

IDBI FUNDS

March 2018

Equity Market Overview

During the month of February 2018, Sensex and Nifty declined by 4.95% and 4.85% respectively. Global markets witnessed significant volatility in February 2018 largely on the back of rising global yields. Indian markets followed weak global markets. Additionally, domestic dampeners like announcement of long term capital gains tax on equities, the decision by Indian exchanges to ban overseas trading of Indian derivatives, and the revelation of a major scam at public sector lender Punjab National Bank added to the negativity. Indian benchmark indices underperformed other major global indices such as Nasdaq, Dow Jones and Nikkei. Amongst sectoral indices IT, Metals, FMCG, Healthcare and Auto were outperformers while underperformers were Banks, PSU, Capital goods, Consumer durables, Oil & Gas and Realty indices.

During the Budget, the fiscal deficit for FY18 was revised up to 3.5% of GDP in Budget 2018 from the previous target of 3.2% of GDP. The fiscal deficit target for FY19 was set at 3.3% of GDP against the original target of 3%. Allocation in the Budget was more towards Agriculture, Rural, Housing and Infrastructure.

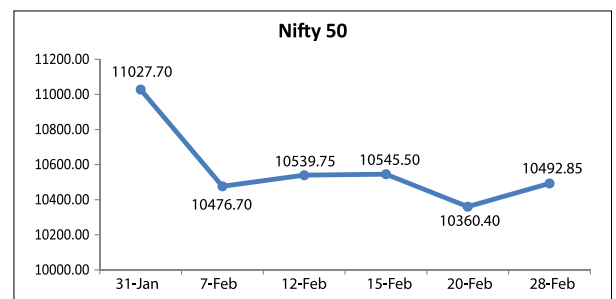
During the Monetary Policy meeting, RBI maintained its neutral stance and kept rates on hold. The Monetary Policy Committee's (MPC) statement was more dovish than expected, however underlying hawkishness was more pronounced in the minutes of the MPC released subsequently. GVA projection for FY18 has been marginally toned by 0.1% to 6.6% from 6.7%; while FY19 projection was at 7.2% with risks evenly balanced.

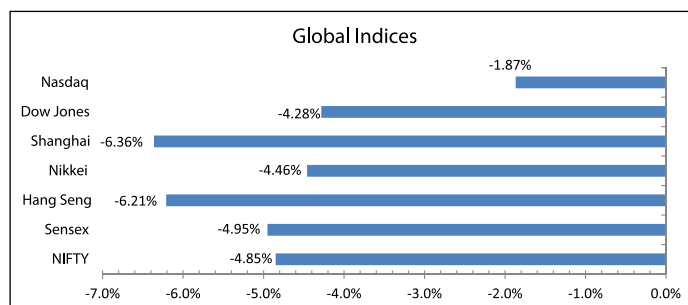
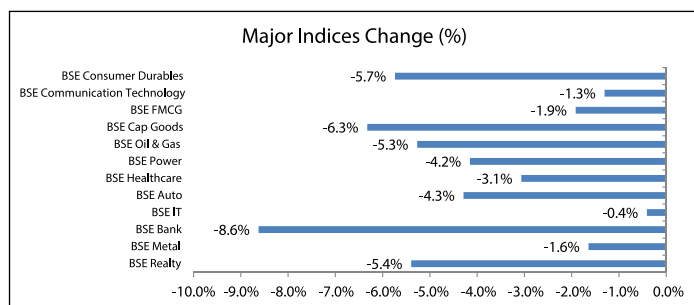
The RBI also introduced new norms for NPA classification superseding all existing restructuring arrangements except 5/25 with effect from March 1, 2018. The new norms emphasize early recognition of stress, and resolution within 180 days from date of default, failing which the IBC process will be initiated. 10 year bond yields rose by further 30bps, ending the month at 7.73% on account of decline in systematic liquidity and rising global bond yields.

IIP growth was at 7.1%YoY in December versus 8.4%YoY in November because of the low base of December (demonetization) month. The robust IIP reading was supported by the manufacturing sector, which grew 8.4%YoY & Capital goods production that rose 16.4%YoY in December 2017. While sectors such as motor vehicles, particularly commercial vehicles and pharmaceutical products led the recovery, it was broad-based with 16 out of 23 manufacturing industries registering positive growth. The trade deficit for January 2018 stood at US\$16.3bn, up from US\$14.8bn in the previous month partially on account of higher oil prices which pushed up the oil import bill. Gold imports slowed in January, and was down 22%YoY. Imports excluding oil and gold rose 24.4%YoY, while total imports rose 26.1%YoY. Export growth at 9.1%YoY though was relatively strong, but down from 12.5% in the previous month. The composite PMI stood at 49.5 in February was down from 52.5 in January with the dip in services activity weighing on it.

CPI inflation stood at 5.07% in January 2018, down from 5.2% in the previous month. Core inflation was however unchanged at 5.1%. The softening in inflation was led by lower food prices. Food & Beverage Inflation declined from 4.9%YoY in December 2017 to 4.6% in January 2018. Vegetable prices declined 6.3%MoM. On the other end, WPI inflation stood at 2.84% in January 2018, down from 3.58% in the previous month. Core WPI inflation was flat at 2.8%, in contrast to CPI.

Crude oil (brent) prices softened and stood at US\$64.5/bbl as of end February, down 6.3%MoM. The INR depreciated 2.22% in February 2018 against the dollar owing mainly to rising trade deficit and FPI outflows to close at Rs.65.18/US\$.





Source: Bloomberg/Internal Research

Fixed Income Overview

MACRO Economic Data for the month:

	As on 31/01/2018	As on 28/02/2018	Difference
10 year Gsec	7.43%	7.73%	30 bps
5year Corp bonds	7.80%	8.10%	30 bps
3 months Tbill	6.39%	6.36%	-3 bps
3 month Cd	7.25%	7.25%	No change
Brent Crude \$	69.05	65.78	-3.27
Inflation – CPI	5.21%	5.07%	-14 bps
INR = USD	63.59	65.18	-1.59

Highlights of RBI policy on February 07, 2018:

- The Monetary Policy Committee (MPC) kept the policy repo rate unchanged at 6.00%.
- The committee, however, maintained its “Neutral” stance on monetary policy.
- The RBI estimates inflation range of 5.1%-5.6% in H1 and 4.5%-4.6% in H2 of FY19 with upside risk.
- The RBI has projected GVA growth of 7.2% for FY 2019.

The major macro events during the month:

Inflation and IIP:

CPI inflation in January eased to 5.07% YoY (December: 5.21%) on correction in vegetable prices, Core (ex. food & fuel) inflation

increased marginally to 5.00% YoY (December: 4.96 %) due to housing inflation.

January WPI inflation declined to 2.84% YoY (December: 3.58%) primarily on account of fall in vegetable prices. Core inflation rose to 3.50% YOY (December: 3.17%) due to higher inflation in manufacturing cost of basic metals and minerals.

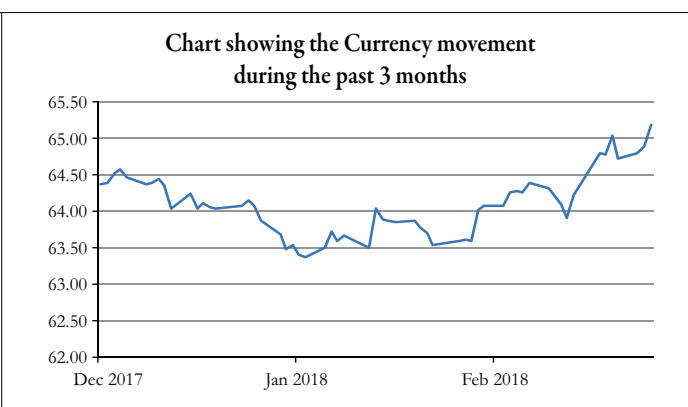
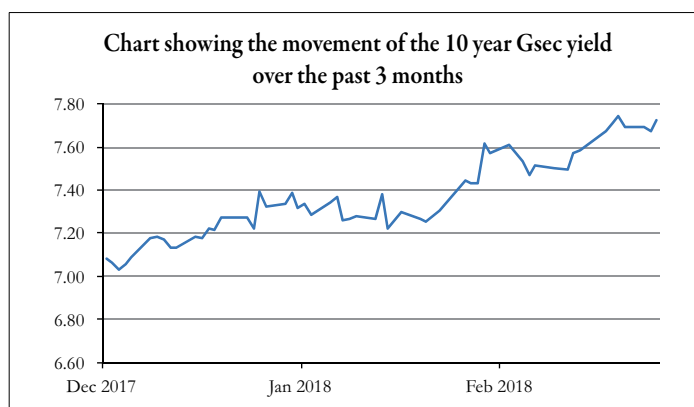
December IIP came at 7.10% YoY (November: 8.4%). Manufacturing, Mining and Electricity were at 8.4%, 1.2% and 4.4% respectively.

GDP:

GDP for 3QFY18 was 7.2% against revised 6.5% in 2QFY18 indicating continued recovery in economy. Boost in crop production and in construction activity aided the overall GDP. Barring mining all segments contributed to the growth. Growth in construction will augur well for job creation as it shows that the Government efforts in heavy lifting in investment activities in rural areas and the push to affordable housing is finally bearing fruit.

Trade Deficit:

India Jan'18 trade deficit widened to USD 16.30bn (Dec'17: USD 14.88bn mainly on account of surge in import of petroleum products. Numbers imply Current Account Deficit of around 2.0% of GDP in FY18.



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Source: Internal Research

HOW TO READ FACTSHEET?

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 Equity Advantage Fund (IEAF)

(An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

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:	Total Experience: Over 36 Years
Mr. V. Balasubramanian	(Managing the Scheme since inception)
Inception Date:	
10th September, 2013	
Benchmark:	
S&P BSE 200 Index (TRI)	
NAV as on 28th February 2018 (₹ per unit):	
	Regular Direct
Growth	26.63 27.88
Dividend	20.37 21.47
Monthly Average AUM:	
₹ 661.89 Crs.	
AUM as on 28th February 2018:	
₹ 671.40 Crs.	
Expense Ratio: (Weighted Average for the month)	
Regular	: 2.7891%
Direct	: 0.8723%
Expense ratio is inclusive of GST on management fees.	
Quantitative Measures:	
Standard Deviation	: 3.5542
Beta	: 0.7571
Sharpe Ratio	: 0.0742
Portfolio Turnover Ratio^^	: 0.47
Risk free rate: Overnight MIBOR (6.05% as on 28/02/18). 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)

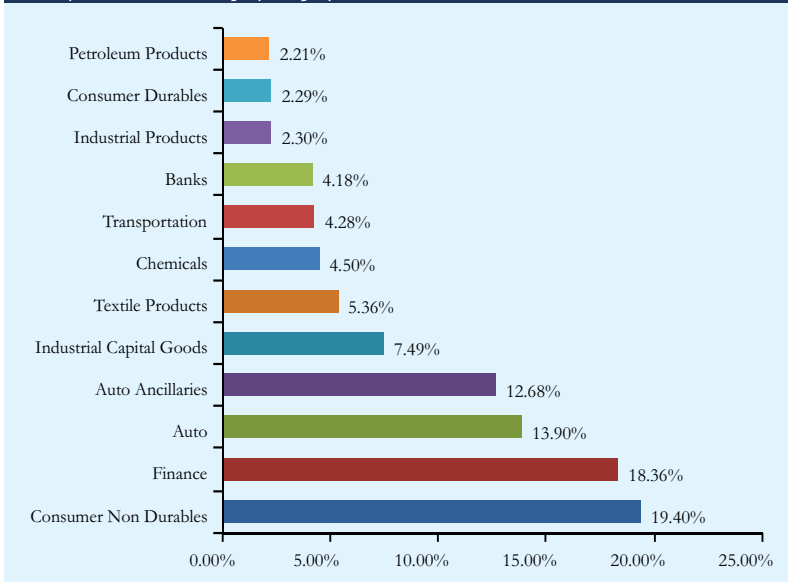
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
IDBI Equity Advantage Fund - Dividend (Regular Plan)				
25th September, 2017	1.5000	1.5000	20.34	18.82
26th September, 2016	1.0000	1.0000	19.30	18.36
15th September, 2015	1.4000	1.4000	19.03	17.52
IDBI Equity Advantage Fund - Dividend (Direct Plan)				
25th September, 2017	1.5000	0.0000	21.21	19.68
26th September, 2016	1.0000	0.0000	19.78	18.84
15th September, 2015	1.4000	1.4000	19.32	17.81

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 Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.
* NAV of the record date.

Portfolio as on 28/02/2018			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.01	Thermax Ltd.	3.21
Blue Dart Express Ltd.	0.01	United Breweries Ltd.	3.14
EQUITY & EQUITY RELATED	96.94	Nestle India Ltd.	2.93
TVS Motor Co. Ltd.	8.38	Colgate Palmolive (India) Ltd.	2.88
Cholamandalam Investment and Finance Co. Ltd.	6.95	GlaxoSmithkline Consumer Healthcare Ltd.	2.67
MRF Ltd.	5.60	Bosch Ltd.	2.45
Eicher Motors Ltd.	5.51	CRISIL Ltd.	2.44
Page Industries Ltd.	5.36	The Great Eastern Shipping Co. Ltd.	2.34
Gruh Finance Ltd.	4.90	Cummins India Ltd.	2.30
Wabco India Ltd.	4.63	Bata India Ltd.	2.29
Pidilite Industries Ltd.	4.50	Castrol India Ltd.	2.21
VST Industries Ltd.	4.39	Blue Dart Express Ltd.	1.93
ABB India Ltd.	4.27	Sundaram Finance Holding Ltd.	0.42
Kotak Mahindra Bank Ltd.	4.18	CBLO	0.37
Sundaram Finance Ltd.	3.65	Cash & Cash Receivables	2.68
Asian Paints Ltd.	3.41	TOTAL	100.00

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

Industry Classification (for equity & equity related)

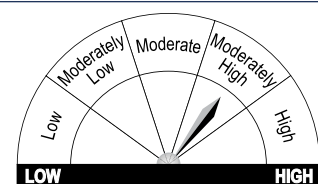


Product Label

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 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 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:

Mrs. Uma Venkatraman

Total Experience: Over 15 Years

(Managing the Scheme since 5th September 2017)

Inception Date:

15th May, 2012

Benchmark:

Nifty 100 Index (TRI)

NAV as on 28th February 2018 (₹ per unit):

	Regular	Direct
Growth	23.49	24.61
Dividend	18.44	19.42

Monthly Average AUM:

₹ 424.47 Crs.

AUM as on 28th February 2018:

₹ 420.80 Crs.

Expense Ratio: (Weighted Average for the month)

Regular : 3.1526%

Direct : 1.2229%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures:

Standard Deviation : 3.7565

Beta : 0.8886

Sharpe Ratio : 0.0073

Portfolio Turnover Ratio^{^^} : 0.70

Risk free rate: Overnight MIBOR (6.05% as on 28/02/18). 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 ₹)
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IDBI India Top 100 Equity Fund - Dividend (Regular Plan)

31st May, 2017	1.0000	1.0000	19.15	18.16
30th May, 2016	1.0000	1.0000	16.67	15.69
25th May, 2015	1.0000	1.0000	18.18	17.15

IDBI India Top 100 Equity Fund - Dividend (Direct Plan)

31st May, 2017	1.0000	1.0000	19.86	18.86
30th May, 2016	1.0000	1.0000	17.04	16.06
25th May, 2015	1.0000	1.0000	18.44	17.41

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 Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

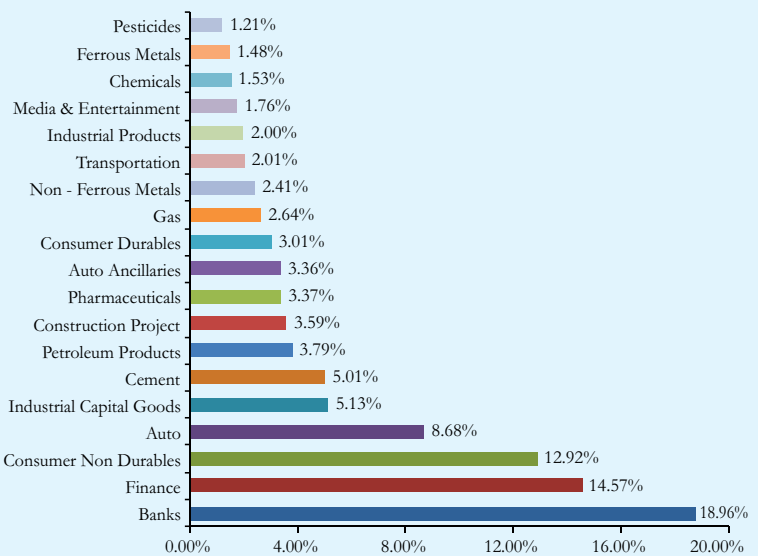
* NAV of the record date.

Portfolio as on 28/02/2018

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED	97.43	Emami Ltd.	2.02
HDFC Bank Ltd.	5.77	Container Corp. of India Ltd.	2.01
Maruti Suzuki India Ltd.	5.08	Cummins India Ltd.	2.00
ICICI Bank Ltd.	4.42	Shree Cements Ltd.	1.85
Indian Oil Corp. Ltd.	3.79	Motherson Sumi Systems Ltd.	1.82
Indiabulls Housing Finance Ltd.	3.78	Sun TV Network Ltd.	1.76
Housing Development Finance Corp. Ltd.	3.75	Bajaj Finserv Ltd.	1.58
Larsen & Toubro Ltd.	3.59	Bosch Ltd.	1.54
IndusInd Bank Ltd.	3.53	Pidilite Industries Ltd.	1.53
Britannia Industries Ltd.	3.52	ICICI Prudential Life Insurance Co. Ltd.	1.47
UltraTech Cement Ltd.	3.16	TATA Steel Ltd.	1.44
Titan Co. Ltd.	3.01	Shriram Transport Finance Co. Ltd.	1.43
ABB India Ltd.	2.91	Hero Motocorp Ltd.	1.39
Procter & Gamble Hygiene and Health Care Ltd.	2.80	Godrej Consumer Products Ltd.	1.32
Yes Bank Ltd.	2.68	UPL Ltd.	1.21
Petronet LNG Ltd.	2.64	Dabur India Ltd.	1.09
Bajaj Finance Ltd.	2.56	Aurobindo Pharma Ltd.	0.88
State Bank of India Ltd.	2.55	TATA Steel Ltd. Fully Paid Rights	0.04
Piramal Enterprises Ltd.	2.49	Piramal Enterprises Ltd. Rights	0.01
Hindustan Zinc Ltd.	2.41	CBLO	2.46
Bharat Electronics Ltd.	2.21	Cash & Cash Receivables	0.12
Eicher Motors Ltd.	2.21	TOTAL	100.00
Asian Paints Ltd.	2.17		

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

Industry Classification (for equity & equity related)



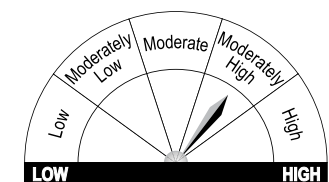
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Product Label

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:	Total Experience: Over 11 Years
Mr. Ashish Mishra	(Managing the Scheme since 5th September 2017)

Inception Date:
28th March, 2014

Benchmark:
S&P BSE 500 Index (TRI)

NAV as on 28th February 2018 (₹ per unit):		
	Regular	Direct
Growth	21.24	22.17
Dividend	17.49	18.33

Monthly Average AUM:
₹ 375.70 Crs.

AUM as on 28th February 2018:
₹ 376.45 Crs.

Expense Ratio: (Weighted Average for the month)

Regular : 3.1206%
Direct : 0.9526%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures:

Standard Deviation : 3.3381
Beta : 0.7314
Sharpe Ratio : 0.0555
Portfolio Turnover Ratio^^ : 0.53

Risk free rate: Overnight MIBOR (6.05% as on 28/02/18). 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 ₹)
IDBI Diversified Equity Fund - Dividend (Regular Plan)				
25th September, 2017	1.2000	1.2000	17.21	16.04
26th September, 2016	1.0000	1.0000	16.98	16.01
25th May, 2015	1.0000	1.0000	16.79	15.74
IDBI Diversified Equity Fund - Dividend (Direct Plan)				
25th September, 2017	1.2000	0.0000	17.81	16.65
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 Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

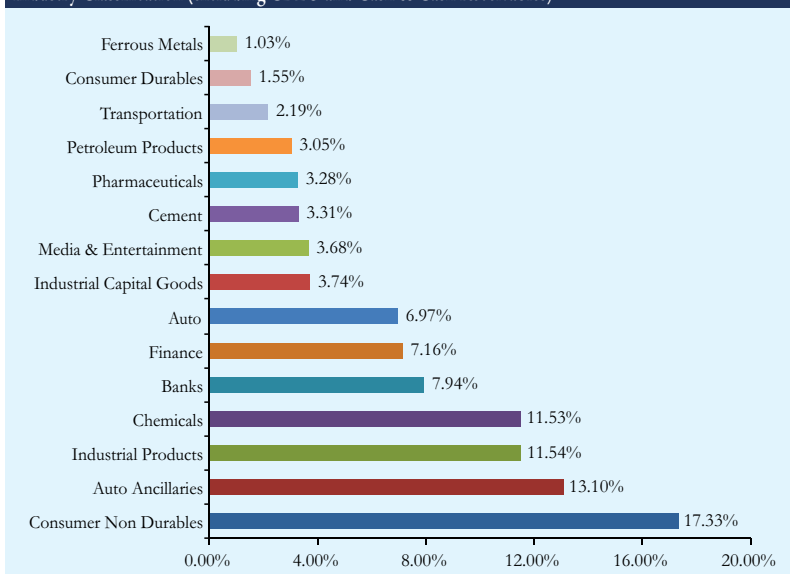
* NAV of the record date.

Portfolio as on 28/02/2018

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES			
Blue Dart Express Ltd.	0.01	Grindwell Norton Ltd.	1.89
EQUITY & EQUITY RELATED	97.39	Bosch Ltd.	1.83
Gillette India Ltd.	4.32	Schaeffler India Ltd. (Old Name FAG Bearings India Ltd.)	1.73
Phillips Carbon Black Ltd.	4.26	Procter & Gamble Hygiene and Health Care Ltd.	1.65
Bharat Forge Ltd.	4.19	SKF India Ltd.	1.62
Eicher Motors Ltd.	4.00	IndusInd Bank Ltd.	1.61
Hindustan Unilever Ltd.	3.78	ABB India Ltd.	1.54
PVR Ltd.	3.68	Goodyear India Ltd.	1.52
Britannia Industries Ltd.	3.48	Sundaram Finance Ltd.	1.29
Shree Cements Ltd.	3.31	General Insurance Corpn. of India	1.26
Abbott India Ltd.	3.28	State Bank of India Ltd.	1.24
Wabco India Ltd.	3.05	Bajaj Finance Ltd.	1.17
Pidilite Industries Ltd.	2.99	Kansai Nerolac Paints Ltd.	1.10
Mahindra & Mahindra Ltd.	2.96	ITC Ltd.	1.08
HDFC Bank Ltd.	2.95	Castrol India Ltd.	1.07
Cholamandalam Investment and Finance Co. Ltd.	2.78	Titan Co. Ltd.	1.04
Exide Industries Ltd.	2.75	TATA Steel Ltd.	1.03
MRF Ltd.	2.73	GNA Axles Ltd.	0.91
Camlin Fine Sciences Ltd.	2.32	Indian Energy Exchange Ltd.	0.52
Thermax Ltd.	2.19	Hawkins Cookers Ltd.	0.51
The Great Eastern Shipping Co. Ltd.	2.18	Precision Camshafts Ltd.	0.31
Kotak Mahindra Bank Ltd.	2.15	Sundaram Finance Holding Ltd.	0.14
Cummins India Ltd.	2.10	CBLO	2.79
Indian Oil Corpn. Ltd.	1.98	Cash & Cash Receivables	-0.19
BASF India Ltd.	1.96	TOTAL	100.00
VST Industries Ltd.	1.92		

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

Industry Classification (excluding CBLO and Cash & Cash Receivables)

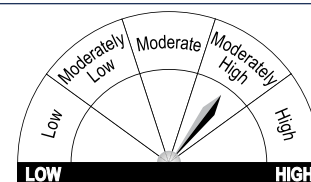


Product Label

This product is suitable for investors who are seeking*:

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

Riskmeter



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 scheme replicating/ 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.

Fund Manager:

Mrs. Uma Venkatraman

Total Experience: Over 15 Years

(Managing the Scheme since 5th September 2017)

Inception Date:

25th June, 2010

Benchmark:

Nifty 50 Index (TRI)

NAV as on 28th February 2018 (₹ per unit):

	Regular	Direct
Growth	19.3413	20.1588
Dividend	18.4439	19.2270

Monthly Average AUM:

₹ 205.86 Crs.

AUM as on 28th February 2018:

₹ 200.74 Crs.

Expense Ratio: (Weighted Average for the month)

Regular : 1.7684%

Direct : 0.4694%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures:

Portfolio Turnover Ratio^{^^} : 0.60

Tracking Error : 0.7743%

Annualised tracking error for last 12 months 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

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 Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

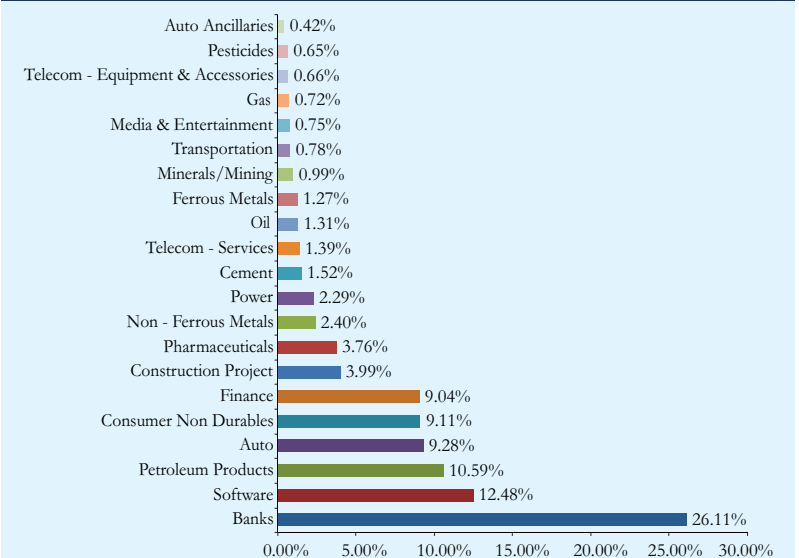
* NAV of the record date.

Portfolio as on 28/02/2018

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED		99.53	
HDFC Bank Ltd.	9.50	UltraTech Cement Ltd.	1.06
Reliance Industries Ltd.	8.12	Bajaj Auto Ltd.	1.01
Housing Development Finance Corpn. Ltd.	7.10	Indiabulls Housing Finance Ltd.	0.99
Infosys Ltd.	5.76	Coal India Ltd.	0.99
ITC Ltd.	5.58	Indian Oil Corpn. Ltd.	0.95
ICICI Bank Ltd.	4.96	Bajaj Finance Ltd.	0.95
Larsen & Toubro Ltd.	3.99	Tech Mahindra Ltd.	0.93
TATA Consultancy Services Ltd.	3.70	Eicher Motors Ltd.	0.90
Kotak Mahindra Bank Ltd.	3.58	Hindalco Industries Ltd.	0.89
Maruti Suzuki India Ltd.	2.88	Bharat Petroleum Ltd.	0.83
State Bank of India Ltd.	2.45	Wipro Ltd.	0.81
Hindustan Unilever Ltd.	2.32	Adani Ports and Special Economic Zone Ltd.	0.78
IndusInd Bank Ltd.	2.10	Zee Entertainment Enterprises Ltd.	0.75
Axis Bank Ltd.	2.08	Cipla Ltd.	0.73
TATA Motors Ltd.	1.67	Gail (India) Ltd.	0.72
Mahindra & Mahindra Ltd.	1.67	Hindustan Petroleum Corpn. Ltd.	0.70
Vedanta Ltd. (Old Name Sesa Sterlite Ltd.)	1.51	Dr. Reddys Laboratories Ltd.	0.67
Sun Pharmaceuticals Industries Ltd.	1.45	Bharti Infratel Ltd.	0.66
Yes Bank Ltd.	1.45	UPL Ltd.	0.65
Bharti Airtel Ltd.	1.39	Lupin Ltd.	0.48
Oil & Natural Gas Corpn. Ltd.	1.31	Ambuja Cements Ltd.	0.46
HCL Technologies Ltd.	1.28	Aurobindo Pharma Ltd.	0.43
TATA Steel Ltd.	1.24	Bosch Ltd.	0.42
NTPC Ltd.	1.22	TATA Steel Ltd. Fully Paid Rights	0.03
Asian Paints Ltd.	1.22	CBLO	0.27
Hero Motocorp Ltd.	1.15	Cash & Cash Receivables	0.20
Power Grid Corpn. of India Ltd.	1.07	TOTAL	100.00

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

Industry Classification (for equity & equity related)



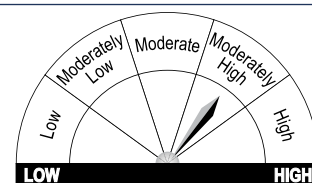
Disclaimer of IISL : The IDBI Nifty Index Fund offered by IDBI Mutual Fund or its affiliates is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL) and its affiliates. IISL and its affiliates do not make any representation or warranty, express or implied (including 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.

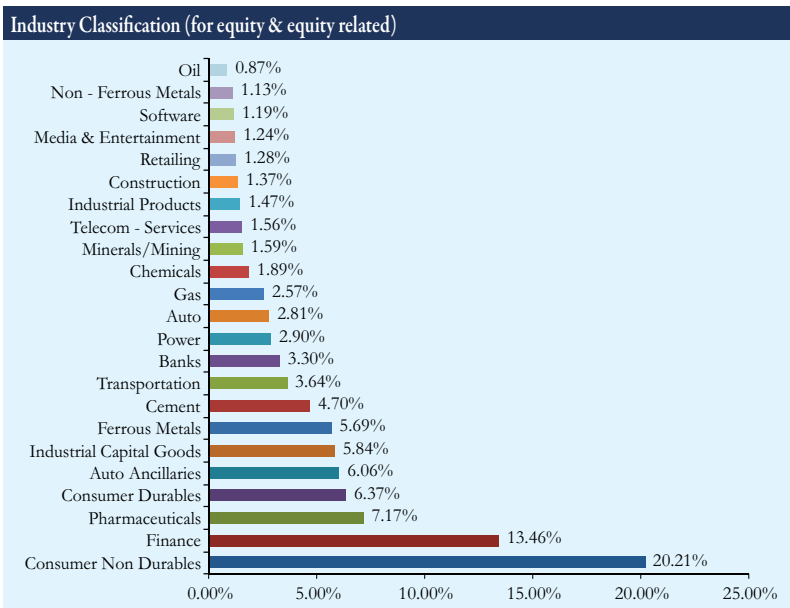
IDBI Nifty Junior Index Fund (INJIF)

(An open-ended scheme replicating/ 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 15 Years	
Mrs. Uma Venkatraman	(Managing the Scheme since 5th September 2017)	
Inception Date:		
20th September, 2010		
Benchmark:		
Nifty Next 50 Index (TRI)		
NAV as on 28th February 2018 (₹ per unit):		
	Regular	Direct
Growth	22.2645	23.2971
Dividend	22.2645	23.2971
Monthly Average AUM:		
₹ 50.24 Crs.		
AUM as on 28th February 2018:		
₹ 50.45 Crs.		
Expense Ratio: (Weighted Average for the month)		
Regular	: 1.7458%	
Direct	: 0.4518%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures:		
Portfolio Turnover Ratio^^	: 0.52	
Tracking Error	: 0.7164%	
Annualised tracking error for last 12 months 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 28/02/2018			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Titan Co. Ltd.	98.33	Rural Electrification Corpn. Ltd.	1.59
JSW Steel Ltd.	4.73	Idea Cellular Ltd.	1.56
Bajaj Finserv Ltd.	4.50	ICICI Prudential Life Insurance Co. Ltd.	1.52
Britannia Industries Ltd.	4.24	Cummins India Ltd.	1.47
Godrej Consumer Products Ltd.	4.07	Punjab National Bank Ltd.	1.45
Motherson Sumi Systems Ltd.	3.74	Siemens Ltd.	1.41
Piramal Enterprises Ltd.	3.57	Cadila Healthcare Ltd.	1.41
Ashok Leyland Ltd.	3.10	DLF Ltd.	1.37
Shree Cements Ltd.	2.81	Power Finance Corpn. Ltd.	1.28
Shriram Transport Finance Co. Ltd.	2.81	Avenue Supermarts Ltd.	1.28
United Spirits Ltd.	2.69	Sun TV Network Ltd.	1.24
Petronet LNG Ltd.	2.58	Procter & Gamble Hygiene and Health Care Ltd.	1.20
Dabur India Ltd.	2.57	Oracle Financial Services Software Ltd.	1.19
MRF Ltd.	2.54	Steel Authority of India Ltd.	1.19
Marico Ltd.	2.49	Hindustan Zinc Ltd.	1.13
LIC Housing Finance Ltd.	2.49	ABB India Ltd.	1.11
TATA Power Co. Ltd.	2.21	Glenmark Pharmaceuticals Ltd.	1.10
Container Corpn. of India Ltd.	2.13	GlaxoSmithkline Consumer Healthcare Ltd.	1.07
ACC Ltd.	1.95	Emami Ltd.	0.90
Colgate Palmolive (India) Ltd.	1.89	Torrent Pharmaceuticals Ltd.	0.89
Pidilite Industries Ltd.	1.89	Oil India Ltd.	0.87
Bank of Baroda Ltd.	1.89	NHPC Ltd.	0.79
Interglobe Aviation Ltd.	1.85	Glaxosmithkline Pharmaceuticals Ltd.	0.67
Bharat Heavy Electricals Ltd.	1.69	Piramal Enterprises Ltd. Rights	0.01
Bharat Electronics Ltd.	1.66	CBLO	1.27
Havells India Ltd.	1.65	Cash & Cash Receivables	0.40
NMDC Ltd.	1.64	TOTAL	100.00

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



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Product Label	Riskometer
<p style="text-align: center;">This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long Term growth in a passively managed scheme tracking Nifty Next 50 Index (TRI) 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) 	<p style="text-align: center;">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.

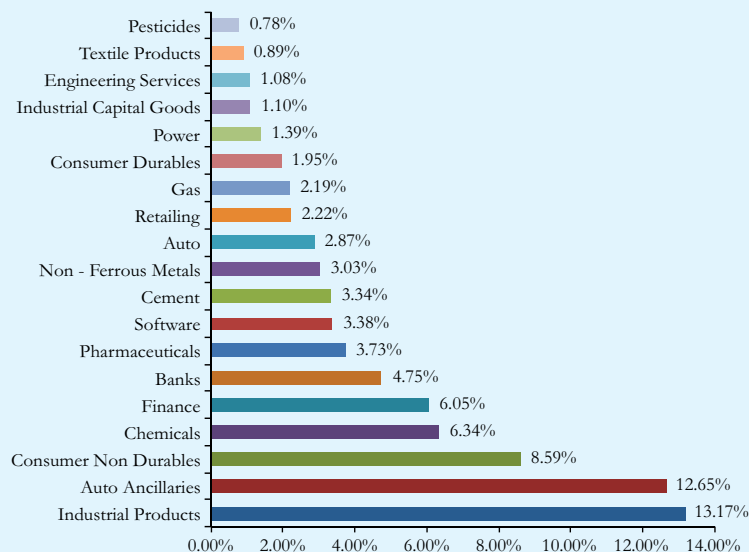
IDBI Midcap Fund (IMF)

(An open-ended equity scheme)

Scheme Features			Portfolio as on 28/02/2018																																																																																																																							
Investment objective: The objective of the scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Midcap Companies. However there can be no assurance that the investment objective under the scheme will be realized.			<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Security Name</th> <th style="width: 10%;">% To Net Assets*</th> <th style="width: 60%;">Security Name</th> <th style="width: 10%;">% To Net Assets*</th> </tr> </thead> <tbody> <tr> <td colspan="4">EQUITY & EQUITY RELATED</td> </tr> <tr> <td>Phillips Carbon Black Ltd.</td> <td>4.11</td> <td>CCL Products (India) Ltd.</td> <td>1.32</td> </tr> <tr> <td>Minda Industries Ltd.</td> <td>4.03</td> <td>PNB Housing Finance Ltd.</td> <td>1.30</td> </tr> <tr> <td>TATA Elxsi Ltd.</td> <td>3.38</td> <td>Elgi Equipment Ltd.</td> <td>1.28</td> </tr> <tr> <td>Sterlite Technologies Ltd.</td> <td>3.16</td> <td>Gujarat State Petronet Ltd.</td> <td>1.26</td> </tr> <tr> <td>Escorts Ltd.</td> <td>2.87</td> <td>Dabur India Ltd.</td> <td>1.16</td> </tr> <tr> <td>Procter & Gamble Hygiene and Health Care Ltd.</td> <td>2.45</td> <td>Johnson Controls - Hitachi Air Conditioning India Ltd.</td> <td>1.14</td> </tr> <tr> <td>Trent Ltd.</td> <td>2.22</td> <td>BEML Ltd.</td> <td>1.10</td> </tr> <tr> <td>Motherson Sumi Systems Ltd.</td> <td>2.12</td> <td>VA Tech Wabag Ltd.</td> <td>1.08</td> </tr> <tr> <td>RBL Bank Ltd.</td> <td>2.10</td> <td>Mahindra CIE Automotive Ltd.</td> <td>1.06</td> </tr> <tr> <td>The Federal Bank Ltd.</td> <td>2.06</td> <td>Cadila Healthcare Ltd.</td> <td>1.01</td> </tr> <tr> <td>Endurance Technologies Ltd.</td> <td>2.03</td> <td>Bosch Ltd.</td> <td>1.00</td> </tr> <tr> <td>Minda Corporation Ltd.</td> <td>2.01</td> <td>Carborundum Universal Ltd.</td> <td>1.00</td> </tr> <tr> <td>Akzo Nobel India Ltd</td> <td>1.99</td> <td>Shriram Transport finance Co. 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Ltd.</td> <td>1.47</td> <td>7.5% Vendanta Redeemable Preference Shares</td> <td>0.06</td> </tr> <tr> <td>Amara Raja Batteries Ltd.</td> <td>1.47</td> <td>CBLO</td> <td>11.81</td> </tr> <tr> <td>CESC Ltd.</td> <td>1.39</td> <td>Cash & Cash Receivables</td> <td>8.68</td> </tr> <tr> <td>Navin Fluorine International Ltd.</td> <td>1.36</td> <td>TOTAL</td> <td>100.00</td> </tr> </tbody> </table>				Security Name	% To Net Assets*	Security Name	% To Net Assets*	EQUITY & EQUITY RELATED				Phillips Carbon Black Ltd.	4.11	CCL Products (India) Ltd.	1.32	Minda Industries Ltd.	4.03	PNB Housing Finance Ltd.	1.30	TATA Elxsi Ltd.	3.38	Elgi Equipment Ltd.	1.28	Sterlite Technologies Ltd.	3.16	Gujarat State Petronet Ltd.	1.26	Escorts Ltd.	2.87	Dabur India Ltd.	1.16	Procter & Gamble Hygiene and Health Care Ltd.	2.45	Johnson Controls - Hitachi Air Conditioning India Ltd.	1.14	Trent Ltd.	2.22	BEML Ltd.	1.10	Motherson Sumi Systems Ltd.	2.12	VA Tech Wabag Ltd.	1.08	RBL Bank Ltd.	2.10	Mahindra CIE Automotive Ltd.	1.06	The Federal Bank Ltd.	2.06	Cadila Healthcare Ltd.	1.01	Endurance Technologies Ltd.	2.03	Bosch Ltd.	1.00	Minda Corporation Ltd.	2.01	Carborundum Universal Ltd.	1.00	Akzo Nobel India Ltd	1.99	Shriram Transport finance Co. Ltd.	0.99	AIA Engineering Ltd.	1.85	Gujarat Gas Ltd	0.93	Supreme Industries Ltd.	1.83	Aurobindo Pharma Ltd.	0.90	Bharat Financial Inclusion Ltd.	1.83	Trident Ltd.	0.89	Sanofi India Ltd.	1.82	Vinati Organics Ltd.	0.87	Dalmia Bharat Ltd.	1.72	Century Plyboards (India) Ltd.	0.82	Finolex Cables Ltd.	1.72	UPL Ltd.	0.78	General Insurance Corpn. of India	1.69	Timken India Ltd.	0.67	Heritage Foods Ltd.	1.67	Cummins India Ltd.	0.60	The Ramco Cements Ltd.	1.61	DCB Bank Ltd.	0.60	Hindustan Copper Ltd.	1.50	Housing & Urban Development Corpn. Ltd.	0.25	National Aluminium Co. Ltd.	1.47	7.5% Vendanta Redeemable Preference Shares	0.06	Amara Raja Batteries Ltd.	1.47	CBLO	11.81	CESC Ltd.	1.39	Cash & Cash Receivables	8.68	Navin Fluorine International Ltd.	1.36	TOTAL	100.00
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Expense Ratio: (Weighted Average for the month) Regular : 3.2964% Direct : 0.4074% Expense ratio is inclusive of GST on management fees.																																																																																																																										
Quantitative Measures: Portfolio Turnover Ratio^^ : 0.49 ^^ Lower of Purchase or Sale for one year/average AUM for one year.																																																																																																																										
Load Structure: Entry Load : Not Applicable Exit Load : 1% for exit within 12 months from the date of allotment.																																																																																																																										

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

Industry Classification (for equity & equity related)



Disclaimer of IISL: The IDBI Midcap Fund offered by IDBI Mutual Fund is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL does 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 Midcap Fund or any member of the public regarding the advisability of investing in securities generally or in the IDBI Midcap Fund linked to Nifty Free Float Midcap 100 Index or particularly in the ability of the Nifty Free Float Midcap 100 Index to track general stock market performance in India. Please read the full Disclaimers in relation to the Nifty Free Float Midcap 100 Index in the Scheme Information Document.

Product Label

This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> Long term capital growth Investment predominantly in equity & equity related instruments of Midcap companies 	
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.

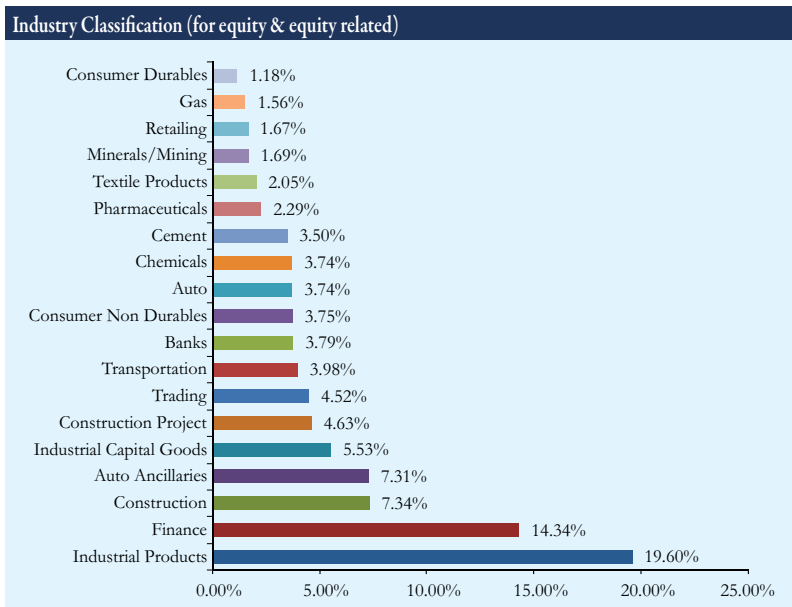
IDBI Small Cap Fund (ISF)

(An open-ended equity scheme)

Scheme Features		
Investment objective:		
The objective of the scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Small Cap companies. However there can be no assurance that the investment objective under the Scheme will be realized.		
Fund Manager:		
Mrs. Uma Venkatraman	Total Experience: Over 15 Years (Managing the Scheme since 5th September 2017)	
Inception Date:		
21st June 2017		
Benchmark:		
Nifty Smallcap 250 Index (TRI)		
NAV as on 28th February 2018 (₹ per unit):		
	Regular	Direct
Growth	10.70	10.92
Dividend	10.70	10.92
Monthly Average AUM:		
₹ 228.17 Crs.		
AUM as on 28th February 2018:		
₹ 229.11 Crs.		
Expense Ratio: (Weighted Average for the month)		
Regular	: 3.3125%	
Direct	: 0.4204%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures:		
Portfolio Turnover Ratio^^ : 027		
^^ Lower of Purchase or Sale for one year/average AUM for one year.		
Load Structure:		
Entry Load	: Not Applicable	
Exit Load	: 1% for exit within 12 months from the date of allotment.	

Portfolio as on 28/02/2018			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
General Insurance Corpn. of India	5.86	Mold-Tek Packaging Ltd.	1.75
3M India Ltd.	4.52	NRB Bearing Ltd.	1.74
Camlin Fine Sciences Ltd.	3.74	City Union Bank Ltd.	1.71
Cholamandlam Investment and Finance Co. Ltd.	3.21	Gravita India Ltd.	1.69
Voltas Ltd.	2.62	V-Mart Retail Ltd.	1.67
KEI Industries Ltd.	2.54	Muthoot Capital Services Ltd.	1.65
Mahindra & Mahindra Financial Services Ltd.	2.45	Star Cement Ltd.	1.64
V S T Tillers Tractors Ltd.	2.42	Hatsun Agro Product Ltd.	1.60
Elantas Beck India Ltd.	2.30	Dishman Carbogen Amcis Ltd.	1.56
Somany Ceramics Ltd.	2.15	Aegis Logistics Ltd.	1.56
Kansai Nerolac Paints Ltd.	2.15	Garware Wall Ropes Ltd.	1.54
Transport Corpn. of India Ltd.	2.13	Honeywell Automation India Ltd.	1.51
Alia Engineering Ltd.	2.11	INEOS Styrolution India Ltd.	1.39
Timken India Ltd.	2.10	Bajaj Auto Ltd.	1.32
Ahluwalia Contracts (India) Ltd.	2.09	Wabco India Ltd.	1.24
Cochin Shipyard Ltd.	2.08	Greenply Industries Ltd.	1.18
Vijaya Bank	2.07	Indian Energy Exchange Ltd.	1.16
GNA Axles Ltd.	2.05	MM Forgings Ltd.	1.15
Goodyear India Ltd.	2.02	Exide Industries Ltd.	1.13
NCC Ltd.	2.01	Capacite Infraprojects Ltd.	1.12
Cera Sanitaryware Ltd.	1.98	Sundaram Clayton Ltd.	0.87
ISGEC Heavy Engineering Ltd.	1.96	Caplin Point Laboratories Ltd.	0.72
ABB India Ltd.	1.94	Sintex Plastics Technology Ltd.	0.71
Mahindra Logistics Ltd.	1.86	Rajapalayam Mills Ltd.	0.52
JK Cement Ltd.	1.85	CBLO	4.00
Ingersoll Rand (India) Ltd.	1.85	Cash & Cash Receivables	-0.21
		TOTAL	100.00

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



Product Label	
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Investment predominantly in equity & equity related instruments of Small Cap companies 	<p>Riskometer</p> <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 Prudence Fund (IPF)

(An open-ended balanced scheme)

Scheme Features

Investment objective:

The investment objective of the scheme would be to generate opportunities for capital appreciation along with income by investing in a diversified basket of equity and equity related instruments, debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

Fund Managers:	Total Experience:
V. Balasubramanian (Equity Portion)	Over 36 Years (Managing the Scheme since inception)
Mr. Raju Sharma (Debt Portion)	Over 25 Years (Managing the Scheme since 3rd May, 2017)

Inception Date:

24th October 2016

Benchmark:

50% S&P BSE 500 Index + 50% CRISIL Composite Bond Fund Index (TRI)

NAV as on 28th February 2018 (₹ per unit):

	Regular	Direct
Growth	11.8884	12.1992
Dividend	11.2768	11.5990

Monthly Average AUM:

₹ 432.35 Crs.

AUM as on 28th February 2018:

₹ 436.53 Crs.

Expense Ratio: (Weighted Average for the month)

Regular : 3.2881%

Direct : 1.5364%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures:

YTM : 8.07%

Average Maturity : 7.26 Years

Modified Duration : 5.01 Years

Portfolio Turnover Ratio^^ : 3.17

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

Load Structure:

Entry Load : Not Applicable

Exit Load : 1% for exit within 12 months from the date of allotment.

(for Lumpsum & SIP) No load on exit after the aforementioned period.

Dividend History

(Face Value: ₹ 1000/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
IDBI Prudence Fund - Monthly Dividend (Regular Plan)				
30th October, 2017	0.2000	0.2000	11.4708	11.2839
31st August, 2017	0.4000	0.4000	11.4882	11.1663
IDBI Prudence Fund - Monthly Dividend (Direct Plan)				
30th October, 2017	0.2000	0.2000	11.6905	11.5038
31st August, 2017	0.4000	0.4000	11.6595	11.3395

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 Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

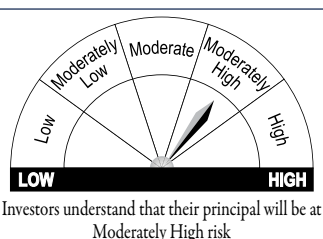
* NAV of the record date.

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

Portfolio as on 28/02/2018

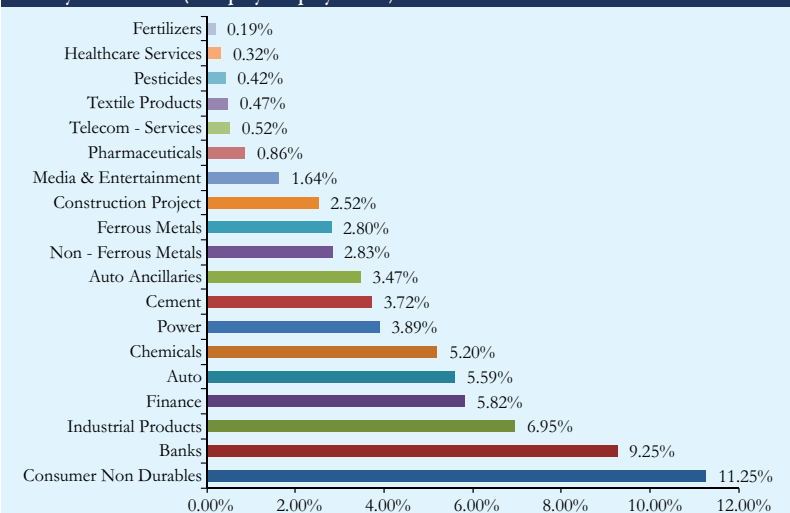
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
FIXED COUPON BONDS			EQUITY & EQUITY RELATED		
LIC Housing Finance Ltd.	CRISIL AAA	2.26	ITC Ltd.	N.A	0.91
Bank of Baroda Ltd.	CRISIL AA+	2.25	IDFC Bank Ltd.	N.A	0.90
Axis Bank Ltd.	CRISIL AA+	2.25	Century Textiles and Industries Ltd.	N.A	0.85
Punjab National Bank Ltd.	IND AA	2.25	Infrastructure Development Finance Co. Ltd.	N.A	0.83
Fullerton India Credit Co. Ltd	CARE AAA	1.14	Sun TV Network Ltd.	N.A	0.83
EQUITY & EQUITY RELATED			Inox Leisure Ltd.	N.A	0.81
Godrej Consumer Products Ltd.	N.A	3.76	Timken India Ltd.	N.A	0.78
HDFC Bank Ltd.	N.A	3.46	NCC Ltd.	N.A	0.70
Pdillite Industries Ltd.	N.A	3.10	Sintex Plastics Technology Ltd.	N.A	0.68
Yes Bank Ltd.	N.A	2.96	Indiabulls Housing Finance Ltd.	N.A	0.67
JSW Steel Ltd.	N.A	2.80	Housing Development Finance Corpn. Ltd.	N.A	0.62
Bharat Forge Ltd.	N.A	2.54	Shree Cements Ltd.	N.A	0.60
TVS Motor Co. Ltd.	N.A	2.34	TVS Srichakra Ltd.	N.A	0.53
Nestle India Ltd.	N.A	2.14	TATA Communications Ltd.	N.A	0.52
Aarti Industries Ltd.	N.A	2.10	Wockhardt Ltd.	N.A	0.51
Dewan Housing Finance Corpn. Ltd.	N.A	2.07	Raymond Ltd.	N.A	0.47
IndusInd Bank Ltd.	N.A	1.93	UPL Ltd.	N.A	0.42
CESC Ltd.	N.A	1.92	Aditya Birla Capital Ltd.	N.A	0.38
Larsen & Toubro Ltd.	N.A	1.82	Tube Investments of India Ltd. (Formerly TI Financial Holdings Ltd)	N.A	0.36
Hindustan Unilever Ltd.	N.A	1.81	Aurobindo Pharma Ltd.	N.A	0.35
Hindalco Industries Ltd.	N.A	1.69	Force Motors Ltd	N.A	0.34
Hero Motocorp Ltd.	N.A	1.65	Fortis Healthcare Ltd.	N.A	0.32
Finolex Cables Ltd.	N.A	1.48	LIC Housing Finance Ltd.	N.A	0.32
Jain Irrigation Systems Ltd.	N.A	1.48	Gujarat State Fertilizers and Chemicals Ltd.	N.A	0.19
Godrej Industries Ltd.	N.A	1.39	The India Cements Ltd.	N.A	0.05
Sundram Fasteners Ltd.	N.A	1.30	FIXED DEPOSITS		1.84
Exide Industries Ltd.	N.A	1.29	HDFC Bank Ltd.	N.A	1.84
Eicher Motors Ltd.	N.A	1.26	GOV'T SECURITIES		19.40
Kansai Nerolac Paints Ltd.	N.A	1.23	07.17 GOI 2028	SOV	12.96
Heidelberg Cement India Ltd.	N.A	1.14	06.79 GOI 2027	SOV	5.01
Vedanta Ltd. (Old Name Sesa Sterlite Ltd.)	N.A	1.14	06.68 GOI 2031	SOV	1.44
Birla Corpn. Ltd.	N.A	1.08	CBLO		0.68
Reliance Infrastructure Ltd.	N.A	1.05	Cash & Cash Receivables		0.24
JSW Energy Ltd.	N.A	0.93	TOTAL		100.00
TI Financial Holdings Ltd. (Formerly Tube Investment of India Ltd.)	N.A	0.92			

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

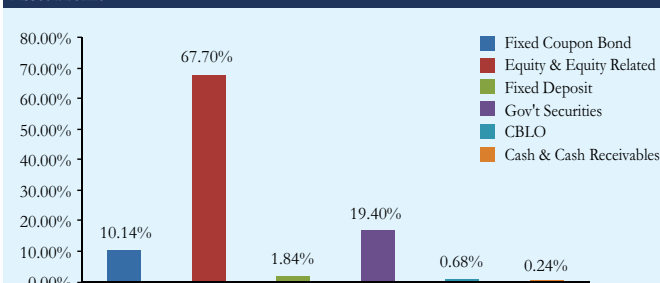
Fixed Deposits placed for margin purpose for Derivative Exposure

Total Outstanding exposure in Derivative Instruments as on February 28, 2018: Rs. 4000.99 (Market Value in Lakhs)

Industry Classification (for equity & equity related)



Asset Profile



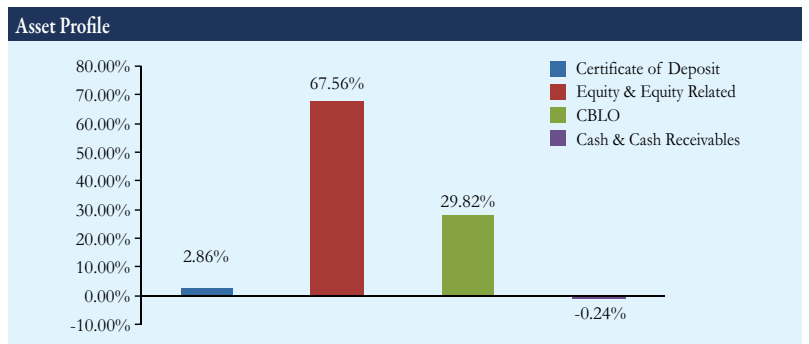
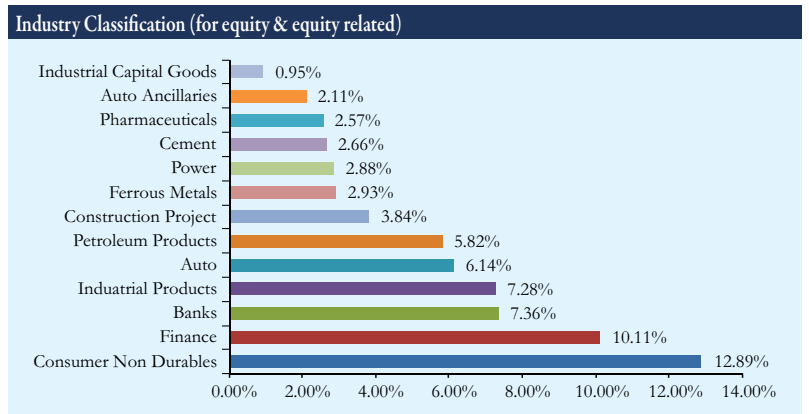
IDBI Focused 30 Equity Fund (IF30EF)

(An open-ended equity scheme investing in maximum 30 stocks (predominantly large cap))

Scheme Features		
Investment objective:		
The investment objective of the Scheme is to provide long term capital appreciation by investing in concentrated portfolio of large cap focused equity and equity related instruments of up to 30 companies and balance in debt and money market Instruments. However there can be no assurance that the investment objective of the Scheme will be realized.		
Fund Manager:	Total Experience: Over 36 Years	
Mr. V. Balasubramanian	(Managing the Scheme since inception)	
Inception Date:		
17th November, 2017		
Benchmark:		
Nifty 100 Index (TRI)		
NAV as on 28th February 2018 (₹ per unit):		
	Regular	Direct
Growth	10.01	10.09
Dividend	10.01	10.09
Monthly Average AUM:		
₹ 340.68 Crs.		
AUM as on 28th February 2018:		
₹ 343.92 Crs.		
Expense Ratio: (Weighted Average for the month)		
Regular	: 3.2590%	
Direct	: 0.4693%	
Expense ratio is inclusive of GST on management fees.		
Load Structure:		
Entry Load	: Not Applicable	
Exit Load	: 1% for exit within 12 months from the date of allotment.	

Portfolio as on 28/02/2018					
Issuer Name	Rating	% To Net Assets*	Issuer Name	Rating	% To Net Assets*
CERTIFICATE OF DEPOSIT			Shree Cements Ltd.		
Axis Bank Ltd.	CRISIL A1+	2.86	Cipla Ltd.	N.A	2.57
EQUITY & EQUITY RELATED			Indiabulls Housing Finance Ltd.		
HDFC Bank Ltd.	N.A	5.48	ICICI Prudential Life Insurance Co. Ltd.	N.A	2.40
ITC Ltd.	N.A	3.86	Hindustan Petroleum Corpn. Ltd.	N.A	2.21
Larsen & Toubro Ltd.	N.A	3.84	Motherson Sumi Systems Ltd.	N.A	2.11
Hindustan Unilever Ltd.	N.A	3.83	ISGEC Heavy Engineering Ltd.	N.A	1.96
Housing Development Finance Corpn. Ltd.	N.A	3.68	GlaxoSmithkline Consumer Healthcare Ltd.	N.A	1.95
Reliance Industries Ltd.	N.A	3.61	Mahindra CIE Automotive Ltd.	N.A	1.88
Bharat Forge Ltd.	N.A	3.45	Yes Bank Ltd.	N.A	1.88
Asian Paints Ltd.	N.A	3.25	Bajaj Finserv Ltd.	N.A	1.47
Mahindra & Mahindra Ltd.	N.A	3.18	Honda Siel Power Products Ltd.	N.A	0.95
TATA Motors Ltd.	N.A	2.96	CBLO		29.82
TATA Steel Ltd.	N.A	2.93	Cash & Cash Receivables		-0.24
Power Grid Corpn. of India Ltd.	N.A	2.88	TOTAL		100.00

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



Product Label	
This product is suitable for investors who are seeking*:	
<ul style="list-style-type: none"> Long term capital growth Investment predominantly in large cap focused equity & equity related instruments of upto 30 companies and balance in debt & money market instruments 	<p style="text-align: center;">Riskometer</p> <p style="text-align: center;">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 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:

Total Experience:

Mr. Raju Sharma (Debt Portion)	Over 25 Years (Managing the Scheme since 3rd May, 2017)
Mrs. Uma Venkatraman (Equity Portion)	Over 15 Years (Managing the Scheme since 5th September, 2017)

Inception Date:

7th March, 2011

Benchmark:

CRISIL Hybrid 85+15 - Conservative Index

NAV as on 28th February 2018 (₹ per unit):

	Regular	Direct
Growth	15.6646	16.2311
Monthly Dividend	13.3377	11.9345
Quarterly Dividend	12.4742	0.0000

NAV: 0.0000 indicates that there is no investment under the option.

Monthly Average AUM:

₹ 18.08 Crs.

AUM as on 28th February 2018:

₹ 17.97 Crs.

Expense Ratio: (Weighted Average for the month)

Regular : 2.2493%
Direct : 0.1798%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures:

YTM : 8.51%

Average Maturity : 6.45 Years

Modified Duration : 3.61 Years

Portfolio Turnover Ratio^^ : 3.48

^^ 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 ₹)
IDBI Monthly Income Plan - Monthly Dividend (Regular Plan)				
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
IDBI Monthly Income Plan - Monthly Dividend (Direct Plan)				
25th January, 2018	0.0087	0.0000	12.0910	12.0446
25th October, 2017	0.0121	0.0000	12.1160	12.1268
25th September, 2017	0.0023	0.0000	12.0903	12.0823
IDBI Monthly Income Plan - Quarterly Dividend (Regular Plan)				
20th April, 2017	0.2516	0.2331	12.7928	12.4160
6th July, 2015	0.1150	0.1065	11.7568	11.5837
27th March, 2015	0.2385	0.2212	12.0213	11.7359
IDBI Monthly Income Plan - Quarterly Dividend (Direct Plan)				
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 Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

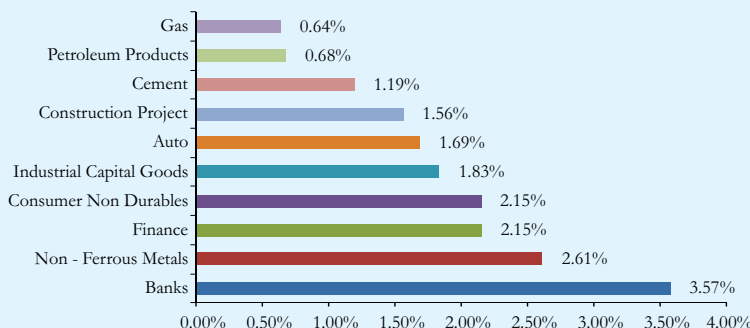
* NAV of the record date.

Portfolio as on 28/02/2018

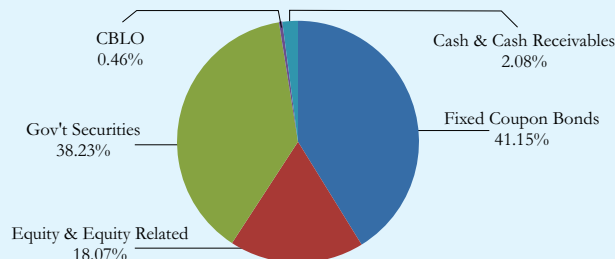
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
FIXED COUPON BONDS					
Piramal Enterprises Ltd.	ICRA AA	12.74	Procter & Gamble Hygiene and Health Care Ltd.	N.A	0.91
Bank of Baroda Ltd.	CRISIL AA+	12.01	Shriram Transport Finance Co. Ltd.	N.A	0.74
J K Cement Ltd.	CARE AA-	10.34	Hindustan Unilever Ltd.	N.A	0.73
Ujivan Financial Services	ICRA A+	5.60	Bharat Electronics Ltd.	N.A	0.68
NTPC Ltd.	CRISIL AAA	0.47	Indian Oil Corp. Ltd.	N.A	0.68
EQUITY & EQUITY RELATED					
HDFC Bank Ltd.	N.A	1.71	GAIL (India) Ltd.	N.A	0.64
Larsen & Toubro Ltd.	N.A	1.56	Asian Paints Ltd.	N.A	0.50
Vedanta Ltd.	N.A	1.42	State Bank of India Ltd.	N.A	0.45
(Old Name Sesa Sterlite Ltd.)	N.A	1.42	Mahindra & Mahindra Ltd.	N.A	0.41
IndusInd Bank Ltd.	N.A	1.42	GOVT SECURITIES		
Housing Development Finance Corp. Ltd.	N.A	1.41	07.17 GOI 2028	SOV	25.70
Hero Motocorp Ltd.	N.A	1.28	06.68 GOI 2031	SOV	9.95
Shree Cements Ltd.	N.A	1.19	06.79 GOI 2027	SOV	2.58
Hindustan Zinc Ltd.	N.A	1.19	CBLO		
ABB India Ltd.	N.A	1.15	2.08		
TOTAL					
100.00					

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

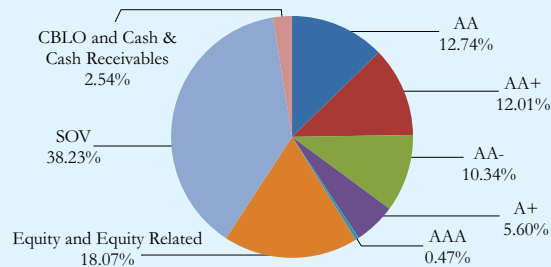
Industry Classification (for equity & equity related)



Asset Profile



Rating Profile

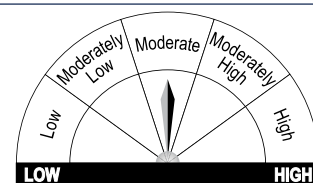


Product Label

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.

Snapshot of IDBI Mutual Fund Schemes

	IEAF	IF30EF	ISF	IIT100EF	INIF	INJIF	IPF	IMIP	ILQF	IDBF	IGF	IUSTF	ISTBF	ICDOF	IDEF	IMF	IGFOF	IDBIGOLD																							
Benchmark	S&P BSE 200 Index (TRI)	Nifty 100 Index (TRI)	Nifty Smallcap 250 Index (TRI)	Nifty 100 Index (TRI)	Nifty 50 Index (TRI)	Nifty Next 50 Index (TRI)	50% S&P BSE 500 Index + 50% CRISIL Composite Bond Fund Index (TRI)	CRISIL Hybrid 85+15 Conservative Index	CRISIL Liquid Fund Index	CRISIL Composite Bond Fund Index	CRISIL Gilt Index	CRISIL Liquid Fund Index	CRISIL Short Term Bond Fund Index	CRISIL Short Term Bond Fund Index	S&P BSE 500 Index (TRI)	Nifty Free Float Midcap 100 (TRI)	Domestic price of Gold	Domestic price of Physical Gold																							
Fund Manager	Mr. V. Balasubramanian	Mrs. Uma Venkatraman (w.e.f 5th September 2017)				Mr. V. Balasubramanian (Equity Portion)	Mrs. Uma Venkatraman (Equity portion) w.e.f 5th September 2017	Mr. Raju Sharma (Debt portion) w.e.f 3rd May 2017	Mr. Raju Sharma (Debt portion) w.e.f 3rd May 2017	Mr. Raju Sharma (w.e.f. 3rd May, 2017)			Mr. Bhupesh Kalyani			Mr. Ashish Mishra (w.e.f 5th September 2017)																									
Minimum / Maximum Application Amount	Minimum Application Amount (Lumpsum)								Maximum Application Amount (Lumpsum)								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.																								
	New Purchase – Rs. 5000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter								New & Additional Purchase: No limit																																
Minimum Additional Investment	Rs. 1000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter																																								
SIP	<ul style="list-style-type: none"> • Rs. 500 per month for a minimum period of 12 months. • Rs. 1000 per month for a minimum period of 6 months. • Rs. 1500 per quarter for a minimum period of 4 quarters. • Only for IUSTF: Rs. 500 per day for a minimum of 30 installments continuously for all business days. Investments above minimum amount mentioned shall be made in multiples of Re.1/- for all SIP, 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.																																								
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Sub-options for STP</th> <th>Eligible dates for effect</th> <th>Minimum amount per transfer*</th> </tr> </thead> <tbody> <tr> <td>Daily (only offered under ILIQF, IUSTF and ISTBF)</td> <td>All Business days</td> <td>Rs. 200/-</td> </tr> <tr> <td>Weekly</td> <td>1st Business day of the week</td> <td>Rs. 1,000/-</td> </tr> <tr> <td>Monthly</td> <td>1st, 5th, 10th, 15th, 20th and 25th of the month</td> <td>Rs. 1,000/-</td> </tr> <tr> <td>Quarterly</td> <td>1st, 5th, 10th, 15th, 20th and 25th of the each quarter</td> <td>Rs. 2,500/-</td> </tr> </tbody> </table>						Sub-options for STP	Eligible dates for effect	Minimum amount per transfer*	Daily (only offered under ILIQF, IUSTF and ISTBF)	All Business days	Rs. 200/-	Weekly	1st Business day of the week	Rs. 1,000/-	Monthly	1st, 5th, 10th, 15th, 20th and 25th of the month	Rs. 1,000/-	Quarterly	1st, 5th, 10th, 15th, 20th and 25th of the each quarter	Rs. 2,500/-	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Daily STP amount per transfer</th> <th>Minimum term / duration applicable</th> </tr> </thead> <tbody> <tr> <td>Rs. 200/- to less than Rs. 500/-</td> <td>30 Business days</td> </tr> <tr> <td>Rs. 500/- to less than Rs. 1,000/-</td> <td>12 Business days</td> </tr> <tr> <td>Rs. 1,000/- and above</td> <td>6 Business days</td> </tr> </tbody> </table>						Daily STP amount per transfer	Minimum term / duration applicable	Rs. 200/- to less than Rs. 500/-	30 Business days	Rs. 500/- to less than Rs. 1,000/-	12 Business days	Rs. 1,000/- and above	6 Business days	(*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 th of each month or, if 25 th is a holiday, then the next effective business day.					
Sub-options for STP	Eligible dates for effect	Minimum amount per transfer*																																							
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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	IEAF	Regular & Direct	Dividend	NA	Payout/ Sweep
			Growth	NA	NA
2	IIT100EF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
3	IDEF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
4	INIF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
5	INJIF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
6	IMF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
7	ISF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
8	IPF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
9	IF30EF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
10	IMIP	Regular & Direct	Dividend	Monthly/ Quarterly	Reinvestment / Payout/ Sweep
			Growth / Growth with Regular Cash Flow Plan (RCEP)	NA	NA
11	ILIQF	Regular & Direct	Dividend	Daily/ Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
12	IUSTF	Regular & Direct	Dividend	Daily/ Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA

No	Scheme	Plan*	Option	Sub-option / Frequency of Dividend	Mode of dividend payment
13	ICDOF	Regular & Direct	Dividend	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
14	ISTBF	Regular & Direct	Dividend	Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
15	IDBF	Regular & Direct	Dividend	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
16	IGF	Regular & Direct	Dividend	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
17	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 & IDBIGOLD : Nil For IDBF, IPF, IF30EF, IMIP, IIT100EF, IDEF, IMF, ISF & 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 ICDOF: 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 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:	Total Experience: Over 25 Years
Mr. Raju Sharma	(Managing the Scheme since 3rd May, 2017)

Inception Date:

9th July, 2010

Benchmark:

CRISIL Liquid Fund Index

NAV as on 28th February 2018 (₹ per unit):

	Regular	Direct
Growth	1838.6242	1848.3335
Daily Dividend	1005.2683	1002.3548
Weekly Dividend	1023.5722	1003.3382
Monthly Dividend	1004.0048	1002.4515
Bonus [^]	1378.9722	1386.2480

[^] Bonus option in this scheme has been discontinued from 15th July, 2015.

Monthly Average AUM:

₹ 7,356.58 Crs.

AUM as on 28th February 2018:

₹ 7,400.84 Crs.

Expense Ratio: (Weighted Average for the month)

Regular : 0.2537%
Direct : 0.1130%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures:

YTM : 7.03%
Average Maturity : 41 Days
Modified Duration : 41 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 ₹)
IDBI Liquid Fund - Monthly Dividend (Regular Plan)				
25th February, 2018	4.1524	3.8578	1009.2000	1003.6394
24th January, 2018	3.8438	3.5627	1,008.6614	1,003.5289
25th December, 2017	3.5988	3.3338	1,008.3642	1,003.5595
IDBI Liquid Fund - Monthly Dividend (Direct Plan)				
25th February, 2018	4.3171	0.0000	1,007.8648	1,002.0799
24th January, 2018	3.8975	0.0000	1,007.2854	1,002.0799
25th December, 2017	3.6838	0.0000	1,006.9993	1,002.0799

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 Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

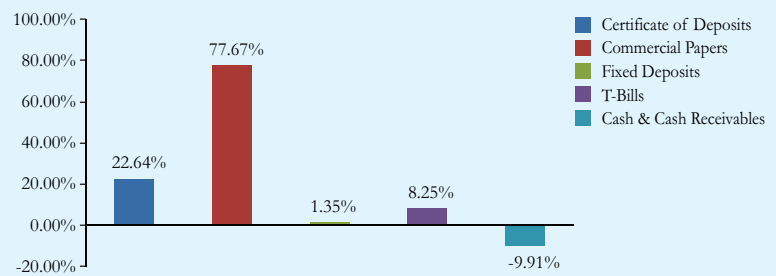
* NAV of the record date.

Portfolio as on 28/02/2018

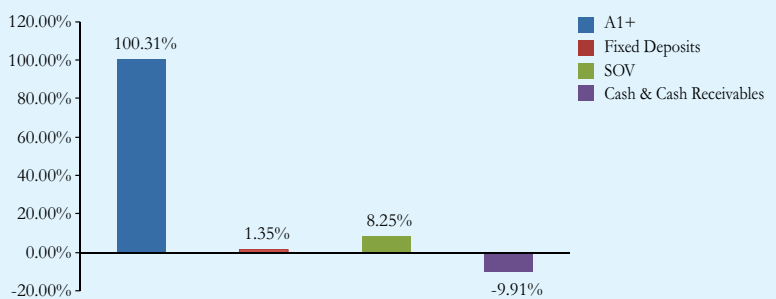
Issuer Name	Rating	% To Net Assets*	Issuer Name	Rating	% To Net Assets*
CERTIFICATE OF DEPOSITS			Smartchem Technologies Ltd.	ICRA A1+	2.00
Axis Bank Ltd.	CRISIL A1+	6.64	TATA Projects Ltd.	CRISIL A1+	1.96
HDFC Bank Ltd.	IND A1+	6.64	Dwarikesh Sugar Industries Ltd.	ICRA A1+	1.35
IDFC Bank	ICRA A1+	4.33	Aarti Industries Ltd.	CRISIL A1+	1.35
IndusInd Bank Ltd.	CRISIL A1+	2.66	SREI Infrastructure Finance Ltd.	CARE A1+	1.35
National Bank of Agriculture & Rural Development	CRISIL A1+	1.35	Future Retail Ltd.	CARE A1+	1.35
Ujjivan Small Finance Bank Ltd.	ICRA A1+	1.01	IL And FS Securities Services Ltd.	ICRA A1+	1.34
COMMERCIAL PAPERS			NTPC Ltd.	CRISIL A1+	1.34
Steel Authority of India Ltd.	CARE A1+	7.67	Capital First Ltd.	ICRA A1+	1.33
National Bank of Agriculture & Rural Development	ICRA A1+	6.69	Korak Mahindra Prime Ltd.	CRISIL A1+	1.01
SBI Cards & Payments Services Pvt Ltd.	CRISIL A1+	6.66	Muthoot Homefin (India) Ltd.	ICRA A1+	1.01
Power Finance Corpn. Ltd.	CRISIL A1+	5.34	Kirloskar Ferrous Industries Ltd.	ICRA A1+	0.87
Srei Equipment Finance Ltd.	CARE A1+	4.03	APL Apollo Tubes Ltd.	CRISIL A1+	0.67
National Fertilizers Ltd.	ICRA A1+	3.58	Bajaj Electricals Ltd.	CARE A1+	0.67
Housing Development Finance Corpn. Ltd.	ICRA A1+	3.37	TVS Credit Services Ltd.	CRISIL A1+	0.67
PNB Housing Finance Ltd.	CRISIL A1+	3.33	JM Financial Capital Ltd.	CARE A1+	0.34
PTC India Financial Services Ltd.	CRISIL A1+	2.69	L & T Finance Ltd.	CARE A1+	0.34
KEC International Ltd.	CRISIL A1+	2.69	JK Lakshmi Cement Ltd.	CRISIL A1+	0.34
Housing Development Finance Corpn. Ltd.	CRISIL A1+	2.69	Rupa and Company Ltd.	CRISIL A1+	0.20
India Infoline Finance Ltd.	CRISIL A1+	2.69	Century Textiles and Industries Ltd.	CRISIL A1+	0.07
Aadhar Housing Finance Ltd.	CRISIL A1+	2.63	FIXED DEPOSITS		
Bajaj Electricals Ltd.	ICRA A1+	2.02	Lakshmi Vilas Bank	N.A	1.35
Cox And Kings Ltd.	CARE A1+	2.02	T-BILLS		
			91 DTB 2018	SOV	8.25
			Cash & Cash Receivables		-9.91
			TOTAL		100.00

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

Asset Profile



Rating Profile

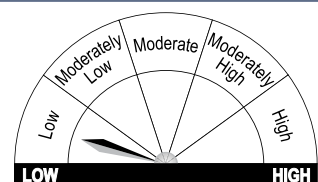


Product Label

This product is suitable for investors who are seeking*:

- 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:	Total Experience: Over 15 Years
Mr. Bhupesh Kalyani	(Managing the Scheme since 1st February, 2017)

Inception Date:
3rd September, 2010

Benchmark:
CRISIL Liquid Fund Index

NAV as on 28th February 2018 (₹ per unit):

	Regular	Direct
Growth	1803.7706	1858.9569
Daily Dividend	1016.8894	1031.0913
Weekly Dividend	1055.2436	1056.3642
Monthly Dividend	1067.3518	1380.9484
Bonus [^]	1803.8023	1858.0464

[^]Bonus option in this scheme has been discontinued from 15th July, 2015.

Monthly Average AUM:
₹ 511.51 Crs.

AUM as on 28th February 2018:
₹ 537.99 Crs.

Expense Ratio: (Weighted Average for the month)

Regular : 0.8921%
Direct : 0.3011%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures:

YTM : 7.84%
Average Maturity : 454 Days
Modified Duration : 342 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 Ultra Short Term Fund - Monthly Dividend (Regular Plan)

26th February, 2018	1.3999	1.2970	1069.1048	1067.4735
25th January, 2018	1.5026	1.3921	1,066.7610	1,065.2284
26th December, 2017	0.9740	0.9023	1,063.9229	1,062.6002

IDBI Ultra Short Term Fund - Monthly Dividend (Direct Plan)

26th February, 2018	2.0414	0.0000	1383.4906	1381.0833
25th January, 2018	2.3252	0.0000	1,380.2016	1,377.8368
26th December, 2017	1.6273	0.0000	1,375.9445	1,373.7618

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 Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

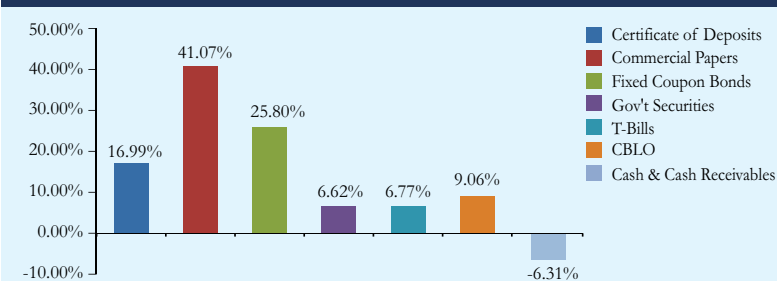
* NAV of the record date.

Portfolio as on 28/02/2018

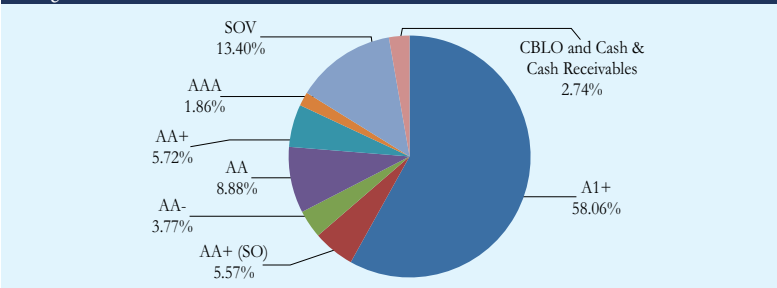
Issuer Name	Rating	% To Net Assets*	Issuer Name	Rating	% To Net Assets*
CERTIFICATE OF DEPOSITS		16.99	ECL Finance Ltd.	ICRA AA	1.88
Ujivan Small Finance Bank Ltd.	CRISIL A1+	8.75	Aditya Birla Finance Ltd.	ICRA AA+	1.87
Axis Bank Ltd.	CRISIL A1+	7.32	Power Finance Corp. Ltd.	CRISIL AAA	1.86
RBL Bank Ltd.	ICRA A1+	0.92	Cholamandalam Investment & Finance Co. Ltd.	ICRA AA	1.86
COMMERCIAL PAPERS		41.07	Bank of Baroda Ltd.	CRISIL AA+	1.82
Housing Development Finance Corp. Ltd.	ICRA A1+	9.12	Piramal Enterprises Ltd.	ICRA AA	1.49
Power Finance Corp. Ltd.	CARE A1+	9.00	Axis Bank Ltd.	CRISIL AA+	1.09
HUDCO Ltd.	ICRA A1+	8.41	Adani Transmission Ltd.	IND AA+	0.93
Fedbank Financial Services Ltd.	CRISIL A1+	7.29	GOVT SECURITIES		6.62
Cox And Kings Ltd.	CARE A1+	7.24	07.17 GOI 2028	SOV	6.62
FIXED COUPON BONDS		25.80	T-BILLS		6.77
Aadhar Housing Finance Ltd.	CARE AA+(SO)	5.57	91 DTB 2018	SOV	6.77
J K Cement Ltd.	CARE AA-	3.77	CBLO		9.06
Punjab National Bank Ltd.	IND AA	3.64	Cash & Cash Receivables		-6.31
TOTAL		100.00			

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

Asset Profile



Rating Profile

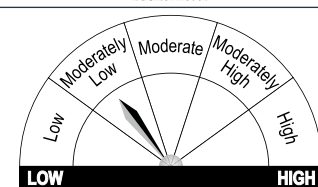


Product Label

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.

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:	Total Experience: Over 15 Years
Mr. Bhupesh Kalyani	(Managing the Scheme since 1st February, 2017)

Inception Date:

23rd March, 2011

Benchmark:

CRISIL Short Term Bond Fund Index

NAV as on 28th February 2018 (₹ per unit):

	Regular	Direct
Growth	17.1611	17.9315
Weekly Dividend	11.2485	12.1378
Monthly Dividend	11.6592	14.6547

Monthly Average AUM:

₹ 67.76 Crs.

AUM as on 28th February 2018:

₹ 66.64 Crs.

Expense Ratio: (Weighted Average for the month)

Regular : 1.2715%

Direct : 0.0894%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures:

YTM	: 8.44%
Average Maturity	: 1.14 Years
Modified Duration	: 0.99 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 February, 2018	0.0160	0.0149	11.6792	11.6572
25th January, 2018	0.0135	0.0125	11.6471	11.6348
26th December, 2017	0.0080	0.0074	11.6213	11.6097

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 Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

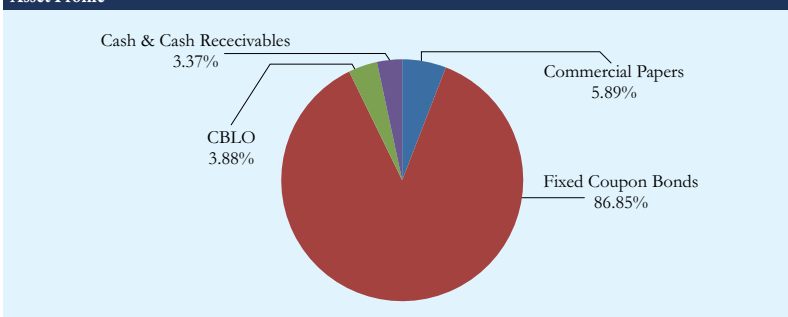
* NAV of the record date.

Portfolio as on 28/02/2018

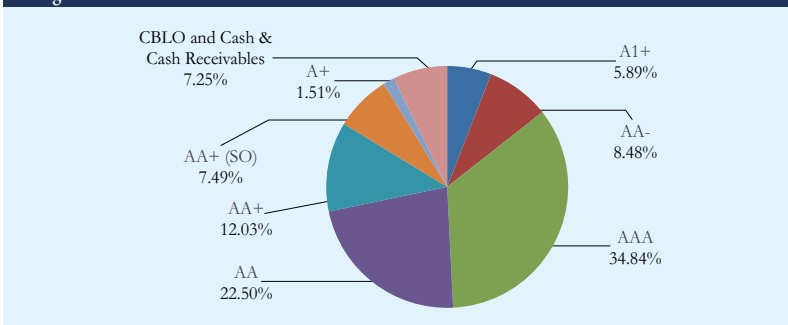
Issuer Name	Rating	% To Net Assets*
COMMERCIAL PAPERS		5.89
HUDCO Ltd.	ICRA A1+	5.89
FIXED COUPON BONDS		86.85
J K Cement Ltd.	CARE AA-	8.48
Reliance Gas Transportation Infrastructure Ltd.	CRISIL AAA	7.65
Exim Bank	CRISIL AAA	7.59
ECL Finance Ltd.	ICRA AA	7.58
Power Finance Corpn. Ltd.	CRISIL AAA	7.56
Dewan Housing Finance Corp Ltd.	CARE AAA	7.54
TATA Capital Financial Services Ltd.	CARE AA+	7.52
Aadhar Housing Finance Ltd.	CARE AA+(SO)	7.49
Piramal Enterprises Ltd.	ICRA AA	7.47
Cholamandalam Investment & Finance Co. Ltd.	ICRA AA	7.45
Adani Transmission Ltd.	IND AA+	4.51
LIC Housing Finance Ltd.	CRISIL AAA	4.51
Ujjivan Financial Services	ICRA A+	1.51
CBLO		3.88
Cash & Cash Receivables		3.37
TOTAL		100.00

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

Asset Profile



Rating Profile

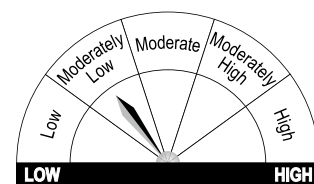


Product Label

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 Corporate Debt Opportunities Fund (ICDOF)

(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.

Fund Manager:	Total Experience: Over 15 Years
Mr. Bhupesh Kalyani	(Managing the Scheme since 1st February, 2017)

Inception Date:

3rd March, 2014

Benchmark:

CRISIL Short Term Bond Fund Index

NAV as on 28th February 2018 (₹ per unit):

	Regular	Direct
Growth	13.6034	14.1220
Quarterly Dividend	10.5352	10.7390
Annual Dividend	10.9667	13.8384

Monthly Average AUM:

₹ 117.23 Crs.

AUM as on 28th February 2018:

₹ 119.50 Crs.

Expense Ratio: (Weighted Average for the month)

Regular : 2.0093%
Direct : 0.2605%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures:

YTM : 8.78%
Average Maturity : 2.29 Years
Modified Duration : 1.75 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 ₹)
IDBI Corporate Debt Opportunities Fund - Quarterly Dividend (Regular Plan)				
27th July, 2017	0.2355	0.2181	10.6024	10.2760
20th April, 2017	0.8315	0.7703	11.6110	10.4566
19th October, 2015	0.1189	0.1101	10.5176	10.3552
IDBI Corporate Debt Opportunities Fund - Quarterly Dividend (Direct Plan)				
27th July, 2017	0.3052	0.0000	10.8205	10.3978
20th April, 2017	0.9376	0.0000	11.9408	10.6397
19th October, 2015	0.1311	0.0000	10.6789	10.4999
IDBI Corporate Debt Opportunities Fund - Annual Dividend (Regular Plan)				
20th April, 2017	1.0921	0.0000	12.0655	10.5502
27th March, 2015	0.6304	0.0000	11.0963	10.2355

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 Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

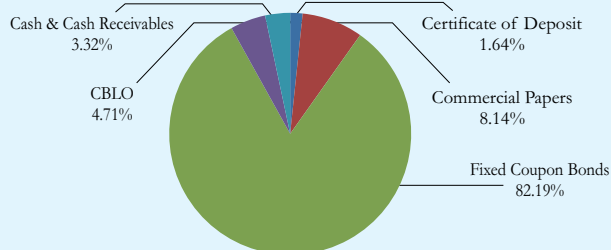
* NAV of the record date.

Portfolio as on 28/02/2018

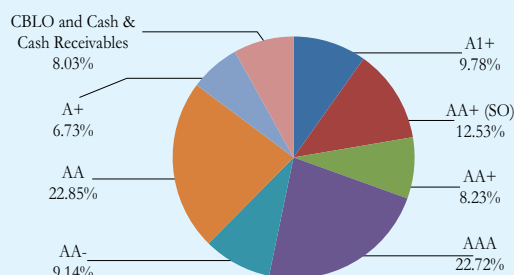
Issuer Name	Rating	% To Net Assets*
CERTIFICATE OF DEPOSIT		1.64
Ujivan Small Finance Bank Ltd.	CRISIL A1+	1.64
COMMERCIAL PAPER		8.14
Cox And Kings Ltd.	CARE A1+	8.14
FIXED COUPON BONDS		82.19
Aadhar Housing Finance Ltd.	CARE AA+(SO)	12.53
Punjab National Bank Ltd.	IND AA	12.28
Piramal Enterprises Ltd.	ICRA AA	10.57
J K Cement Ltd.	CARE AA-	9.14
Reliance Jio Infocomm Ltd.	CRISIL AAA	8.63
Ujivan Financial Services	ICRA A+	6.73
Axis Bank Ltd.	CRISIL AA+	6.55
Indian Railways Finance Corpn. Ltd.	CRISIL AAA	4.40
Rural Electrification Corpn. Ltd.	CRISIL AAA	4.23
NTPC Ltd.	CRISIL AAA	4.21
Adani Transmission Ltd.	IND AA+	1.68
LIC Housing Finance Ltd.	CRISIL AAA	1.26
CBLO		4.71
Cash & Cash Receivables		3.32
TOTAL		100.00

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

Asset Profile



Rating Profile

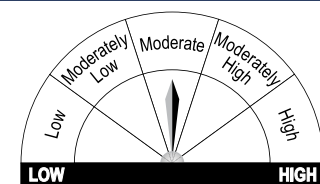


Product Label

This product is suitable for investors who are seeking*:

- Regular income & 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.

IDBI Dynamic Bond Fund (IDBF)

(An open-ended dynamic debt scheme investing across duration)

Scheme Features	
Investment objective:	
The objective of the scheme is to generate regular income while maintaining liquidity through active management of a portfolio comprising of debt and money market instruments.	
Fund Manager:	Total Experience: Over 25 Years
Mr. Raju Sharma	(Managing the Scheme since 3rd May, 2017)
Inception Date:	
21st February 2012	
Benchmark:	
CRISIL Composite Bond Fund Index	
NAV as on 28th February 2018 (₹ per unit):	
	Regular Direct
Growth	13.9646 14.4964
Quarterly Dividend	10.1519 12.7002
Annual Dividend	10.2288 11.8084
Monthly Average AUM:	
₹ 23.89 Crs.	
AUM as on 28th February 2018:	
₹ 22.80 Crs.	
Expense Ratio: (Weighted Average for the month)	
Regular	: 1.9689%
Direct	: 0.2133%
Expense ratio is inclusive of GST on management fees.	
Quantitative Measures:	
YTM	: 8.34%
Average Maturity	: 8.27 Years
Modified Duration	: 5.38 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.

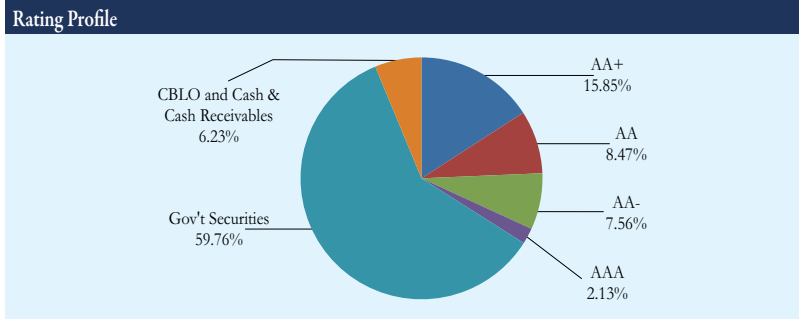
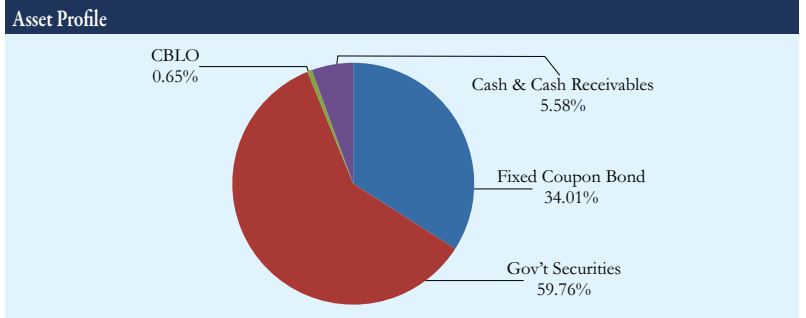
Dividend History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV* (in ₹)	Ex Dividend NAV (in ₹)
IDBI Dynamic Bond Fund - Quarterly Dividend (Regular Plan)				
27th July, 2017	0.1961	0.1817	10.7876	10.5012
20th April, 2017	0.7980	0.7394	11.7089	10.5886
19th October, 2015	0.0585	0.0542	10.7392	10.6605
IDBI Dynamic Bond Fund - Quarterly Dividend (Direct Plan)				
29th September, 2014	0.3507	0.3358	10.7090	10.2445
17th April, 2014	0.3896	0.3732	10.7673	10.2862
IDBI Dynamic Bond Fund - Annual Dividend (Regular Plan)				
20th April, 2017	0.8926	0.8270	11.6510	10.3999
27th March, 2015	0.7992	0.7412	11.3590	10.2782
17th April, 2014	0.1403	0.1343	10.3119	10.1496
IDBI Dynamic Bond Fund - Annual Dividend (Direct Plan)				
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 Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

* NAV of the record date.

Portfolio as on 28/02/2018		
Issuer Name	Rating	% To Net Assets*
FIXED COUPON BONDS		
Bank of Baroda Ltd.	CRISIL AA+	11.68
Piramal Enterprises Ltd.	ICRA AA	8.47
J K Cement Ltd	CARE AA-	7.56
Axis Bank Ltd.	CRISIL AA+	4.17
LIC Housing Finance Ltd.	CRISIL AAA	2.13
GOVT SECURITIES		
06.68 GOI 2031	SOV	26.62
07.17 GOI 2028	SOV	21.29
06.79 GOI 2027	SOV	11.85
CBLO		0.65
Cash & Cash Receivables		5.58
TOTAL		100.00

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



Product Label	
<p>This product is suitable for investors who are seeking*:</p> <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 style="text-align: center;">Riskometer</p> <p style="text-align: center;">Investors understand that their principal will be at Moderate risk</p>
<p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	

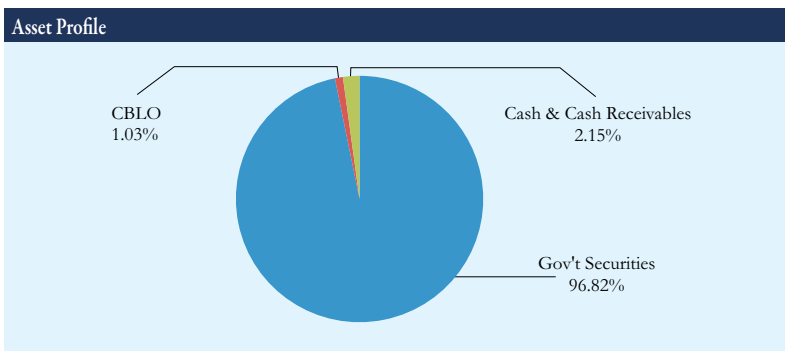
IDBI Gilt Fund (IGF)

(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.		
Fund Manager:	Total Experience: Over 25 Years	
Mr. Raju Sharma	(Managing the Scheme since 3rd May, 2017)	
Inception Date:		
21st December, 2012		
Benchmark:		
CRISIL Gilt Index		
NAV as on 28th February 2018 (₹ per unit):		
	Regular	Direct
Growth	13.6128	14.0453
Quarterly Dividend	9.6689	10.6525
Annual Dividend	10.0813	10.5373
Monthly Average AUM:		
₹ 20.51 Crs.		
AUM as on 28th February 2018:		
₹ 20.42 Crs.		
Expense Ratio: (Weighted Average for the month)		
Regular	: 1.0460%	
Direct	: 0.2600%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures:		
YTM	: 7.83%	
Average Maturity	: 11.15 Years	
Modified Duration	: 7.08 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.		

Portfolio as on 28/02/2018		
Issuer Name	Rating	% to Net Assets*
GOV'T SECURITIES		
07.17 GOI 2028	SOV	43.81
06.68 GOI 2031	SOV	39.37
06.79 GOI 2027	SOV	13.64
CBLO		1.03
Cash & Cash Receivables		2.15
TOTAL		100.00

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



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 Gilt Fund - Quarterly Dividend (Regular Plan)				
27th July, 2017	0.2353	0.2180	10.6557	10.3103
19th October, 2015	0.1533	0.1421	10.5736	10.3855
6th July, 2015	0.0869	0.0805	10.3237	10.1936
IDBI Gilt Fund - Quarterly Dividend (Direct Plan)				
27th July, 2017	0.3575	0.0000	11.7938	11.2775
19th October, 2015	0.1639	0.1518	11.1166	10.9153
6th July, 2015	0.0961	0.0890	10.8506	10.7073
IDBI Gilt Fund - Annual Dividend (Regular Plan)				
20th April, 2017	1.0847	0.0000	12.0341	10.5184
27th March, 2015	0.9936	0.9215	11.8111	10.4722
17th April, 2014	0.3585	0.3433	10.6705	10.2259
IDBI Gilt Fund - Annual Dividend (Direct Plan)				
20th April, 2017	0.9847	0.0000	12.2581	10.8809
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 Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

* NAV of the record date.

Product Label	
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • 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 	<p>Riskometer</p> <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderate risk</p>

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

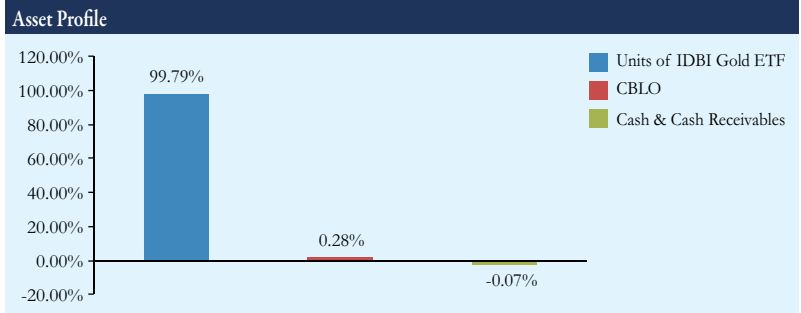
IDBI Gold Fund (IGFOF)

(An open-ended fund of fund scheme investing in IDBI Gold Exchange Traded Fund [IDBI Gold ETF])

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. Ashish Mishra	Total Experience: Over 11 Years (Managing the Scheme since 5th September 2017)	
Inception Date: 14th August, 2012		
Benchmark: Domestic price of Gold		
NAV as on 28th February 2018 (₹ per unit):		
	Regular	Direct
Growth	8.8574	9.0414
Monthly Average AUM: ₹ 35.82 Crs.		
AUM as on 28th February 2018: ₹ 35.51 Crs.		
Expense Ratio: (Weighted Average for the month) Regular : 1.3917% Direct : 0.8358% Expense ratio is inclusive of GST 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 28/02/2018	
Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.79
CBLO	0.28
Cash & Cash Receivables	-0.07
TOTAL	100.00

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



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*:	Riskometer
<ul style="list-style-type: none"> 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 	<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.

AUM REPORT FOR THE QUARTER ENDED 31/12/2017

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	77,158.41	95,499.50
Equity (other than ELSS)	197,459.57	176,339.83
Balanced	43,243.18	43,457.92
Liquid	443,243.34	673,714.63
Gilt	2,146.01	2,390.23
Equity - ELSS	68,728.53	66,890.26
GOLD ETF	6,874.66	7,053.85
Other ETF	0.00	0.00
Fund of Fund investing overseas	0.00	0.00
TOTAL	838,853.71	1,065,346.22

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)	3,592.64	3,726.26

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	59.90%
Next 10 Cities	17.45%
Next 20 Cities	10.81%
Next 75 Cities	8.83%
Others	3.00%
TOTAL	100.00%

IDBI Gold Exchange Traded Fund (IDBIGOLD)

(An open-ended scheme replicating/tracking the performance of gold in domestic prices)

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:	Total Experience: Over 11 Years
Mr. Ashish Mishra	(Managing the Scheme since 5th September 2017)

Inception Date:

9th November, 2011

Benchmark:

Domestic price of Physical Gold

NAV as on 28th February 2018 (₹ per unit):

NAV	2883.2294
Physical Gold Price*	3043.6266
Cash Component	-160.3972

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

Monthly Average AUM:

₹ 69.24 Crs.

AUM as on 28th February 2018:

₹ 68.61 Crs.

Expense Ratio: (Weighted Average for the month)

Regular : 0.6328%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures:

Tracking Error : 0.8765%

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 Bombay Stock Exchange Ltd. (BSE).

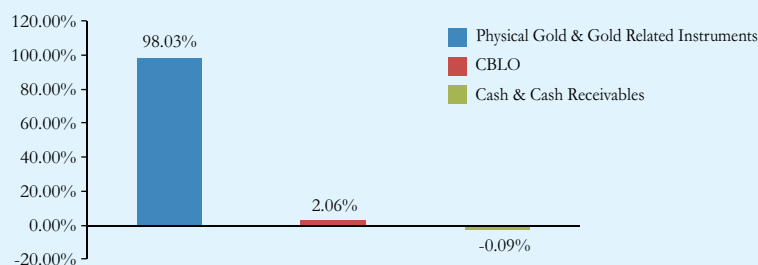
Portfolio as on 28/02/2018

Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments*	98.03
CBLO	2.06
Cash & Cash Receivables	-0.09
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

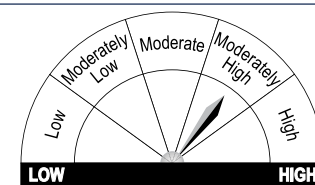


Product Label

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 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.

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Contact us

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(Investment Manager to IDBI Mutual Fund)

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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, 1st 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 28th February, 2018)

**Schemes Managed by Fund Manager (FM) - Mr. V. Balasubramanian
Total Experience: Over 36 Years**

IDBI Equity Advantage Fund (IEAF)						
Inception date: 10th September, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	23.69	20.55	20.46	12,369	12,055	12,046
Last 3 years	8.80	9.34	6.85	12,883	13,014	12,204
Since Inception	24.49	17.99	14.25	26,630	20,955	18,143

FM Managing this Scheme since inception.
The Regular Plan of this scheme is in existence for a period less than 5 years.
S&P BSE 200 Index-TRI, ## S&P BSE Sensex-TRI.

**Schemes Managed by Fund Manager (FM) - Ms. Uma Venkatraman
Total Experience: Over 15 Years**

IDBI India Top 100 Equity Fund (IT100EF)						
Inception date: 15th May 2012						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	12.88	20.13	19.75	11,288	12,013	11,975
Last 3 years	5.69	8.57	7.21	11,810	12,732	12,248
Last 5 years	15.96	15.66	14.41	20,973	20,709	19,609
Since Inception	15.88	16.53	15.34	23,490	24,267	22,863

FM Managing this Scheme since 5th September 2017.
Nifty 100 Index-TRI, ## Nifty 50 Index-TRI.

IDBI Nifty Index Fund (INIF)				
Inception date: 25th June, 2010				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	17.04	19.75	11,704	11,975
Last 3 years	5.20	7.21	11,645	12,248
Last 5 years	12.49	14.41	18,014	19,609
Since Inception	8.96	10.69	19,341	21,824

FM Managing this Scheme since 5th September 2017.
Nifty 50 Index-TRI.

IDBI Nifty Junior Index Fund (INJIF)						
Inception date: 20th September, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	19.57	22.65	19.75	11,957	12,265	11,975
Last 3 years	13.60	15.95	7.21	14,671	15,600	12,248
Last 5 years	19.97	22.40	14.41	24,862	27,484	19,609
Since Inception	11.35	13.35	9.13	22,265	25,432	19,163

FM Managing this Scheme since 5th September 2017.
Nifty Next 50 Index-TRI, ## Nifty 50 Index-TRI.

**Schemes Managed by Fund Manager (FM) - Mr. Ashish Mishra
Total Experience: Over 11 Years**

IDBI Diversified Equity Fund (IDEF)						
Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	22.00	21.98	20.46	12,200	12,198	12,046
Last 3 years	7.88	10.16	6.85	12,561	13,319	12,204
Since Inception	21.15	17.30	13.05	21,240	18,710	16,183

FM Managing this Scheme since 5th September 2017.
The Regular Plan of this scheme is in existence for a period less than 5 years.
S&P BSE 500-TRI, ## S&P BSE Sensex-TRI.

IDBI Midcap Fund (IMF)						
Inception date: 25th January, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	16.80	20.80	19.75	11,680	12,080	11,975
Since Inception	16.53	25.92	21.51	11,820	12,865	12,374

FM Managing this Scheme since 5th September 2017.
The Regular Plan of this scheme is in existence for a period less than 3 years.
Nifty Free Float Midcap 100-TRI ## Nifty 50 Index-TRI.

**Scheme Managed by Fund Managers (FM) -
Mr. V Balasubramanian (Equity Portion) - Total Experience: Over 36 Years &
Mr. Raju Sharma (Debt Portion) Total Experience: Over 25 Years**

IDBI Prudence Fund (IPF)						
Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	10.96	12.92	19.75	11,096	11,292	11,975
Since Inception	13.69	10.86	16.12	11,888	11,492	12,231

Mr. V Balasubramanian (Equity Portion) since 24th October 2016 &
Mr. Raju Sharma Managing this Scheme (Debt Portion) since 24th October, 2017
The Regular Plan of this scheme is in existence for a period less than 3 years.
50% S&P BSE 500 Index + 50% CRISIL Composite Bond Fund Index-TRI, ## Nifty 50 Index-TRI.

**Scheme Managed by Fund Managers (FM) -
Mr. Raju Sharma (Debt Portion) - Total Experience: Over 25 Years &
Ms. Uma Venkatraman (Equity Portion) - Total Experience: Over 15 Years**

IDBI Monthly Income Plan (IMIP)						
Inception date: 7th March, 2011						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	1.19	6.62	-1.45	10,119	10,662	9,855
Last 3 years	3.48	7.99	5.56	11,082	12,584	11,759
Last 5 years	6.29	9.57	5.84	13,571	15,800	13,283
Since Inception	6.64	9.11	6.16	15,665	18,393	15,186

Mr. Raju Sharma Managing this Scheme (Debt Portion) since 3rd May 2017 &
Ms. Uma Venkatraman Managing this Scheme (Equity Portion) since 5th September 2017
CRISIL Hybrid 85+15 - Conservative Index, ## CRISIL 10 Year Gilt Index.

**Schemes Managed by Fund Manager (FM) -
Mr. Raju Sharma - Total Experience: Over 25 Years**

IDBI Liquid Fund (ILIQF)						
Inception date: 9th July, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	6.63	6.68	5.65	10,663	10,668	10,565
Last 3 years	7.36	7.36	6.96	12,377	12,377	12,240
Last 5 years	8.03	8.08	7.05	14,715	14,750	14,058
1 month	0.57	0.59	0.44	NA	NA	NA
2 weeks	0.26	0.26	0.15	NA	NA	NA
1 week	0.13	0.13	0.08	NA	NA	NA
Since Inception	8.29	8.04	6.87	18,386	18,059	16,621

FM Managing this Scheme since 3rd May 2017
CRISIL Liquid Fund Index, ## CRISIL 1 Year T-Bill Index, NA Not Applicable.

IDBI Dynamic Bond Fund (IDBF)						
Inception date: 21st February, 2012						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-1.11	4.25	-1.45	9,889	10,425	9,855
Last 3 years	3.67	7.60	5.56	11,143	12,458	11,759
Last 5 years	4.95	8.26	5.84	12,736	14,873	13,283
Since Inception	5.70	8.39	6.39	13,965	16,247	14,525

FM Managing this Scheme since 3rd May 2017
CRISIL Composite Bond Fund Index, ## CRISIL 10 Year Gilt Index.

IDBI Gilt Fund (IGF)						
Inception date: 21st December, 2012						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-3.69	2.05	-1.45	9,631	10,205	9,855
Last 3 years	3.11	6.52	5.56	10,963	12,083	11,759
Last 5 years	5.92	7.36	5.84	13,334	14,268	13,283
Since Inception	6.12	7.78	6.29	13,613	14,756	13,726

FM Managing this Scheme since 3rd May 2017
CRISIL Gilt Index, ## CRISIL 10 Year Gilt Index.

SCHEME PERFORMANCE - REGULAR PLANS (As on 28th February, 2018) (contd...)

Schemes Managed by Fund Manager (FM) - Mr. Bhupesh Kalyani
Total Experience: Over 15 Years

IDBI Ultra Short Term Fund (IUSTF) Inception date: 3rd September, 2010

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	5.70	6.68	5.65	10,570	10,668	10,565
Last 3 years	7.01	7.36	6.96	12,258	12,377	12,240
Last 5 years	7.74	8.08	7.05	14,519	14,750	14,058
Since Inception	8.19	8.09	6.97	17,294	17,227	16,137

FM Managing this Scheme since 1st February 2017.
CRISIL Liquid Fund Index, ## CRISIL 1 Year T-Bill Index.

IDBI Short Term Bond Fund (ISTBF) Inception date: 23rd March, 2011

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	5.37	5.67	5.65	10,537	10,567	10,565
Last 3 years	6.97	7.77	6.96	12,244	12,519	12,240
Last 5 years	7.66	8.49	7.05	14,468	15,030	14,058
Since Inception	8.09	8.53	7.14	17,161	17,651	16,137

FM Managing this Scheme since 1st February 2017.
CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill Index

IDBI Corporate Debt Opportunities Fund (ICDOF) Inception date: 3rd March, 2014

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.76	5.67	5.65	10,476	10,567	10,565
Last 3 years	7.25	7.77	6.96	12,342	12,519	12,240
Since Inception	8.01	8.49	7.38	13,603	13,850	13,292

FM Managing this Scheme since 1st February 2017.
The Regular Plan of this scheme is in existence for a period less than 5 years.
CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill Index

Schemes Managed by Fund Manager (FM) - Mr. Ashish Mishra
Total Experience: Over 11 Years

IDBI Gold Fund (IGFOF) Inception date: 14th August, 2012

Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	-1.03	1.32	9,897	10,132
Last 3 years	1.86	4.40	10,571	11,383
Last 5 years	-1.55	0.58	9,246	10,295
Since Inception	-2.16	0.06	8,857	10,032

FM Managing this Scheme since 5th September 2017.
Domestic price of physical Gold.

IDBI Gold Exchange Traded Fund (IDBIGOLD) Inception date: 9th November, 2011

Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	1.06	1.32	10,106	10,132
Last 3 years	3.74	4.40	11,167	11,383
Last 5 years	-0.22	0.58	9,893	10,295
Since Inception	-0.10	0.76	9,937	10,490

FM Managing this Scheme since 5th September 2017.
Domestic price of physical Gold.

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

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 past 1 year, 3 years, 5 years & since inception period and annualised for the period below 1 year. The Regular and Direct Plan of IDBI Mutual Fund have different expense structure.

SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - REGULAR PLANS (As on 28th February, 2018)

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)	540 360 120
Market value as on 28th February, 2018 (Rs. in '000)	804.62 441.07 129.71
Scheme Return (% XIRR)	17.89 13.68 15.48
Benchmark (S&P BSE 200 Index-TRI#) return (% XIRR)	15.31 15.60 13.59
Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)	12.71 13.9425 15.28

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 5 years 3 years 1 year
Total amount invested (Rs. in '000)	700 600 360 120
Market value as on 28th February, 2018 (Rs. in '000)	1039.57 824.93 412.13 121.09
Scheme Return (% XIRR)	13.46 12.71 9.01 1.70
Benchmark (Nifty 100-TRI#) return (% XIRR)	14.97 14.77 14.95 13.46
Additional Benchmark (Nifty 50 Index-TRI#) return (%XIRR)	13.69 13.48 13.99 13.57

IDBI Diversified Equity Fund (IDEF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month
Frequency: Monthly	Inception date: 28th March, 2014
	Since Inception 3 years 1 year
Total amount invested (Rs. in '000)	480 360 120
Market value as on 28th February, 2018 (Rs. in '000)	633.70 431.36 128.92
Scheme Return (% XIRR)	13.99 12.14 14.20
Benchmark (S&P BSE 500 Index-TRI#) return (% XIRR)	15.26 16.60 14.57
Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)	12.13 13.94 15.28

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)	930 600 360 120
Market value as on 28th February, 2018 (Rs. in '000)	1417.22 797.28 428.33 126.91
Scheme Return (% XIRR)	10.65 11.33 11.65 10.95
Benchmark (Nifty 50 Index-TRI #) return (% XIRR)	12.53 13.48 13.99 13.57
Additional Benchmark (Nifty 50 Index-TRI #) return (%XIRR)	12.53 13.48 13.99 13.57

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)	900 600 360 120
Market value as on 28th February, 2018 (Rs. in '000)	1759.70 971.38 468.24 126.84
Scheme Return (% XIRR)	17.49 19.38 17.89 10.83
Benchmark (Nifty Next 50 Index-TRI#) return (% XIRR)	19.77 21.97 20.40 13.56
Additional Benchmark (Nifty 50 Index-TRI#) return (%XIRR)	12.66 13.48 13.99 13.57

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

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. The Regular and Direct Plan of IDBI Mutual Fund have different expense structure.

SCHEME PERFORMANCE - DIRECT PLANS (As on 28th February, 2018)

Schemes Managed by Fund Manager (FM) - Mr. V. Balasubramanian Total Experience: Over 36 Years

IDBI Equity Advantage Fund (IEAF)						
Inception date: 10th September, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	25.93	20.55	20.46	12,593	12,055	12,046
Last 3 years	10.12	9.34	6.85	13,359	13,014	12,204
Since Inception	25.77	17.99	14.25	27,880	20,955	18,143

FM Managing this Scheme since inception.
The Direct Plan of this scheme is in existence for a period less than 5 years.
S&P BSE 200 Index-TRI, ## S&P BSE Sensex-TRI.

Schemes Managed by Fund Manager (FM) - Ms. Uma Venkatraman Total Experience: Over 15 Years

IDBI India Top 100 Equity Fund (IT100EF)						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	14.95	20.13	19.75	11,495	12,013	11,975
Last 3 years	6.91	8.57	7.21	12,226	12,732	12,248
Last 5 years	17.02	15.66	14.41	21,954	20,709	19,609
Since Inception	14.67	14.04	12.97	20,272	19,698	18,768

FM Managing this Scheme since 5th September 2017.
Nifty 100 Index-TRI, ## Nifty 50 Index-TRI.

IDBI Nifty Index Fund (INIF)				
Inception date: 1st January, 2013				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	18.54	19.75	11,854	11,975
Last 3 years	6.39	7.21	12,045	12,248
Last 5 years	13.40	14.41	18,758	19,609
Since Inception	12.02	12.97	17,962	18,768

FM Managing this Scheme since 5th September 2017.
Nifty 50 Index-TRI.

IDBI Nifty Junior Index Fund (INJIF)						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	21.00	22.65	19.75	12,100	12,265	11,975
Last 3 years	14.94	15.95	7.21	15,195	15,602	12,248
Last 5 years	21.04	22.40	14.41	25,996	27,484	19,609
Since Inception	18.35	19.66	12.97	23,861	25,255	18,768

FM Managing this Scheme since 5th September 2017.
Nifty Next 50 Index-TRI, ## Nifty 50 Index-TRI.

Schemes Managed by Fund Manager (FM) - Mr. Ashish Mishra Total Experience: Over 11 Years

IDBI Diversified Equity Fund (IDEF)						
Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	24.55	21.98	20.46	12,455	12,198	12,046
Last 3 years	9.26	10.16	6.85	13,049	13,319	12,204
Since Inception	22.48	17.30	13.05	22,170	18,710	16,183

FM Managing this Scheme since 5th September 2017.
The Direct Plan of this scheme is in existence for a period less than 5 years.
S&P BSE 500-TRI, ## S&P BSE Sensex-TRI.

IDBI Midcap Fund (IMF)						
Inception date: 25th January, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	20.00	20.80	19.75	12,000	12,080	11,975
Since Inception	19.77	25.92	21.51	12,180	12,865	12,374

FM Managing this Scheme since 5th September 2017.
The Direct Plan of this scheme is in existence for a period less than 3 years.
Nifty Free Float Midcap 100-TRI ## Nifty 50 Index-TRI.

Scheme Managed by Fund Managers (FM) - Mr. V Balasubramanian (Equity Portion) - Total Experience: Over 36 Years & Mr. Raju Sharma (Debt Portion) Total Experience: Over 25 Years

IDBI Prudence Fund (IPF)						
Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	13.27	12.92	19.75	11,327	11,292	11,975
Since Inception	15.89	10.86	16.12	12,199	11,492	12,231

Mr. V Balasubramanian (Equity Portion) since 24th October 2016 &
Mr. Raju Sharma Managing this Scheme (Debt Portion) since 24th October, 2017
The Direct Plan of this scheme is in existence for a period less than 3 years.
50% S&P BSE 500 Index + 50% CRISIL Composite Bond Fund Index-TRI, ## Nifty 50 Index-TRI.

Scheme Managed by Fund Managers (FM) - Mr. Raju Sharma (Debt Portion) - Total Experience: Over 25 Years & Ms. Uma Venkatraman (Equity Portion) - Total Experience: Over 15 Years

IDBI Monthly Income Plan (IMIP)						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.55	6.62	-1.45	10,255	10,662	9,855
Last 3 years	4.37	7.99	5.56	11,372	12,584	11,759
Last 5 years	7.06	9.57	5.84	14,065	15,800	13,283
Since Inception	6.78	9.32	6.08	14,031	15,843	13,560

Mr. Raju Sharma Managing this Scheme (Debt Portion) since 3rd May 2017 &
Ms. Uma Venkatraman Managing this Scheme (Equity Portion) since 5th September 2017
CRISIL Hybrid 85+15 - Conservative Index, ## CRISIL 10 Year Gilt Index.

Schemes Managed by Fund Manager (FM) - Mr. Raju Sharma - Total Experience: Over 25 Years

IDBI Liquid Fund (LIQF)						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	6.76	6.68	5.65	10,676	10,668	10,565
Last 3 years	7.48	7.36	6.96	12,417	12,377	12,240
Last 5 years	8.14	8.08	7.05	14,792	14,750	14,058
1 month	0.58	0.59	0.44	NA	NA	NA
2 weeks	0.26	0.26	0.15	NA	NA	NA
1 week	0.13	0.13	0.08	NA	NA	NA
Since Inception	8.16	8.08	7.09	14,991	14,932	14,237

FM Managing this Scheme since 3rd May 2017
CRISIL Liquid Fund Index, ## CRISIL 1 Year T-Bill Index, NA Not Applicable.

IDBI Dynamic Bond Fund (IDBF)						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.36	4.25	-1.45	10,036	10,425	9,855
Last 3 years	4.68	7.60	5.56	11,473	12,458	11,759
Last 5 years	5.74	8.26	5.84	13,222	14,873	13,283
Since Inception	5.79	8.27	6.08	13,372	15,070	13,560

FM Managing this Scheme since 3rd May 2017
CRISIL Composite Bond Fund Index, ## CRISIL 10 Year Gilt Index.

IDBI Gilt Fund (IGF)						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-2.51	2.05	-1.45	9,749	10,205	9,855
Last 3 years	3.98	6.52	5.56	11,243	12,083	11,759
Last 5 years	6.57	7.36	5.84	13,751	14,268	13,283
Since Inception	6.68	7.54	6.08	13,961	14,553	13,560

FM Managing this Scheme since 3rd May 2017
CRISIL Gilt Index, ## CRISIL 10 Year Gilt Index.

SCHEME PERFORMANCE - DIRECT PLANS (As on 28th February, 2018) (contd...)

Schemes Managed by Fund Manager (FM) - Mr. Bhupesh Kalyani
Total Experience: Over 15 Years

IDBI Ultra Short Term Fund (IUSTF)						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	6.68	6.68	5.65	10,668	10,668	10,565
Last 3 years	7.88	7.36	6.96	12,562	12,377	12,240
Last 5 years	8.39	8.08	7.05	14,962	14,750	14,058
Since Inception	8.39	8.08	7.08	15,158	14,932	14,237

FM Managing this Scheme since 1st February 2017.
CRISIL Liquid Fund Index, ## CRISIL 1 Year T-Bill Index.

IDBI Short Term Bond Fund (ISTBF)						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	6.60	5.67	5.65	10,660	10,567	10,565
Last 3 years	8.02	7.77	6.96	12,608	12,519	12,240
Last 5 years	8.57	8.49	7.05	15,088	15,030	14,058
Since Inception	8.54	8.44	7.08	15,263	15,192	14,237

FM Managing this Scheme since 1st February 2017.
CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill Index.

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

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 past 1 year, 3 years, 5 years & since inception period and annualised for the period below 1 year. The Regular and Direct Plan of IDBI Mutual Fund have different expense structure.

IDBI Corporate Debt Opportunities Fund (ICDOF)						
Inception date: 3rd March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	6.04	5.67	5.65	10,604	10,567	10,565
Last 3 years	8.32	7.77	6.96	12,714	12,519	12,240
Since Inception	9.02	8.49	7.38	14,122	13,850	13,292

FM Managing this Scheme since 1st February 2017.
The Direct Plan of this scheme is in existence for a period less than 5 years.
CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill Index

Schemes Managed by Fund Manager (FM) - Mr. Ashish Mishra
Total Experience: Over 11 Years

IDBI Gold Fund (IGFOF)				
Inception date: 1st January, 2013				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	-0.49	1.32	9,951	10,132
Last 3 years	2.36	4.40	10,726	11,383
Last 5 years	-1.16	0.58	9,435	10,295
Since Inception	-1.93	-0.24	9,044	9,878

FM Managing this Scheme since 5th September 2017.
Domestic price of physical Gold.

SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - DIRECT PLANS (As on 28th February, 2018)

IDBI Equity Advantage Fund (IEAF)				
Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 10th September, 2013	Since Inception	3 years	1 year
Total amount invested (Rs. in '000)	540	360	120	
Market value as on 28th February, 2018 (Rs. in '000)	830.44	451.31	131.01	
Scheme Return (% XIRR)	19.34	15.29	17.61	
Benchmark (S&P BSE 200 Index-TRI#) return (% XIRR)	15.31	15.60	13.59	
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	12.71	13.94	15.28	

IDBI India Top 100 Equity Fund (IIT100 EF)				
Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 1st January, 2013	Since Inception	5 years	3 years
Total amount invested (Rs. in '000)	620	600	360	120
Market value as on 28th February, 2018 (Rs. in '000)	892.73	851.71	421.75	122.32
Scheme Return (% XIRR)	14.09	14.01	10.58	3.64
Benchmark (Nifty 100-TRI#) return (% XIRR)	14.72	14.77	14.95	13.46
Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)	13.44	13.48	13.99	13.57

IDBI Diversified Equity Fund (IDEF)				
Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 28th March, 2014	Since Inception	3 years	1 year
Total amount invested (Rs. in '000)	480	360	120	
Market value as on 28th February, 2018 (Rs. in '000)	653.52	442.66	130.44	
Scheme Return (% XIRR)	15.59	13.93	16.68	
Benchmark (S&P BSE 500 Index-TRI#) return (% XIRR)	15.26	16.60	14.57	
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	12.13	13.94	15.28	

IDBI Nifty Index Fund (INIF)				
Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 1st January, 2013	Since Inception	5 years	3 years
Total amount invested (Rs. in '000)	620	600	360	120
Market value as on 28th February, 2018 (Rs. in '000)	855.57	819.82	436.84	127.80
Scheme Return (% XIRR)	12.43	12.46	13.01	12.39
Benchmark (Nifty 50-TRI#) return (% XIRR)	13.44	13.48	13.99	13.57
Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)	13.44	13.48	13.99	13.57

IDBI Nifty Junior Index Fund (INJIF)				
Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 1st January, 2013	Since Inception	5 years	3 years
Total amount invested (Rs. in '000)	620	600	360	120
Market value as on 28th February, 2018 (Rs. in '000)	1050.16	1002.05	478.15	127.67
Scheme Return (% XIRR)	20.50	20.66	19.38	12.18
Benchmark (Nifty Next 50 Index-TRI #) return (% XIRR)	21.81	21.97	20.40	13.56
Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)	13.44	13.48	13.99	13.57

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

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. The Regular and Direct Plan of IDBI Mutual Fund have different expense structure.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

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