

The art of managing assorted debt investments on real time basis!



An open-ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk scheme.

An actively managed, all-season debt fund

December 2022

What is IDBI Dynamic Bond Fund?

An open ended dynamic debt scheme investing across duration. This scheme invests in mix of Certificate of Deposits, Commercial Papers, Bonds and Government Securities across maturities etc. Ideal for the person wishes to gain from both rising and falling interest rate scenarios.

Why IDBI Dynamic Bond Fund?

Different Maturity Profiles - Dynamic Bond Funds invest in debt securities of different maturity profiles. These funds are actively managed and the portfolio varies dynamically according to the interest rate view of the fund managers. If Fund manager feels that interest rate will fall down in near future, he will start taking exposure in long tenure debt securities and vice versa. These funds invest across all classes of debt (including government securities) and money market instruments with no cap on maturity or duration.

Investment across various debt instruments - Fund Manager has liberty to move completely in short term instruments like Commercial Papers, Certificate of Deposits or can take exposure to longer duration Papers like corporate bonds, gilt securities etc. There will not be any limit on instrument type concentration which helps fund managers to work proactively in line with the changes in interest rate.

Ideal for investors who do not wish to time the markets - It is suitable for the investors who wish to invest in bonds funds but do not want to time the markets. By parking money in dynamically managed bond funds, investor would trust his money with fund manager who has the expertise to deal with interest rate volatility. These schemes offer freedom to the fund manager to invest across maturities and instruments based on his/her views on interest rates and economic scenario so commonly investors as such don't have to worry about timing the entry and exit into the scheme.

Offers Indexation Benefits on Long Term capital Gain - Long term indexation benefit is applied on all long term gains if units are held for more than 3 years. This reduces the capital gain tax liability for the investors.

Portfolio as on 30th November, 2022

Issuer Name	Rating	% to Net Assets*
DEBENTURES		33.06
Power Finance Corporation Ltd.	CRISIL AAA	12.19
Chennai Petroleum Corporation Ltd.	CRISIL AAA	10.76
NTPC Ltd.	CRISIL AAA	10.11
TREPS on G-Sec or T-Bills		13.26
Cash & Cash Receivables		53.68
TOTAL		100.00

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

Quantitative Measures as on 30th November, 2022

YTM:	Average Maturity:	Modified Duration:	Macaulay Duration:
7.09%	3.44 Years	2.80 Years	2.92 Years

Scheme Investing Facts

Minimum Application Amount

Single Investment - Rs.5000/- • Additional Purchase - Rs.1000/-
• Systematic Investment Plan (SIP)

SIP Options

Monthly option: Rs. 500 per month for a minimum period of 12 months or Rs.1000 per month for a minimum period of 6 months

Quarterly option: Rs.1500 per quarter for a minimum period of 4 quarters

Fund Manager

Mr. Raju Sharma

Loads Structure

Entry Load:
Not applicable.

Exit Load:
Nil.

Benchmark

CRISIL Dynamic Bond Fund A-III Index

Inception Date

21st February, 2012

Investments above the minimum amount mentioned, shall be made in multiples of Re.1

SCHEME PERFORMANCE OF IDBI DYNAMIC BOND FUND

As of last business day of the month - November 2022

Fund Manager: Mr. Raju Sharma Total Experience: Over 31 Years		Returns (in %)			Value of Rs. 10,000/- invested		
Period	Scheme	Benchmark#	Additional Benchmark##	Scheme (Rs.)	Benchmark# (Rs.)	Additional Benchmark## (Rs.)	
1 Year	1.70	1.32	-0.21	10,170	11,928	9,979	
3 Years	5.60	5.97	3.47	11,781	13,574	11,077	
5 Years	5.06	6.84	5.10	12,802	15,861	12,828	
Since Inception (21st February, 2012)	5.81	8.19	6.34	18,389	23,356	19,392	

FM managing this Scheme since 3rd May, 2017, #CRISIL Dynamic Bond Fund A-III Index, ##CRISIL 10 Year Gilt Index

Other Schemes Managed by Mr. Raju Sharma

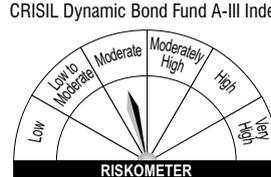
As of last business day of the month - November 2022

Scheme/Index Name	Inception Date	1 Year Return (%)	3 Years Return (%)	5 Years Return (%)	Inception Return (%)
IDBI Liquid Fund	9 Jul., 2010	4.61	4.22	5.36	7.13
CRISIL Liquid Fund B-I Index		4.84	4.37	5.40	6.99
CRISIL 1 Year T-Bill Index		3.74	4.38	5.52	6.36
IDBI Gilt Fund	21 Dec., 2012	1.97	4.00	4.66	6.04
CRISIL Dynamic Gilt Index		1.26	5.52	6.52	7.60
CRISIL 10 Year Gilt Index		-0.21	3.47	5.10	6.28
IDBI Hybrid Equity Fund	24 Oct., 2016	2.88	12.76	6.71	8.37
CRISIL Hybrid 35+65 - Aggressive Index		8.29	14.88	11.88	12.36
NIFTY 50 - TRI		11.93	17.22	14.32	14.81
IDBI Equity Savings Fund	27 Mar., 2018**	5.55	8.21	6.54	6.85
NIFTY Equity Savings Index		6.75	9.72	9.07	9.23
CRISIL 10 Year Gilt Index		-0.21	3.47	5.10	6.20

*Disclaimer: The information provided is for illustrative purpose and should not be construed as an investment advice. Past performance may or may not be sustained in future. Calculation are based Regular Plan. Growth Option NAV. Different plan have different expense structure. Return greater than 1 year are Compounded Annual Growth Rates (CAGR). IDBI AMC does not provide any guarantee / assurance of returns. **Original Inception date was 7th March, 2011. As the scheme was converted in to Equity Savings Fund category, 27 March, 2018 is considered as Inception Date. Data as on 30th November, 2022.

Product Label

This product is suitable for investors who are seeking*:	
<ul style="list-style-type: none"> 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 	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Low to Moderate risk</p>

Name and Riskometer of Benchmark
<p>CRISIL Dynamic Bond Fund A-III Index</p>  <p>RISKOMETER</p>

IDBI DYNAMIC BOND FUND



Tel. No.: (+91 22) 6644 2800
Fax No.: (+91 22) 6644 2801
All India Toll Free No.: 1800-419-4324
E-mail ID: contactus@idbimutual.co.in
Internet: www.idbimutual.co.in Facebook: IDBIMutual

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

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