

IDBI SHORT TERM BOND FUND

An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years.*
A relatively high interest rate risk and relatively low credit risk.

#please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.

July 2023

SCHEME FEATURES

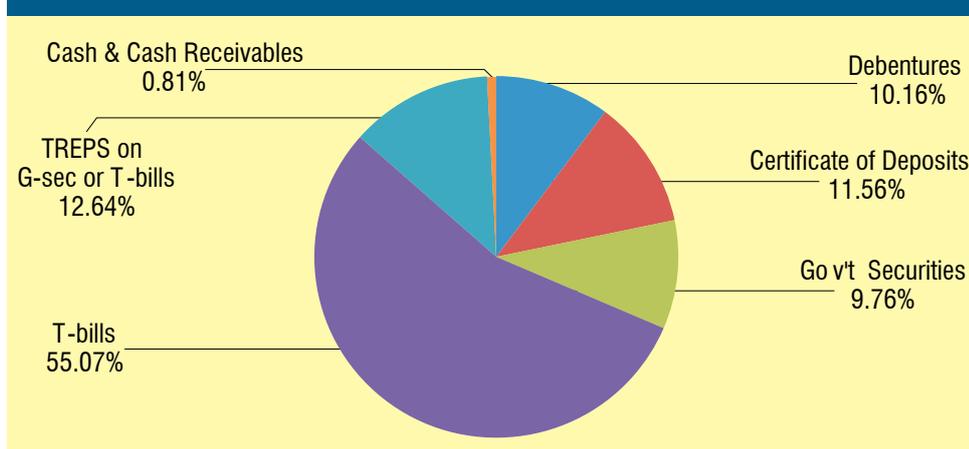
- Scheme Positions itself between Liquid Fund / Ultra Short Duration Fund and other Long Duration Debt schemes in terms of Risk/Return positioning
- No Lock-in & No Exit load
- Focus on Good Credit Quality Portfolio providing high liquidity of investments
- Scheme follows primarily accrual strategy & tries to achieve an optimum balance of yield, safety & liquidity.
- Macaulay Duration of the Portfolio is maintained between 1 to 3 years.
- Scheme aims to reduce interest rate risk by investing the shorter end of the yield curve
- Having higher average Maturity/ duration and mark to market component of the portfolio vis-à-vis liquid and Ultra Short duration scheme.
- Suitable for investors having short to medium term investment horizon
- An alternative to Bank Fixed Deposits as there will not be any "lock-in" in the Scheme compared to Bank Fixed Deposits.
- Can be used to park the short term surpluses & can be used as a channel to transfer systematically to other mutual fund schemes.

Portfolio as on 30th June, 2023

Security Name	Rating	% to net Assets*
DEBENTURES		10.16
REC Ltd.	CRISIL AAA	10.16
CERTIFICATE OF DEPOSITS		11.56
State Bank of India	IND A1+	11.56
GOVERNMENT SECURITIES		9.76
7.06% CGL 2028	SOV	9.76
T-BILLS		55.07
364 DAY T-BILL 06.06.24	SOV	55.07
TREPS ON G-SEC OR T-BILLS		12.64
CASH & CASH RECEIVABLES		0.81
TOTAL		88.44

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

Asset Profile as on 30th June, 2023



Quantitative Measures as on 30th June, 2023

YTM:
6.94%

Average Maturity:
1.26 Years

Modified Duration:
1.10 Years

Macaulay Duration:
1.17 Years

Scheme Investing Facts



Minimum Application Amount

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

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



Benchmark

CRISIL Short Duration
Fund A-II Index



Fund Manager

Mr. Raju Sharma



Loads Structure

Entry Load :
Not applicable.

Exit Load:
Nil



Inception Date

23rd March, 2011

Scheme Performance of IDBI SHORT TERM BOND FUND

As of last business day of the month - June, 2023

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.)
1 Year	6.45	6.97	9.28	10,645	10,697	10,928
3 Years	7.64	4.84	3.10	12,470	11,524	10,959
5 Years	6.34	6.90	6.76	13,604	13,960	13,869
Since Inception (23rd March, 2011)	7.30	7.80	6.36	23,741	25,151	21,333

FM managing this Scheme since 7th September, 2012. #CRISIL Short Duration Fund A-II Index, ##CRISIL 10 Year Gilt Index

Other Schemes Managed by Mr. Raju Sharma

As of last business day of the month - June, 2023

Scheme/Index Name	Inception Date	1 Year Return(%)	3 Years Return(%)	5 Years Return(%)	Inception Return(%)
IDBI Ultra Short Term Fund	3rd Sept. 2010	6.26	4.83	5.50	7.11
CRISIL Ultra Short Duration Fund B-I Index		7.16	5.27	6.26	7.62
CRISIL 1 Year T-Bill Index		6.45	4.33	5.71	6.45
IDBI Credit Risk Fund	3rd Mar., 2014	6.60	9.55	3.17	5.30
NIFTY Credit Risk Bond Index C-III		10.08	8.28	8.90	9.39
CRISIL 10 Year Gilt Index		9.28	3.10	6.76	7.17

*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. Data as on 30th June, 2023.

Product Label

This product is suitable for investors who are seeking*:

- Regular income for short term
- Investments in Debt/Money market instruments such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years

RISKOMETER
Investors understand that their principal will be at **Low to Moderate risk**

Name and Riskometer of Benchmark

CRISIL Short Duration Fund A-II Index

RISKOMETER

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*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.