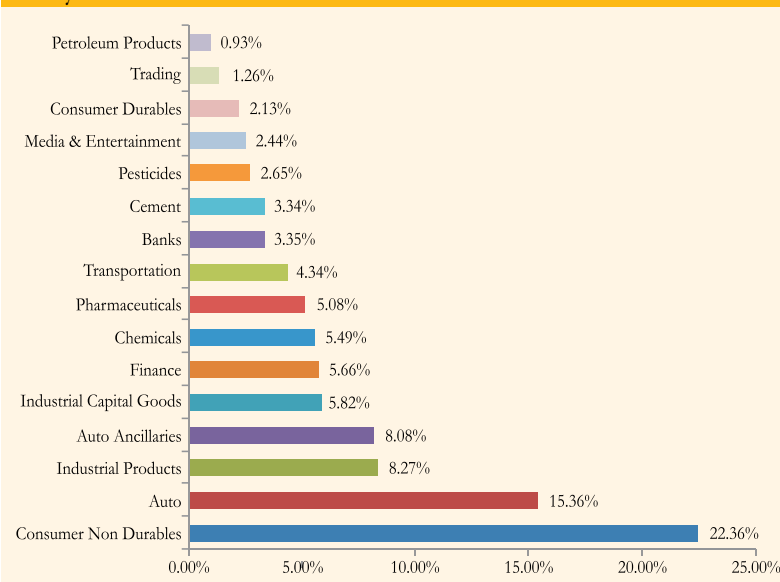
\* NAV of the record date.

## Portfolio as on 30/09/2016

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>DEBENTURES</b>	<b>0.01</b>	MRF Ltd.	1.40
Blue Dart Express Ltd.	0.01	Jubilant Foodworks Ltd.	1.32
<b>EQUITY &amp; EQUITY RELATED</b>	<b>96.54</b>	Bata India Ltd.	1.32
Eicher Motors Ltd.	3.65	The Great Eastern Shipping Co. Ltd.	1.28
Kotak Mahindra Bank Ltd.	3.35	3M India Ltd.	1.26
Shree Cements Ltd.	3.34	Clariant Chemicals (India) Ltd.	1.10
ITC Ltd.	3.28	Berger Paints India Ltd.	1.05
Mahindra & Mahindra Ltd.	3.17	Force Motors Ltd.	1.03
Hindustan Unilever Ltd.	3.15	VST Industries Ltd.	1.01
Bajaj Auto Ltd.	3.05	FAG Bearings India Ltd.	0.96
GlaxoSmithkline Consumer Healthcare Ltd.	2.96	SKF India Ltd.	0.96
BASF India Ltd.	2.72	Castrol India Ltd.	0.93
Abbott India Ltd.	2.69	Grindwell Norton Ltd.	0.92
Hero Motocorp Ltd.	2.67	Akzo Nobel India Ltd.	0.91
Lakshmi Machine Works Ltd.	2.67	Procter & Gamble Hygiene and Health Care Ltd.	0.88
Bayer Cropscience Ltd.	2.65	Colgate Palmolive (India) Ltd.	0.87
CRISIL Ltd.	2.65	Nestle India Ltd.	0.86
Wabco India Ltd.	2.59	ABB India Ltd.	0.85
PVR Ltd.	2.44	Elantas Beck India Ltd.	0.84
Cholamandalam Investment and Finance Co. Ltd.	2.29	Pfizer Ltd.	0.83
Gillette India Ltd.	2.07	Gujarat Pipavav Port Ltd.	0.82
Exide Industries Ltd.	1.79	Hawkins Cookers Ltd.	0.81
TVS Motor Co. Ltd.	1.79	Sundaram Finance Ltd.	0.72
Bharat Forge Ltd.	1.78	Greaves Cotton Ltd.	0.71
Cummins India Ltd.	1.77	GE T&D India Ltd.	0.66
Britannia Industries Ltd.	1.73	(Previously known as Alstom TD India Ltd.)	
Pidilite Industries Ltd.	1.67	Goodyear India Ltd.	0.65
Bosch Ltd.	1.65	TATA Global Beverages Ltd.	0.64
Thermax Ltd.	1.64	Gateway Distriparks Ltd.	0.62
Godrej Consumer Products Ltd.	1.62	Kirloskar Oil Engines Ltd.	0.31
Blue Dart Express Ltd.	1.61	CBLO	2.91
Glaxosmithkline Pharmaceuticals Ltd.	1.56	Cash & Cash Receivables	0.55
		<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification

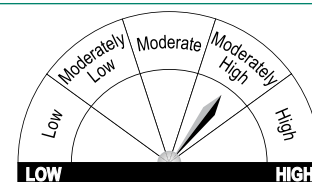


## Product Label

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

- Long term capital growth
- Investments predominantly in equity & equity related instruments.

## Riskometer



Investors understand that their principal will be at Moderately High risk

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



# IDBI Nifty Index Fund (INIF)

(An open-ended passively managed equity scheme tracking the Nifty 50 Index [Total Returns Index])

## Scheme Features

### Investment objective:

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

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 9 Years
Mr. Anshul Mishra	(Managing this Scheme since 9th April 2015)

### Inception Date:

25th June, 2010

### Benchmark:

Nifty 50 Index-TRI (Total Returns Index)

### NAV as on 30th September 2016 (₹ per unit):

	Regular	Direct
Growth	16.1112	16.4975
Dividend	15.3638	15.7383

### Monthly Average AUM:

₹ 165.97 Crs.

### AUM as on 30th September 2016:

₹ 170.22 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 1.5322%

Direct : 0.2821%

Expense ratio is inclusive of service tax on management fees.

### Quantitative Measures:

Portfolio Turnover Ratio<sup>^^</sup> : 0.78

Tracking Error : 0.1501%

Annualised tracking error for last 12 month's period.

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

### Load Structure:

Entry Load : Not Applicable

Exit Load (for Lumpsum & SIP) : Nil

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

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

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

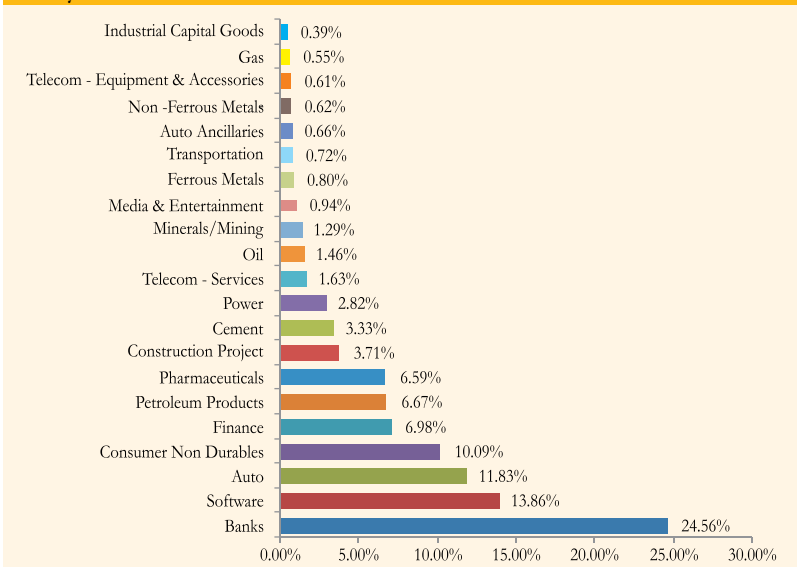
\* NAV of the record date.

## Portfolio as on 30/09/2016

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>100.11</b>	
HDFC Bank Ltd.	8.08	Bajaj Auto Ltd.	1.22
Housing Development Finance Corpn. Ltd.	6.98	NTPC Ltd.	1.16
Infosys Ltd.	6.54	Lupin Ltd.	1.13
ITC Ltd.	6.47	Eicher Motors Ltd.	1.05
Reliance Industries Ltd.	5.67	Bharat Petroleum Ltd.	1.00
ICICI Bank Ltd.	4.64	Grasim Industries Ltd.	0.99
TATA Consultancy Services Ltd.	4.10	Wipro Ltd.	0.97
Larsen & Toubro Ltd.	3.71	Zee Entertainment Enterprises Ltd.	0.94
TATA Motors Ltd.	3.28	CIPLA Ltd.	0.94
Axis Bank Ltd.	2.86	Tech Mahindra Ltd.	0.82
Kotak Mahindra Bank Ltd.	2.85	TATA Steel Ltd.	0.80
Sun Pharmaceuticals Industries Ltd.	2.55	Aurobindo Pharma Ltd.	0.73
State Bank of India Ltd.	2.47	Adani Ports and Special Economic Zone Ltd.	0.72
Maruti Suzuki India Ltd.	2.30	Bosch Ltd.	0.66
Mahindra & Mahindra Ltd.	2.07	Ambuja Cements Ltd.	0.62
Hindustan Unilever Ltd.	1.97	Hindalco Industries Ltd.	0.62
IndusInd Bank Ltd.	1.87	Bharti Infratel Ltd.	0.61
Asian Paints Ltd.	1.66	GAIL (India) Ltd.	0.55
Oil & Natural Gas Corpn. Ltd.	1.46	TATA Motors Ltd. DVR	0.54
HCL Technologies Ltd.	1.43	Bank Of Baroda Ltd.	0.50
Hero Motocorp Ltd.	1.38	ACC Ltd.	0.47
Bharti Airtel Ltd.	1.32	TATA Power Co. Ltd.	0.43
Coal India Ltd.	1.29	Bharat Heavy Electricals Ltd.	0.39
Yes Bank Ltd.	1.29	Idea Cellular Ltd.	0.32
UltraTech Cement Ltd.	1.26	CBLO	0.43
Dr. Reddys Laboratories Ltd.	1.24	Cash & Cash Receivables	-0.54
Power Grid Corpn. of India Ltd.	1.23	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification



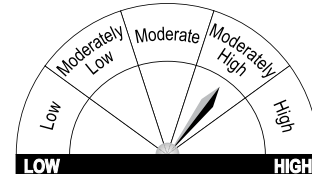
Disclaimer of IISL : The IDBI Nifty Index Fund offered by IDBI Mutual Fund or its affiliates is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL) and its affiliates. IISL and its affiliates do not make any representation or warranty, express or implied (including 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 Nifty 50 Index or particularly in the ability of the Nifty 50 Index to track general stock market performance in India. Please read the full Disclaimers in relation to the Nifty 50 Index in the Scheme Information Document.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

# IDBI Nifty Junior Index Fund (INJIF)

(An open-ended passively managed equity scheme tracking the Nifty Next 50 Index (Total Returns Index))

## Scheme Features

### Investment objective:

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

**Fund Manager:** **Total Experience:** Over 9 Years

Mr. Anshul Mishra (Managing this Scheme since 9th April 2015)

### Inception Date:

20th September, 2010

### Benchmark:

Nifty Next 50 Index-TRI (Total Returns Index)

### NAV as on 30th September 2016 (₹ per unit):

	Regular	Direct
Growth	17.4834	17.9563
Dividend	17.4834	17.9563

### Monthly Average AUM:

₹ 32.58 Crs.

### AUM as on 30th September 2016 :

₹ 32.59 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 1.5279%

Direct : 0.2779%

Expense ratio is inclusive of service tax on management fees.

### Quantitative Measures:

Portfolio Turnover Ratio^^ : 0.49

Tracking Error : 0.4545%

Annualised tracking error for last 12 month's period.

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

### Load Structure:

Entry Load : Not Applicable

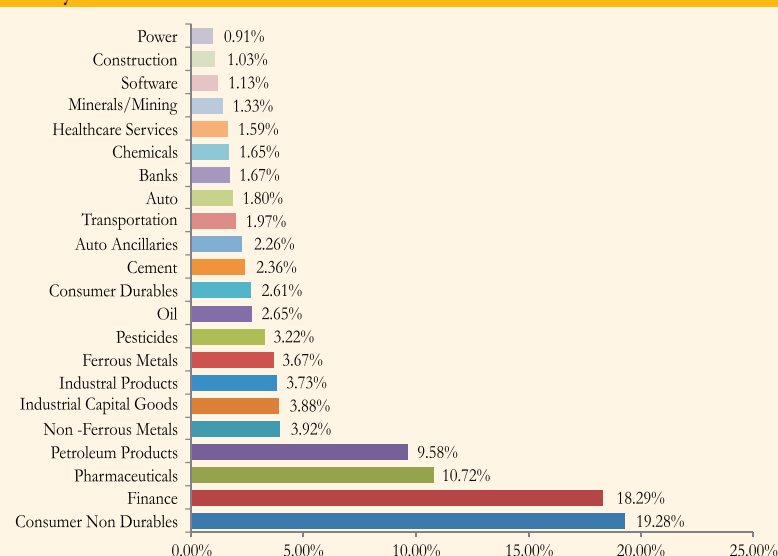
Exit Load (for Lumpsum & SIP) : Nil

## Portfolio as on 30/09/2016

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
Indian Oil Corpn. Ltd.	4.74	Siemens Ltd.	1.75
Indiabulls Housing Finance Ltd.	4.00	Punjab National Bank Ltd.	1.67
Bajaj Finance Ltd.	3.55	Pidilite Industries Ltd.	1.65
Hindustan Petroleum Corpn. Ltd.	3.36	Power Finance Corpn. Ltd.	1.60
UPL Ltd.	3.22	Apollo Hospitals Enterprises Ltd.	1.59
Godrej Consumer Products Ltd.	3.18	Cadila Healthcare Ltd.	1.57
Britannia Industries Ltd.	3.13	Castrol India Ltd.	1.48
Vedanta Ltd.	3.00	NMDC Ltd.	1.33
Bajaj Finserv Ltd.	2.93	Torrent Pharmaceuticals Ltd.	1.25
JSW Steel Ltd.	2.92	Bharat Electronics Ltd.	1.18
LIC Housing Finance Ltd.	2.78	Emami Ltd.	1.13
Shriram Transport Finance Co. Ltd.	2.69	Oracle Financial Services Software Ltd.	1.13
Titan Co. Ltd.	2.61	GlaxoSmithkline Consumer Healthcare Ltd.	1.12
Divis Laboratories Ltd.	2.61	DLF Ltd.	1.03
Dabur India Ltd.	2.42	Procter & Gamble Hygiene and Health Care Ltd.	0.99
Shree Cements Ltd.	2.36	United Breweries Ltd.	0.97
Motherson Sumi Systems Ltd.	2.26	ABB India Ltd.	0.96
Marico Ltd.	2.25	Glaxosmithkline Pharmaceuticals Ltd.	0.93
Glenmark Pharmaceuticals Ltd.	2.21	Hindustan Zinc Ltd.	0.92
Piramal Enterprises Ltd.	2.15	NHPC Ltd.	0.91
Colgate Palmolive (India) Ltd.	2.07	Oil India Ltd.	0.87
United Spirits Ltd.	2.01	Steel Authority of India Ltd.	0.76
Cummins India Ltd.	1.95	Rural Electrification Corpn. Ltd.	0.74
Container Corpn. of India Ltd.	1.83	Inter Globe Aviation Ltd.	0.14
Ashok Leyland Ltd.	1.80	CBLO	1.19
Bharat Forge Ltd.	1.78	Cash & Cash Receivables	-0.45
Cairn India Ltd.	1.78	<b>Total</b>	<b>100.00</b>

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

## Industry Classification



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## Product Label

This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> <li>Long Term growth in a passively managed scheme tracking Nifty Next 50 Index (TRI)</li> <li>Investments only in and all stocks comprising Nifty Next 50 Index in the same weight of these stocks as in Index with objective to replicate performance of Nifty Next 50 Index (TRI)</li> </ul>	<p>Investors understand that their principal will be at Moderately High risk</p>

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

# IDBI Liquid Fund (ILIQF)

(An open-ended liquid scheme)

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Gautam Kaul

### Total Experience:

Over 14 Years  
(Managing this Scheme since 17th November 2014)

### Inception Date:

9th July, 2010

### Benchmark:

CRISIL Liquid Fund Index

### NAV as on 30th September 2016 (₹ per unit):

	Regular	Direct
Growth	1678.6745	1684.8632
Daily Dividend	1005.1234	1002.0372
Weekly Dividend	1006.9659	1003.7559
Monthly Dividend	1004.3082	1002.8711
Bonus <sup>^</sup>	1259.0084	1263.6455

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

### Monthly Average AUM:

₹ 4,729.35 Crs.

### AUM as on 30th September 2016:

₹ 3,967.90 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 0.2000%

Direct : 0.0945%

Expense ratio is inclusive of service tax on management fees.

### Quantitative Measures:

YTM : 6.75%

Average Maturity : 44 Days

Modified Duration : 44 Days

### Load Structure:

Entry Load : Not Applicable

Exit Load (for Lumpsum & SIP) : Nil

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
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#### IDBI Liquid Fund - Monthly Dividend (Regular Plan)

26th September, 2016	4.3032	3.9960	1009.2989	1003.5289
25th August, 2016	4.2770	3.9519	1009.2621	1003.5289
25th July, 2016	4.0801	3.7709	1008.9831	1003.5289

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

26th September, 2016	4.3605	0.0000	1007.9269	1002.0799
25th August, 2016	4.3326	0.0000	1007.8876	1002.0799
25th July, 2016	4.1227	0.0000	1007.5905	1002.0799

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

\* NAV of the record date.

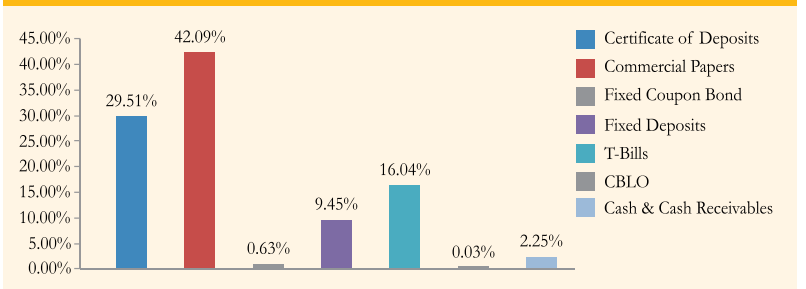
## Portfolio as on 30/09/2016

Issuer Name	Rating	% To Net Assets*	Issuer Name	Rating	% To Net Assets*
<b>CERTIFICATE OF DEPOSITS</b>			Redington (India) Ltd.	ICRA A1+	1.87
IndusInd Bank Ltd.	CRISIL A1+	6.30	Apollo Tyres	CRISIL A1+	1.38
IDFC Bank	ICRA A1+	5.00	IL & FS Securities Services Ltd.	CARE A1+	1.25
Allahabad Bank Ltd.	ICRA A1+	4.98	Cear Ltd.	CARE A1+	1.25
Oriental Bank of Commerce	CRISIL A1+	3.87	Rural Electrification Corp. Ltd.	CARE A1+	1.25
Punjab & Sind Bank Ltd.	ICRA A1+	3.75	JM Financial Asset Reconstruction Co. Pvt. Ltd.	ICRA A1+	1.25
Abu Dhabi Commercial Bank	CRISIL A1+	1.87	Manappuram Finance Ltd.	CRISIL A1+	1.24
State Bank of Patiala	ICRA A1+	1.87	Birla TMT Holdings Pvt. Ltd. (Aditya Birla Group)	CRISIL A1+	0.63
Andhra Bank Ltd.	CARE A1+	1.25	JM Financial Products Ltd.	ICRA A1+	0.62
Dena Bank	CRISIL A1+	0.63	TATA Motors Finance Ltd.	ICRA A1+	0.13
<b>COMMERCIAL PAPERS</b>			<b>FIXED COUPON BOND</b>		
Piramal Enterprises Ltd.	ICRA A1+	6.28	Capital First Ltd.	CARE AA+	0.63
IL&FS Financial Services Ltd.	CARE A1+	2.51	<b>FIXED DEPOSITS</b>		
Chambal Fertilisers & Chemicals Ltd.	ICRA A1+	2.50	Vijaya Bank	N.A	3.78
India Bulls Housing Finance Ltd.	CRISIL A1+	2.50	Abu Dhabi Commercial Bank	N.A	2.52
Century Textiles and Industries Ltd.	CRISIL A1+	2.50	IndusInd Bank Ltd.	N.A	2.52
ECL Finance Ltd.	CRISIL A1+	2.49	Bandhan Bank Ltd.	N.A	0.63
Housing Development Finance Corp. Ltd.	ICRA A1+	2.49	<b>T-BILLS</b>		
Cox And Kings Ltd.	CARE A1+	2.49	91 DTB	SOV	16.04
Aadhar Housing Finance Ltd.	CRISIL A1+	2.49	<b>CBLO</b>		
S D Corp. Pvt. Ltd.*	CARE A1+(SO)	2.48	<b>Cash &amp; Cash Receivables</b>		
Manappuram Finance Ltd.	ICRA A1+	2.48	<b>TOTAL</b>		

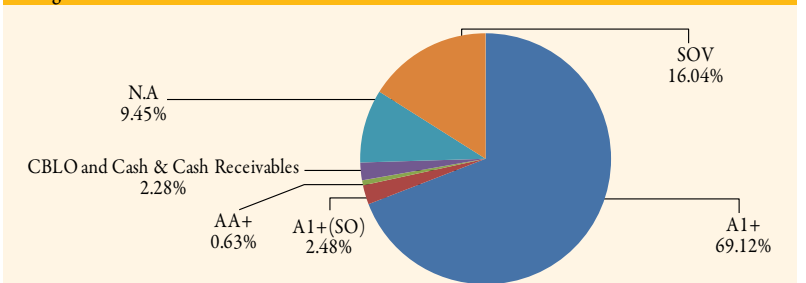
\* Rounded off to the nearest two digits after the decimal point.

# Subsidiary of Shapoorji Pallonji & Co. Pvt., the rating is due to an unconditional, irrevocable corporate guarantee from Shapoorji Pallonji & Co. Pvt. Ltd.

## Asset Profile



## Rating Profile

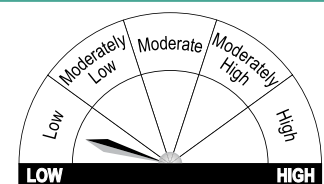


## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Low risk

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



# IDBI Ultra Short Term Fund (IUSTF)

(An open-ended debt scheme)

## 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.

### Fund Manager:

Mr. Gautam Kaul

### Total Experience:

Over 14 Years  
(Managing this Scheme since 17th November 2014)

### Inception Date:

3rd September, 2010

### Benchmark:

CRISIL Liquid Fund Index

### NAV as on 30th September 2016 (₹ per unit):

	Regular	Direct
Growth	1664.4690	1694.0300
Daily Dividend	1014.6056	1031.1905
Weekly Dividend	1035.4208	1043.261
Monthly Dividend	1032.4537	1273.2431
Bonus <sup>^</sup>	1664.4686	1693.2208

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

### Monthly Average AUM:

₹ 1,030.85 Crs.

### AUM as on 30th September 2016 :

₹ 923.65 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 1.2061%

Direct : 0.2494%

Expense ratio is inclusive of service tax on management fees.

### Quantitative Measures:

YTM : 7.00%  
Average Maturity : 387 Days  
Modified Duration : 316 Days

### Load Structure:

Entry Load : Not Applicable

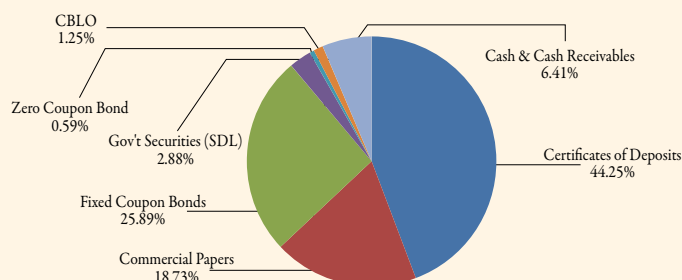
Exit Load (for Lumpsum & SIP) : Nil

## Portfolio as on 30/09/2016

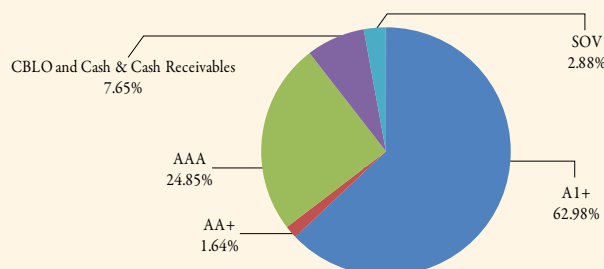
Issuer Name	Rating	% To Net Assets*	Issuer Name	Rating	% To Net Assets*
<b>CERTIFICATE OF DEPOSITS</b>		<b>44.25</b>	Small Industrial Dev Bank of India	CARE AAA	2.73
ICICI Bank Ltd.	ICRA A1+	7.67	Rural Electrification Corpn. Ltd.	CRISIL AAA	1.69
Vijaya Bank	CRISIL A1+	5.27	LIC Housing Finance Ltd.	CRISIL AAA	1.65
Bank of Maharashtra	CRISIL A1+	5.27	Capital First Ltd.	CARE AA+	1.64
Canara Bank Ltd.	CRISIL A1+	5.27	Indian Railways Finance Corpn. Ltd.	CRISIL AAA	1.19
Punjab & Sind Bank Ltd.	ICRA A1+	5.27	NTPC Ltd.	CRISIL AAA	1.12
Corporation Bank	CRISIL A1+	5.19	Dewan Housing Finance Corpn. Ltd.	CARE AAA	1.09
Axis Bank Ltd.	CRISIL A1+	5.12	Housing Development Finance Corpn. Ltd.	CRISIL AAA	0.55
HDFC Bank Ltd.	CARE A1+	2.63	National Bank of Agriculture & Rural Development	CRISIL AAA	0.55
Andhra Bank Ltd.	CARE A1+	2.57	<b>GOVT SECURITIES</b>		<b>2.88</b>
<b>COMMERCIAL PAPERS</b>		<b>18.73</b>	07.59 GOI 2029	SOV	2.27
Afcons Infrastructure Ltd.	ICRA A1+	5.35	08.39 RAJASTHAN SDL 2021	SOV	0.56
IL&FS Financial Services Ltd.	CARE A1+	5.35	07.61 GOI 2030	SOV	0.05
L & T Infrastructure Finance Co. Ltd.	CARE A1+	2.68	<b>ZERO COUPON BOND</b>		<b>0.59</b>
Shapoorji Pallonji And Co. Pvt. Ltd.	ICRA A1+	2.68	Reliance Capital Ltd.	CARE AAA	0.59
Piramal Enterprises Ltd.	ICRA A1+	2.68	<b>CBLO</b>		<b>1.25</b>
<b>FIXED COUPON BONDS</b>		<b>25.89</b>	<b>Cash &amp; Cash Receivables</b>		<b>6.41</b>
Power Finance Corpn. Ltd.	CRISIL AAA	6.06	<b>TOTAL</b>		<b>100.00</b>
India Bulls Housing Finance Ltd.	CARE AAA	4.91			
National Housing Bank	CRISIL AAA	2.73			

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

## Asset Profile



## Rating Profile

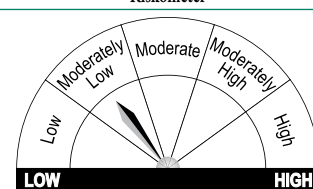


## Product Label

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

- Regular income 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

### Riskometer



Investors understand that their principal will be at Moderately Low risk

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

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
<b>IDBI Ultra Short Term Fund - Monthly Dividend (Regular Plan)</b>				
26th September, 2016	4.0239	3.7280	1036.7612	1031.6004
25th August, 2016	4.0982	3.7969	1036.0332	1030.5710
25th July, 2016	5.3408	4.9481	1036.9371	1029.7287
<b>IDBI Ultra Short Term Fund - Monthly Dividend (Direct Plan)</b>				
26th May, 2014	5.8651	5.6171	1095.2741	1088.0036
25th April, 2014	3.7781	3.6183	1091.7597	1087.6860
27th May, 2013	6.1592	5.2478	1015.8688	1009.0185

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

\* NAV of the record date.

# IDBI Short Term Bond Fund (ISTBF)

(An open-ended debt scheme)

## 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.

### Fund Manager:

Mr. Ganti N. Murthy

### Total Experience:

Over 22 Years  
(Managing this Scheme since 17th November 2014)

### Inception Date:

23rd March, 2011

### Benchmark:

CRISIL Short Term Bond Fund Index

### NAV as on 30th September 2016 (₹ per unit):

	Regular	Direct
Growth	15.8523	16.2985
Weekly Dividend	10.9612	11.2679
Monthly Dividend	11.2180	13.3203

### Monthly Average AUM:

₹ 120.65 Crs.

### AUM as on 30th September 2016 :

₹ 122.40 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 1.2532%

Direct : 0.2031%

Expense ratio is inclusive of service tax on management fees.

### Quantitative Measures:

YTM : 7.57%

Average Maturity : 1.62 Years

Modified Duration : 1.40 Years

### Load Structure:

Entry Load : Not Applicable

Exit Load (for Lumpsum & SIP) : Nil

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
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#### IDBI Short Term Bond Fund - Monthly Dividend (Regular Plan)

26th September, 2016	0.0257	0.0239	11.2436	11.2117
25th August, 2016	0.0323	0.0300	11.2116	11.1723
25th July, 2016	0.0547	0.0506	11.2098	11.1370

#### IDBI Short Term Bond Fund - Monthly Dividend (Direct Plan)

25th June, 2014	0.0443	0.0424	10.9455	10.8945
26th May, 2014	0.0748	0.0716	10.9656	10.8736
25th April, 2014	0.0460	0.0440	10.8967	10.8443

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

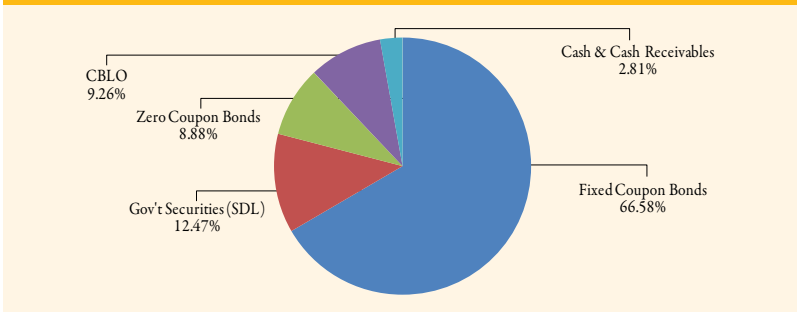
\* NAV of the record date.

## Portfolio as on 30/09/2016

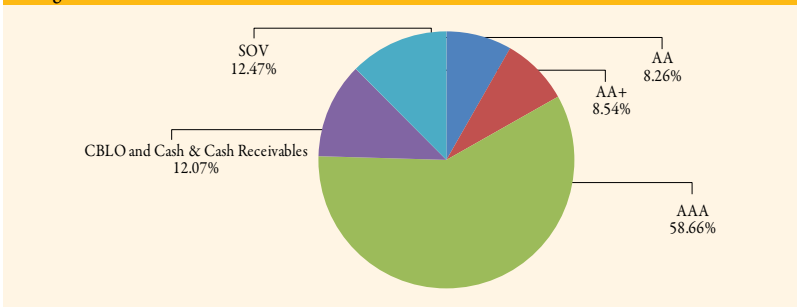
Issuer Name	Rating	% To Net Assets*
<b>FIXED COUPON BONDS</b>		<b>66.58</b>
Rural Electrification Corp. Ltd.	CRISIL AAA	8.51
Indian Railways Finance Corp. Ltd.	CRISIL AAA	8.36
National Bank of Agriculture & Rural Development	CRISIL AAA	8.28
Reliance Jio Infocomm Ltd.	CRISIL AAA	8.27
Dewan Housing Finance Corp. Ltd.	CARE AAA	8.17
Reliance Gas Transportation Infrastructure Ltd.	CRISIL AAA	4.30
Hindustan Petroleum Corp. Ltd.	IND AAA	4.16
Exim Bank	CRISIL AAA	4.16
Cholamandalam Investment & Finance Co. Ltd.	ICRA AA	4.14
ECL Finance Ltd.	ICRA AA	4.12
Capital First Ltd.	CARE AA+	4.10
<b>GOV'T SECURITIES</b>		<b>12.47</b>
08.39 RAJASTHAN SDL 2018	SOV	12.47
<b>ZERO COUPON BONDS</b>		<b>8.88</b>
Reliance Capital Ltd.	CARE AAA	4.45
Reliance Home Finance Ltd.	CARE AA+	4.43
<b>CBLO</b>		<b>9.26</b>
<b>Cash &amp; Cash Receivables</b>		<b>2.81</b>
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile

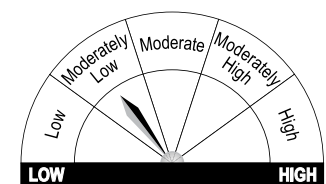


## Product Label

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

- Regular income for short term
- Investments in Debt / Money Market Instruments with duration / maturity / residual maturity not exceeding 3 years

### Riskometer



Investors understand that their principal will be at Moderately Low risk

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

# IDBI Debt Opportunities Fund (IDOF)

(An open-ended income scheme)

## Scheme Features

### Investment objective:

The objective of the Scheme is to generate regular income and opportunities for capital appreciation while maintaining liquidity through active management of a diversified portfolio comprising of debt and money market instruments across the investment grade credit rating and maturity spectrum. However, there can be no assurance that the investment objective of the scheme will be realized / achieved.

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 14 Years
Mr. Gautam Kaul	(Managing this Scheme since inception)

### Inception Date:

3rd March, 2014

### Benchmark:

CRISIL Short Term Bond Fund Index

### NAV as on 30th September 2016 (₹ per unit):

	Regular	Direct
Growth	12.6450	12.9057
Quarterly Dividend	11.2159	11.4591
Annual Dividend	11.6550	12.6460

### Monthly Average AUM:

₹ 210.75 Crs.

### AUM as on 30th September 2016 :

₹ 212.45 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 1.3690%  
Direct : 0.5689%

Expense ratio is inclusive of service tax on management fees.

### Quantitative Measures:

YTM : 8.54%  
Average Maturity : 2.06 Years  
Modified Duration : 1.67 Years

### Load Structure:

Entry Load : Not Applicable

Exit Load : for Lumpsum -

2% for exit (Redemption/Switch-out/Transfer/SWP) upto & including 18 months from the date of allotment.

for SIP -

2% for exit (Redemption/Switch-out/Transfer/SWP) upto & including 18 months from the date of allotment of each installment.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
<b>IDBI Debt Opportunities Fund - Quarterly Dividend (Regular Plan)</b>				
19th October, 2015	0.1189	0.1101	10.5176	10.3552
6th July, 2015	0.1780	0.1649	10.4910	10.2484
27th March, 2015	0.3184	0.2953	10.6771	10.2458

### IDBI Debt Opportunities Fund - Quarterly Dividend (Direct Plan)

19th October, 2015	0.1311	0.0000	10.6789	10.4999
6th July, 2015	0.1348	0.0000	10.5644	10.3819
27th March, 2015	0.3108	0.0000	10.7155	10.2955

### IDBI Debt Opportunities Fund - Annual Dividend (Regular Plan)

27th March, 2015	0.6304	0.0000	11.0963	10.2355
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Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI AMC and IDBI MF Trustee Company. For complete dividend history including daily dividend history, please refer to our website.

\* NAV of the record date.

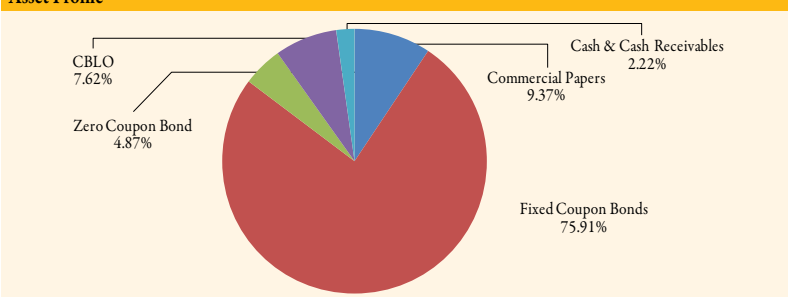
## Portfolio as on 30/09/2016

Issuer Name	Rating	% To Net Assets*
<b>COMMERCIAL PAPER</b>		<b>9.37</b>
Bilt Graphic Paper Products Ltd.	IND A1	9.37
<b>FIXED COUPON BONDS</b>		<b>75.91</b>
Sunny View Estates Pvt. Ltd.*	ICRA AA (SO)	9.61
NTPC Ltd.	CRISIL AAA	7.27
Indostar Capital Finance Ltd.	CARE AA-	7.15
Dewan Housing Finance Corp. Ltd.	CARE AAA	7.08
Reliance Jio Infocomm Ltd.	CRISIL A1+	5.03
Power Grid Corp. of India Ltd.	CRISIL AAA	4.83
JSW Steel Ltd.	ICRA AA-	4.78
ECL Finance Ltd.	ICRA AA	4.75
India Bulls Housing Finance Ltd.	CARE AAA	4.75
Adani Transmission Ltd.	IND AA+	4.72
Indian Railways Finance Corp. Ltd.	CRISIL AAA	2.57
Rural Electrification Corp. Ltd.	CRISIL AAA	2.44
Cholamandalam Investment & Finance Co. Ltd.	ICRA AA	2.39
Power Finance Corp. Ltd.	CRISIL AAA	2.38
Steel Authority of India Ltd.	IND AA	2.37
Piramal Enterprises Ltd.	ICRA AA	2.36
Capital First Ltd.	CARE AA+	1.42
<b>ZERO COUPON BOND</b>		<b>4.87</b>
JM Financial Products Ltd.	ICRA AA	4.87
<b>CBLO</b>		<b>7.62</b>
<b>Cash &amp; Cash Receivables</b>		<b>2.22</b>
<b>TOTAL</b>		<b>100.00</b>

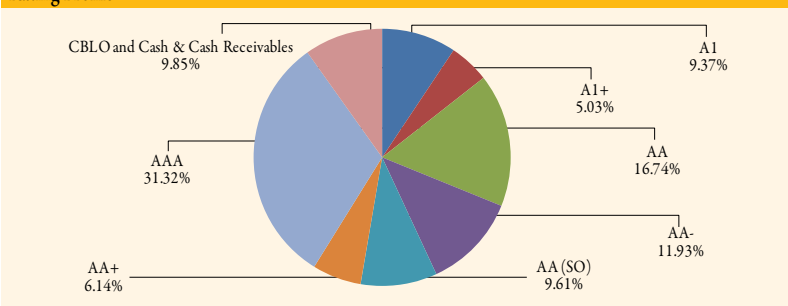
\* Rounded off to the nearest two digits after the decimal point.

# Subsidiary of Shapoorji Pallonji & Co. Pvt. Ltd., the rating is due to an unconditional, irrevocable and a rolling Debt Service Reserve Account Guarantee from Shapoorji Pallonji & Co. Pvt. Ltd.

## Asset Profile



## Rating Profile

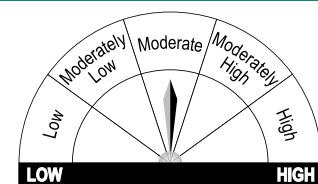


## Product Label

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

- Regular income & capital appreciation through active management for at least medium term horizon
- Investments in Debt / Money Market Instruments across the investment grade credit rating and maturity spectrum

### Riskometer



Investors understand that their principal will be at Moderate risk

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

Snapshot of IDBI Mutual Fund Schemes

	INIF	INJIF	IIT100EF	IEAF	IDEF	IMIP	ILQF	IUSTF	IDOF	ISTBF	IDBF	IGF	IGFOF	IDBIGOLD
Benchmark	Nifty 50 Index-TRI (Total Returns Index)	Nifty Next 50 Index-TRI (Total Returns Index)	Nifty 100 Index	S&P BSE 200 Index	S&P BSE 500 Index	CRISIL MIP Blended Index	CRISIL Liquid Fund Index	CRISIL Liquid Fund Index	CRISIL Short Term Bond Fund Index	CRISIL Short Term Bond Fund Index	CRISIL Composite Bond Fund Index	CRISIL Gilt Index	Domestic price of Gold	Domestic price of Physical Gold
Fund Manager	Mr. Anshul Mishra		Mr. Anshul Mishra (w.e.f. 3/10/2016) Mr. V. Balasubramanian (upto 2/10/2016)	Mr. V. Balasubramanian		Mr. Ganti N. Murthy (Debt portion) Mr. V. Balasubramanian (Equity portion)	Mr. Gautam Kaul			Mr. Ganti N. Murthy			Mr. Anshul Mishra	
Minimum / Maximum Application Amount	Minimum Application Amount (Lumpsum/SIP/STP) New Purchase – Rs. 5000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter							Maximum Application Amount (Lumpsum/SIP/SWP) New & Additional Purchase: No limit For IEAF (w.e.f. 22 <sup>nd</sup> December, 2014) : 1. Maximum subscription amount per day per Investor: Rs. 1,50,000/-. 2. Maximum subscription amount per Investor per transaction: Rs.1,50,000/- for new SIP/STP						For IDBI Gold : Authorized participants & Large investors - In creation unit lot of 1000 units and multiples of 1000 units thereof or in equivalent amount in cash.
Minimum Additional Investment	Rs. 1000/- and in multiples of Re.1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs.500/- thereafter													-
SIP	• Rs. 1000 per month for a minimum period of 6 months.													NA
	• 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 Rs.1/- for all SIP, except for IEAF it shall be made in multiples of Rs. 500/- . In case of SIP transactions, statutory lock-in period of 3 years is applicable to every installment made to IEAF.													
SWP & STP	Minimum balance in the Scheme should be Rs.25,000/- at the time of enrollment. SWP/STP from IEAF to any other Schemes of IDBI Mutual Fund is available only after completion of lock-in period of 3 years. STP:													NA
	Sub-options for STP		Eligible dates for effect			Minimum amount per transfer*		Daily STP amount per transfer		Minimum term / duration applicable				
	Daily (only offered under ILIQF, IUSTF and ISTBF)		All Business days			Rs. 200/-		Rs. 200/- to less than Rs. 500/-		30 Business days				
	Weekly		1st Business day of the week			Rs. 1,000/-		Rs. 500/- to less than Rs. 1,000/-		12 Business days				
	Monthly		1st, 5th, 10th, 15th, 20th and 25th of the month			Rs. 1,000/-		Rs. 1,000/- and above		6 Business days				
	Quarterly		1st, 5th, 10th, 15th, 20th and 25th of the each quarter			Rs. 2,500/-		Weekly & Monthly STP: 12 Installments; Quarterly STP: 4 Installments						
	(*Multiples of Re.1/- thereafter except under IEAF where STP will be made at a minimum of Rs.500/- and in multiples of Rs.500/- thereafter.)													
	SWP: Minimum amount for each withdrawal is Rs.1000/- and in multiples of Re.1/- thereafter for a minimum period of 6 months. Withdrawal on 25 <sup>th</sup> of each month or, if 25 <sup>th</sup> is a holiday, then the next effective business day.													

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

Plans, options and sub-options

No	Scheme	Plan*	Option	Sub-option / Frequency of Dividend	Mode of dividend payment
1	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	IDOF	Regular & Direct	Dividend	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
8	INIF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
9	INJIF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA

No	Scheme	Plan*	Option	Sub-option / Frequency of Dividend	Mode of dividend payment
10	IIT100EF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
11	IEAF	Regular & Direct	Dividend	NA	Payout/ Sweep
			Growth	NA	NA
12	IDEF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
13	IGFOF	Regular & Direct	Growth	NA	NA
*All plans other than Direct plan will be treated as Regular Plan. For all schemes, Sweep facility is allowed only if dividend amount is Rs.1000/- & above.					

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

Load Structure (for lumpsum & SIP)	Entry Load (For normal transactions / Switch-in and SIP) – Not applicable
	Exit Load (Redemption/ Switch-out/ Transfer/ SWP): For INIF, INJIF, ILIQF, IUSTF & ISTBF : Nil For IDBF, IMIP, IIT100EF, IDEF & IGFOF- 1% for exit within 12 months from the date of allotment. For IEAF: Nil. (Statutory lock-in of 3 years). For IDBI Gilt Fund: 0.50% for exit within 30 days from the date of allotment. For IDOF: 2% for exit up to & including 18 months from the date of allotment. 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.

**Statutory Details:** IDBI Mutual Fund has been set up as a trust sponsored by IDBI Bank Ltd. with IDBI MF Trustee Company Ltd. as the Trustee (Trustee under the Indian Trusts Act, 1882) and with IDBI Asset Management Ltd. as the Investment Manager. Mutual fund investments are subject to market risks, read all scheme related documents carefully.



# IDBI Monthly Income Plan (IMIP)

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

## 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.

### Fund Manager:

Mr. Ganti N. Murthy  
(Debt portion)

### Total Experience:

Over 22 Years  
(Managing this Scheme since 17th November 2014)

Mr. V. Balasubramanian  
(Equity portion)

Over 35 Years  
(Managing this Scheme since inception)

### Inception Date:

7th March, 2011

### Benchmark:

CRISIL MIP Blended Index

### NAV as on 30th September 2016 (₹ per unit):

	Regular	Direct
Growth	15.2193	15.4934
Monthly Dividend	12.9586	11.9076
Quarterly Dividend	12.4596	10.4683

### Monthly Average AUM:

₹ 46.98 Crs.

### AUM as on 30th September 2016 :

₹ 46.77 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 2.7711%

Direct : 2.2456%

Expense ratio is inclusive of service tax on management fees.

### Quantitative Measures:

YTM : 7.59%

Average Maturity : 5.46 Years

Modified Duration : 3.64 Years

Portfolio Turnover Ratio^^ : 3.64

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

### Load Structure:

Entry Load : Not Applicable

Exit Load : for Lumpsum -

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

for SIP -

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

## Dividend History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
<b>IDBI Monthly Income Plan - Monthly Dividend (Regular Plan)</b>				
26th December, 2013	0.0545	0.0522	10.2703	10.2166
25th November, 2013	0.0468	0.0448	10.2157	10.1493
25th July, 2013	0.0545	0.0522	10.2261	10.1763
<b>IDBI Monthly Income Plan - Monthly Dividend (Direct Plan)</b>				
26th September, 2016	0.0358	0.0000	11.9736	11.9371
25th August, 2016	0.0379	0.0000	11.9352	11.8746
25th July, 2016	0.0506	0.0000	11.9357	11.8477
<b>IDBI Monthly Income Plan - Quarterly Dividend (Regular Plan)</b>				
6th July, 2015	0.1150	0.1065	11.7568	11.5837
27th March, 2015	0.2385	0.2212	12.0213	11.7359
29th September, 2014	0.1948	0.1866	11.4806	11.2250
<b>IDBI Monthly Income Plan - Quarterly Dividend (Direct Plan)</b>				
29th September, 2014	0.1948	0.1866	11.5885	11.3330
17th April, 2014	0.0935	0.0896	10.8922	10.7753
3rd April, 2013	0.1839	0.1567	10.4314	10.2030

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

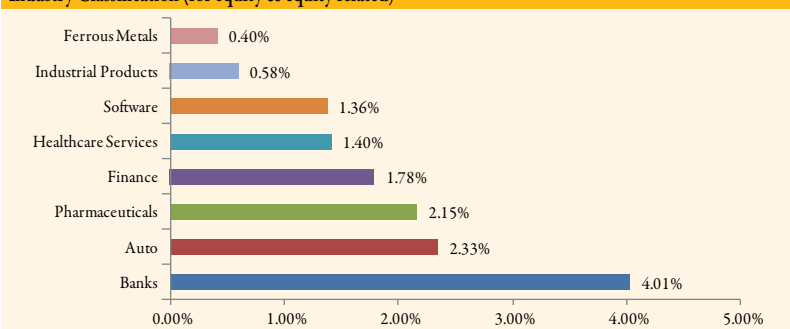
\* NAV of the record date.

## Portfolio as on 30/09/2016

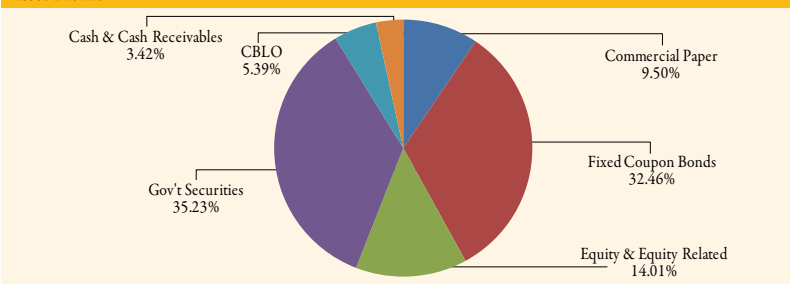
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
<b>COMMERCIAL PAPER</b>					
Bilt Graphic Paper Products Ltd.	IND A1	9.50	Lupin Ltd.	N.A	1.26
<b>FIXED COUPON BONDS</b>					
Power Finance Corporation Ltd.	CRISIL AAA	10.94	Mahindra & Mahindra Ltd.	N.A	1.19
LIC Housing Finance Ltd.	CARE AAA	7.33	TATA Motors Ltd.	N.A	1.14
Housing Development Finance Corp. Ltd.	CRISIL AAA	6.46	Glaxosmithkline Pharmaceuticals Ltd.	N.A	0.89
Capital First Ltd	CARE AA+	4.27	Bharat Forge Ltd.	N.A	0.58
NTPC Ltd.	CRISIL AAA	3.47	TATA Steel Ltd.	N.A	0.40
<b>EQUITY &amp; EQUITY RELATED</b>					
IndusInd Bank Ltd.	N.A	2.03	<b>GOV'T SECURITIES</b>		
Kotak Mahindra Bank Ltd.	N.A	1.98	08.27 GOI 2020	SOV	11.12
Housing Development Finance Corp. Ltd.	N.A	1.78	07.68 GOI 2023	SOV	7.74
Apollo Hospitals Enterprises Ltd.	N.A	1.40	07.73 GOI 2034	SOV	6.77
HCL Technologies Ltd.	N.A	1.36	07.59 GOI 2029	SOV	5.56
			07.61 GOI 2030	SOV	4.04
			<b>CBLO</b>		
			<b>Cash &amp; Cash Receivables</b>		
			<b>TOTAL</b>		

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

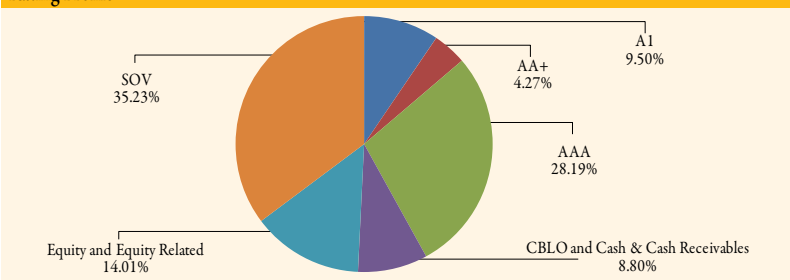
## Industry Classification (for equity & equity related)



## Asset Profile



## Rating Profile

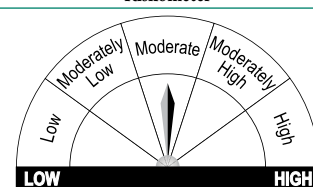


## Product Label

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.

## Riskometer



Investors understand that their principal will be at Moderate risk

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



# IDBI Dynamic Bond Fund (IDBF)

(An open-ended debt scheme)

## 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.

### Fund Manager:

Mr. Ganti N. Murthy

### Total Experience:

Over 22 Years  
(Managing this Scheme since 17th November 2014)

### Inception Date:

21st February 2012

### Benchmark:

CRISIL Composite Bond Fund Index

### NAV as on 30th September 2016 (₹ per unit):

	Regular	Direct
Growth	13.8955	14.1367
Quarterly Dividend	11.4444	12.3837
Annual Dividend	11.3876	11.5152

### Monthly Average AUM:

₹ 66.45 Crs.

### AUM as on 30th September 2016 :

₹ 65.93 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 1.3657%

Direct : 0.5657%

Expense ratio is inclusive of service tax on management fees.

### Quantitative Measures:

YTM : 7.07%  
Average Maturity : 12.49 Years  
Modified Duration : 7.20 Years

### Load Structure:

Entry Load : Not Applicable

Exit Load : for Lumpsum -

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

For SIP -

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

## Dividend History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
<b>IDBI Dynamic Bond Fund - Quarterly Dividend (Regular Plan)</b>				
19th October, 2015	0.0585	0.0542	10.7392	10.6605
6th July, 2015	0.0771	0.0715	10.5050	10.3880
27th March, 2015	0.4248	0.3940	11.0803	10.5148
<b>IDBI Dynamic Bond Fund - Quarterly Dividend (Direct Plan)</b>				
29th September, 2014	0.3507	0.3358	10.7090	10.2445
17th April, 2014	0.3896	0.3732	10.7673	10.2862
<b>IDBI Dynamic Bond Fund - Annual Dividend (Regular Plan)</b>				
27th March, 2015	0.7992	0.7412	11.3590	10.2782
17th April, 2014	0.1403	0.1343	10.3119	10.1496
28th March, 2013	0.7358	0.6269	10.9788	10.1417
<b>IDBI Dynamic Bond Fund - Annual Dividend (Direct Plan)</b>				
27th March, 2015	0.8203	0.7607	11.4143	10.3051
17th April, 2014	0.1636	0.1567	10.3474	10.1555

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

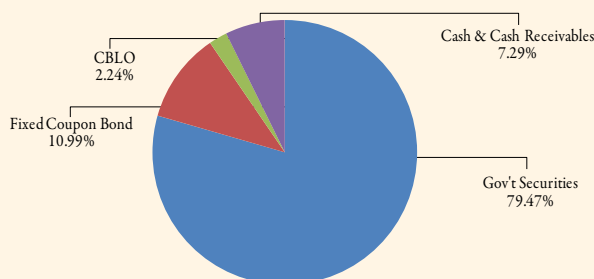
\* NAV of the record date.

## Portfolio as on 30/09/2016

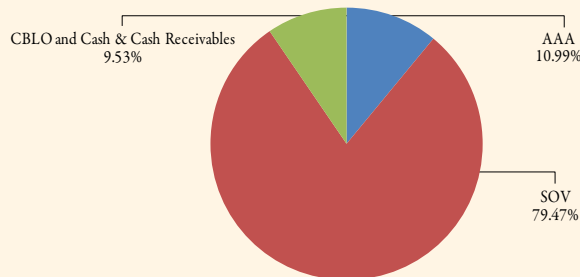
Issuer Name	Rating	% To Net Assets*
<b>FIXED COUPON BOND</b>		<b>10.99</b>
NTPC Ltd.	CRISIL AAA	5.46
Housing Development Finance Corpn. Ltd.	CRISIL AAA	3.07
LIC Housing Finance Ltd.	CARE AAA	2.46
<b>GOVT SECURITIES</b>		<b>79.47</b>
07.59 GOI 2029	SOV	19.06
07.68 GOI 2023	SOV	18.15
07.61 GOI 2030	SOV	14.40
07.73 GOI 2034	SOV	11.27
08.17 GOI 2044	SOV	8.47
07.88 GOI 2030	SOV	8.12
<b>CBLO</b>		<b>2.24</b>
<b>Cash &amp; Cash Receivables</b>		<b>7.29</b>
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile

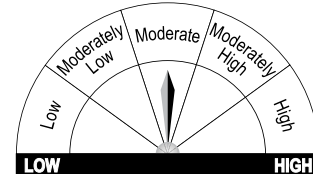


## Product Label

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

- Generate income along with attendant liquidity through active management of portfolio with at least medium term horizon
- Investments in Debt (including Government Securities) / Money Market Instruments

## Riskometer



Investors understand that their principal will be at Moderate risk

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

# IDBI Gilt Fund (IGF)

(An open-ended dedicated gilt scheme)

## 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.

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 22 Years
Mr. Ganti N. Murthy	(Managing this Scheme since 17th November 2014)

### Inception Date:

21st December, 2012

### Benchmark:

CRISIL Gilt Index

### NAV as on 30th September 2016 (₹ per unit):

	Regular	Direct
Growth	13.9074	14.1111
Quarterly Dividend	11.2591	11.9100
Annual Dividend	11.7700	11.9147

### Monthly Average AUM:

₹ 22.93 Crs.

### AUM as on 30th September 2016 :

₹ 22.60 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 1.9537%

Direct : 1.2534%

Expense ratio is inclusive of service tax on management fees.

### Quantitative Measures:

YTM	: 6.91%
Average Maturity	: 15.63 Years
Modified Duration	: 8.19 Years

### Load Structure:

Entry Load : Not Applicable

Exit Load : for Lumpsum -  
0.50% for exit (Redemption/Switch-out/Transfer/SWP) within 30 days from the date of allotment.

For SIP -  
0.50% for exit (Redemption/Switch-out/Transfer/SWP) within 30 days from the date of allotment of each installment.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
<b>IDBI Gilt Fund - Quarterly Dividend (Regular Plan)</b>				
19th October, 2015	0.1533	0.1421	10.5736	10.3855
6th July, 2015	0.0869	0.0805	10.3237	10.1936
27th March, 2015	0.5607	0.5199	11.0875	10.3432
<b>IDBI Gilt Fund - Quarterly Dividend (Direct Plan)</b>				
19th October, 2015	0.1639	0.1518	11.1166	10.9153
6th July, 2015	0.0961	0.0890	10.8506	10.7073
27th March, 2015	1.0183	0.9444	12.2354	10.8638
<b>IDBI Gilt Fund - Annual Dividend (Regular Plan)</b>				
27th March, 2015	0.9936	0.9215	11.8111	10.4722
17th April, 2014	0.3585	0.3433	10.6705	10.2259
<b>IDBI Gilt Fund - Annual Dividend (Direct Plan)</b>				
27th March, 2015	0.9768	0.0000	11.8291	10.5137
17th April, 2014	0.3896	0.3732	10.7019	10.2176

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

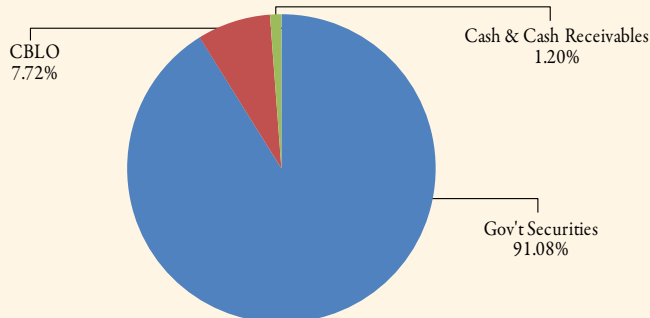
\* NAV of the record date.

## Portfolio as on 30/09/2016

Issuer Name	Rating	% to Net Assets*
GOV'T SECURITIES		91.08
07.59 GOI 2029	SOV	48.64
08.17 GOI 2044	SOV	24.70
07.61 GOI 2030	SOV	17.74
CBLO		7.72
Cash & Cash Receivables		1.20
TOTAL		100.00

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

## Asset Profile

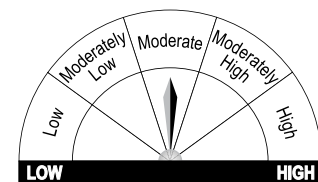


## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Moderate risk

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

# IDBI Gold Fund (IGFOF)

(An open-ended fund of funds scheme)

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Anshul Mishra

### Total Experience:

Over 9 Years  
(Managing this Scheme since 9th April 2015)

### Inception Date:

14th August, 2012

### Benchmark:

Domestic price of Gold

### NAV as on 30th September 2016 (₹ per unit):

	Regular	Direct
Growth	9.5606	9.6856

### Monthly Average AUM:

₹ 52.41 Crs.

### AUM as on 30th September 2016 :

₹ 51.95 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 0.5039%

Direct : 0.0539%

Expense ratio is inclusive of service tax on management fees.

### Load Structure:

Entry Load : Not Applicable

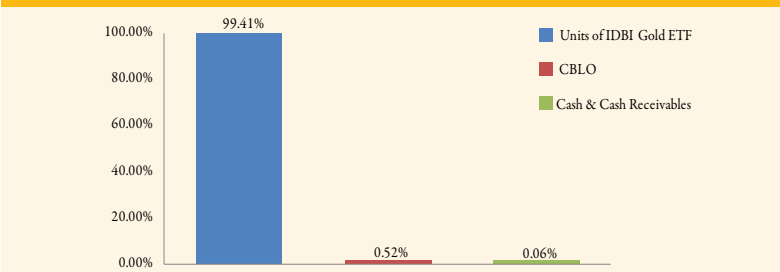
Exit Load : for Lumpsum -  
1% for exit (Redemption/Switch-out/Transfer/SWP) within  
12 months from the date of allotment.  
for SIP -  
1% for exit (Redemption/Switch-out/Transfer/SWP) within  
12 months from the date of allotment of each installment.

## Portfolio as on 30/09/2016

Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.41
CBLO	0.52
Cash & Cash Receivables	0.06
TOTAL	100.00

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

## Asset Profile



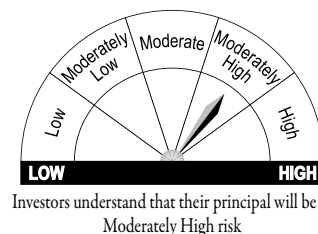
The Total Expense Ratio (TER) including the weighted average of charges levied by the underlying schemes will not exceed 1.70% p.a. of the daily net assets. The maximum TER after including the additional expense towards distribution of assets to cities beyond Top 15 cities, if any, that may be charged 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.

## Product Label

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

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

## Riskometer



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

## AUM REPORT FOR THE QUARTER ENDED 30/09/2016

Rs. in Lakhs

### Asset class wise disclosure of AUM & AAUM

Category	AUM as on the last day of the Quarter	Average AUM for the Quarter
Income	1,47,418.49	1,61,295.50
Equity (other than ELSS)	1,14,582.14	1,10,915.31
Balanced	0.00	0.00
Liquid	3,96,789.67	4,75,725.30
Gilt	2,259.94	2,193.89
Equity - ELSS	54,835.72	53,139.99
GOLD ETF	9,100.69	9,565.64
Other ETF	0.00	0.00
Fund of Fund investing overseas	0.00	0.00
TOTAL	7,24,986.65	8,12,835.62

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

Rs. in Lakhs

### Asset class wise disclosure of AUM & AAUM

Category	AUM as on the last day of the Quarter	Average AUM for the Quarter
FOF (Domestic)	5,195.22	5,420.19

### Disclosure of percentage of AUM by geography (Includes FOF Domestic)

Geographical Spread	% of Total AUM as on the last day of the Quarter
Top 5 Cities	70.27%
Next 10 Cities	18.49%
Next 20 Cities	5.76%
Next 75 Cities	4.45%
Others	1.04%
TOTAL	100.00%

# IDBI Gold Exchange Traded Fund (IDBIGOLD)

(An open-ended gold exchange traded scheme)

## Scheme Features

### Investment objective:

To invest in physical gold and gold related instruments with the objective to replicate the performance of gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset.

### Fund Manager:

Mr. Anshul Mishra

### Total Experience:

Over 9 Years  
(Managing this Scheme since 9th April 2015)

### Inception Date:

9th November, 2011

### Benchmark:

Domestic price of Physical Gold

### NAV as on 30th September 2016 (₹ per unit):

NAV	3023.7248
Physical Gold Price*	3178.0240
Cash Component	-154.2992

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

### Monthly Average AUM:

₹ 92.19 Crs.

### AUM as on 30th September 2016 :

₹ 91.01 Crs.

### Expense Ratio: (Weighted Average for the month)

Regular : 1.3636%

Expense ratio is inclusive of service tax on management fees.

### Quantitative Measures:

Tracking Error : 0.3504%  
Annualised tracking error for last 12 month's period.

### Load Structure:

Entry Load : Not Applicable  
Exit Load (for Lumpsum & SIP) : Nil

### Listing:

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

NSE Disclaimer for IDBI Gold Exchange Traded Fund : 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 : 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'.

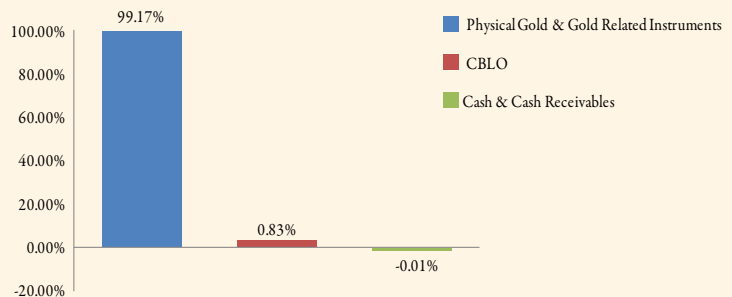
## Portfolio as on 30/09/2016

Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments*	99.17
CBLO	0.83
Cash & Cash Receivables	-0.01
TOTAL	100.00

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

# Comprises of 40 Kgs deposited in the Gold Monetisation Scheme of Bank of Nova Scotia.

## Asset Profile

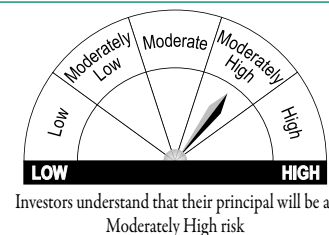


## Product Label

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

- To replicate the performance of gold in domestic prices with at least medium term horizon
- Investments in physical gold and gold related instruments / debt & money market instruments

## Riskometer



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

## Contact us

### IDBI Asset Management Limited

(Investment Manager to IDBI Mutual Fund)

CIN: U65100MH2010PLC199319

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

Corporate Office: 5th Floor, Mafatlal Centre, Nariman Point, Mumbai-400021



Phone: 022-66442800



Fax: 022-66442801



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



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



SMS: IDBIMF on 09220092200



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

## Our Branches:

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Bengaluru	:	IDBI Mutual Fund, IDBI House, 1st Floor, IDBI Mutual Fund No. 58, Mission Road, Bengaluru - 560 027. Tel.: 080 - 41495263/41409786. Fax: 080 - 41495264.
Chandigarh	:	IDBI Mutual Fund, IDBI Bank Ltd., First Floor, SCO 162 - 163, Sector - 9C, Chandigarh - 160 009. Tel.: 0172-5076705.
Chennai	:	IDBI Mutual Fund, No. 6/11 Pattery Square, 1st Floor, Balfour Road, Kellis, Kilpauk, Chennai - 600 010. Tel.: 044 - 65552320. Fax: 044 - 43456110
Delhi	:	IDBI Mutual Fund, IDBI Bank, 5th Floor, Red Cross Building, Red Cross Road, Parliament Street, New Delhi - 110 001. Tel.: 011 - 66130050. Fax: 011 - 66130051.
Hyderabad	:	IDBI Mutual Fund, 3rd Floor, 5 - 9 - 89/1, Chapel Road, Hyderabad - 500 001. Tel.: 040 - 66663559. Fax: 040 - 66663889.
Indore	:	IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, 16-C, Omni Palace, Ratlam Kothi Main Road, Indore - 452 001. Tel.: 0731-6679127.
Kochi	:	IDBI Mutual Fund, IDBI Bank, Corporate Office, Near Passport Office, Panampally Nagar, Kochi - 680 366. Tel.: 0484 - 6462112.
Kolkata	:	IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. Tel.: 033 - 66557627. Fax: 033 - 66557629.
Lucknow	:	IDBI Mutual Fund, IDBI Bank, 2 M G Marg, Kisan Sekhari Bhawan, Hazratganj, Lucknow - 226 001. Tel.: 0522- 2202863 / 6500103.
Mumbai	:	IDBI Mutual Fund, Mafatlal Center, 5th Floor, Nariman Point, Mumbai - 400021. Tel.: 022 - 66442800.
Pune	:	IDBI Mutual Fund, IDBI House, 4th Floor, Dnyaneshwar, Paduka Chowk, F C Road, Shivaji Nagar, Pune - 411 004. Tel.: 020-66057037/36. Fax: 020 - 66057035.

## SCHEME PERFORMANCE - REGULAR PLANS (As on 30th September, 2016)

IDBI Equity Advantage Fund (IEAF)		Inception date: 10th September 2013	
Period	Returns (in %)		
	IDBI Equity Advantage Fund (G)	S&P BSE 200 Index#	S&P BSE SENSEX##
30th Sept., 2015 to 30th Sept., 2016	9.4210	10.9647	6.5423
30th Sept., 2014 to 30th Sept., 2015	19.6712	3.0807	-1.7862
30th Sept., 2013 to 30th Sept., 2014	69.1162	42.5039	37.4140
Since Inception (SI): Upto 30th Sept., 2016	29.9921	16.6690	11.4633
Value of investment of Rs.10000/- (SI)	Rs.22300.00	Rs.16022.09	Rs.13935.01

IDBI India Top 100 Equity Fund (IIT100EF)		Inception date: 15th May 2012	
Period	Returns (in %)		
	IDBI India Top 100 Equity Fund (G)	Nifty 100 Index#	Nifty 50 Index#
30th Sept., 2015 to 30th Sept., 2016	9.3011	9.6207	8.3313
30th Sept., 2014 to 30th Sept., 2015	12.2052	2.0529	-0.1996
30th Sept., 2013 to 30th Sept., 2014	44.0952	40.6295	38.8733
Since Inception (SI): Upto 30th Sept., 2016	18.1962	14.7188	13.5096
Value of investment of Rs.10000/- (SI)	Rs.20800.00	Rs.18249.39	Rs.17421.60

IDBI Diversified Equity Fund (IDEF)		Inception date: 28th March, 2014	
Period	Returns (in %)		
	IDBI Diversified Equity Fund (G)	S&P BSE 500#	S&P BSE SENSEX##
30th Sept., 2015 to 30th Sept., 2016	7.6418	11.4531	6.5423
30th Sept., 2014 to 30th Sept., 2015	17.2148	3.1947	-1.7862
Since Inception (SI): Upto 30th Sept., 2016	26.4433	14.8916	9.1964
Value of investment of Rs.10000/- (SI)	Rs.18030.00	Rs.14173.07	Rs.12473.59

IDBI Nifty Index Fund (INIF)		Inception date: 25th June, 2010	
Period	Returns (in %)		
	IDBI Nifty Index Fund (G)	Nifty 50 Index-TRI#	Nifty 50 Index#
30th Sept., 2015 to 30th Sept., 2016	7.5134	9.7662	8.3313
30th Sept., 2014 to 30th Sept., 2015	-0.5970	0.8711	-0.1996
30th Sept., 2013 to 30th Sept., 2014	38.4872	40.5137	38.8733
Since Inception (SI): Upto 30th Sept., 2016	7.9017	9.4608	8.1476
Value of investment of Rs.10000/- (SI)	Rs.16111.20	Rs.17627.92	Rs.16342.89

IDBI Nifty Junior Index Fund (INJIF)		Inception date: 20th September 2010	
Period	Returns (in %)		
	IDBI Nifty Junior Index Fund (G)	Nifty Next 50 Index-TRI#	Nifty 50 Index##
30th Sept., 2015 to 30th Sept., 2016	16.2553	18.2845	8.3313
30th Sept., 2014 to 30th Sept., 2015	13.9027	16.3723	-0.1996
30th Sept., 2013 to 30th Sept., 2014	50.0381	53.8069	38.8733
Since Inception (SI): Upto 30th Sept., 2016	9.7027	11.5539	6.2292
Value of investment of Rs.10000/- (SI)	Rs.17483.40	Rs.19340.56	Rs.14398.83

IDBI Liquid Fund (ILIQF)		Inception date: 9th July, 2010	
Period	Returns (in %)		
	IDBI Liquid Fund (G)	CRISIL Liquid Fund Index#	CRISIL 1 Yr T-Bill Index##
30th Sept., 2015 to 30th Sept., 2016	7.7723	7.6930	7.3606
30th Sept., 2014 to 30th Sept., 2015	8.5482	8.5573	8.8559
30th Sept., 2013 to 30th Sept., 2014	9.2799	9.4862	8.3548
31st Aug., 2016 to 30th Sept., 2016	0.5787	0.5940	0.7003
16th Aug., 2016 to 30th Sept., 2016	0.2628	0.2771	0.3669
23rd Aug., 2016 to 30th Sept., 2016	0.1331	0.1487	0.2379
Since Inception (SI): Upto 30th Sept., 2016	8.6660	8.3475	7.0912
Value of investment of Rs.10000/- (SI)	Rs.16786.75	Rs.16482.45	Rs.15326.79

IDBI Ultra Short Term Fund (IUSTF)		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 Sept., 2015 to 30th Sept., 2016	7.8162	7.6930	7.3606
30th Sept., 2014 to 30th Sept., 2015	8.3744	8.5573	8.8559
30th Sept., 2013 to 30th Sept., 2014	9.0054	9.4862	8.3548
Since Inception (SI): Upto 30th Sept., 2016	8.7420	8.4176	7.2258
Value of investment of Rs.10000/- (SI)	Rs.16644.69	Rs.16345.06	Rs.15282.83

IDBI Short Term Bond Fund (ISTBF)		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 Sept., 2015 to 30th Sept., 2016	7.9931	9.3114	7.3606
30th Sept., 2014 to 30th Sept., 2015	8.8979	9.8976	8.8559
30th Sept., 2013 to 30th Sept., 2014	9.6750	10.1168	8.3548
Since Inception (SI): Upto 30th Sept., 2016	8.6904	9.1524	7.4534
Value of investment of Rs.10000/- (SI)	Rs.15852.30	Rs.16228.48	Rs.14880.23

IDBI Debt Opportunities Fund (IDOF)		Inception date: 3rd March, 2014	
Period	Returns (in %)		
	IDBI Debt Opportunities Fund (G)	CRISIL Short Term Bond Fund Index#	CRISIL 1 Yr T-Bill Index##
30th Sept., 2015 to 30th Sept., 2016	8.8500	9.3114	7.3606
30th Sept., 2014 to 30th Sept., 2015	9.5955	9.8976	8.8559
Since Inception (SI): Upto 30th Sept., 2016	9.5193	9.8164	8.2060
Value of investment of Rs.10000/- (SI)	Rs.12645.00	Rs.12733.72	Rs.12257.34

IDBI Monthly Income Plan (IMIP)		Inception date: 7th March, 2011	
Period	Returns (in %)		
	IDBI MIP (G)	CRISIL MIP Blended Index#	CRISIL 10 Yr Gilt Index##
30th Sept., 2015 to 30th Sept., 2016	5.4611	11.1659	11.1149
30th Sept., 2014 to 30th Sept., 2015	9.6887	10.7173	13.7565
30th Sept., 2013 to 30th Sept., 2014	13.5405	15.4536	6.8474
Since Inception (SI): Upto 30th Sept., 2016	7.8278	9.4133	7.5772
Value of investment of Rs.10000/- (SI)	Rs.15219.30	Rs.16509.05	Rs.15023.27

IDBI Dynamic Bond Fund (IDBF)		Inception date: 21st February, 2012	
Period	Returns (in %)		
	IDBI Dynamic Bond (G)	CRISIL Composite Bond Fund Index#	CRISIL 10 Yr Gilt Index##
30th Sept., 2015 to 30th Sept., 2016	7.6186	11.5065	11.1149
30th Sept., 2014 to 30th Sept., 2015	11.2204	12.5594	13.7565
30th Sept., 2013 to 30th Sept., 2014	5.2063	11.6116	6.8474
Since Inception (SI): Upto 30th Sept., 2016	7.3954	9.6191	8.1793
Value of investment of Rs.10000/- (SI)	Rs.13895.50	Rs.15272.62	Rs.14369.35

IDBI Gilt Fund (IGF)		Inception date: 21st December, 2012	
Period	Returns (in %)		
	IDBI Gilt Fund (G)	CRISIL Gilt Index#	CRISIL 10 Yr Gilt Index##
30th Sept., 2015 to 30th Sept., 2016	8.9256	11.3112	11.1149
30th Sept., 2014 to 30th Sept., 2015	13.1165	14.3480	13.7565
30th Sept., 2013 to 30th Sept., 2014	9.9345	11.2096	6.8474
Since Inception (SI): Upto 30th Sept., 2016	9.1227	9.7396	8.4343
Value of investment of Rs.10000/- (SI)	Rs.13907.40	Rs.14206.79	Rs.13578.85



## SCHEME PERFORMANCE - REGULAR PLANS (As on 30th September, 2016) (contd...)

IDBI Gold Fund (IGFOF)		
Inception date: 14th August, 2012		
Period	Returns (in %)	
	IDBI Gold Fund (G)	Domestic price of physical Gold#
30th Sept., 2015 to 30th Sept., 2016	16.3855	19.9249
30th Sept., 2014 to 30th Sept., 2015	-2.6118	-0.8223
30th Sept., 2013 to 30th Sept., 2014	-12.1392	-11.1878
Since Inception (SI): Upto 30th Sept., 2016	-1.0817	1.1284
Value of investment of Rs.10000/- (SI)	Rs.9560.60	Rs.10474.51

# Scheme Benchmark

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

**Disclaimer:** Past performance may or may not be sustained in the future. Returns pertain to growth option under Regular Plan. The returns are Compounded Annual Growth Returns (CAGR) for periods since inception and absolute for 1 year and simple annualised for less than 1 year. The returns in Rs. are point to point returns since inception on a standard investment of Rs.10,000 and are inclusive of the amount invested.

IDBI Gold Exchange Traded Fund (IDBIGOLD)		
Inception date: 9th November, 2011		
Period	Returns (in %)	
	IDBI Gold ETF (G)	Domestic price of physical Gold#
30th Sept., 2015 to 30th Sept., 2016	18.8134	19.9249
30th Sept., 2014 to 30th Sept., 2015	-1.7266	-0.8223
30th Sept., 2013 to 30th Sept., 2014	-12.0827	-11.1878
Since Inception (SI): Upto 30th Sept., 2016	0.8459	1.8763
Value of investment of Rs.10000/- (SI)	Rs.10421.02	Rs.10952.81

## SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - REGULAR PLANS (As on 30th September, 2016)

IDBI Equity Advantage Fund (IEAF)			
Instalment amount: ₹ 10,000/-	Investment date: 1st of every month		
Frequency: Monthly	Inception date: 10th September, 2013		
	Since Inception	3 years	1 year
Total amount invested (Rs. in '000)	370	360	120
Market value as on 30th September '16 (Rs. in '000)	513.03	490.73	132.87
Scheme Return (% XIRR)	21.78	21.19	20.45
Benchmark (S&P BSE 200 Index #) return (% XIRR)	11.61	11.29	18.74
Additional Benchmark (S&P BSE SENSEX ##) return (%XIRR)	6.79	6.51	12.26

IDBI India Top 100 Equity Fund (IIT100 EF)			
Instalment amount: ₹ 10,000/-	Investment date: 1st of every month		
Frequency: Monthly	Inception date: 15th May, 2012		
	Since Inception	3 years	1 year
Total amount invested (Rs. in '000)	530	360	120
Market value as on 30th September '16 (Rs. in '000)	761.65	446.50	132.15
Scheme Return (% XIRR)	16.52	14.50	19.27
Benchmark (Nifty 100 Index #) return (% XIRR)	12.09	9.94	16.88
Additional Benchmark (Nifty 50 Index ##) return (%XIRR)	10.56	8.17	14.72

IDBI Diversified Equity Fund (IDEF)			
Instalment amount: ₹ 10,000/-	Investment date: 1st of every month		
Frequency: Monthly	Inception date: 28th March, 2014		
	Since Inception	1 year	
Total amount invested (Rs. in '000)	310	120	
Market value as on 30th September '16 (Rs. in '000)	376.80	130.15	
Scheme Return (% XIRR)	15.33	16.04	
Benchmark (S&P BSE 500 Index #) return (% XIRR)	9.64	19.43	
Additional Benchmark (S&P BSE SENSEX ##) return (%XIRR)	4.48	12.26	

IDBI Nifty Index Fund (INIF)				
Instalment amount: ₹ 10,000/-	Investment date: 1st of every month			
Frequency: Monthly	Inception date: 25th June, 2010			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	760	600	360	120
Market value as on 30th September '16 (Rs. in '000)	1023.96	781.29	404.43	129.05
Scheme Return (% XIRR)	9.29	10.50	7.71	14.26
Benchmark (Nifty 50 - Index TRI #) return (% XIRR)	10.94	12.25	9.61	16.58
Additional Benchmark (Nifty 50 Index ##) return (%XIRR)	9.57	10.82	8.17	14.72

IDBI Nifty Junior Index Fund (INJIF)				
Instalment amount: ₹ 10,000/-	Investment date: 1st of every month			
Frequency: Monthly	Inception date: 20th September, 2010			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	730	600	360	120
Market value as on 30th September '16 (Rs. in '000)	1232.08	982.29	477.98	137.98
Scheme Return (% XIRR)	17.06	19.81	19.31	28.88
Benchmark (NiftyNext50 Index - TRI#) return (%XIRR)	19.16	22.10	21.67	30.94
Additional Benchmark (Nifty 50 - Index ##) return (%XIRR)	9.68	10.82	8.17	14.72

# Scheme Benchmark

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

**Disclaimer:** Past Performance may or may not be sustained in the future. Returns pertain to growth option under Regular Plan and the same have been computed using XIRR by excel spreadsheet function. XIRR helps in calculating return on investments based on cash flows that are uniform and regular monthly subscriptions.

# SCHEME PERFORMANCE - DIRECT PLANS (As on 30th September, 2016)

IDBI Equity Advantage Fund (IEAF)		Inception date: 10th September 2013	
Period	Returns (in %)		
	IDBI Equity Advantage Fund (G)	S&P BSE 200 Index#	S&P BSE SENSEX##
30th Sept., 2015 to 30th Sept., 2016	10.2998	10.9647	6.5423
30th Sept., 2014 to 30th Sept., 2015	20.5831	3.0807	-1.7862
30th Sept., 2013 to 30th Sept., 2014	70.3078	42.5039	37.4140
Since Inception (SI): Upto 30th Sept., 2016	30.9570	16.6690	11.4633
Value of investment of Rs.10000/- (SI)	Rs.22810.00	Rs.16022.09	Rs.13935.01

IDBI India Top 100 Equity Fund (IIT100EF)		Inception date: 1st January, 2013	
Period	Returns (in %)		
	IDBI India Top 100 Equity Fund (G)	Nifty 100 Index#	Nifty 50 Index##
30th Sept., 2015 to 30th Sept., 2016	10.0932	9.6207	8.3313
30th Sept., 2014 to 30th Sept., 2015	12.7188	2.0529	-0.1996
30th Sept., 2013 to 30th Sept., 2014	45.1312	40.6295	38.8733
Since Inception (SI): Upto 30th Sept., 2016	16.1400	11.4213	10.3618
Value of investment of Rs.10000/- (SI)	Rs.17520.59	Rs.14998.05	Rs.14470.45

IDBI Diversified Equity Fund (IDEF)		Inception date: 28th March, 2014	
Period	Returns (in %)		
	IDBI Diversified Equity Fund (G)	S&P BSE 500#	S&P BSE SENSEX##
30th Sept., 2015 to 30th Sept., 2016	8.4073	11.4531	6.5423
30th Sept., 2014 to 30th Sept., 2015	17.9469	3.1947	-1.7862
Since Inception (SI): Upto 30th Sept., 2016	27.2213	14.8916	9.1964
Value of investment of Rs.10000/- (SI)	Rs.18310.00	Rs.14173.07	Rs.12473.59

IDBI Nifty Index Fund (INIF)		Inception date: 1st January, 2013	
Period	Returns (in %)		
	IDBI Nifty Index Fund (G)	Nifty 50 Index-TRI#	Nifty 50 Index##
30th Sept., 2015 to 30th Sept., 2016	8.8549	9.7662	8.3313
30th Sept., 2014 to 30th Sept., 2015	-0.0251	0.8711	-0.1996
30th Sept., 2013 to 30th Sept., 2014	38.8074	40.5137	38.8733
Since Inception (SI): Upto 30th Sept., 2016	10.8251	11.7400	10.3618
Value of investment of Rs.10000/- (SI)	14699.46'	15159.45	14470.45

IDBI Nifty Junior Index Fund (INJIF)		Inception date: 1st January, 2013	
Period	Returns (in %)		
	IDBI Nifty Junior Index Fund (G)	Nifty Next 50 Index-TRI#	Nifty 50 Index##
30th Sept., 2015 to 30th Sept., 2016	17.7146	18.2845	8.3313
30th Sept., 2014 to 30th Sept., 2015	14.6080	16.3723	-0.1996
30th Sept., 2013 to 30th Sept., 2014	50.7083	53.8069	38.8733
Since Inception (SI): Upto 30th Sept., 2016	17.6523	19.0207	10.3618
Value of investment of Rs.10000/- (SI)	Rs.18391.06	Rs.19205.66	Rs.14470.45

IDBI Liquid Fund (ILIQF)		Inception date: 1st January, 2013	
Period	Returns (in %)		
	IDBI Liquid Fund (G)	CRISIL Liquid Fund Index#	CRISIL 1 Yr T-Bill Index##
30th Sept., 2015 to 30th Sept., 2016	7.8866	7.6930	7.3606
30th Sept., 2014 to 30th Sept., 2015	8.6566	8.5573	8.8559
30th Sept., 2013 to 30th Sept., 2014	9.3861	9.4862	8.3548
31st August, 2016 to 30th Sept., 2016	0.5874	0.5940	0.7003
16th August, 2016 to 30th Sept., 2016	0.2669	0.2771	0.3669
23rd August, 2016 to 30th Sept., 2016	0.1352	0.1487	0.2379
Since Inception (SI): Upto 30th Sept., 2016	8.6880	8.6109	7.5318
Value of investment of Rs.10000/- (SI)	Rs.13664.92	Rs.13628.61	Rs.13128.01

IDBI Ultra Short Term Fund (IUSTF)		Inception date: 1st January, 2013	
Period	Returns (in %)		
	IDBI Ultra Short Term Fund (G)	CRISIL Liquid Fund Index#	CRISIL 1 Yr T-Bill Index##
30th Sept., 2015 to 30th Sept., 2016	8.7275	7.6930	7.3606
30th Sept., 2014 to 30th Sept., 2015	9.0330	8.5573	8.8559
30th Sept., 2013 to 30th Sept., 2014	9.2885	9.4862	8.3548
Since Inception (SI): Upto 30th Sept., 2016	9.0007	8.6109	7.5318
Value of investment of Rs.10000/- (SI)	Rs.13812.83	Rs.13628.61	Rs.13128.01

IDBI Short Term Bond Fund (ISTBF)		Inception date: 1st January, 2013	
Period	Returns (in %)		
	IDBI Short Term Bond Fund (G)	CRISIL Short Term Bond Fund Index#	CRISIL 1 Yr T-Bill Index##
30th Sept., 2015 to 30th Sept., 2016	8.9436	9.3114	7.3606
30th Sept., 2014 to 30th Sept., 2015	9.7141	9.8976	8.8559
30th Sept., 2013 to 30th Sept., 2014	10.4649	10.1168	8.3548
Since Inception (SI): Upto 30th Sept., 2016	9.1278	9.3258	7.5318
Value of investment of Rs.10000/- (SI)	Rs.13873.31	Rs.13967.86	Rs.13128.01

IDBI Debt Opportunities Fund (IDOF)		Inception date: 3rd March, 2014	
Period	Returns (in %)		
	IDBI Debt Opportunities Fund (G)	CRISIL Short Term Bond Fund Index#	CRISIL 1 Yr T-Bill Index##
30th Sept., 2015 to 30th Sept., 2016	9.7256	9.3114	7.3606
30th Sept., 2014 to 30th Sept., 2015	10.4747	9.8976	8.8559
Since Inception (SI): Upto 30th Sept., 2016	10.3888	9.8164	8.2060
Value of investment of Rs.10000/- (SI)	Rs.12905.70	Rs.12733.72	Rs.12257.34

IDBI Monthly Income Plan (IMIP)		Inception date: 1st January, 2013	
Period	Returns (in %)		
	IDBI MIP (G)	CRISIL MIP Blended Index#	CRISIL 10 Yr Gilt Index##
30th Sept., 2015 to 30th Sept., 2016	6.0168	11.1659	11.1149
30th Sept., 2014 to 30th Sept., 2015	10.2385	10.7173	13.7565
30th Sept., 2013 to 30th Sept., 2014	14.0841	15.4536	6.8474
Since Inception (SI): Upto 30th Sept., 2016	8.1079	9.9877	8.1535
Value of investment of Rs.10000/- (SI)	Rs.13393.56	Rs.14287.47	Rs.13414.75

## SCHEME PERFORMANCE - DIRECT PLANS (As on 30th September, 2016) (contd...)

IDBI Dynamic Bond Fund (IDBF)		Inception date: 1st January, 2013	
Period	Returns (in %)		
	IDBI Dynamic Bond (G)	CRISIL Composite Bond Fund Index#	CRISIL 10 Yr Gilt Index##
30th Sept., 2015 to 30th Sept., 2016	8.2774	11.5065	11.1149
30th Sept., 2014 to 30th Sept., 2015	11.7780	12.5594	13.7565
30th Sept., 2013 to 30th Sept., 2014	5.6247	11.6116	6.8474
Since Inception (SI): Upto 30th Sept., 2016	7.3399	9.7379	8.1535
Value of investment of Rs.10000/- (SI)	Rs.13040.39	Rs.14166.26	Rs.13414.75

IDBI Gilt Fund (IGF)		Inception date: 1st January, 2013	
Period	Returns (in %)		
	IDBI Gilt Fund (G)	CRISIL Gilt Index#	CRISIL 10 Yr Gilt Index##
30th Sept., 2015 to 30th Sept., 2016	9.6945	11.3112	11.1149
30th Sept., 2014 to 30th Sept., 2015	13.3962	14.3480	13.7565
30th Sept., 2013 to 30th Sept., 2014	10.2169	11.2096	6.8474
Since Inception (SI): Upto 30th Sept., 2016	9.4472	9.4172	8.1535
Value of investment of Rs.10000/- (SI)	Rs.14026.10	Rs.14011.67	Rs.13414.75

IDBI Gold Fund (IGFOF)		Inception date: 1st January, 2013	
Period	Returns (in %)		
	IDBI Gold Fund (G)	Domestic price of physical Gold#	
30th Sept., 2015 to 30th Sept., 2016	17.0621	19.9249	
30th Sept., 2014 to 30th Sept., 2015	-2.4189	-0.8223	
30th Sept., 2013 to 30th Sept., 2014	-11.6992	-11.1878	
Since Inception (SI): Upto 30th Sept., 2016	-0.8418	0.8285	
Value of investment of Rs.10000/- (SI)	Rs.9688.12	Rs.10314.06	

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

**Disclaimer:** Past performance may or may not be sustained in the future. Returns pertain to growth option under Direct Plan. The returns are Compounded Annual Growth Returns (CAGR) for periods since inception and absolute for 1 year and simple annualised for less than 1 year. The returns in Rs. are point to point returns since inception on a standard investment of Rs.10,000 and are inclusive of the amount invested.

## SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - DIRECT PLANS (As on 30th September, 2016)

IDBI Equity Advantage Fund (IEAF)				
Instalment amount: ₹ 10,000/-	Investment date: 1st of every month			
Frequency: Monthly	Inception date: 10th September, 2013			
	Since Inception	3 years	1 year	
Total amount invested (Rs. in '000)	370	360	120	
Market value as on 30th September '16 (Rs. in '000)	520.20	497.39	133.46	
Scheme Return (% XIRR)	22.76	22.17	21.43	
Benchmark (S&P BSE 200 Index #) return (% XIRR)	11.61	11.29	18.74	
Additional Benchmark (S&P BSE Sensex ##) return (%XIRR)	6.79	6.51	12.26	

IDBI India Top 100 Equity Fund (IIT100 EF)				
Instalment amount: ₹ 10,000/-	Investment date: 1st of every month			
Frequency: Monthly	Inception date: 1st January, 2013			
	Since Inception	3 years	1 year	
Total amount invested (Rs. in '000)	450	360	120	
Market value as on 30th September '16 (Rs. in '000)	614.32	451.27	132.67	
Scheme Return (% XIRR)	16.79	15.24	20.13	
Benchmark (Nifty 100 Index #) return (% XIRR)	11.35	9.94	16.88	
Additional Benchmark (Nifty 50 Index ##) return (%XIRR)	9.72	8.17	14.72	

IDBI Diversified Equity Fund (IDEF)				
Instalment amount: ₹ 10,000/-	Investment date: 1st of every month			
Frequency: Monthly	Inception date: 28th March, 2014			
	Since Inception	1 year		
Total amount invested (Rs. in '000)	310	120		
Market value as on 30th September '16 (Rs. in '000)	380.43	130.69		
Scheme Return (% XIRR)	16.11	16.91		
Benchmark (S&P BSE 500 Index #) return (% XIRR)	9.64	19.43		
Additional Benchmark (S&P BSE Sensex ##) return (%XIRR)	4.48	12.26		

IDBI Nifty Index Fund (INIF)				
Instalment amount: ₹ 10,000/-	Investment date: 1st of every month			
Frequency: Monthly	Inception date: 1st January, 2013			
	Since Inception	3 years	1 year	
Total amount invested (Rs. in '000)	450	360	120	
Market value as on 30th September '16 (Rs. in '000)	544.83	410.33	129.93	
Scheme Return (% XIRR)	10.18	8.69	15.67	
Benchmark (Nifty 50 Index - TRI #) return (% XIRR)	11.16	9.61	16.58	
Additional Benchmark (Nifty 50 Index ##) return (%XIRR)	9.72	8.17	14.72	

IDBI Nifty Junior Index Fund (INJIF)				
Instalment amount: ₹ 10,000/-	Investment date: 1st of every month			
Frequency: Monthly	Inception date: 1st January, 2013			
	Since Inception	3 years	1 year	
Total amount invested (Rs. in '000)	450	360	120	
Market value as on 30th September '16 (Rs. in '000)	660.98	485.47	138.92	
Scheme Return (% XIRR)	20.90	20.42	30.46	
Benchmark (Nifty Next 50 Index - TRI #) return (% XIRR)	22.30	21.67	30.94	
Additional Benchmark (Nifty 50 Index ##) return (%XIRR)	9.72	8.17	14.72	

# Scheme Benchmark

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

**Disclaimer:** Past Performance may or may not be sustained in the future. Returns pertain to growth option under Direct Plan and the same have been computed using XIRR by excel spreadsheet function. XIRR helps in calculating return on investments based on cash flows that are uniform and regular monthly subscriptions.

### Fund Manager:

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

### Application Amount for Fresh Subscription:

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

### Minimum Additional Amount:

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

### Yield to Maturity:

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

### SIP:

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

### NAV:

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

### Benchmark:

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

### Entry Load:

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

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

### Exit Load:

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

### Modified Duration:

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

### Standard Deviation:

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

### Sharpe Ratio:

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

### Beta Ratio:

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

### AUM:

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

### Holdings:

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

### Nature of Scheme:

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

### Rating Profile:

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

### Total Expense Ratio:

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

### Average Maturity:

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

### Portfolio Yield:

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

### Risk Free Return:

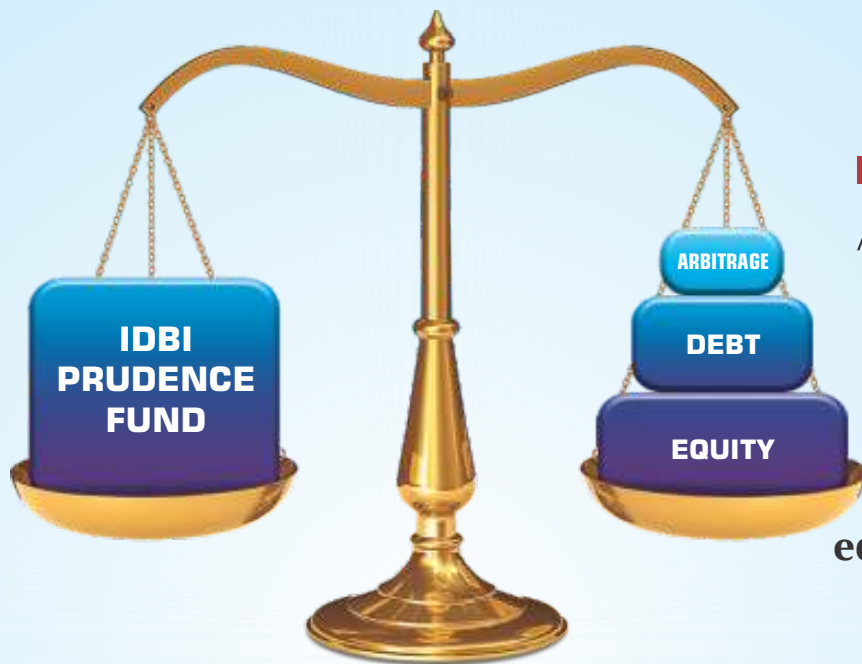
The theoretical rate of return attributed to an investment with zero risk. The risk-free rate represents the interest on an investor's money that he or she would expect from an absolutely risk-free investment over a specified period of time.

### Tracking Error:

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

### Portfolio Turnover Ratio:

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



# IDBI PRUDENCE FUND

An open-ended balanced scheme

A fine balance of  
equity and debt for your  
investment objectives

**NFO period:**  
**3<sup>rd</sup> October 2016 to 17<sup>th</sup> October, 2016**

Scheme re-opens for continuous sale and repurchase from: 28<sup>th</sup> October, 2016

## SCHEME FEATURES

### Minimum Investment:

- **New Purchase:**  
Minimum Rs. 5000 and in multiples of Re. 1 thereafter.
- **Additional Purchase:**  
Minimum Rs. 1000 and in multiples of Re. 1 thereafter.  
Systematic Investment Plan (SIP) facility available.

**Plans and Options:** • Regular Plan • Direct Plan  
Both Plans offer Growth and Dividend options.  
Sub-options under dividend option: Payout/  
Re-investment/sweep.

### Load:

During New Fund Offer (NFO) and ongoing offer period  
(for new purchases including Switch-in, SIP and STP):

- Entry Load: Not Applicable.
- Exit Load: 1% for exit (repurchase/switch-out/SWP)  
within 12 months from the date of allotment. No load  
on exit after the aforementioned period.

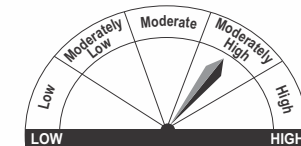
### Benchmark:

50% S&P BSE 500 Index + 50% CRISIL Composite Bond  
Fund Index.

### Product Label

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

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



### Riskometer

Investors understand  
that their principal will be  
at Moderately high risk

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



IDBI Asset Management Limited (Investment Manager to IDBI Mutual Fund)

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