

**SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - November 2020)**

**Schemes managed by Fund Manager (FM) - Ms. Uma Venkatraman**  
Total Experience: Over 16 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## (₹)
1 year	3.11	9.90	8.89	10,312	10,993	10,891
3 years	2.78	7.47	10.68	10,858	12,415	13,563
5 years	7.39	11.67	12.46	14,286	17,378	17,998
Since Inception	15.74	14.12	13.06	28,730	25,944	24,256

FM managing this Scheme since 1st July 2018.  
# S&P BSE 200-TRI, ## S&P BSE Sensex-TRI.

**IDBI India Top 100 Equity Fund (IIT100EF) Inception date: 15th May 2012**

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	9.05	8.16	8.29	10,908	10,818	10,832
Last 3 years	5.38	7.86	8.99	11,706	12,550	12,950
Last 5 years	8.35	11.56	11.70	14,941	17,293	17,399
Since Inception	12.81	13.84	13.40	28,000	30,266	29,286

FM managing this Scheme since 5th September 2017.  
# NIFTY 100-TRI, ## NIFTY 50-TRI.

**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	10.27	10.57	8.89	11,030	11,060	10,891
Last 3 years	5.27	6.37	10.68	11,668	12,038	13,563
Last 5 years	7.86	11.34	12.46	14,605	17,123	17,998
Since Inception	14.16	12.90	12.26	24,200	22,470	21,636

FM managing this Scheme since 20th June 2019.  
# 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	18.42	16.73	8.29	11,847	11,677	10,832
Last 3 years	0.66	0.34	8.99	10,200	10,101	12,950
Since Inception	5.43	7.61	12.74	12,250	13,254	15,850

FM managing this Scheme since 20th June 2019.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
# NIFTY Midcap 100-TRI, ## NIFTY 50-TRI.

**IDBI Small Cap Fund (ISF) Inception date: 21st June, 2017**

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	12.52	18.79	8.29	11,256	11,884	10,832
Last 3 years	-1.82	-5.66	8.99	9,463	8,395	12,950
Since Inception	0.12	-1.52	10.44	10,040	9,488	14,069

FM managing this Scheme since 5th September 2017.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
#NIFTY Smallcap 250-TRI, ## NIFTY 50-TRI

**IDBI Focused 30 Equity Fund (IF30EF) Inception date: 17th November, 2017**

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	11.00	8.16	8.29	11,103	10,818	10,832
Last 3 years	3.99	7.86	8.99	11,248	12,550	12,950
Since Inception	4.02	8.16	9.31	11,270	12,685	13,096

FM managing this Scheme since 20th June 2019.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
#NIFTY 100-TRI, ## NIFTY 50-TRI

**IDBI Banking & Financial Services Fund (IB&FSF) Inception date: 4th June, 2018**

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-3.17	0.45	8.29	9,682	10,045	10,832
Since Inception	3.76	12.14	9.73	10,960	13,293	12,594

FM managing this Scheme since inception.  
The Regular Plan of this scheme is in existence for a period less than 3 years.  
#NIFTY Financial Services-TRI, ## NIFTY 50-TRI

**IDBI Long Term Value Fund (ILTVF) Inception date: 20th August, 2018**

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	7.49	10.57	8.89	10,751	11,060	10,891
Since Inception	4.94	5.12	7.71	11,160	11,202	11,840

FM managing this Scheme since inception.  
The Regular Plan of this scheme is in existence for a period less than 3 years.  
# S&P BSE 500-TRI, ## S&P BSE Sensex-TRI

**IDBI Dividend Yield Fund (IDYF) Inception date: 21st December 2018**

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	16.76	7.09	8.29	11,681	10,711	10,832
Since Inception	12.58	4.52	11.51	12,580	10,895	12,349

FM managing this Scheme Since 20th June, 2019.  
The Regular Plan of this scheme is in existence for a period less than 3 years.  
#NIFTY Dividend Opportunities 50 - TRI, ## NIFTY 50 - TRI

**IDBI HealthCare Fund (IHF) Inception date: 28th February 2019**

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	49.27	49.79	8.29	14,943	14,996	10,832
Since Inception	30.10	26.01	12.46	15,840	14,979	12,279

FM managing this Scheme since inception  
The Regular Plan of this scheme is in existence for a period less than 3 years.  
#S&P BSE Healthcare - TRI, ## NIFTY 50 - TRI

**Schemes managed by Fund Manager (FM) - Mr. Firdaus Marazban Ragina**  
Total Experience: Over 20 Years

**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	6.90	8.29	10,692	10,832
Last 3 years	7.50	8.99	12,424	12,950
Last 5 years	9.85	11.70	16,007	17,399
Since Inception	8.71	10.36	23,903	27,954

FM managing this Scheme since 9th October 2018.  
# NIFTY 50-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	5.54	7.53	8.29	10,555	10,755	10,832
Last 3 years	-0.09	1.49	8.99	9,972	10,454	12,950
Last 5 years	8.53	10.48	11.70	15,062	16,469	17,399
Since Inception	8.36	10.25	9.21	22,682	27,050	24,546

FM managing this Scheme since 9th October 2018.  
# NIFTY Next 50-TRI, ## NIFTY 50-TRI.

**SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - November 2020) (contd...)**

IDBI Gold Fund (IGFOF)		Inception date: 14th August, 2012			
Period	Returns (in %)			Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)	
Last 1 year	26.76	27.90	12,684		12,798
Last 3 years	15.81	17.73	15,540		16,323
Last 5 years	11.29	13.61	17,081		18,942
Since Inception	3.69	5.80	13,502		15,955

FM managing this Scheme since 20th June 2019.  
# Domestic Price of 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	26.35	27.90	12,643		12,798
Last 3 years	16.83	17.73	15,953		16,323
Last 5 years	12.84	13.61	18,305		18,942
Since Inception	4.93	5.81	15,463		16,684

FM managing this Scheme since 20th June 2019.  
# Domestic Price of Physical Gold.

**Scheme managed by Fund Managers (FM) -  
Mrs. Uma Venkatraman (Equity Portion) - Total Experience: Over 16 Years &  
Mr. Raju Sharma (Debt Portion) Total Experience: Over 28 Years**

IDBI Hybrid Equity Fund (IHEF)		Inception Date: 24th October, 2016				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	12.29	12.56	8.29	11,233	11,260	10,832
Last 3 years	2.60	8.87	8.99	10,803	12,908	12,950
Since Inception	6.21	10.63	11.59	12,796	15,127	15,668

Mr. Uma Venkatraman (Equity Portion) managing this Scheme since 1st July, 2018 &  
Mr. Raju Sharma managing this Scheme (Debt Portion) since 3rd May, 2017  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
# CRISIL Hybrid 35+65-Aggressive Index, ## NIFTY 50-TRI.

IDBI Equity Savings Fund (IESF)		Inception Date: 27th March, 2018				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	6.93	8.62	8.29	10,695	10,865	10,832
Since Inception	5.51	9.14	10.86	11,542	12,721	13,173

Mr. Raju Sharma Managing this Scheme (Debt Portion) since 3rd May 2017 &  
Ms. Uma Venkatraman Managing this Scheme (Equity Portion) since 5th September 2017.  
The Regular Plan of this scheme is in existence for a period less than 3 years.  
# 40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index + 30% of NIFTY 50-TRI, ## NIFTY 50-TRI

**Schemes managed by Fund Manager (FM) -  
Mr. Raju Sharma - Total Experience: Over 28 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	4.69	4.80	5.93	10,470	10,482	10,595
Last 3 years	6.28	6.43	6.81	12,008	12,057	12,188
Last 5 years	6.61	6.70	6.74	13,779	13,838	13,859
1 month	0.28	0.31	0.34	NA	NA	NA
2 weeks	0.12	0.14	0.19	NA	NA	NA
1 week	0.06	0.07	0.08	NA	NA	NA
Since Inception	7.75	7.60	6.90	21,730	21,428	20,013

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	9.90	12.08	8.50	10,993	11,211	10,852
Last 3 years	6.01	9.30	7.89	11,914	13,061	12,560
Last 5 years	5.93	9.28	8.03	13,342	15,592	14,719
Since Inception	6.31	9.12	7.58	17,112	21,510	18,978

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	7.55	11.57	8.50	10,757	11,160	10,852
Last 3 years	6.26	9.19	7.89	12,001	13,021	12,560
Last 5 years	6.19	9.04	8.03	13,508	15,424	14,719
Since Inception	7.00	8.90	7.63	17,114	19,675	17,934

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

**Schemes managed by Fund Manager (FM) - Mr. Bhupesh Kalyani  
Total Experience: Over 18 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	5.26	6.32	5.97	10,528	10,634	10,599
Last 3 years	6.27	7.38	6.82	12,004	12,385	12,191
Last 5 years	6.55	7.42	6.75	13,738	14,306	13,865
Since Inception	7.72	8.25	6.98	21,418	22,516	19,951

FM managing this Scheme since 1st February 2017.  
# CRISIL Ultra Short Term Debt 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	9.82	10.42	5.97	10,985	11,211	10,599
Last 3 years	5.30	8.77	6.82	11,676	13,061	12,191
Last 5 years	5.98	8.55	6.75	13,374	15,592	13,865
Since Inception	7.33	8.79	7.09	19,842	22,614	19,425

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

IDBI Credit Risk Fund (ICRF)		Inception date: 3rd March, 2014				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-4.28	10.94	5.97	9,571	11,098	10,599
Last 3 years	-1.38	8.90	6.82	9,593	12,919	12,191
Last 5 years	2.01	9.04	6.75	11,047	15,424	13,865
Since Inception	3.94	9.63	7.22	12,975	18,586	16,001

FM managing this Scheme since 1st February 2017.  
# NIFTY Credit Risk Bond Fund, ## 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 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.

**SCHEME PERFORMANCE - DIRECT PLANS (As of last business day of the month - November 2020)**

**Schemes managed by Fund Manager (FM) - Ms. Uma Venkatraman  
Total Experience: Over 16 Years**

<b>IDBI Equity Advantage Fund (IEAF)</b>						
Inception date: 10th September, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.32	9.90	8.89	10434	10993	10891
Last 3 years	4.29	7.47	10.68	11346	12415	13563
Last 5 years	8.88	11.67	12.46	15311	17378	17998
Since Inception	17.11	14.12	13.06	31280	25944	24256

FM managing this Scheme since 1st July, 2018  
# S&P BSE 200-TRI, ## S&P BSE Sensex-TRI.

<b>IDBI India Top 100 Equity Fund (IIT100EF)</b>						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	10.23	8.16	8.29	11,026	10,818	10,832
Last 3 years	6.96	7.86	8.99	12,238	12,550	12,950
Last 5 years	9.87	11.56	11.70	16,016	17,293	17,399
Since Inception	12.36	12.03	11.73	25,132	24,567	24,040

FM managing this Scheme since 5th September 2017.  
# NIFTY 100-TRI, ## NIFTY 50-TRI.

<b>IDBI Diversified Equity Fund (IDEF)</b>						
Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	11.69	10.57	8.89	11,173	11,060	10,891
Last 3 years	7.03	6.37	10.68	12,263	12,038	13,563
Last 5 years	9.53	11.34	12.46	15,774	17,123	17,998
Since Inception	15.65	12.90	12.26	26,390	22,470	21,636

FM managing this Scheme since 20th June 2019.  
# S&P BSE 500-TRI, ## S&P BSE Sensex-TRI.

<b>IDBI Midcap Fund (IMF)</b>						
Inception date: 25th January, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	19.41	16.73	8.29	11,947	11,677	10,832
Last 3 years	2.31	0.34	8.99	10,710	10,101	12,950
Since Inception	7.35	7.61	12.74	13,130	13,254	15,850

FM managing this Scheme since 20th June 2019.  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
# NIFTY Midcap 100-TRI, ## NIFTY 50-TRI.

<b>IDBI Small Cap Fund (ISF)</b>						
Inception date: 21st June, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	13.65	18.79	8.29	11,369	11,884	10,832
Last 3 years	-0.06	-5.66	8.99	9,981	8,395	12,950
Since Inception	2.01	-1.52	10.44	10,710	9,488	14,069

FM managing this Scheme since 5th September, 2017.  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
#NIFTY Smallcap 250-TRI, ## NIFTY 50-TRI

<b>IDBI Focused 30 Equity Fund (IF30EF)</b>						
Inception date: 17th November, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	12.04	8.16	8.29	11,208	10,818	10,832
Last 3 years	5.80	7.86	8.99	11,844	12,550	12,950
Since Inception	5.85	8.16	9.31	11,880	12,685	13,096

FM managing this Scheme since 20th June 2019.  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
#NIFTY 100-TRI, ## NIFTY 50-TRI

<b>IDBI Banking &amp; Financial Services Fund (IB&amp;FSF)</b>						
Inception date: 4th June, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-2.31	0.45	8.29	9,769	10,045	10,832
Since Inception	5.45	12.14	9.73	11,410	13,293	12,594

FM managing this Scheme since inception  
The Direct Plan of this scheme is in existence for a period less than 3 years.  
#NIFTY Financial Services-TRI, ## NIFTY 50-TRI

<b>IDBI Long Term Value Fund</b>						
Inception date: 20th August, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	8.16	10.57	8.89	10818	11,060	10,891
Since Inception	6.34	5.12	7.71	11,500	11,202	11,840

FM managing this Scheme since inception.  
The Direct Plan of this scheme is in existence for a period less than 3 years.  
# S&P BSE 500 -TRI, ## S&P BSE Sensex-TRI

<b>IDBI Dividend Yield Fund</b>						
Inception date: 21st December, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	18.30	7.09	8.29	11,836	10,711	10,832
Since Inception	14.32	4.52	11.51	12,960	10,895	12,349

FM managing this Scheme Since 20th June, 2019.  
The Direct Plan of this scheme is in existence for a period less than 3 years.  
#NIFTY Dividend Opportunities 50 - TRI, ## NIFTY 50 - TRI

<b>IDBI Healthcare Fund</b>						
Inception date: 28th February, 2019						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	51.83	49.79	8.29	15,200	14,996	10,832
Since Inception	32.43	26.01	12.46	16,340	14,979	12,279

FM managing this Scheme since Inception  
The Direct Plan of this scheme is in existence for a period less than 3 years.  
#S&P BSE Healthcare - TRI, ## NIFTY 50 - TRI

**Schemes managed by Fund Manager (FM) - Mr. Firdaus Marazban Ragina  
Total Experience: Over 20 Years**

<b>IDBI Nifty Index Fund (INIF)</b>				
Inception date: 1st January, 2013				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	7.78	8.29	10,780	10,832
Last 3 years	8.53	8.99	12,786	12,950
Last 5 years	11.04	11.70	16,889	17,399
Since Inception	10.96	11.73	22,771	24,040

FM managing this Scheme since 9th October 2018.  
# NIFTY 50-TRI.

<b>IDBI Nifty Junior Index Fund (INJIF)</b>						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	6.11	7.53	8.29	10,613	10,755	10,832
Last 3 years	0.66	1.49	8.99	10,200	10,454	12,950
Last 5 years	9.60	10.48	11.70	15,820	16,469	17,399
Since Inception	12.17	13.31	11.73	24,798	26,862	24,040

FM managing this Scheme since 9th October 2018.  
# NIFTY Next 50-TRI, ## NIFTY 50-TRI.

**SCHEME PERFORMANCE - DIRECT PLANS (As of last business day of the month - November 2020) (contd...)**

IDBI Gold Fund (IGFOF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	27.25	27.90		12,734	12,798	
Last 3 years	16.38	17.73		15,769	16,323	
Last 5 years	11.88	13.61		17,536	18,942	
Since Inception	4.32	5.88		13,969	15,711	

FM managing this Scheme since 20th June 2019.

# Domestic Price of Gold.

**Scheme managed by Fund Managers (FM) -  
Ms. Uma Venkatraman (Equity Portion) - Total Experience: Over 16 Years &  
Mr. Raju Sharma (Debt Portion) Total Experience: Over 28 Years**

IDBI Hybrid Equity Fund (IHEF) Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	13.21	12.56	8.29	11,325	11,260	10,832
Last 3 years	4.15	8.87	8.99	11,298	12,908	12,950
Since Inception	7.86	10.63	11.59	13,632	15,127	15,668

Mrs. Uma Venkatraman managing this Scheme (Equity Portion) since 1st July, 2018 &

Mr. Raju Sharma managing this Scheme (Debt Portion) since 3rd May, 2017

The Direct Plan of this scheme is in existence for a period less than 5 years.

# CRISIL Hybrid 35+65-Aggressive Index, ## NIFTY 50-TRI.

IDBI Equity Savings Fund (IESF) Inception Date: 27th March, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	7.95	8.62	8.29	10,797	10,865	10,832
Since Inception	7.02	9.14	10.86	11,990	12,634	13,173

Mr. Raju Sharma managing this Scheme (Debt Portion) since 3rd May 2017 &

Ms. Uma Venkatraman managing this Scheme (Equity Portion) since 5th September, 2017

# 40% of CRISIL Liquid Fund Index + 30% CRISIL Short Term Bond Fund Index +

30% of NIFTY 50-TRI, ## NIFTY 50 -TRI.

**Schemes managed by Fund Manager (FM) -  
Mr. Raju Sharma - Total Experience: Over 28 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	4.73	4.80	5.93	10,474	10,482	10,595
Last 3 years	6.38	6.43	6.81	12,040	12,057	12,188
Last 5 years	6.72	6.70	6.74	13,846	13,838	13,859
1 month	0.28	0.31	0.34	N.A	N.A	N.A
2 weeks	0.12	0.14	0.19	N.A	N.A	N.A
1 week	0.06	0.07	0.08	N.A	N.A	N.A
Since Inception	7.52	7.49	7.05	17,758	17,718	17,142

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	10.76	12.08	8.50	11,079	11,211	10,852
Last 3 years	7.10	9.30	7.89	12,289	13,061	12,560
Last 5 years	7.05	9.28	8.03	14,061	15,592	14,719
Since Inception	6.81	9.13	7.50	16,835	19,952	17,717

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	8.51	11.57	8.50	10,854	11,160	10,852
Last 3 years	7.15	9.19	7.89	12,305	13,021	12,560
Last 5 years	7.14	9.04	8.03	14,124	15,424	14,719
Since Inception	7.67	8.74	7.50	17,939	19,405	17,717

FM managing this Scheme since 3rd May 2017

# CRISIL Dynamic Gilt Index, ## CRISIL 10 Year Gilt Index.

**Schemes managed by Fund Manager (FM) - Mr. Bhupesh Kalyani  
Total Experience: Over 18 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	5.68	6.32	5.97	10,570	10,634	10,599
Last 3 years	6.85	7.38	6.82	12,200	12,385	12,191
Last 5 years	7.27	7.42	6.75	14,210	14,306	13,865
Since Inception	7.90	8.02	7.05	18,252	18,412	17,138

FM managing this Scheme since 1st February 2017.

# CRISIL Ultra Short Term Debt 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	10.52	10.42	5.97	11,055	11,045	10,599
Last 3 years	6.20	8.77	6.82	11,981	12,870	12,191
Last 5 years	6.97	8.55	6.75	14,011	15,078	13,865
Since Inception	7.76	8.78	7.05	18,055	19,464	17,138

FM managing this Scheme since 1st February 2017.

# CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill Index.

IDBI Credit Risk Fund (ICRF) Inception date: 3rd March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-3.68	10.94	5.97	9,631	11,098	10,599
Last 3 years	-0.58	8.90	6.82	9,826	12,919	12,191
Last 5 years	2.92	9.04	6.75	11,548	15,424	13,865
Since Inception	4.84	9.63	7.22	13,750	18,586	16,001

FM managing this Scheme since 1st February 2017.

# NIFTY Credit Risk Bond Fund, ## 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.

**SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - REGULAR PLANS (As of last business day of the month - November 2020)**
**IDBI Equity Advantage Fund (IEAF)**

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month			
	<b>Inception date:</b> 10th September, 2013			
	<b>Since Inception</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	870.00	600.00	360.00	120.00
Market value as on 30th November, 2020 (Rs. in '000)	1233.96	716.17	398.12	136.57
Scheme Return (% XIRR)	9.49	7.04	6.68	27.08
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	11.69	11.83	12.57	44.55
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	12.21	13.52	14.26	43.86

**IDBI India Top 100 Equity Fund (IIT100 EF)**

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month			
	<b>Inception date:</b> 15th May, 2012			
	<b>Since Inception</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,030.00	600.00	360.00	120.00
Market value as on 30th November, 2020 (Rs. in '000)	1,632.37	755.48	427.95	142.56
Scheme Return (% XIRR)	10.46	9.18	11.62	37.34
Benchmark (NIFTY 100-TRI#) return (% XIRR)	12.00	11.71	12.20	42.24
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	11.87	12.25	12.96	43.44

**IDBI Diversified Equity Fund (IDEF)**

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month			
	<b>Inception date:</b> 28th March, 2014			
	<b>Since Inception</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	810.00	600.00	360.00	120.00
Market value as on 30th November, 2020 (Rs. in '000)	1108.43	748.51	420.52	142.71
Scheme Return (% XIRR)	9.17	8.81	10.41	37.60
Benchmark (S&P BSE 500-TRI#) return (% XIRR)	10.89	11.36	12.12	45.55
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	12.01	13.52	14.26	43.86

**IDBI Nifty Index Fund (INIF)**

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month			
	<b>Inception date:</b> 25th June, 2010			
	<b>Since Inception</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,260.00	600.00	360.00	120.00
Market value as on 30th November, 2020 (Rs. in '000)	2,142.58	783.16	428.07	145.08
Scheme Return (% XIRR)	9.75	10.63	11.64	41.74
Benchmark (NIFTY 50-TRI #) return (% XIRR)	11.43	12.25	12.96	43.44
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	11.43	12.25	12.96	43.44

**IDBI Nifty Junior Index Fund (INJIF)**

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month			
	<b>Inception date:</b> 20th September, 2010			
	<b>Since Inception</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,230.00	600.00	360.00	120.00
Market value as on 30th November, 2020 (Rs. in '000)	2,157.79	708.42	394.80	139.33
Scheme Return (% XIRR)	10.57	6.60	6.12	31.79
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	12.64	8.47	7.80	35.16
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	11.49	12.25	12.96	43.44

# 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.

**SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - DIRECT PLANS (As of last business day of the month - November 2020)**
**IDBI Equity Advantage Fund (IEAF)**

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month			
	<b>Inception date:</b> 10th September, 2013			
	<b>Since Inception</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	870.00	600.00	360.00	120.00
Market value as on 30th November, 2020 (Rs. in '000)	1,304.30	743.91	406.21	137.42
Scheme Return (% XIRR)	10.98	8.56	8.04	28.53
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	11.69	11.83	12.57	44.55
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	12.21	13.52	14.26	43.86

**IDBI India Top 100 Equity Fund (IIT100 EF)**

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month			
	<b>Inception date:</b> 1st January, 2013			
	<b>Since Inception</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	950.00	600.00	360.00	120.00
Market value as on 30th November, 2020 (Rs. in '000)	1,507.03	784.52	436.52	143.39
Scheme Return (% XIRR)	11.41	10.70	13.00	38.80
Benchmark (NIFTY 100-TRI#) return (% XIRR)	11.71	11.71	12.20	42.24
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	11.66	12.25	12.96	43.44

**IDBI Diversified Equity Fund (IDEF)**

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month			
	<b>Inception date:</b> 28th March, 2014			
	<b>Since Inception</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	810.00	600.00	360.00	120.00
Market value as on 30th November, 2020 (Rs. in '000)	1,172.09	780.95	429.94	143.65
Scheme Return (% XIRR)	10.81	10.52	11.94	39.25
Benchmark (S&P BSE 500-TRI#) return (% XIRR)	10.89	11.36	12.12	45.55
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	12.01	13.52	14.26	43.86

**IDBI Nifty Index Fund (INIF)**

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month			
	<b>Inception date:</b> 1st January, 2013			
	<b>Since Inception</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	950.00	600.00	360.00	120.00
Market value as on 30th November, 2020 (Rs. in '000)	1,480.48	804.22	433.79	145.70
Scheme Return (% XIRR)	10.97	11.70	12.56	42.83
Benchmark (NIFTY 50-TRI#) return (% XIRR)	11.66	12.25	12.96	43.44
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	11.66	12.25	12.96	43.44

**IDBI Nifty Junior Index Fund (INJIF)**

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month			
	<b>Inception date:</b> 1st January, 2013			
	<b>Since Inception</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	950.00	600.00	360.00	120.00
Market value as on 30th November, 2020 (Rs. in '000)	1,459.63	724.20	398.58	139.76
Scheme Return (% XIRR)	10.62	7.48	6.76	32.52
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	11.74	8.47	7.80	35.16
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	11.66	12.25	12.96	43.44

# 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.