



## ROUND UP FUND FACT SHEET

December 2021



## FACTS AND FIGURES



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# Equity Market Overview

BSE Sensex 30 closed @ 58253 +2.1% & NSE NIFTY 50 closed @ 17354 +2.2% mom basis in the month of December 2021

Positive Performing sectors were IT+10.1% Capital Goods +6.9% and Metals +5.6%

Negative Performing sectors were Banking -0.9% and Telecom -0.8%

In nominal terms, year 2021 was the best year for the Indian Stock Market, it shown the best performance among major Asian economies and second best performance in the world.

US Federal official said central bank will accelerate the pace of tapering asset purchase, suggesting the stimulus will end by March 2022.

The new Omicron Coronavirus variant has added uncertainty over the future path of the economy.

RBI (MPC) Monetary Policy Committee announced policy repo rates unchanged at 4.25%, the reverse repo rate at 3.35%, stance remains accommodative as long as necessary to revive and sustain growth on a durable basis and continue to mitigate the impact of Covid 19 on the economy.

President of India has given his assent to the Bill that completes the process of repealing the three farm laws.

Collection of GST stood was over Rs.1.29 Lakh Core, in December 2021, 13% higher than the same month last year.

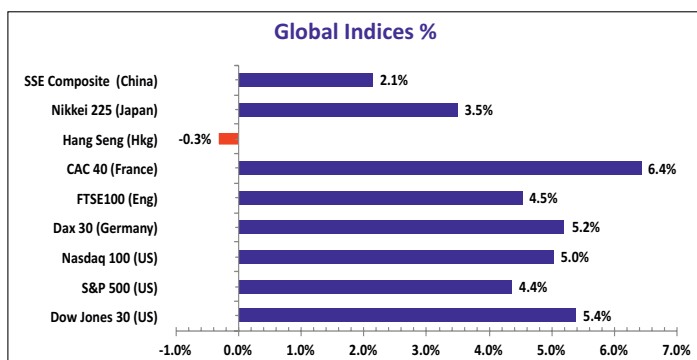
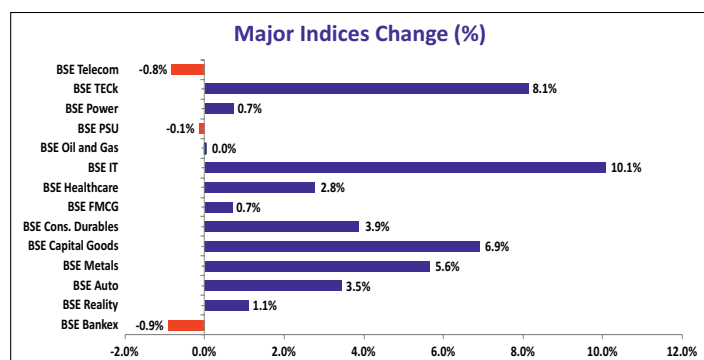
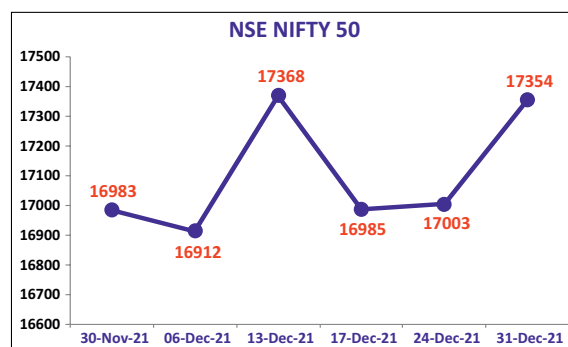
The Index of Industrial Production (IIP) or factory output of India rises 3.2% in October 2021 as per data released by Ministry of Statistics and Programme Implementation (MoSPI)

The wholesale price index based (WPI) inflation accelerates to 12 year high of 14.23% in November 2021. India's retail inflation (CPI) recorded 4.91%, rises at 3 month high.

Foreign Exchange Reserve stood at US\$ 635.08 billion the last week of ended Dec. 2021.

India's Trade Deficit during the month of November 2021 widened to US\$22.91 billion as against US\$ 10.19 billion in November 2020.

USD/INR quoted @ 74.34, Brent Crude @ 78.01 USD per barrel and Gold @ 1827.18 USD Oz at the end of Dec. 2021



Source: Bloomberg

# Fixed Income Overview

## MACRO Economic Data for the month:

	As on 30/11/2021	As on 31/12/2021	Change
5 year Gsec	5.65%	5.79%	14 bps
10 year Gsec	6.33%	6.45%	12 bps
5 year Corp bonds	6.05%	6.18%	13 bps
10 year Corp bonds	6.83%	6.95%	12 bps
3 months Tbill	3.51%	3.59%	08 bps
3 month CD	3.57%	3.62%	05 bps
Brent Crude \$	70.57	77.78	7.21
INR = USD	75.17	74.34	-0.83

## The major macro events during the month:

### Highlights of RBI policy on December 08, 2021:

- The Monetary Policy Committee (MPC) kept the policy repo rate unchanged at 4.00 per cent, accordingly, the marginal standing facility (MSF) rate and the Bank Rate stand remains unchanged at 4.25 per cent, the reverse repo rate under the LAF remains unchanged at 3.35 per cent
- The MPC also decided to continue with the accommodative stance as long as necessary to revive and sustain growth on a durable basis and continue to mitigate the impact of COVID-19 on the economy, while ensuring that inflation remains within the target going forward
- Amount under fortnightly Variable Rate Reverse Repo (VRRR) auction to be increased gradually to Rs 7.5 lakh crore from Rs 6 lakh crore. The RBI has also been conducting 28-day VRRR auctions. Going forward, the main operation of 14-day VRRRs will continue to be complemented by longer term VRRRs, the size and maturities of which will be decided on the basis of continuous assessment of the evolving liquidity conditions.
- Outlook for Inflation - CPI inflation is projected at 5.3 per cent for 2021-22; 5.1 per cent in Q3; 5.7 per cent in Q4:2021-22, with risks broadly balanced.

CPI inflation for Q1:2022-23 is projected at 5.0 per cent and for Q2 at 5.0 per cent.

- Outlook for Growth - GDP growth is retained at 9.5 per cent in 2021-22 consisting of 6.6 per cent in Q3; and 6.0 per cent in Q4:2021-22. Real GDP growth is projected at 17.2 per cent for Q1:2022-23 and at 7.8 per cent for Q2.

### Inflation & IIP:

CPI inflation increased to 4.91% in November 2021 compared to 4.48% in October 2021 due to hardening of food prices. Core inflation remained almost flat at 6.21% as against 6.17% in October.

IIP expands 3.2% YoY in October 2021 compared to 3.3% YoY in September 2021 led by strong expansion in mining and electricity sector. The IIP growth has witnessed a moderation over the past two months on account of base normalisation. Manufacturing growth was 2.0%, Mining grew by 11.4% and Electricity grew by 3.1%.

### Trade Deficit & GST Collections:

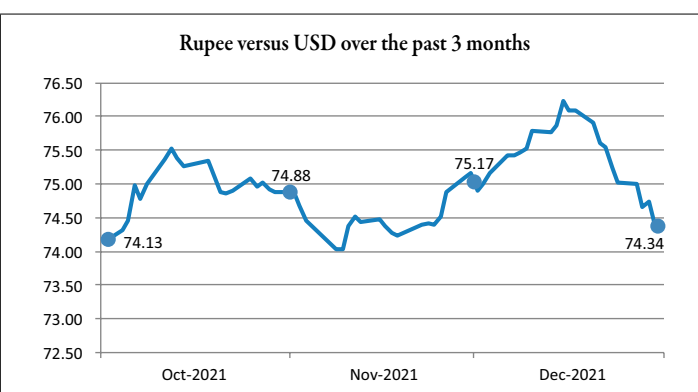
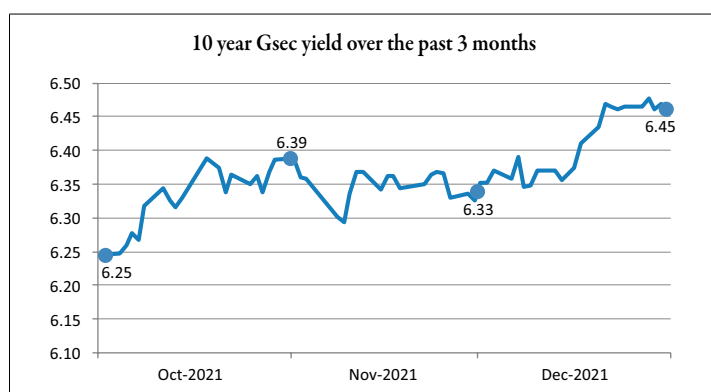
India's trade deficit in December 2021 came marginally lower at US\$ 22 bn from US\$ 22.9 bn in November 2021. Exports increased to US\$ 37.3 bn from US\$ 30 bn in November. Imports increased to US\$ 59.3 bn from US\$ 52.9 bn in November.

November GST collections (collected in December) was in line with October collections. Based on the PIB release, total GST collection for November was at Rs. 1,298 bn as against Rs 1,315 bn in October.

### Market Outlook:

During the month of December yields went up across the curve by 10-15 bps. Bond markets reacted in line with rising US yields and crude prices. Selling by FII's added pressure on yields.

Yields are likely to be guided by crude oil prices, foreign portfolio investment (FPI) flows, inflation outlook, investor appetite at G-sec auctions, announcement of OT/OMO by RBI, global interest rates, covid cases and budget.



The content of the article is prepared based on the Internal Research. Nothing contained herein is intended as investment advice or recommendations for specific investment decisions, and the readers should not rely on it as such. Information and analysis above are derived from various sources and using methods believed to be reliable, but we do not assume responsibility and liability for any consequence of the investment decision taken by the readers based on this analysis. Investment decision taken by readers to this article will be at their sole discretion. The purpose of this article is intended to be used as an academic discussion. This is not to be construed as a solicitation to buy or sell securities.

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:

Systematic Investment Plan (SIP) 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 IDCW (previously known as Dividend) 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 savings 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.

<b>Fund Manager:</b>	<b>Total Experience: Over 25 Years</b>
Mr. Alok Ranjan	(Managing the Scheme since 6th August, 2021)

**Inception Date:**  
10th September, 2013

**Benchmark:**  
NIFTY 500 - Total Return Index (TRI)

**NAV as on 31st December 2021 (₹ per unit):**

	<b>Regular</b>	<b>Direct</b>
Growth	38.39	42.34
IDCW**	23.07	26.13

**Monthly Average AUM:**

₹ 521.94 Crs.

**AUM as on 31st December 2021:**

₹ 528.14 Crs.

**Expense Ratio as on 31st December 2021:**

Regular : 2.42%  
Direct : 1.20%

Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 31st December 2021:**

Standard Deviation : 18.2022%  
Beta : 0.7679  
Sharpe Ratio : 0.5640  
Portfolio Turnover Ratio^^ : 0.49

Risk free rate: Overnight MIBOR (3.60% as on 31/12/21). 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.

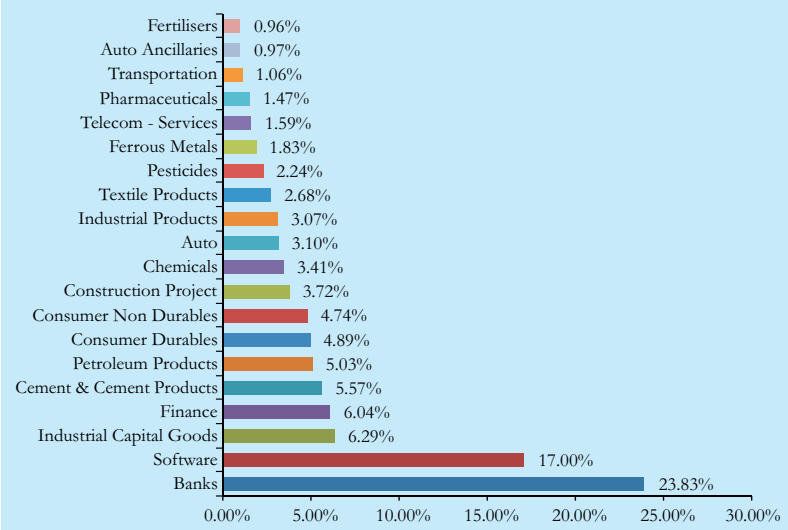
**Exit Load (for Lumpsum & SIP)** : Nil. Investment under the scheme is subject to a lock-in period of 3 years.

## Portfolio as on 31/12/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		Thermax Ltd.	1.62
ICICI Bank Ltd.	7.41	Bharti Airtel Ltd.	1.59
HDFC Bank Ltd.	6.93	Bharat Petroleum Corp. Ltd.	1.53
Infosys Ltd.	6.89	Grasim Industries Ltd.	1.53
State Bank of India	3.89	Volta Ltd.	1.51
ABB India Ltd.	3.74	Shree Cement Ltd.	1.39
HCL Technologies Ltd.	3.66	Crompton Greaves Consumer Electricals Ltd.	1.37
Reliance Industries Ltd.	3.50	Polycab India Ltd.	1.29
Mphasis Ltd.	3.11	IndusInd Bank Ltd.	1.24
Housing Development Finance Corp. Ltd.	2.78	TATA Motors Ltd.	1.24
Axis Bank Ltd.	2.74	Happiest Minds Technologies Ltd.	1.17
Page Industries Ltd.	2.68	NCC Ltd.	1.17
Larsen & Toubro Ltd.	2.55	Cipla Ltd.	1.07
SRF Ltd.	2.54	Adani Ports and Special Economic Zone Ltd.	1.06
Cholamandalam Investment & Finance Co. Ltd.	2.29	Balkrishna Industries Ltd.	0.97
PI Industries Ltd.	2.24	LIC Housing Finance Ltd.	0.97
MindTree Ltd.	2.17	Coromandel International Ltd.	0.96
Ultratech Cement Ltd.	2.13	Honeywell Automation India Ltd.	0.93
Century Plyboards (India) Ltd.	2.01	Godrej Consumer Products Ltd.	0.90
Nestle India Ltd.	1.95	TATA Chemicals Ltd.	0.87
Asian Paints Ltd.	1.89	Dalmia Bharat Ltd.	0.52
Eicher Motors Ltd.	1.86	Dr. Reddy's Laboratories Ltd.	0.40
TATA Steel Ltd.	1.83	<b>TREPS on G-Sec or T-Bills</b>	<b>0.41</b>
Bharat Forge Ltd.	1.78	<b>Cash &amp; Cash Receivables</b>	<b>0.10</b>
Kotak Mahindra Bank Ltd.	1.62	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI Equity Advantage Fund - IDCW** (Regular Plan)</b>				
27th April, 2021	2.0000	2.0000	20.68	18.97
4th April, 2019	0.8854	0.8854	18.39	17.47
19th March, 2018	1.6000	1.6000	19.48	17.97
<b>IDBI Equity Advantage Fund - IDCW** (Direct Plan)</b>				
27th April, 2021	2.0000	2.0000	22.99	21.31
4th April, 2019	0.8854	0.8854	19.84	18.93
19th March, 2018	1.6000	1.6000	20.55	19.05

Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW 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 IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

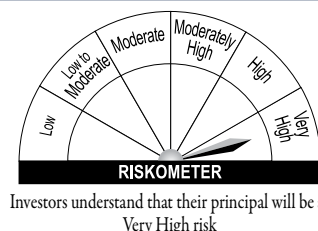
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

- Long term capital growth
- An Equity Linked Savings Scheme (ELSS) investing in equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income along with the benefit of income-tax deduction (under section 80C of the Income-tax Act, 1961) on their investments, subject to a statutory lock-in of three years

## Riskometer



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



# IDBI India Top 100 Equity Fund (IIT100EF)

(Large Cap Fund - An open-ended equity scheme predominantly investing in large cap stocks)

## Scheme Features

### Investment objective:

The Investment 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 Large Cap companies. However there can be no assurance that the investment objective under the Scheme will be realized.

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 25 Years
Mr. Alok Ranjan	(Managing the Scheme since 6th August, 2021)

### Inception Date:

15th May, 2012

### Benchmark:

NIFTY 100 - Total Return Index (TRI)

### NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	39.44	43.55
IDCW**	23.40	26.57

### Monthly Average AUM:

₹ 551.98 Crs.

### AUM as on 31st December 2021:

₹ 562.86 Crs.

### Expense Ratio as on 31st December 2021:

Regular : 2.57%  
Direct : 1.32%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st December 2021:

Standard Deviation : 19.2818%  
Beta : 0.8927  
Sharpe Ratio : 0.8588  
Portfolio Turnover Ratio^^ : 0.43

Risk free rate: Overnight MIBOR (3.60% as on 31/12/21). 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.

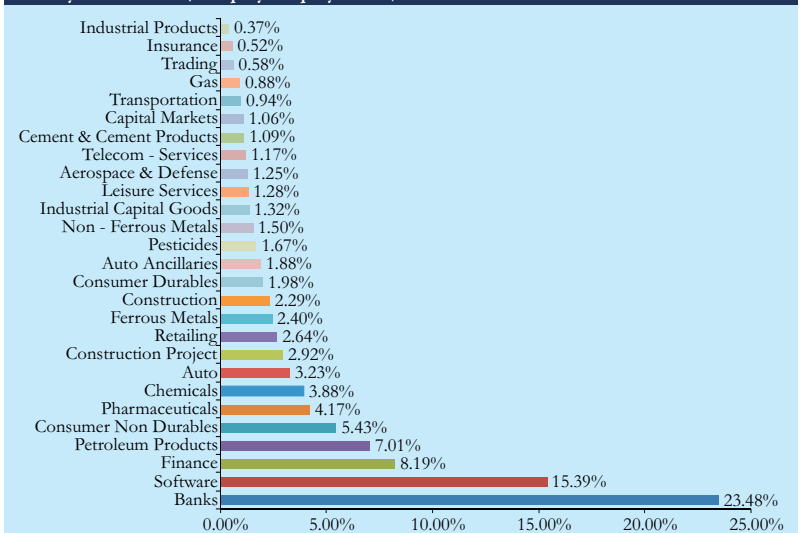
**Exit Load (for Lumpsum & SIP)** : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/12/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>DEBENTURES</b>	<b>0.02</b>	Jubilant Foodworks Ltd.	0.92
Britannia Industries Ltd.	0.02	GAIL (India) Ltd.	0.88
<b>EQUITY &amp; EQUITY RELATED</b>	<b>98.52</b>	UPL Ltd.	0.87
HDFC Bank Ltd.	7.42	Vinati Organics Ltd.	0.87
Reliance Industries Ltd.	7.01	Crompton Greaves Consumer Electricals Ltd.	0.86
ICICI Bank Ltd.	6.70	Nestle India Ltd.	0.80
Infosys Ltd.	5.93	PI Industries Ltd.	0.80
Housing Development Finance Corp. Ltd.	3.93	Gland Pharma Ltd.	0.79
TATA Consultancy Services Ltd.	3.20	Cipla Ltd.	0.76
Axis Bank Ltd.	3.00	IndusInd Bank Ltd.	0.76
Larsen & Toubro Ltd.	2.61	Eicher Motors Ltd.	0.75
Kotak Mahindra Bank Ltd.	2.59	Godrej Consumer Products Ltd.	0.74
State Bank of India	2.42	Happiest Minds Technologies Ltd.	0.70
Bajaj Finance Ltd.	2.32	Wipro Ltd.	0.66
Persistent Systems Ltd.	2.22	Cholamandalam Investment & Finance Co. Ltd.	0.65
TATA Steel Ltd.	1.82	Phillips Carbon Black Ltd.	0.65
DLF Ltd.	1.67	Dr. Reddy's Laboratories Ltd.	0.61
ITC Ltd.	1.61	LIC Housing Finance Ltd.	0.61
HCL Technologies Ltd.	1.58	Canara Bank	0.59
Sun Pharmaceutical Industries Ltd.	1.46	Jindal Steel & Power Ltd.	0.58
SRF Ltd.	1.42	Maruti Suzuki India Ltd.	0.58
Aditya Birla Fashion and Retail Ltd.	1.40	Redington (India) Ltd.	0.58
Mahindra & Mahindra Ltd.	1.35	Ashok Leyland Ltd.	0.55
ABB India Ltd.	1.32	Divi's Laboratories Ltd.	0.55
Hindustan Unilever Ltd.	1.31	HDFC Life Insurance Co. Ltd.	0.52
Bharat Electronics Ltd.	1.25	Power Finance Corp. Ltd.	0.44
Avenue Supermarts Ltd.	1.24	Bharat Forge Ltd.	0.37
Bharti Airtel Ltd.	1.17	Devyani International Ltd.	0.36
Titan Co. Ltd.	1.12	Godrej Properties Ltd.	0.36
Birlasoft Ltd.	1.10	NCC Ltd.	0.31
Ultratech Cement Ltd.	1.09	Vedanta Ltd.	0.30
ICICI Securities Ltd.	1.06	Indiabulls Real Estate Ltd.	0.26
Hindalco Industries Ltd.	1.02	REC Ltd.	0.24
Asian Paints Ltd.	0.97	National Aluminium Co. Ltd.	0.18
Bosch Ltd.	0.95	<b>TREPS on G-Sec or T-Bills</b>	<b>0.92</b>
Adani Ports and Special Economic Zone Ltd.	0.94	<b>Cash &amp; Cash Receivables</b>	<b>0.54</b>
Pidilite Industries Ltd.	0.94	<b>TOTAL</b>	<b>100.00</b>
WABCO India Ltd.	0.93		

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

## Industry Classification (for equity & equity related)



Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

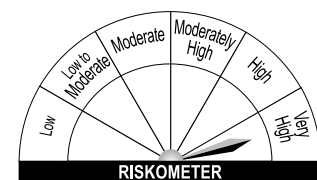
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## Product Label

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

- Long term capital growth
- Investments predominantly in large cap equity and equity related instruments

## Riskometer



Investors understand that their principal will be at Very High risk

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

## IDCW History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI India Top 100 Equity Fund - IDCW** (Regular Plan)</b>				
27th April, 2021	2.0000	2.0000	20.60	18.87
4th April, 2019	1.3281	1.3281	17.11	15.68
19th March, 2018	1.5000	1.5000	17.79	16.33

## IDBI India Top 100 Equity Fund - IDCW\*\* (Direct Plan)

27th April, 2021	2.0000	2.0000	22.93	21.23
4th April, 2019	1.3281	1.3281	18.46	17.04
19th March, 2018	1.5000	1.5000	18.76	17.30

Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW 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 IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

# IDBI Flexi Cap Fund (IFF)

(previously known as IDBI Diversified Equity Fund) (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

## Scheme Features

### Investment objective:

The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing in a diversified portfolio of Equity and Equity related Instruments across market capitalization. However there can be no assurance that the investment objective under the Scheme will be realized.

### Fund Manager:

Mr. Alok Ranjan

### Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

### Inception Date:

28th March, 2014

### Benchmark:

NIFTY 500 - Total Return Index (TRI)

### NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	35.22	38.97
IDCW**	21.62	24.59

### Monthly Average AUM:

₹ 382.11 Crs.

### AUM as on 31st December 2021:

₹ 391.90 Crs.

### Expense Ratio as on 31st December 2021:

Regular : 2.51%

Direct : 1.17%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st December 2021:

Standard Deviation : 19.2961%

Beta : 0.8484

Sharpe Ratio : 0.8232

Portfolio Turnover Ratio^^ : 0.29

Risk free rate: Overnight MIBOR (3.60% as on 31/12/21). 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.

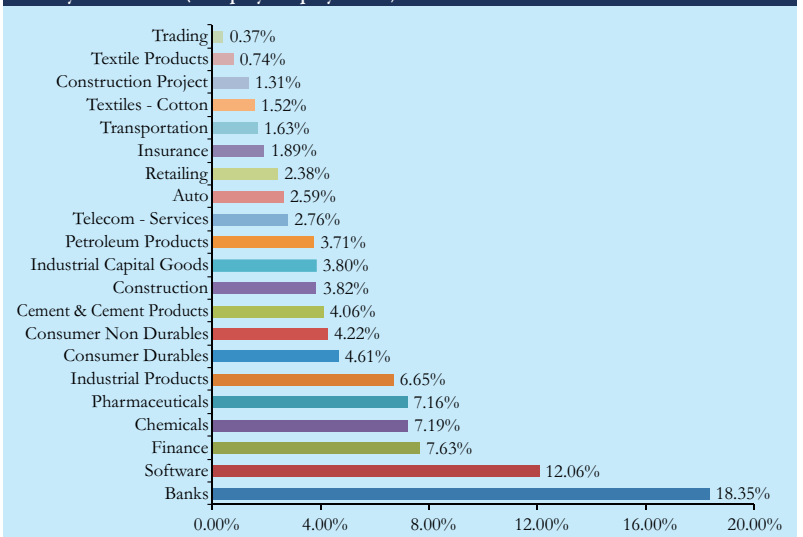
Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/12/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>DEBENTURES</b>	<b>0.04</b>	Vardhman Textiles Ltd.	1.52
Britannia Industries Ltd.	0.04	Neogen Chemicals Ltd.	1.50
<b>EQUITY &amp; EQUITY RELATED</b>	<b>98.45</b>	Shree Cement Ltd.	1.50
HDFC Bank Ltd.	6.40	Mahindra & Mahindra Ltd.	1.47
Infosys Ltd.	4.85	ICICI Lombard General Insurance Co. Ltd.	1.38
ICICI Bank Ltd.	4.36	Thermax Ltd.	1.37
Grindwell Norton Ltd.	3.74	Larsen & Toubro Ltd.	1.31
Reliance Industries Ltd.	3.71	Arihant Superstructures Ltd.	1.28
SRF Ltd.	3.61	Hindustan Unilever Ltd.	1.26
Bajaj Finance Ltd.	3.54	Cholamandalam Investment & Finance Co. Ltd.	1.21
Sun Pharmaceutical Industries Ltd.	2.97	Dabur India Ltd.	1.18
Housing Development Finance Corp. Ltd.	2.88	State Bank of India	1.17
Bharti Airtel Ltd.	2.76	TATA Consultancy Services Ltd.	1.13
SKF India Ltd.	2.71	Eicher Motors Ltd.	1.12
Axis Bank Ltd.	2.60	Indian Railway Catering & Tourism Corp. Ltd.	0.94
Ultratech Cement Ltd.	2.56	Asian Paints Ltd.	0.90
DLF Ltd.	2.54	Firstsource Solutions Ltd.	0.88
ABB India Ltd.	2.43	Nestle India Ltd.	0.88
Avenue Supermarts Ltd.	2.38	Welspun India Ltd.	0.74
Titan Co. Ltd.	2.38	Deepak Nitrite Ltd.	0.51
Crompton Greaves Consumer Electricals Ltd.	2.23	SBI Life Insurance Co. Ltd.	0.51
Cipla Ltd.	2.10	IndusInd Bank Ltd.	0.48
Laurus Labs Ltd.	2.09	Adani Ports and Special Economic Zone Ltd.	0.37
Wipro Ltd.	1.92	Redington (India) Ltd.	0.37
Kotak Mahindra Bank Ltd.	1.81	Gateway Distriparks Ltd.	0.32
Happiest Minds Technologies Ltd.	1.67	Bharat Forge Ltd.	0.20
Tech Mahindra Ltd.	1.61	<b>TREPS on G-Sec or T-Bills</b>	<b>1.22</b>
Pidilite Industries Ltd.	1.57	<b>Cash &amp; Cash Receivables</b>	<b>0.29</b>
Canara Bank	1.53	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

## IDCW History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
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### IDBI Diversified Equity Fund - IDCW\*\* (Regular Plan)

27th April, 2021	2.0000	2.0000	18.41	16.65
4th April, 2019	1.2396	1.2396	15.64	14.31
19th March, 2018	1.4000	1.4000	16.79	15.37

### IDBI Diversified Equity Fund - IDCW\*\* (Direct Plan)

27th April, 2021	2.0000	2.0000	20.49	18.77
4th April, 2019	1.2396	1.2396	16.8200	15.4900
19th March, 2018	1.4000	1.4000	17.61	16.20

Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW 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 IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

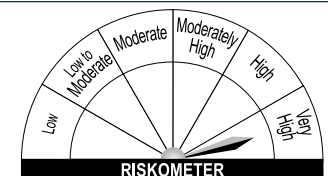
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

- Long term capital appreciation
- Investments in a diversified portfolio consisting of equity & equity related instruments across market capitalization

## Riskometer



Investors understand that their principal will be at Very 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.

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 22 Years
Mr. Firdaus Marazban Ragina	(Managing the Scheme since 9th October, 2018)

### Inception Date:

25th June, 2010

### Benchmark:

NIFTY 50 - Total Return Index (TRI)

### NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	31.8008	34.2633
IDCW**	30.3434	32.6707

### Monthly Average AUM:

₹ 215.65 Crs.

### AUM as on 31st December 2021:

₹ 213.67 Crs.

### Expense Ratio as on 31st December 2021:

Regular : 0.90%  
Direct : 0.27%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st December 2021:

Portfolio Turnover Ratio^^ : 0.15

Tracking Error : 0.3767%

Annualised tracking error for last 3 year's period.

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

### Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI Nifty Index Fund - IDCW** (Regular Plan)</b>				
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 IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW 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 IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

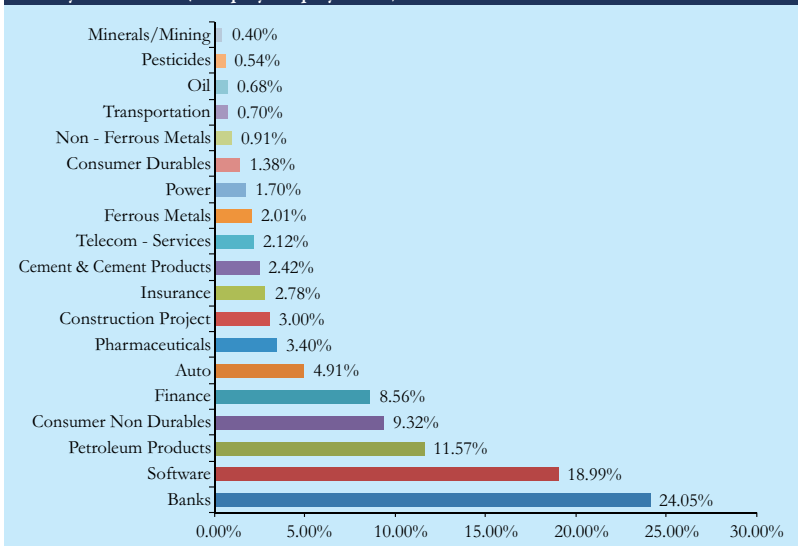
- Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI)
- Investments only in and all stocks comprising NIFTY 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)

## Portfolio as on 31/12/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>99.44</b>	
Reliance Industries Ltd.	10.72	Nestle India Ltd.	0.92
Infosys Ltd.	9.18	Power Grid Corp.n. of India Ltd.	0.92
HDFC Bank Ltd.	8.49	Hindalco Industries Ltd.	0.91
ICICI Bank Ltd.	6.74	JSW Steel Ltd.	0.85
Housing Development Finance Corp.n. Ltd.	6.13	Grasim Industries Ltd.	0.80
TATA Consultancy Services Ltd.	5.08	HDFC Life Insurance Co. Ltd.	0.79
Kotak Mahindra Bank Ltd.	3.46	Divi's Laboratories Ltd.	0.78
Larsen & Toubro Ltd.	3.00	Dr. Reddy's Laboratories Ltd.	0.78
Hindustan Unilever Ltd.	2.76	NTPC Ltd.	0.78
ITC Ltd.	2.50	IndusInd Bank Ltd.	0.75
Bajaj Finance Ltd.	2.43	Adani Ports and Special Economic Zone Ltd.	0.70
State Bank of India	2.32	SBI Life Insurance Co. Ltd.	0.69
Axis Bank Ltd.	2.29	Oil & Natural Gas Corp.n. Ltd.	0.68
Bharti Airtel Ltd.	2.12	Cipla Ltd.	0.64
Asian Paints Ltd.	2.00	TATA Consumer Products Ltd.	0.58
HCL Technologies Ltd.	1.88	Britannia Industries Ltd.	0.56
Tech Mahindra Ltd.	1.46	Bajaj Auto Ltd.	0.55
Wipro Ltd.	1.39	UPL Ltd.	0.54
Titan Co. Ltd.	1.38	Bharat Petroleum Corp.n. Ltd.	0.48
Bajaj Finserv Ltd.	1.30	Eicher Motors Ltd.	0.47
Maruti Suzuki India Ltd.	1.29	Shree Cement Ltd.	0.47
Sun Pharmaceutical Industries Ltd.	1.20	Hero MotoCorp Ltd.	0.42
TATA Steel Ltd.	1.16	Coal India Ltd.	0.40
Ultratech Cement Ltd.	1.15	Indian Oil Corp.n. Ltd.	0.37
TATA Motors Ltd.	1.13	TREPS on G-Sec or T-Bills	0.66
Mahindra & Mahindra Ltd.	1.05	Cash & Cash Receivables	-0.10
		<b>TOTAL</b>	<b>100.00</b>

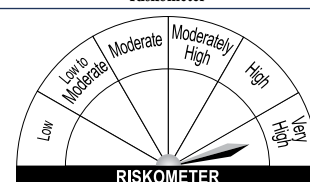
\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)



Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

## Riskometer



Investors understand that their principal will be at Very 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. 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 22 Years

Mr. Firdaus Marazban Ragina

(Managing the Scheme since 9th October, 2018)

### Inception Date:

20th September, 2010

### Benchmark:

NIFTY Next 50 - Total Return Index (TRI)

### NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	31.4446	33.7940
IDCW**	31.4446	33.7940

\*\* IDCW stands for Income Distribution cum Capital Withdrawal.

### Monthly Average AUM:

₹ 55.94 Crs.

### AUM as on 31st December 2021:

₹ 56.30 Crs.

### Expense Ratio as on 31st December 2021:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st December 2021:

Portfolio Turnover Ratio^^ : 0.36

Tracking Error : 0.5407%

Annualised tracking error for last 3 year's period.

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

### Load Structure:

Entry Load : Not Applicable.

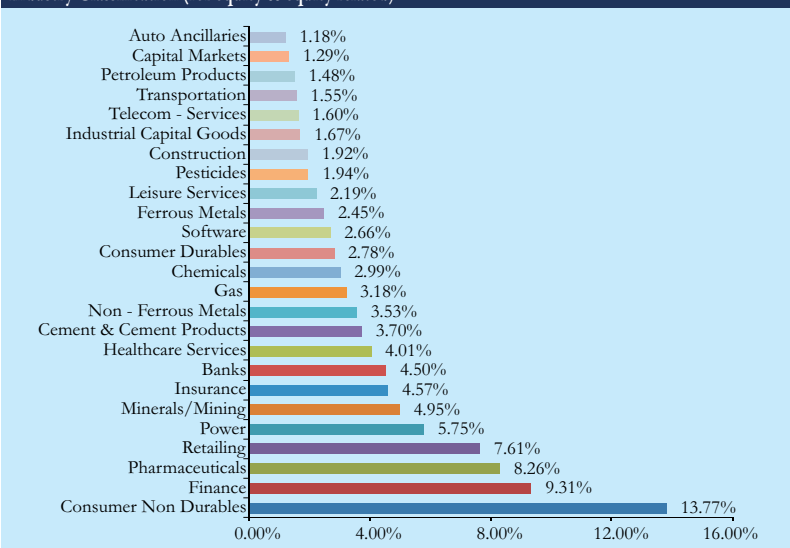
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 31/12/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
Avenue Supermarts Ltd.	4.18	Bajaj Holdings & Investment Ltd.	1.63
Apollo Hospitals Enterprise Ltd.	4.01	Cholamandalam Investment & Finance Co. Ltd.	1.63
Adani Enterprises Ltd.	3.74	Indus Towers Ltd.	1.60
Vedanta Ltd.	3.53	Colgate Palmolive (India) Ltd.	1.57
Info Edge (India) Ltd.	3.43	Interlobe Aviation Ltd.	1.55
Pidilite Industries Ltd.	2.99	ACC Ltd.	1.49
Godrej Consumer Products Ltd.	2.91	Berger Paints India Ltd.	1.49
Adani Transmission Ltd.	2.88	Hindustan Petroleum Corpn. Ltd.	1.48
Adani Green Energy Ltd.	2.87	Bandhan Bank Ltd.	1.36
ICICI Lombard General Insurance Co. Ltd.	2.84	Biocon Ltd.	1.36
Piramal Enterprises Ltd.	2.81	Indraprastha Gas Ltd.	1.31
Havells India Ltd.	2.78	HDFC Asset Management Co. Ltd.	1.29
Dabur India Ltd.	2.69	Muthoot Finance Ltd.	1.29
Larsen & Toubro Infotech Ltd.	2.66	Torrent Pharmaceuticals Ltd.	1.28
Ambuja Cements Ltd.	2.21	Steel Authority of India Ltd.	1.23
Jubilant Foodworks Ltd.	2.19	Jindal Steel & Power Ltd.	1.22
United Spirits Ltd.	2.13	Bank of Baroda	1.21
Marico Ltd.	2.11	NMDC Ltd.	1.21
SBI Cards & Payment Services Ltd.	1.95	Bosch Ltd.	1.18
PI Industries Ltd.	1.94	Gland Pharma Ltd.	1.18
DLF Ltd.	1.92	Yes Bank Ltd.	1.05
GAIL (India) Ltd.	1.87	Cadila Healthcare Ltd.	0.98
Lupin Ltd.	1.82	Punjab National Bank	0.88
ICICI Prudential Life Insurance Co. Ltd.	1.73	Procter & Gamble Hygiene and Health Care Ltd.	0.87
Siemens Ltd.	1.67	Cash & Cash Receivables	1.16
Aurobindo Pharma Ltd.	1.64	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



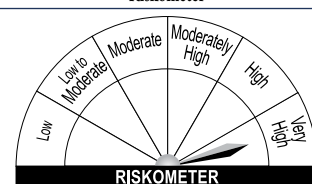
Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

## Product Label

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

- 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)

### Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Midcap Fund (IMF)

(Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks.)

## 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 Midcap Companies. However there can be no assurance that the investment objective under the scheme will be realized.

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 25 Years
Mr. Alok Ranjan	(Managing the Scheme since 6th August, 2021)

### Inception Date:

25th January 2017

### Benchmark:

NIFTY Midcap 150 - Total Return Index (TRI)

### NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	17.59	19.03
IDCW**	16.51	17.90

### Monthly Average AUM:

₹ 206.44 Crs.

### AUM as on 31st December 2021:

₹ 208.75 Crs.

### Expense Ratio as on 31st December 2021:

Regular : 2.53%  
Direct : 1.64%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st December 2021:

Standard Deviation : 23.7563%  
Beta : 0.9017  
Sharpe Ratio : 0.6866  
Portfolio Turnover Ratio^^ : 0.44

Risk free rate: Overnight MIBOR (3.60% as on 31/12/21). 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** : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

## IDCW History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
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### IDBI Midcap Fund - IDCW\*\* (Regular Plan)

19th March 2018	0.7000	0.7000	11.3800	10.6500
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### IDBI Midcap Fund - IDCW\*\* (Direct Plan)

19th March 2018	0.7000	0.7000	11.7400	11.0200
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Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW 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 IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

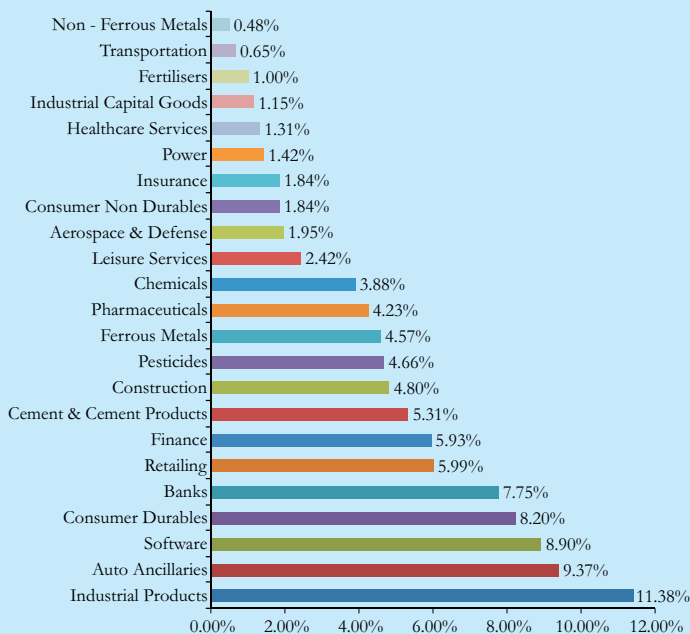
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 31/12/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>99.03</b>	
Minda Industries Ltd.	4.29	Arihant Superstructures Ltd.	1.44
PI Industries Ltd.	3.31	TATA Power Co. Ltd.	1.42
Coforge Ltd.	3.22	UPL Ltd.	1.35
ICICI Bank Ltd.	3.22	Aarti Industries Ltd.	1.34
Godrej Properties Ltd.	2.91	Apollo Hospitals Enterprise Ltd.	1.31
Relaxo Footwears Ltd.	2.84	State Bank of India	1.29
Trent Ltd.	2.77	Steel Authority of India Ltd.	1.23
Muthoot Finance Ltd.	2.69	3M India Ltd.	1.22
Jindal Steel & Power Ltd.	2.57	Bharat Forge Ltd.	1.20
Astral Limited	2.54	Honeywell Automation India Ltd.	1.15
MindTree Ltd.	2.52	Aarti Surfactants Ltd.	1.14
Alkem Laboratories Ltd.	2.47	Cadila Healthcare Ltd.	1.12
The Federal Bank Ltd.	2.45	Bata India Ltd.	1.02
Balkrishna Industries Ltd.	2.34	Indiamart InterMesh Ltd.	1.02
Supreme Industries Ltd.	2.33	Coromandel International Ltd.	1.00
Voltas Ltd.	2.32	IG Petrochemicals Ltd.	0.85
Info Edge (India) Ltd.	2.20	Firstsource Solutions Ltd.	0.80
Crompton Greaves Consumer Electricals Ltd.	2.02	City Union Bank Ltd.	0.79
Dalmia Bharat Ltd.	2.01	Devyani International Ltd.	0.79
Mitsu Chem Plast Ltd.	2.01	TATA Steel Long Products Ltd.	0.77
Endurance Technologies Ltd.	1.99	Apollo Tyres Ltd.	0.75
Bharat Electronics Ltd.	1.95	Birlasoft Ltd.	0.65
Max Financial Services Ltd.	1.84	Indian Railway Catering & Tourism Corp. Ltd.	0.65
The Ramco Cements Ltd.	1.77	Solara Active Pharma Sciences Ltd.	0.64
Route Mobile Ltd.	1.71	TATA Consumer Products Ltd.	0.62
Polycab India Ltd.	1.69	Phillips Carbon Black Ltd.	0.55
Cholamandalam Investment & Finance Co. Ltd.	1.66	National Aluminium Co. Ltd.	0.48
Jubilant Foodworks Ltd.	1.63	Indiabulls Real Estate Ltd.	0.45
SKF India Ltd.	1.61	TREPS on G-Sec or T-Bills	1.00
Bajaj Finance Ltd.	1.58	Cash & Cash Receivables	-0.03
ACC Ltd.	1.53	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



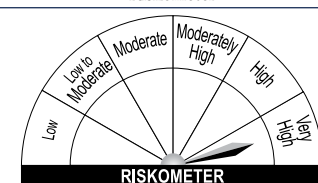
Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

## Product Label

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

- Long term capital growth
- Investment predominantly in equity & equity related instruments of Midcap companies

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Small Cap Fund (ISF)

(Small Cap Fund - An open-ended equity scheme predominantly investing in small cap stocks)

## Scheme Features

### Investment objective:

The Investment 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.

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 25 Years
Mr. Alok Ranjan	(Managing the Scheme since 6th August, 2021)

### Inception Date:

21st June 2017

### Benchmark:

NIFTY Smallcap 250 - Total Return Index (TRI)

### NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	17.77	19.16
IDCW**	17.77	19.16

\*\* IDCW stands for Income Distribution cum Capital Withdrawal.

### Monthly Average AUM:

₹ 133.82 Crs.

### AUM as on 31st December 2021:

₹ 136.75 Crs.

### Expense Ratio as on 31st December 2021:

Regular : 2.55%

Direct : 1.54%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st December 2021:

Standard Deviation : 25.0492%

Beta : 0.7991

Sharpe Ratio : 0.8336

Portfolio Turnover Ratio^^ : 0.34

Risk free rate: Overnight MIBOR (3.60% as on 31/12/21). 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.

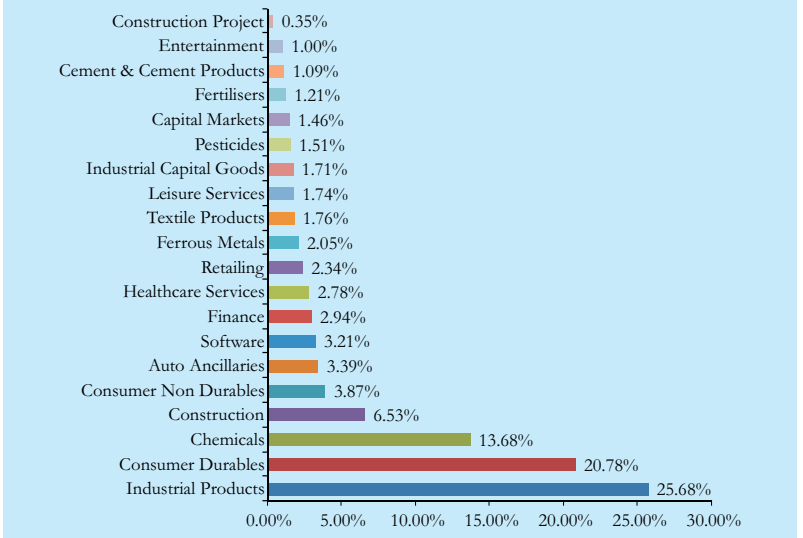
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/12/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>99.08</b>	
Elgi Equipments Ltd.	4.33	Orient Electric Ltd.	1.74
Grindwell Norton Ltd.	4.25	Hitachi Energy India Ltd.	1.71
KEI Industries Ltd.	3.71	PNC Infratech Ltd.	1.59
Navin Fluorine International Ltd.	3.69	Greenply Industries Ltd.	1.58
KNR Constructions Ltd.	3.63	Ratnamani Metals & Tubes Ltd.	1.52
Greenpanel Industries Ltd.	3.59	Dhanuka Agritech Ltd.	1.51
Carborundum Universal Ltd.	3.53	Computer Age Management Services Ltd.	1.46
Birlasoft Ltd.	3.21	Arihant Superstructures Ltd.	1.31
Tube Investments of India Ltd.	3.13	KSB Ltd.	1.22
Fine Organic Industries Ltd.	2.97	Chambal Fertilisers and Chemicals Ltd.	1.21
Timken India Ltd.	2.93	Kirloskar Oil Engines Ltd.	1.20
Narayana Hrudayalaya Ltd.	2.78	Rossari Biotech Ltd.	1.17
Relaxo Footwears Ltd.	2.76	Lemon Tree Hotels Ltd.	1.12
Century Plyboards (India) Ltd.	2.59	TATA Chemicals Ltd.	1.11
Can Fin Homes Ltd.	2.58	Balrampur Chini Mills Ltd.	1.09
Galaxy Surfactants Ltd.	2.50	HeidelbergCement India Ltd.	1.09
Blue Star Ltd.	2.49	Inox Leisure Ltd.	1.00
Hatsun Agro Product Ltd.	2.37	Burger King India Ltd.	0.62
V-Mart Retail Ltd.	2.34	MM Forgings Ltd.	0.54
Deepak Nitrite Ltd.	2.24	TATA Steel Long Products Ltd.	0.53
Sheela Foam Ltd.	2.10	Vishwaraj Sugar Industries Ltd.	0.41
Cera Sanitaryware Ltd.	2.06	Dhanvarsha Finvest Ltd.	0.36
Finolex Industries Ltd.	2.05	Techno Electric & Engineering Co. Ltd.	0.35
Mitsu Chem Plast Ltd.	1.92	Balkrishna Industries Ltd.	0.26
Somany Ceramics Ltd.	1.87	TREPS on G-Sec or T-Bills	0.48
Welspun India Ltd.	1.76	Cash & Cash Receivables	0.44
		<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

## Product Label

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

- Long term capital growth
- Investment predominantly in equity & equity related instruments of Small Cap companies

### Riskometer



Investors understand that their principal will be at Very High risk

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

# 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.

<b>Fund Manager:</b>	<b>Total Experience: Over 25 Years</b>
Mr. Alok Ranjan	(Managing the Scheme since 6th August, 2021)

### Inception Date:

17th November, 2017

### Benchmark:

NIFTY 500 - Total Return Index (TRI)

### NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	15.38	16.36
IDCW**	15.38	16.36

\*\* IDCW stands for Income Distribution cum Capital Withdrawal.

### Monthly Average AUM:

₹ 139.87 Crs.

### AUM as on 31st December 2021:

₹ 140.46 Crs.

### Expense Ratio as on 31st December 2021:

Regular : 2.54%  
Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st December 2021:

Standard Deviation : 20.0068%  
Beta : 0.8904  
Sharpe Ratio : 0.7123  
Portfolio Turnover Ratio^^ : 0.09  
Risk free rate: Overnight MIBOR (3.60% as on 31/12/21). 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:

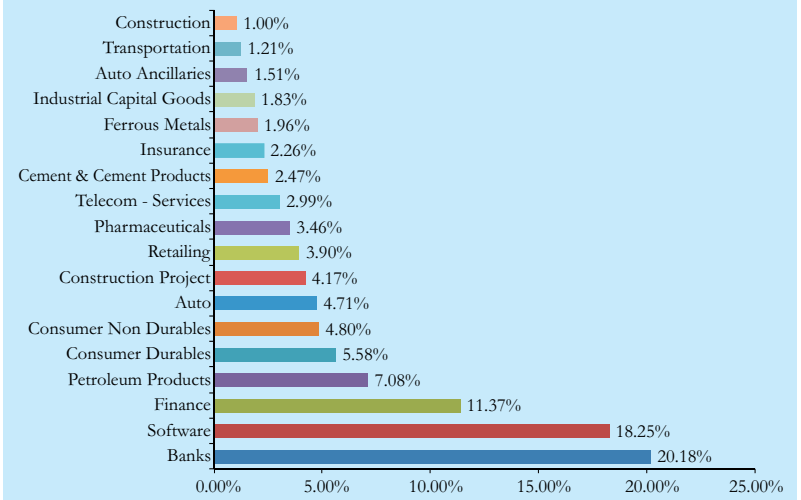
**Entry Load** : Not Applicable.  
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/12/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>98.73</b>	ICICI Lombard General Insurance Co. Ltd.	2.26
Infosys Ltd.	8.38	Asian Paints Ltd.	2.15
HDFC Bank Ltd.	8.08	Jindal Steel & Power Ltd.	1.96
TATA Consultancy Services Ltd.	7.40	Cipla Ltd.	1.86
Reliance Industries Ltd.	7.08	Siemens Ltd.	1.83
ICICI Bank Ltd.	7.00	Divi's Laboratories Ltd.	1.60
Housing Development Finance Corp. Ltd.	6.24	State Bank of India	1.52
Larsen & Toubro Ltd.	4.17	Muthoot Finance Ltd.	1.51
Avenue Supermarkets Ltd.	3.90	WABCO India Ltd.	1.51
Bajaj Finance Ltd.	3.62	Mahindra & Mahindra Ltd.	1.45
Kotak Mahindra Bank Ltd.	3.58	TATA Consumer Products Ltd.	1.34
Maruti Suzuki India Ltd.	3.26	ITC Ltd.	1.31
Titan Co. Ltd.	3.12	Indian Railway Catering & Tourism Corp. Ltd.	1.21
Bharti Airtel Ltd.	2.99	DLF Ltd.	1.00
JK Lakshmi Cement Ltd.	2.47	<b>TREPS on G-Sec or T-Bills</b>	<b>1.43</b>
Mphasis Ltd.	2.47	<b>Cash &amp; Cash Receivables</b>	<b>-0.16</b>
Blue Star Ltd.	2.46	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

## Product Label

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

- 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

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Banking & Financial Services Fund (IB&FSF)

(An open ended equity scheme investing in Banking & Financial Services Sector)

## Scheme Features

### Investment objective:

The objective of the scheme is to provide investors maximum growth opportunities and to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies engaged in Banking and Financial Services Sector. However there can be no assurance that the investment objective under the scheme will be realized.

<b>Fund Manager:</b>	<b>Total Experience: Over 25 Years</b>
Mr. Alok Ranjan	(Managing the Scheme since 6th August, 2021)

### Inception Date:

4th June 2018

### Benchmark:

NIFTY Financial Services - Total Return Index (TRI)

### NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	12.82	13.49
IDCW**	12.82	13.49

\*\* IDCW stands for Income Distribution cum Capital Withdrawal.

### Monthly Average AUM:

₹ 90.67 Crs.

### AUM as on 31st December 2021:

₹ 88.92 Crs.

### Expense Ratio as on 31st December 2021:

Regular : 2.51%  
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st December 2021:

Standard Deviation : 29.1372%  
Beta : 0.9506  
Sharpe Ratio : 0.3179  
Portfolio Turnover Ratio^^ : 0.14  
Risk free rate: Overnight MIBOR (3.60% as on 31/12/21). 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:

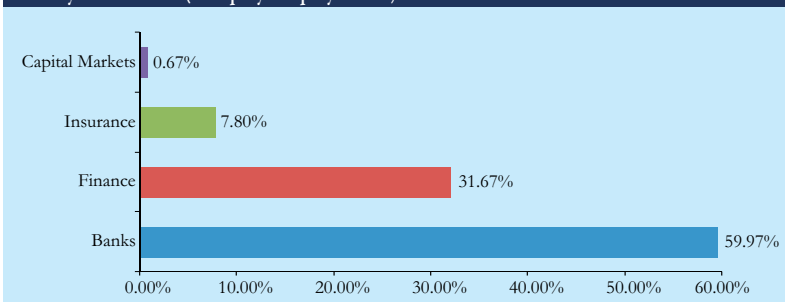
**Entry Load** : Not Applicable.  
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/12/2021

Issuer Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>100.11</b>
HDFC Bank Ltd.	19.79
ICICI Bank Ltd.	18.47
Housing Development Finance Corp. Ltd.	13.37
Bajaj Finance Ltd.	7.45
Kotak Mahindra Bank Ltd.	5.28
State Bank of India	5.24
Axis Bank Ltd.	4.96
Cholamandalam Investment & Finance Co. Ltd.	2.90
Bajaj Finserv Ltd.	2.81
Can Fin Homes Ltd.	2.40
Max Financial Services Ltd.	2.27
HDFC Life Insurance Co. Ltd.	1.75
The Federal Bank Ltd.	1.40
Shriram Transport Finance Co. Ltd.	1.31
Aavas Financiers Ltd.	1.30
AU Small Finance Bank Ltd.	1.30
LIC Housing Finance Ltd.	1.25
DCB Bank Ltd.	1.14
City Union Bank Ltd.	1.03
ICICI Lombard General Insurance Co. Ltd.	0.97
Bank of Baroda	0.91
SBI Cards & Payment Services Ltd.	0.87
Muthoot Finance Ltd.	0.82
HDFC Asset Management Co. Ltd.	0.67
IndusInd Bank Ltd.	0.45
TREPS on G-Sec or T-Bills	0.23
Cash & Cash Receivables	-0.34
<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



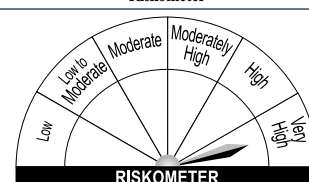
Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

## Product Label

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

- Long term capital growth
- Investment predominantly in equity and equity related instruments of companies engaged in Banking & Financial Services Sector

## Riskometer



Investors understand that their principal will be at Very High risk

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



# IDBI Long Term Value Fund (ILTVF)

(An open ended equity scheme following value investment strategy)

## Scheme Features

### Investment objective:

The investment objective of the scheme is to generate long-term capital appreciation along with regular income by investing predominantly in equity and equity related instruments by following value investing strategy. However, there can be no assurance that the investment objective of the Scheme will be realized.

### Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

### Inception Date:

20th August 2018

### Benchmark:

NIFTY 500 - Total Returns Index (TRI)

### NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	15.78	16.41
IDCW**	15.78	16.41

\*\* IDCW stands for Income Distribution cum Capital Withdrawal.

### Monthly Average AUM:

₹ 105.71 Crs.

### AUM as on 31st December 2021:

₹ 106.39 Crs.

### Expense Ratio as on 31st December 2021:

Regular : 2.56%

Direct : 1.71%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st December 2021:

Standard Deviation : 21.6958%

Beta : 0.9618

Sharpe Ratio : 0.6251

Portfolio Turnover Ratio^^ : 0.39

Risk free rate: Overnight MIBOR (3.60% as on 31/12/21). 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 : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV.

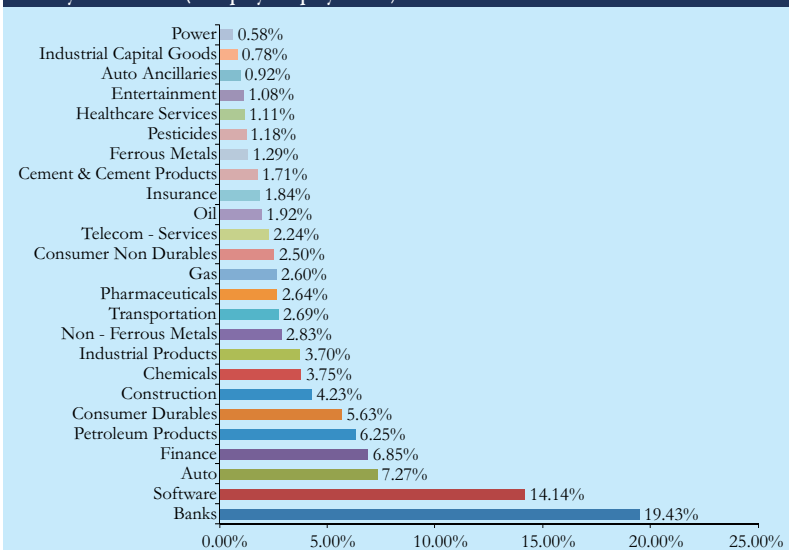
Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.

## Portfolio as on 31/12/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>99.16</b>	
Infosys Ltd.	7.76	Crompton Greaves Consumer Electricals Ltd.	1.52
ICICI Bank Ltd.	5.83	Vinati Organics Ltd.	1.49
HDFC Bank Ltd.	5.28	Ultratech Cement Ltd.	1.43
Reliance Industries Ltd.	4.93	Bank of Baroda	1.39
State Bank of India	4.34	Hindustan Petroleum Corp. Ltd.	1.32
Housing Development Finance Corp. Ltd.	3.77	TATA Steel Ltd.	1.29
Persistent Systems Ltd.	3.00	Amber Enterprises India Ltd.	1.26
Hindalco Industries Ltd.	2.83	PI Industries Ltd.	1.18
Sun Pharmaceutical Industries Ltd.	2.64	Max Healthcare Institute Ltd.	1.11
KNR Constructions Ltd.	2.35	Adani Ports and Special Economic Zone Ltd.	1.10
Coforge Ltd.	2.33	Havells India Ltd.	1.08
Aarti Industries Ltd.	2.26	Inox Leisure Ltd.	1.08
Bharti Airtel Ltd.	2.24	HCL Technologies Ltd.	1.05
Bharat Forge Ltd.	2.11	Indiabulls Real Estate Ltd.	0.95
TATA Motors Ltd.	2.09	Oberoi Realty Ltd.	0.93
Oil & Natural Gas Corp. Ltd.	1.92	MRF Ltd.	0.92
Mahindra & Mahindra Ltd.	1.85	Gujarat Gas Ltd.	0.90
HDFC Life Insurance Co. Ltd.	1.84	Asian Paints Ltd.	0.87
Volta Ltd.	1.77	Kotak Mahindra Bank Ltd.	0.87
Maruti Suzuki India Ltd.	1.76	Honeywell Automation India Ltd.	0.78
Bajaj Finance Ltd.	1.75	SBI Cards & Payment Services Ltd.	0.71
Axis Bank Ltd.	1.72	CESC Ltd.	0.58
GAIL (India) Ltd.	1.70	Cholamandalam Investment & Finance Co. Ltd.	0.39
Varun Beverages Ltd.	1.63	Ambuja Cements Ltd.	0.28
Container Corp. of India Ltd.	1.59	Dhanvarsha Finvest Ltd.	0.23
Supreme Industries Ltd.	1.59	<b>TREPS on G-Sec or T-Bills</b>	<b>1.10</b>
Ashok Leyland Ltd.	1.57	<b>Cash &amp; Cash Receivables</b>	<b>-0.26</b>
		<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



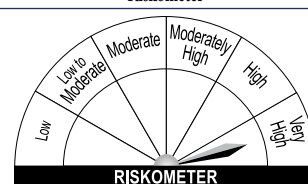
Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

## Product Label

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

- Long term capital growth
- Investment in equity and equity related instruments by following value investment strategy

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Dividend Yield Fund (IDYF)

(An open ended equity scheme predominantly investing in dividend yielding stocks)

Scheme Features

Investment objective:

The Investment objective of the Scheme is to provide long term capital appreciation and/or dividend distribution by investing predominantly in dividend yielding equity and equity related instruments. However there can be no assurance that the investment objective under the scheme will be realized.

Fund Manager:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

Inception Date:

21st December 2018

Benchmark:

NIFTY 500 - Total Return Index (TRI)

NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	17.52	18.25
IDCW**	17.52	18.25

\*\* IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 98.11 Crs.

AUM as on 31st December 2021:

₹ 99.73 Crs.

Expense Ratio as on 31st December 2021:

Regular : 2.51%

Direct : 1.55%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st December 2021:

Portfolio Turnover Ratio^^ : 0.14

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

Load Structure:

Entry Load

: Not Applicable.

Exit Load

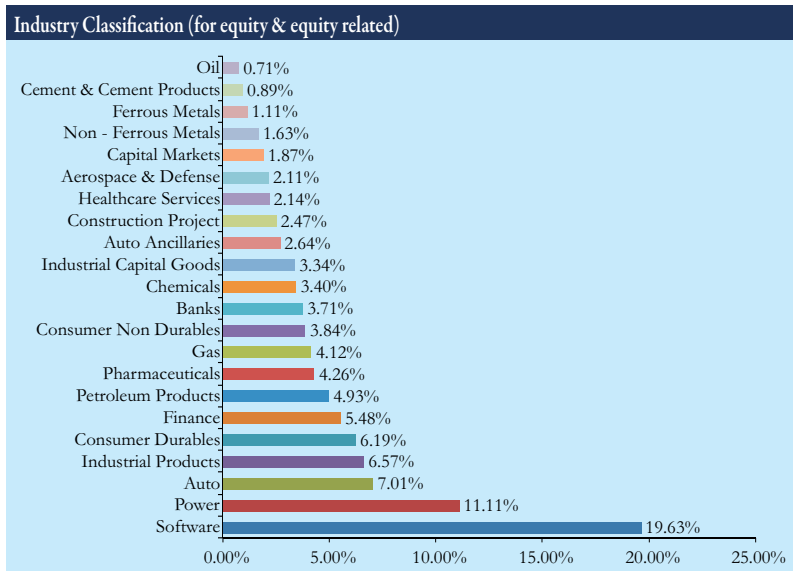
: Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.

Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.

Portfolio as on 31/12/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
Infosys Ltd.	10.80	Multi Commodity Exchange of India Ltd.	1.87
TATA Consultancy Services Ltd.	5.63	NHPC Ltd.	1.82
Carborundum Universal Ltd.	5.17	Honeywell Automation India Ltd.	1.69
ICICI Bank Ltd.	3.71	Mahindra & Mahindra Ltd.	1.68
Power Grid Corp. of India Ltd.	3.66	BEML Ltd.	1.65
Atul Ltd.	3.40	Hindustan Zinc Ltd.	1.63
Divi's Laboratories Ltd.	3.28	Bharat Forge Ltd.	1.40
Tech Mahindra Ltd.	3.20	Power Finance Corp. Ltd.	1.38
Relaxo Footwears Ltd.	3.16	ITC Ltd.	1.37
Titan Co. Ltd.	3.03	Housing Development Finance Corp. Ltd.	1.30
Escorts Ltd.	2.87	Asian Paints Ltd.	1.29
Bajaj Finance Ltd.	2.80	Colgate Palmolive (India) Ltd.	1.18
Tube Investments of India Ltd.	2.64	TATA Steel Ltd.	1.11
Hindustan Petroleum Corp. Ltd.	2.56	Torrent Power Ltd.	1.11
Larsen & Toubro Ltd.	2.47	Aurobindo Pharma Ltd.	0.98
Maruti Suzuki India Ltd.	2.46	GAIL (India) Ltd.	0.97
Reliance Industries Ltd.	2.37	Indraprastha Gas Ltd.	0.92
NTPC Ltd.	2.30	ACC Ltd.	0.89
Mahanagar Gas Ltd.	2.23	Oil & Natural Gas Corp. Ltd.	0.71
TATA Power Company Ltd.	2.22	<b>TREPS on G-Sec or T-Bills</b>	<b>0.49</b>
Dr. Lal Path labs Ltd.	2.14	<b>Cash &amp; Cash Receivables</b>	<b>0.35</b>
Bharat Electronics Ltd.	2.11	<b>TOTAL</b>	<b>100.00</b>

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



Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

Product Label	
This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in predominantly in dividend yielding equity and equity related instruments</li> </ul>	<p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Very High risk</p>

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

# IDBI Healthcare Fund (IHF)

(An open-ended equity scheme investing in Healthcare and Allied sectors)

Scheme Features

Investment objective:

The objective of the Scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies engaged in Healthcare and Allied sectors. However there can be no assurance that the investment objective under the Scheme will be realized.

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

28th February 2019

Benchmark:

S&P BSE Healthcare - Total Return Index (TRI)

NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	19.20	20.07
IDCW**	19.20	20.07

\*\* IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 71.90 Crs.

AUM as on 31st December 2021:

₹ 74.26 Crs.

Expense Ratio as on 31st December 2021:

Regular : 2.46%

Direct : 1.24%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st December 2021:

Portfolio Turnover Ratio^^ : 0.59

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

Load Structure:

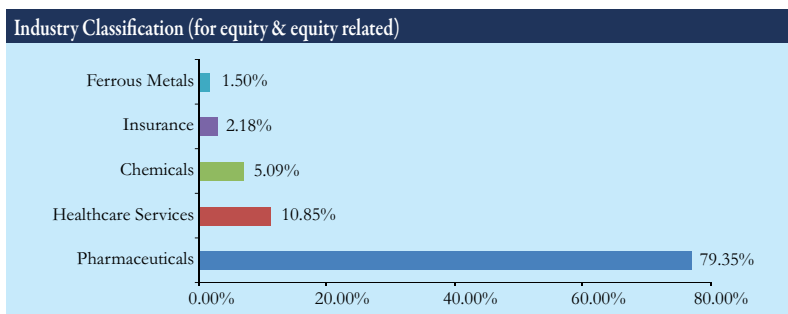
Entry Load : Not Applicable.

Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Nil after 12 months.

Portfolio as on 31/12/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		Rossari Biotech Ltd.	1.73
Sun Pharmaceutical Industries Ltd.	14.66	Pfizer Ltd.	1.72
Divi's Laboratories Ltd.	11.09	Cadila Healthcare Ltd.	1.63
Dr. Reddy's Laboratories Ltd.	9.93	Jubilant Ingrevia Ltd.	1.62
Cipla Ltd.	6.48	Metropolis Healthcare Ltd.	1.57
Apollo Hospitals Enterprise Ltd.	6.00	TATA Steel Ltd.	1.50
Aurobindo Pharma Ltd.	4.78	Biocon Ltd.	1.47
IPCA Laboratories Ltd.	3.54	Indoco Remedies Ltd.	1.19
JB Chemicals & Pharmaceuticals Ltd.	3.47	Aster DM Healthcare Ltd.	1.15
Gland Pharma Ltd.	3.41	ICICI Lombard General Insurance Co. Ltd.	1.12
Torrent Pharmaceuticals Ltd.	3.33	Natco Pharma Ltd.	1.10
Alkem Laboratories Ltd.	3.07	HDFC Life Insurance Co. Ltd.	1.06
Lupin Ltd.	3.07	Strides Pharma Science Ltd.	0.52
Laurus Labs Ltd.	2.49	<b>TREPS on G-Sec or T-Bills</b>	<b>0.74</b>
Abbott India Ltd.	2.40	<b>Cash &amp; Cash Receivables</b>	<b>0.29</b>
Syngene International Ltd.	2.13	<b>TOTAL</b>	<b>100.00</b>
Vinati Organics Ltd.	1.74		

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



Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

Product Label	
This product is suitable for investors who are seeking*:	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related instruments of companies engaged in Healthcare &amp; Allied Sectors</li> </ul>	<p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Very High risk</p>

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

# IDBI Hybrid Equity Fund (IHEF)

(An open-ended hybrid scheme investing predominantly in equity and equity related instruments)

## 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:
Mr. Alok Ranjan (Equity Portion)	Over 25 Years (Managing the Scheme since 6th August, 2021)
Mr. Raju Sharma (Debt Portion)	Over 30 Years (Managing the Scheme since 3rd May, 2017)

Inception Date: 24th October 2016

Benchmark: CRISIL Hybrid 35+65-Aggressive Index

NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	16.1650	17.3803
IDCW**	14.7498	15.9409

Monthly Average AUM: ₹ 202.66 Crs.

AUM as on 31st December 2021: ₹ 203.38 Crs.

Expense Ratio as on 31st December 2021:

Regular : 2.52%

Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st December 2021:

YTM	: 7.31%
Average Maturity	: 7.39 Years
Modified Duration	: 4.95 Years
Macaulay Duration	: 5.28 Years
Standard Deviation	: 14.1759%
Beta	: 0.9774
Sharpe Ratio	: 0.6379
Portfolio Turnover Ratio^^	: 0.74

Risk free rate: Overnight MIBOR (3.60% as on 31/12/21). 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 : 1% for exit (redemption/switch-out/transfer/SWP) within (for Lumpsum & SIP) 12 months from the date of allotment.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
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### IDBI Hybrid Equity Fund - IDCW\*\* (Regular Plan)

24th April, 2021	0.5000	0.5000	13.0312	12.6345
30th October, 2017	0.2000	0.2000	11.4708	11.2839
31st August, 2017	0.4000	0.4000	11.4882	11.1663

### IDBI Hybrid Equity Fund - IDCW\*\* (Direct Plan)

24th April, 2021	0.5000	0.5000	13.9601	13.5712
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 IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW 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 IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

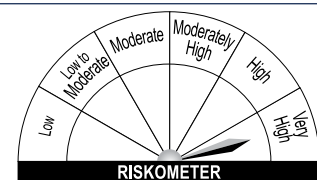
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## 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 understand that their principal will be at Very High risk

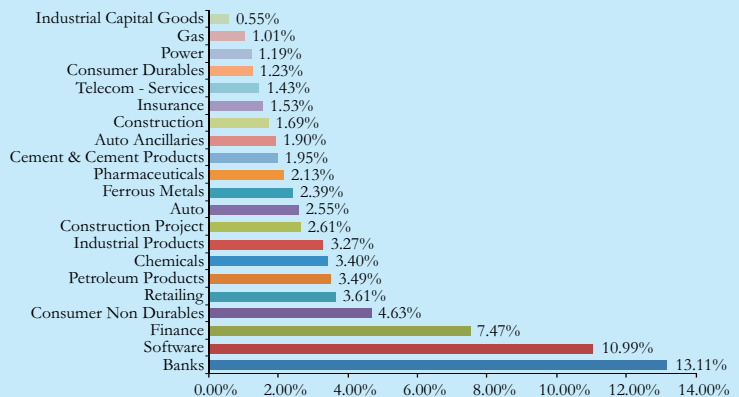
\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

## Portfolio as on 31/12/2021

Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			<b>DEBENTURES</b>		
HDFC Bank Ltd.	N.A	4.69	HDFC Life Insurance Co. Ltd.	N.A	0.96
Infosys Ltd.	N.A	4.18	Nestle India Ltd.	N.A	0.82
ICICI Bank Ltd.	N.A	4.13	CESC Ltd.	N.A	0.71
Housing Development Finance Corp. Ltd.	N.A	3.82	Indiabulls Real Estate Ltd.	N.A	0.70
Reliance Industries Ltd.	N.A	3.49	Eicher Motors Ltd.	N.A	0.65
TATA Consultancy Services Ltd.	N.A	2.71	ICICI Lombard General Insurance Co. Ltd.	N.A	0.57
Larsen & Toubro Ltd.	N.A	2.61	Ultratech Cement Ltd.	N.A	0.56
Axis Bank Ltd.	N.A	2.37	Siemens Ltd.	N.A	0.55
Avenue Supermarts Ltd.	N.A	2.30	TATA Elxsi Ltd.	N.A	0.49
Tech Mahindra Ltd.	N.A	2.30	Power Grid Corp. of India Ltd.	N.A	0.48
Bajaj Finance Ltd.	N.A	2.06	Indus Towers Ltd.	N.A	0.42
Asian Paints Ltd.	N.A	2.00	NOCIL Ltd.	N.A	0.37
State Bank of India	N.A	1.92	Gland Pharma Ltd.	N.A	0.29
Sundram Fasteners Ltd.	N.A	1.90	Dhanvarsha Finvest Ltd.	N.A	0.12
TATA Motors Ltd.	N.A	1.90	<b>TOTAL</b>		<b>17.98</b>
Divi's Laboratories Ltd.	N.A	1.84	Bank of Baroda		
Godrej Consumer Products Ltd.	N.A	1.81	(AT1 Bond under Basel III)	CRISIL AA+	6.59
Atul Ltd.	N.A	1.78	(AT1 Bond under Basel III)	BWR AA	4.96
Supreme Industries Ltd.	N.A	1.64	Axis Bank Ltd.		
Timken India Ltd.	N.A	1.63	(AT1 Bond under Basel III)	CRISIL AA+	2.00
Muthoot Finance Ltd.	N.A	1.47	Chennai Petroleum Corporation Ltd.	CRISIL AAA	1.95
ACC Ltd.	N.A	1.39	Piramal Capital & Housing Finance Ltd.	[ICRA]AA	1.02
Birlasoft Ltd.	N.A	1.31	REC Ltd.	CRISIL AAA	0.73
Trent Ltd.	N.A	1.31	NTPC Ltd.	CRISIL AAA	0.73
TATA Steel Ltd.	N.A	1.28	<b>GOVERNMENT SECURITIES</b>		<b>8.29</b>
Aarti Industries Ltd.	N.A	1.25	CGL 2026	SOV	7.33
Voltas Ltd.	N.A	1.23	CGL 2035	SOV	0.96
Jindal Steel & Power Ltd.	N.A	1.11	<b>TREPS on G-Sec or T-Bills</b>		<b>0.93</b>
Bharti Airtel Ltd.	N.A	1.01	Cash & Cash Receivables		<b>0.67</b>
Gujarat Gas Ltd.	N.A	1.01			<b>100.00</b>
KNR Constructions Ltd.	N.A	0.99			

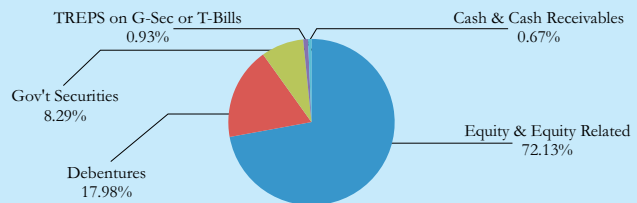
\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)

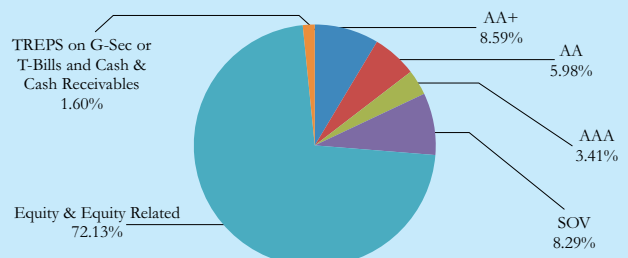


Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile





Snapshot of IDBI Mutual Fund Schemes

	IEAF	IIT100EF	IFF	IMF	ISF	IF30EF	IB&FSF	ILTVF	IDYF	IHF	IHEF	IESF	ILQF	IDBF	IGF	IUSTF	ISTBF	ICRF	INIF	INJIF	IGFOF	IDBIGOLD				
Benchmark	NIFTY 500 Index - (TRI)	NIFTY 100 Index - (TRI)	NIFTY 500 Index (TRI)	NIFTY Midcap 150 - (TRI)	NIFTY Smallcap 250 Index - (TRI)	NIFTY 500 Index (TRI)	NIFTY Financial Services - (TRI)	NIFTY 500 Index - (TRI)	NIFTY 500 Index - (TRI)	S&P BSE Healthcare - (TRI)	CRISIL Hybrid 35+65-Aggressive Index	40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index + 30% of NIFTY 50 Index - (TRI)	CRISIL Liquid Fund Index	CRISIL Composite Bond Fund Index	CRISIL Dynamic Gilt Index	CRISIL Ultra Short Term Debt Index	CRISIL Short Term Bond Fund Index	NIFTY Credit Risk Bond Index	NIFTY 50 Index - (TRI)	NIFTY Next 50 Index - (TRI)	Domestic price of Gold	Domestic price of Physical Gold				
Fund Manager	Mr. Alok Ranjan										Mr. Alok Ranjan (Equity portion) Mr. Raju Sharma (Debt portion)		Mr. Raju Sharma			Mr. Bhupesh Kalyani			Mr. Firdaus Marazban Ragina							
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																					Other investors (Only subscription on Stock Exchange where the Scheme is listed)- 1 unit or in multiples thereof at the prevailing listed price. No Switch-in is permitted in the Scheme.				
SIP	● 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.																					NA				
	● 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.																					NA				
	STP:																									
	Sub-options for STP					Eligible dates for effect					Minimum amount per transfer*					Daily STP amount per transfer					Minimum term / duration applicable					
	Daily (only offered under ILIQF, IUSTF and ISTBF)					All Business days					Rs. 200/-					Rs. 200/- to less than Rs. 500/-					30 Business days					
	Weekly					1st Business day of the week					Rs. 1,000/-					Rs. 500/- to less than Rs. 1,000/-					12 Business days					
	Monthly					1st, 5th, 10th, 15th, 20th and 25th of the month					Rs. 1,000/-					Rs. 1,000/- and above					6 Business days					
	Quarterly					1st, 5th, 10th, 15th, 20th and 25th of the each quarter					Rs. 2,500/-					Weekly & Monthly STP: 12 Installments; Quarterly STP: 4 Installments										
(*Multiples of Re.1/- thereafter except under IEAF where STP will be made at a minimum of Rs.500/- and in multiples of Rs.500/- thereafter.) SWP: Minimum amount for each withdrawal is Rs.1000/- and in multiples of Re.1/- thereafter for a minimum period of 6 months. Withdrawal on 25 <sup>th</sup> of each month or, if 25 <sup>th</sup> is a holiday, then the next effective business day.																										

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

Plans, options and sub-options

No	Scheme	Plan*	Option	Sub-option / Frequency of IDCW	Mode of IDCW payment
1	IEAF	Regular & Direct	IDCW**	NA	Payout/ Sweep
			Growth	NA	NA
2	IIT100EF	Regular & Direct	IDCW**	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
3	IFF	Regular & Direct	IDCW**	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
4	INIF	Regular & Direct	IDCW**	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
5	INJIF	Regular & Direct	IDCW**	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
6	IMF	Regular & Direct	IDCW**	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
7	ISF	Regular & Direct	IDCW**	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
8	IF30EF	Regular & Direct	IDCW**	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
9	IB&FSF	Regular & Direct	IDCW**	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
10	ILTVF	Regular & Direct	IDCW**	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
11	IDYF	Regular & Direct	IDCW**	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
12	IHF	Regular & Direct	IDCW**	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
13	IHEF	Regular & Direct	IDCW**	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
14	IESF	Regular & Direct	IDCW**	Monthly/ Quarterly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
15	ILIQF	Regular & Direct	IDCW**	Daily/ Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
16	IUSTF	Regular & Direct	IDCW**	Daily/ Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA

No	Scheme	Plan*	Option	Sub-option / Frequency of IDCW	Mode of IDCW payment
17	ICRF	Regular & Direct	IDCW**	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
18	ISTBF	Regular & Direct	IDCW**	Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
19	IDBF	Regular & Direct	IDCW**	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
20	IGF	Regular & Direct	IDCW**	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
21	IGFOF	Regular & Direct	Growth	NA	NA

For all schemes, Sweep facility is allowed only if IDCW amount is Rs.1000/- & above.

\*All plans other than Direct plan will be treated as Regular Plan. \*\* IDCW stands for Income Distribution cum Capital Withdrawal.

The Mutual Fund is not assuring any IDCW nor is it assuring that it will make any IDCW distributions. All IDCW 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, IUSTF, ISTBF, IDBF, IGF & IDBIGOLD: Nil							
	For IIT100EF, IFF, IMF, ISF, IF30EF, IB&FSF, IHF, IHEF, IESF & IGFOF: 1% for exit within 12 months from the date of allotment.							
	For IEAF: Nil. (Statutory lock-in of 3 years).							
	For ILTVF, IDYF & ICRF:							
	● If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil.							
	● If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV.							
	● If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.							
	For ILIQF: Exit Load Provision							
Units redeemed/switched-out within "X" days from the date of allotment		Day 1*	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
Exit load as a % of redemption proceeds/switched-out amount		0.0070%	0.0065%	0.0060%	0.0055%	0.0050%	0.0045%	Nil
* For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.								
The exit load will be applicable for both normal transactions and SIP/STP transactions. In case of SIP/STP, 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 Equity Savings Fund (IESF)

(An open-ended scheme investing in equity, arbitrage and debt)

## Scheme Features

### Investment objective:

The investment objective of the Scheme is to generate regular income by investing in Debt and money market instruments and using arbitrage and other derivative strategies. The Scheme also intends to generate long capital appreciation through unhedged exposure to equity and equity related instruments. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager:	Total Experience:
Mr. Raju Sharma (Debt Portion)	Over 30 Years (Managing the Scheme since 3rd May, 2017)
Mr. Alok Ranjan (Equity Portion)	Over 25 Years (Managing the Scheme since 6th August, 2021)

**Inception Date:** 7th March, 2011  
(w.e.f. 27th March 2018 the scheme has become effective & prior to this date the scheme was classified as IDBI Monthly Income Plan)

**Benchmark:** NIFTY Equity Savings Index

**NAV as on 31st December 2021 (₹ per unit):**

	Regular	Direct
Growth	20.8787	22.7495
Monthly IDCW**	16.4489	15.3722
Quarterly IDCW**	15.5516	12.6806

**Monthly Average AUM:** ₹ 12.82 Crs.

**AUM as on 31st December 2021:** ₹ 12.90 Crs.

**Expense Ratio as on 31st December 2021:**

Regular : 2.17%  
Direct : 1.16%  
Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 31st December 2021:**

YTM : 4.89%  
Average Maturity : 2.84 Years  
Modified Duration : 1.81 Years  
Macaulay Duration : 1.96 Years  
Standard Deviation : 9.5139%  
Beta : 1.1697  
Sharpe Ratio : 0.5783  
Portfolio Turnover Ratio^^ : 4.30  
Risk free rate: Overnight MIBOR (3.60% as on 31/12/21). 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** : 1% for exit (redemption/switch-out/transfer/SWP) within (for Lumpsum & SIP) 12 months from the date of allotment.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI Equity Savings Fund - Monthly IDCW** (Regular Plan)</b>				
27th April, 2021	1.0000	1.0000	16.2352	15.3120
27th August, 2018	0.0419	0.0419	13.8596	13.8193
25th July, 2018	0.0341	0.0341	13.7033	13.7133
<b>IDBI Equity Savings Fund - Monthly IDCW** (Direct Plan)</b>				
27th April, 2021	1.0000	1.0000	15.1393	14.2113
27th August, 2018	0.0473	0.0473	12.5166	12.4703
25th July, 2018	0.0391	0.0391	12.3596	12.3599
<b>IDBI Equity Savings Fund - Quarterly IDCW** (Regular Plan)</b>				
27th April, 2021	1.0000	1.0000	15.4041	14.4770
20th April, 2017	0.2516	0.2331	12.7928	12.4160
6th July, 2015	0.1150	0.1065	11.7568	11.5837
<b>IDBI Equity Savings Fund - Quarterly IDCW** (Direct Plan)</b>				
27th April, 2021	1.0000	1.0000	12.6629	11.7232
29th September, 2014	0.1948	0.1866	11.5885	11.3330
17th April, 2014	0.0935	0.0896	10.8922	10.7753

Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW 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 IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 31/12/2021

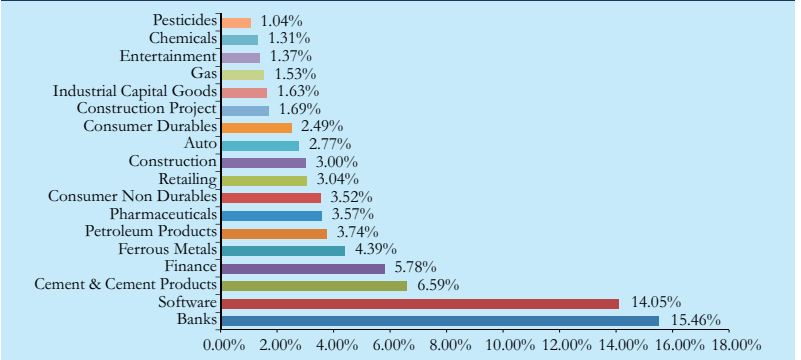
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			<b>DEBENTURES</b>		
ICICI Bank Ltd.	N.A	8.68	Maruti Suzuki India Ltd.	N.A	1.63
TATA Consultancy Services Ltd.	N.A	6.08	Sun Pharmaceutical Industries Ltd.	N.A	1.57
Housing Development Finance Corp. Ltd.	N.A	4.43	Gujarat Gas Ltd.	N.A	1.53
TATA Steel Ltd.	N.A	4.39	Grasim Industries Ltd.	N.A	1.51
Infosys Ltd.	N.A	3.92	Nestle India Ltd.	N.A	1.45
ACC Ltd.	N.A	3.43	Hindustan Petroleum Corp. Ltd.	N.A	1.40
Avenue Supermarts Ltd.	N.A	3.04	Inox Leisure Ltd.	N.A	1.37
DLF Ltd.	N.A	3.00	Bajaj Finance Ltd.	N.A	1.35
HDFC Bank Ltd.	N.A	2.87	Aarti Industries Ltd.	N.A	1.31
Titan Co. Ltd.	N.A	2.49	Godrej Consumer Products Ltd.	N.A	1.28
Reliance Industries Ltd.	N.A	2.34	Mahindra & Mahindra Ltd.	N.A	1.14
Axis Bank Ltd.	N.A	2.24	UPL Ltd.	N.A	1.04
HCL Technologies Ltd.	N.A	2.15	ITC Ltd.	N.A	0.79
Divi's Laboratories Ltd.	N.A	2.00	<b>TOTAL</b>		<b>6.99</b>
Birlasoft Ltd.	N.A	1.90	Bank of Baroda	CRISIL AA+	6.29
Larsen & Toubro Ltd.	N.A	1.69	(AT1 Bond under Basel III)	CRISIL AAA	0.70
State Bank of India	N.A	1.67	<b>TREPS on G-Sec or T-Bills</b>		<b>3.46</b>
Ultratech Cement Ltd.	N.A	1.65	<b>Cash &amp; Cash Receivables</b>		<b>12.58</b>
Honeywell Automation India Ltd.	N.A	1.63			<b>100.00</b>

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

Fixed Deposits placed for margin purpose for Derivative

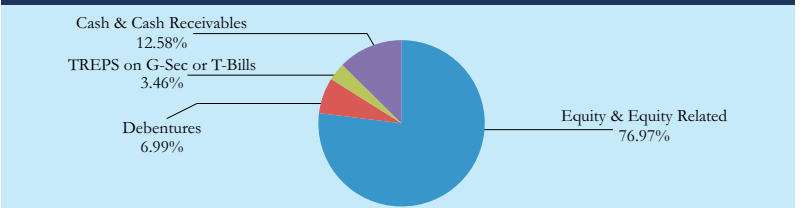
Total Outstanding exposure in Derivative Instruments as on 31st December, 2021: Rs. 379.01/- (Market Value in Lakhs)

## Industry Classification (for equity & equity related)

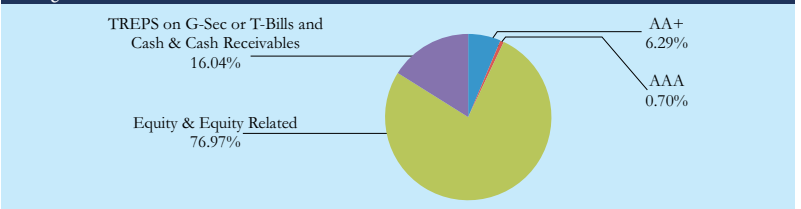


Data as on 31st December, 2021, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile

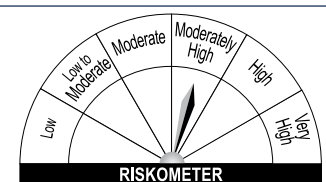


## Product Label

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

- Regular income & Capital appreciation over Medium to Long term
- Investment in equity and equity related Instruments including equity derivatives, arbitrage and debt and money market instruments

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

# IDBI 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 with maturity of up to 91 days. However, there can be no assurance that the investment objective of the Scheme will be realized.

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 30 Years
Mr. Raju Sharma	(Managing the Scheme since 3rd May, 2017)

### Inception Date:

9th July, 2010

### Benchmark:

CRISIL Liquid Fund Index

### NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	2252.4437	2270.5769
Daily IDCW**	1005.2683	1002.3548
Weekly IDCW**	1023.5551	1004.2807
Monthly IDCW**	1004.0599	1002.5046
Bonus^	00.0000	1701.1784

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

NAV: 00.0000 indicates that there is no investment under the option

### Monthly Average AUM:

₹ 883.34 Crs.

### AUM as on 31st December 2021:

₹ 890.56 Crs.

### Expense Ratio as on 31st December 2021:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st December 2021:

YTM : 3.64%

Average Maturity : 28 Days

Modified Duration : 28 Days

Macaulay Duration : 28 Days

### Load Structure:

Entry Load: Not Applicable

### Exit Load:

Exit Load Provision							
Units redeemed/switched-out within "X" days from the date of allotment	Day 1*	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
Exit load as a % of redemption proceeds/switched-out amount	0.0070	0.0065	0.0060	0.0055	0.0050	0.0045	Nil

\* For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.

### IDCW History

(Face Value: ₹ 1000/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
-------------	----------------------------------	------------------------	-----------------------------	-------------------------

#### IDBI Liquid Fund - Monthly IDCW\*\* (Regular Plan)

27th December, 2021	2.9805	2.9805	1,006.5045	1,003.6394
25th November, 2021	3.1473	3.1473	1,006.6705	1,003.6394
25th October, 2021	2.4215	2.4215	1,006.1209	1,003.6394

#### IDBI Liquid Fund - Monthly IDCW\*\* (Direct Plan)

27th December, 2021	3.0118	3.0118	1,004.9754	1,002.0799
25th November, 2021	3.1821	3.1821	1,005.1418	1,002.0799
25th October, 2021	2.4485	2.4485	1,004.5872	1,002.0799

Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW 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 IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

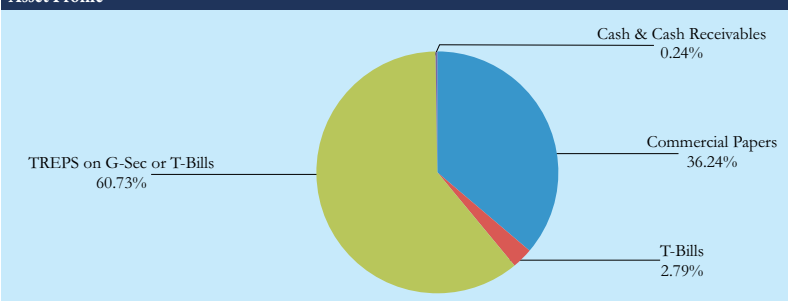
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 31/12/2021

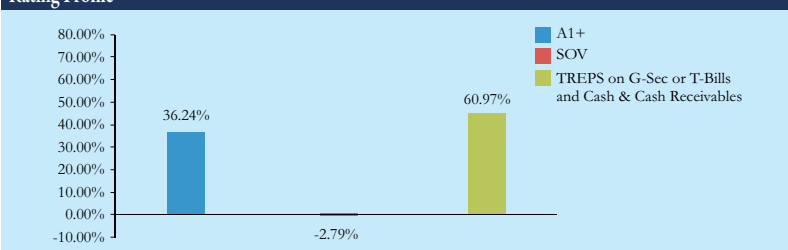
Issuer Name	Rating	% To Net Assets*
<b>COMMERCIAL PAPERS</b>		
Housing Development Finance Corpn. Ltd.	CRISIL A1+	8.37
Reliance Industries Ltd.	CRISIL A1+	5.58
Aditya Birla Money Ltd.	CRISIL A1+	5.58
ICICI Securities Ltd.	CRISIL A1+	5.57
NTPC Ltd.	CRISIL A1+	5.56
Reliance Jio Infocomm Ltd.	CRISIL A1+	2.80
JK Cement Ltd.	CARE A1+	2.78
<b>T-BILLS</b>		<b>2.79</b>
91 DTB	SOV	2.79
<b>TREPS on G-Sec or T-Bills</b>		<b>60.73</b>
<b>Cash &amp; Cash Receivables</b>		<b>0.24</b>
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile

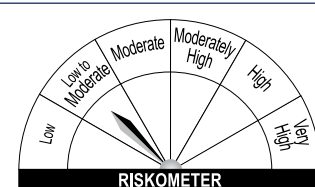


## Product Label

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

- 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 to Moderate 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 ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months.)

## Scheme Features

### Investment objective:

The objective of the Scheme will be to provide investors with regular income for their investment by investing in debt and money market instruments with relatively lower interest rate risk, such that the Macaulay duration of the portfolio is maintained between 3 months to 6 months. However, there can be no assurance that the investment objective of the Scheme will be realized.

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 19 Years
Mr. Bhupesh Kalyani	(Managing the Scheme since 1st February, 2017)

**Inception Date:**  
3rd September, 2010

**Benchmark:**  
CRISIL Ultra Short Term Debt Index

**NAV as on 31st December 2021 (₹ per unit):**

	Regular	Direct
Growth	2234.4930	2343.5052
Daily IDCW**	1017.0054	1031.1905
Weekly IDCW**	1087.6871	1091.2830
Monthly IDCW**	1114.4351	1447.5147
Bonus	2234.6266	2342.3524

**Monthly Average AUM:**  
₹ 321.71 Crs.

**AUM as on 31st December 2021:**  
₹ 309.96 Crs.

**Expense Ratio as on 31st December 2021:**

Regular : 0.59%  
Direct : 0.27%

Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 31st December 2021:**

YTM : 3.91%  
Average Maturity : 140 Days  
Modified Duration : 106 Days  
Macaulay Duration : 112 Days

**Load Structure:**

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

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

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

28th December, 2021	2.9808	2.9808	1116.9009	1114.0618
26th November, 2021	3.2700	3.2700	1116.9839	1113.9201
26th October, 2021	8.6238	8.6238	1122.3494	1113.7139

### IDBI Ultra Short Term Fund - Monthly IDCW\*\* (Direct Plan)

28th December, 2021	4.2647	4.2647	1451.0506	1446.9828
26th November, 2021	4.6206	4.6206	1451.1259	1446.7859
26th October, 2021	11.5272	11.5272	1458.0350	1446.5053

Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW 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 IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

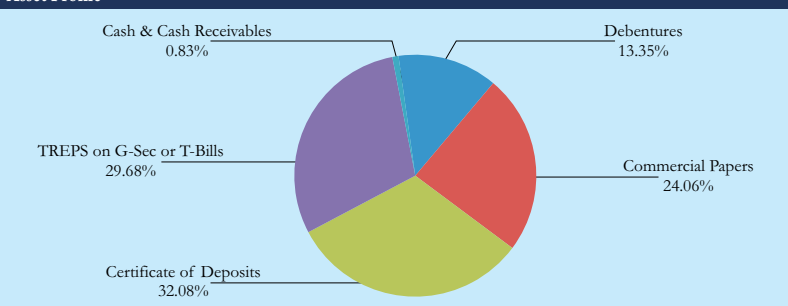
# please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.

## Portfolio as on 31/12/2021

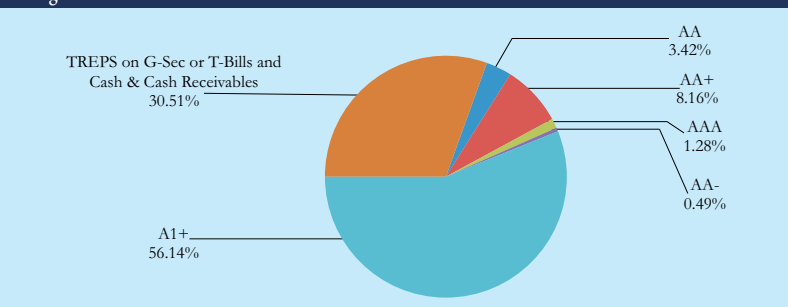
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		<b>13.35</b>
Dalmia Cement (Bharat) Limited earlier Odisha Cement Ltd.	[ICRA]AA+	8.16
Punjab National Bank (AT1 Bond under Basel III)	BWR AA	1.47
TATA Power Co. Ltd.	IND AA	0.66
REC Ltd.	CRISIL AAA	0.64
Chennai Petroleum Corp. Ltd.	CRISIL AAA	0.64
JSW Steel Ltd.	IND AA	0.50
Godrej Properties Ltd.	[ICRA]AA	0.50
TATA Motors Ltd.	CRISIL AA-	0.49
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.29
<b>COMMERCIAL PAPERS</b>		<b>24.06</b>
Reliance Jio Infocomm Ltd.	CRISIL A1+	8.03
Housing Development Finance Corp. Ltd.	CRISIL A1+	8.02
LIC Housing Finance Ltd.	CRISIL A1+	8.01
<b>CERTIFICATE OF DEPOSITS</b>		<b>32.08</b>
Axis Bank Ltd.	CRISIL A1+	8.04
SBM Bank (India) Ltd.	[ICRA]A1+	8.03
Small Industries Development Bank of India	CRISIL A1+	8.01
HDFC Bank Ltd.	IND A1+	8.00
<b>TREPS on G-Sec or T-Bills</b>		<b>29.68</b>
<b>Cash &amp; Cash Receivables</b>		<b>0.83</b>
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile

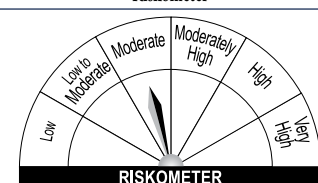


## Product Label

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

- Regular income for short term
- Investments in Debt/Money market instruments with relatively lower interest rate risk, such that the Macaulay duration of the portfolio is maintained between 3 months to 6 months

## 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 Short Term Bond Fund (ISTBF)

(An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years.)

Scheme Features

Investment objective:

The investment objective of the Scheme is to provide investors with regular income by investing in debt and money market instruments, such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years. However, there can be no assurance that the investment objective of the Scheme will be realized.

Fund Manager:

Mr. Bhupesh Kalyani

Total Experience: Over 19 Years

(Managing the Scheme since 1st February, 2017)

Inception Date:

23rd March, 2011

Benchmark:

CRISIL Short Term Bond Fund Index

NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	22.3232	23.9760
Weekly IDCW**	12.2080	13.3407
Monthly IDCW**	12.1353	15.3528

Monthly Average AUM:

₹ 32.38 Crs.

AUM as on 31st December 2021:

₹ 29.78 Crs.

Expense Ratio as on 31st December 2021:

Regular : 0.75%

Direct : 0.28%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st December 2021:

YTM : 5.22%

Average Maturity : 2.87 Years

Modified Duration : 2.32 Years

Macaulay Duration : 2.42 Years

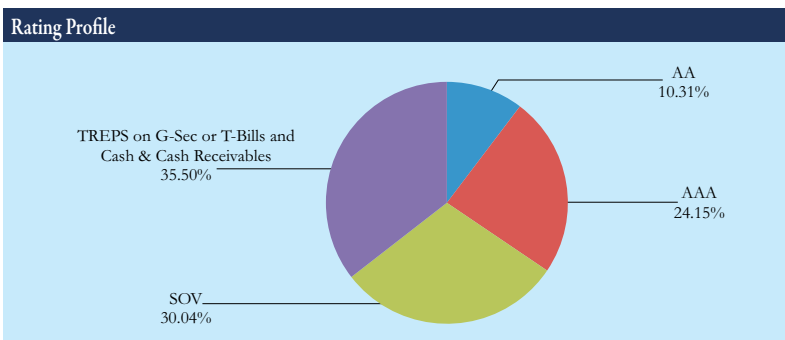
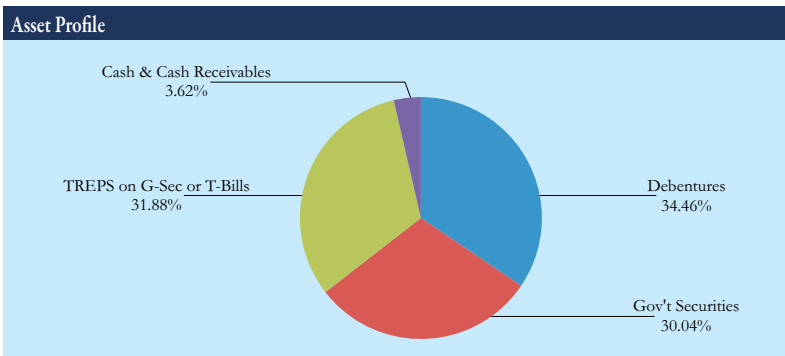
Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/12/2021		
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
Godrej Industries Ltd.	CRISIL AA	6.83
Power Finance Corp. Ltd.	CRISIL AAA	6.15
REC Ltd.	CRISIL AAA	6.01
NTPC Ltd.	CRISIL AAA	6.00
Chennai Petroleum Corp. Ltd.	CRISIL AAA	5.99
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	3.48
<b>GOVERNMENT SECURITIES</b>		
CGL 2026	SOV	30.04
TREPS on G-Sec or T-Bills		31.88
Cash & Cash Receivables		3.62
<b>TOTAL</b>		<b>100.00</b>

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



IDCW History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI Short Term Bond Fund - Monthly IDCW** (Regular Plan)</b>				
28th December, 2021	0.0091	0.0091	12.1392	12.1273
26th November, 2021	0.0396	0.0396	12.1516	12.1271
26th October, 2021	0.9877	0.9877	13.0944	12.1120
<b>IDBI Short Term Bond Fund - Monthly IDCW** (Direct Plan)</b>				
28th December, 2021	0.0161	0.0161	15.3625	15.3430
26th November, 2021	0.0574	0.0574	15.3791	15.3410
26th October, 2021	1.2551	1.2551	16.5698	15.3217

**Past performance may or may not be sustained in the future.** After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW 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 IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

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

Product Label	
<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Regular income for short term</li> <li>Investments in Debt/Money market instruments such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years</li> </ul>	<b>Riskometer</b> <p><b>RISKOMETER</b></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.

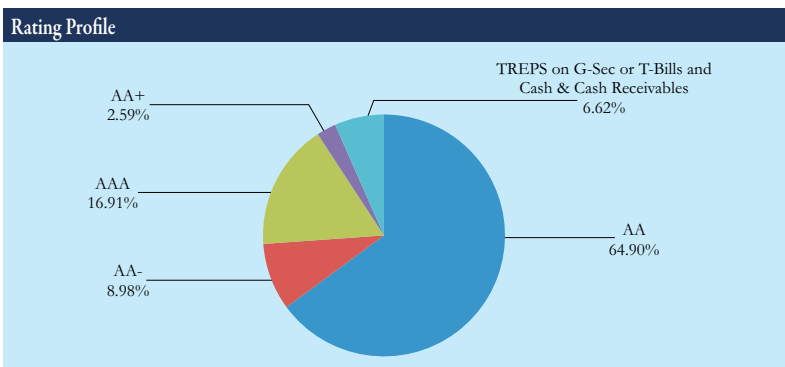
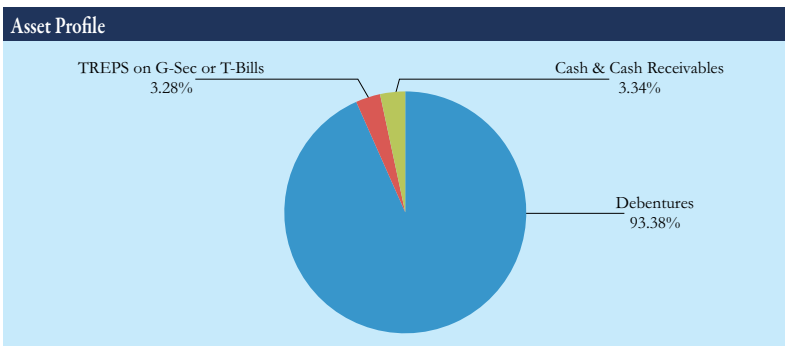
# IDBI Credit Risk Fund (ICRF)

(An open-ended debt scheme predominantly investing in AA and below rated corporate bonds)

Scheme Features		
<b>Investment objective:</b> The investment objective of the Scheme is to generate regular income and opportunities for capital appreciation by investing predominantly in AA and below rated corporate bonds across maturity spectrum. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.		
<b>Fund Manager:</b> Mr. Bhupesh Kalyani	<b>Total Experience: Over 19 Years</b> (Managing the Scheme since 1st February, 2017)	
<b>Inception Date:</b> 3rd March, 2014		
<b>Benchmark:</b> NIFTY Credit Risk Bond Index		
<b>NAV as on 31st December 2021 (₹ per unit):</b>		
	<b>Regular</b>	<b>Direct</b>
Growth	15.1749	16.2088
Quarterly IDCW**	10.7376	11.0553
Annual IDCW**	11.3482	12.4049
<b>Monthly Average AUM:</b> ₹ 39.29 Crs.		
<b>AUM as on 31st December 2021:</b> ₹ 39.25 Crs.		
<b>Expense Ratio as on 31st December 2021:</b> Regular : 1.35% Direct : 0.62% Expense ratio is inclusive of GST on management fees.		
<b>Quantitative Measures as on 31st December 2021:</b> YTM : 7.11% Average Maturity : 5.19 Years Modified Duration : 3.51 Years Macaulay Duration : 3.77 Years		
<b>Load Structure:</b> <b>Entry Load</b> : Not Applicable. <b>Exit Load for Lumpsum &amp; SIP)</b> : <ul style="list-style-type: none"><li>● If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil.</li><li>● If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV.</li><li>● If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.</li></ul>		

Portfolio as on 31/12/2021		
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
Punjab National Bank (AT1 Bond under Basel III)	BWR AA	25.73
JSW Steel Ltd.	IND AA	9.16
Godrej Properties Ltd.	[ICRA]AA	9.13
TATA Motors Ltd.	CRISIL AA-	8.98
Power Finance Corp. Ltd.	CRISIL AAA	8.30
TATA Power Co. Ltd.	IND AA	7.82
Godrej Industries Ltd.	CRISIL AA	7.77
REC Ltd.	CRISIL AAA	7.60
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	5.29
Axis Bank Ltd. (AT1 Bond under Basel III)	CRISIL AA+	2.59
Chennai Petroleum Corp. Ltd.	CRISIL AAA	1.01
Yes Bank Ltd. (AT1 Bond under Basel III)	[ICRA]D	^0.00
<b>TREPS on G-Sec or T-Bills</b>		<b>3.28</b>
<b>Cash &amp; Cash Receivables</b>		<b>3.34</b>
<b>TOTAL</b>		<b>100.00</b>

\* Rounded off to the nearest two digits after the decimal point. ^Less than 0.005%.



IDCW History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI Credit Risk Fund - Quarterly IDCW** (Regular Plan)</b>				
20th February, 2019	0.1785	0.1653	10.3989	10.1536
05th November, 2018	0.1033	0.0957	10.3073	10.1642
21st May, 2018	0.3899	0.3611	10.6505	10.1134
<b>IDBI Credit Risk Fund - Quarterly IDCW** (Direct Plan)</b>				
20th February, 2019	0.1923	0.1781	10.5164	10.2522
05th November, 2018	0.1299	0.1203	10.4359	10.25600
21st May, 2018	0.4985	0.4616	10.8854	10.19800
<b>IDBI Credit Risk Fund - Annual IDCW** (Regular Plan)</b>				
21st May, 2018	0.5795	0.5366	11.0867	10.2865
20th April, 2017	1.0921	0.0000	12.0655	10.5502
27th March, 2015	0.6304	0.0000	11.0963	10.2355
<b>IDBI Credit Risk Fund - Annual IDCW** (Direct Plan)</b>				
21st May, 2018	2.2136	2.0498	14.0270	10.9598

Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW 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 IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

Product Label	
<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Regular income &amp; capital appreciation through active management for at least medium term horizon</li> <li>Investments predominantly in AA and below rated corporate bonds across maturity spectrum</li> </ul>	<b>Riskometer</b> <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 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:

Mr. Raju Sharma

### Total Experience: Over 30 Years

(Managing the Scheme since 3rd May, 2017)

### Inception Date:

21st February 2012

### Benchmark:

CRISIL Composite Bond Fund Index

### NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	18.0349	19.3905
Quarterly IDCW**	12.6072	10.7700
Annual IDCW**	13.2102	15.7974

### Monthly Average AUM:

₹ 36.62 Crs.

### AUM as on 31st December 2021:

₹ 30.54 Crs.

### Expense Ratio as on 31st December 2021:

Regular : 1.21%

Direct : 0.46%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st December 2021:

YTM	: 6.38%
Average Maturity	: 7.51 Years
Modified Duration	: 5.44 Years
Macaulay Duration	: 5.66 Years

### Load Structure:

Entry Load : Not Applicable.

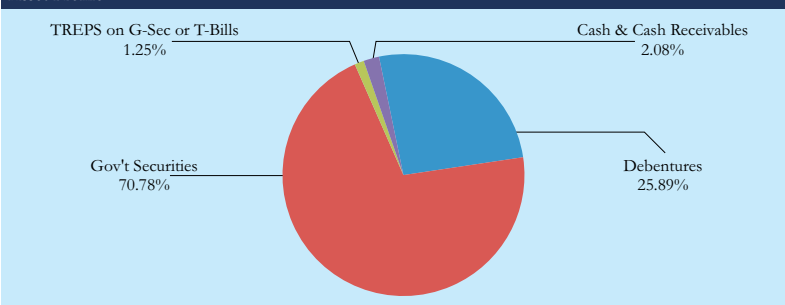
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 31/12/2021

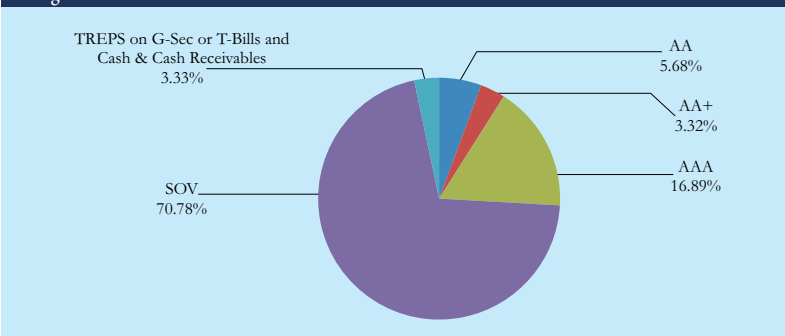
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		<b>25.89</b>
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	5.84
REC Ltd.	CRISIL AAA	5.53
NTPC Ltd.	CRISIL AAA	5.52
Punjab National Bank (AT1 Bond under Basel III)	BWR AA	4.96
Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	3.32
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.72
<b>GOVERNMENT SECURITIES</b>		<b>70.78</b>
CGL 2031	SOV	33.52
CGL 2026	SOV	26.04
CGL 2035	SOV	11.22
TREPS on G-Sec or T-Bills		1.25
Cash & Cash Receivables		2.08
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile



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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
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### IDBI Dynamic Bond Fund - Quarterly IDCW\*\* (Regular Plan)

20th February, 2019	0.1840	0.1704	10.7074	10.4502
05th November, 2018	0.1124	0.1041	10.5503	10.4013
27th July, 2017	0.1961	0.1817	10.7876	10.5012

### IDBI Dynamic Bond Fund - Quarterly IDCW\*\* (Direct Plan)

20th February, 2019	0.2584	0.2393	13.5059	13.1455
05th November, 2018	0.1943	0.1799	13.3302	13.0697
29th September, 2014	0.3507	0.3358	10.7090	10.2445

### IDBI Dynamic Bond Fund - Annual IDCW\*\* (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 IDCW\*\* (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 IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW 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 IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

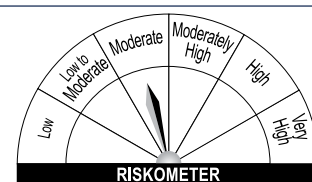
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Moderate risk

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

# IDBI Gilt Fund (IGF)

(An open-ended debt scheme investing in government securities across maturity)

## Scheme Features

### Investment objective:

The investment objective of the scheme would be to provide regular income along with opportunities for capital appreciation through investments in a diversified basket of central government dated securities, state government securities and treasury bills. However, there can be no assurance that the investment objective of the scheme will be realized / achieved.

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 30 Years
Mr. Raju Sharma	(Managing the Scheme since 3rd May, 2017)

**Inception Date:**  
21st December, 2012

**Benchmark:**  
CRISIL Dynamic Gilt Index

**NAV as on 31st December 2021 (₹ per unit):**

	Regular	Direct
Growth	17.4905	18.6006
Quarterly IDCW**	12.1062	13.7321
Annual IDCW**	12.9508	14.0238

**Monthly Average AUM:**  
₹ 26.57 Crs.

**AUM as on 31st December 2021:**  
₹ 22.70 Crs.

**Expense Ratio as on 31st December 2021:**

Regular : 1.20%  
Direct : 0.43%

Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 31st December 2021:**

YTM : 6.19%  
Average Maturity : 8.23 Years  
Modified Duration : 5.94 Years  
Macaulay Duration : 6.14 Years

**Load Structure:**

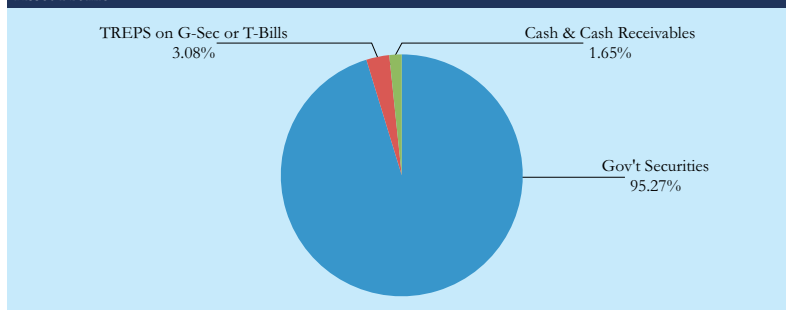
Entry Load : Not Applicable.  
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 31/12/2021

Issuer Name	Rating	% to Net Assets*
<b>GOVERNMENT SECURITIES</b>		<b>95.27</b>
CGL 2031	SOV	40.81
CGL 2026	SOV	35.04
CGL 2035	SOV	19.42
TREPS on G-Sec or T-Bills		3.08
Cash & Cash Receivables		1.65
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
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### IDBI Gilt Fund - Quarterly IDCW\*\* (Regular Plan)

20th February, 2019	0.1936	0.1793	10.5697	10.2965
27th July, 2017	0.2353	0.2180	10.6557	10.3103
20th April, 2017	0.7883	0.7303	11.5717	10.4070

### IDBI Gilt Fund - Quarterly IDCW\*\* (Direct Plan)

20th February, 2019	0.2253	0.2086	11.7303	11.4129
27th July, 2017	0.3575	0.0000	11.7938	11.2775
20th April, 2017	0.5462	0.0000	12.2578	11.4817

### IDBI Gilt Fund - Annual IDCW\*\* (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 IDCW\*\* (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 IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW 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 IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

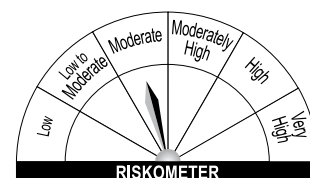
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



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

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

# IDBI Gold Fund (IGFOF)

(An open-ended fund of funds scheme 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. Firdaus Marazban Ragina

### Total Experience: Over 22 Years

(Managing the Scheme since 20th June, 2019)

### Inception Date:

14th August, 2012

### Benchmark:

Domestic price of Gold

### NAV as on 31st December 2021 (₹ per unit):

	Regular	Direct
Growth	13.1642	13.6747

### Monthly Average AUM:

₹ 39.58 Crs.

### AUM as on 31st December 2021:

₹ 39.72 Crs.

### Expense Ratio as on 31st December 2021:

Regular : 0.67%

Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

### Load Structure:

Entry Load : Not Applicable.

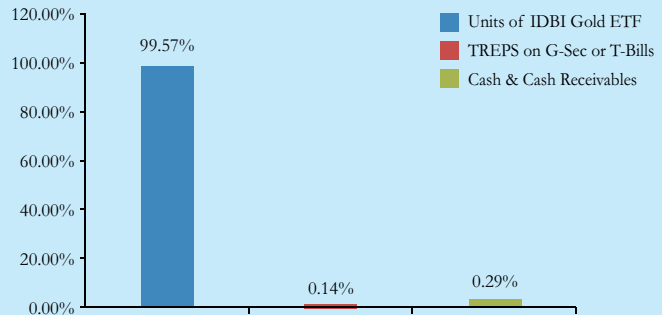
Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within for Lumpsum & SIP) 12 months from the date of allotment.

## Portfolio as on 31/12/2021

Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.57
TREPS on G-Sec or T-Bills	0.14
Cash & Cash Receivables	0.29
TOTAL	100.00

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

## Asset Profile

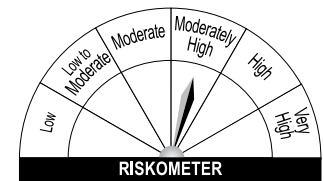


## Product Label

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

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

## Riskometer



Investors 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.

## AUM REPORT FOR THE QUARTER ENDED (31/12/2021)

Rs. in Lakhs

### Asset class wise disclosure of AAUM

Category of the Scheme	Average AUM for the Quarter
Liquid Fund/Money Market Fund/ Floater Fund	101952.00
Gilt Fund/Gilt Fund with 10 year constant duration	2746.04
Remaining Income/Debt Oriented Schemes	44168.64
Growth/Equity Oriented Schemes (Other than ELSS)	182108.89
ELSS Funds	53941.22
Hybrid Schemes	22097.90
Solution Oriented Schemes	0.00
Index Funds	27765.84
GOLD ETF	8483.86
Other ETF	0.00
Fund of Fund investing overseas	0.00
Total	443264.39

# 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.

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 22 Years
Mr. Firdaus Marazban Ragina	(Managing the Scheme since 20th June, 2019)

### Inception Date:

9th November, 2011

### Benchmark:

Domestic price of Physical Gold

### NAV as on 31st December 2021 (₹ per unit):

NAV	4,442.645
Physical Gold Price*	4,809.6225
Cash Component	-366.9771

\* Source: Stock Holding Corporation of India Ltd. (Custodian for IDBI Gold ETF)

### Monthly Average AUM:

₹ 84.55 Crs.

### AUM as on 31st December 2021:

₹ 84.84 Crs.

### Expense Ratio as on 31st December 2021:

Regular : 0.35%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st December 2021:

Tracking Error : 0.3434%  
Annualised tracking error for last 3 year's period.

### Load Structure:

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

### Listing:

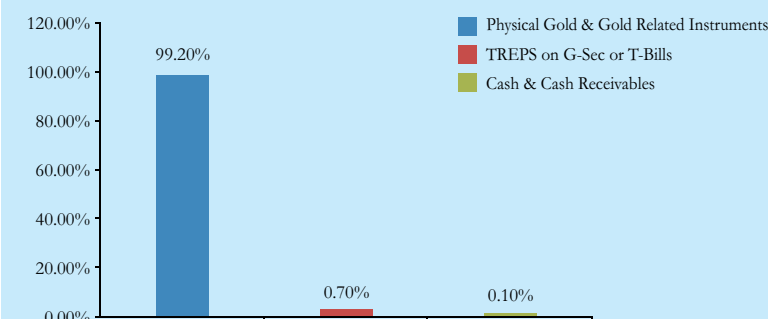
The Scheme is listed on National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE).

## Portfolio as on 31/12/2021

Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments	99.20
TREPS on G-Sec or T-Bills	0.70
Cash & Cash Receivables	0.10
<b>TOTAL</b>	<b>100.00</b>

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

## Asset Profile

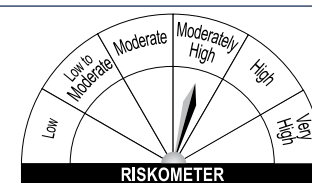


## Product Label

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.

NSE Disclaimer for IDBI Gold Exchange Traded Fund : It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document.

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## Contact us

### IDBI Asset Management Limited

(Investment Manager to IDBI Mutual Fund)

CIN: U65100MH2010PLC199319

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

Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005

Phone: 022-66442800 Fax: 022-66442801 E-mail: [contactus@idbimutual.co.in](mailto:contactus@idbimutual.co.in) Website: [www.idbimutual.co.in](http://www.idbimutual.co.in)

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

## Our Branches:

Ahmedabad	: IDBI Mutual Fund, IDBI Complex, 3rd Floor, Near Lal Bungalows, Off. C G Road, Ahmedabad - 380 006. Tel.: 079-2640 0887 / 30. Fax: 079-26400844.
Bengaluru	: IDBI Mutual Fund, Mittal Towers, 209, A-Wing, 2nd Floor, M G Road, Bengaluru - 560 001. Tel.: 080-41495263.
Chandigarh	: IDBI Mutual Fund, IDBI Bank Ltd., Basement, SCO NO. 55-56-57, Sector 8 C, Madhya Marg, Chandigarh - 160 008.
Chennai	: IDBI Mutual Fund, No. 115, Anna Salai, P. B. No. 805, Saidapet, Chennai - 600 015.
Delhi	: IDBI Mutual Fund, 610, 6th Floor, Indraprakash Building, Barakhamba Road, New Delhi - 110 001.
Hyderabad	: IDBI Mutual Fund, 2nd Floor, 5-9-89/1 Chapel Road, Hyderabad - 500 001.
Indore	: IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, 16-C, Omni Palace, Ratlam Kothi, Main Road, Indore - 452 001. Tel.: 0731-6679127
Jaipur	: IDBI Mutual Fund, IDBI Bank Ltd., F-29, Gautam Marg, Opp. Reliance Fresh, Vaishali Nagar, Jaipur-302 021.
Kochi	: IDBI Mutual Fund, 2nd Floor, IDBI Bank Corporate Office, Near Passport Office, Panampally Nagar, P. B. No. 4253, Kochi - 682 036.
Kolkata	: IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. Tel.: 033 - 66557627. Fax: 033-66557629.
Lucknow	: IDBI Mutual Fund, Ground Floor, Saran Chambers-II, 05 Park Road, Opp. Civil Hospital, Hazratganj, Lucknow - 226 001.
Mumbai	: IDBI Mutual Fund, 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Tel.: 022-66442800.
Pune	: IDBI Mutual Fund, Office No. 91, 5th Floor, Shreenath Plaza, C Wing, F. C. Road, Shivajinagar, Pune - 411 005.

## SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - December 2021)

Schemes managed by Fund Manager (FM) - Mr. Alok Ranjan  
Total Experience: Over 25 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	25.58	31.60	23.23	12,558	13,160	12,323
3 years	12.87	19.11	18.62	14,384	16,906	16,698
5 years	13.83	17.87	18.31	19,128	22,775	23,198
Since Inception	17.57	16.99	15.16	38,390	36,859	32,335

FM managing this Scheme since 6th August, 2021.  
# NIFTY 500-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	31.25	26.45	25.59	13,125	12,645	12,559
Last 3 years	19.85	17.94	18.27	17,223	16,414	16,552
Last 5 years	15.70	17.45	17.65	20,747	22,370	22,561
Since Inception	15.30	15.84	15.37	39,440	41,234	39,661

FM managing this Scheme since 6th August, 2021.  
# NIFTY 100-TRI, ## NIFTY 50-TRI.

### IDBI Flexi Cap Fund (IFF) Inception date: 28th March, 2014

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	36.62	31.60	23.23	13,662	13,160	12,323
Last 3 years	19.04	19.11	18.62	16,876	16,906	16,698
Last 5 years	16.27	17.87	18.31	21,268	22,775	23,198
Since Inception	17.60	15.93	14.61	35,220	31,513	28,844

FM managing this Scheme since 6th August, 2021.  
# NIFTY 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	36.57	48.16	25.59	13,657	14,816	12,559
Last 3 years	18.26	23.22	18.27	16,548	18,718	16,552
Since Inception	12.13	19.06	16.74	17,590	23,652	21,465

FM managing this Scheme since 6th August, 2021.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
# NIFTY Midcap 150-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	64.69	63.34	25.59	16,469	16,334	12,559
Last 3 years	23.23	24.17	18.27	18,725	19,155	16,552
Since Inception	13.53	12.13	15.29	17,770	16,803	19,054

FM managing this Scheme since 6th August, 2021.  
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	27.11	31.60	25.59	12,711	13,160	12,559
Last 3 years	16.99	19.11	18.27	16,021	16,906	16,552
Since Inception	11.00	14.03	14.91	15,380	17,186	17,736

FM managing this Scheme since 6th August, 2021.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
#NIFTY 500-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	11.38	14.55	25.59	11,138	11,455	12,559
3 years	8.70	14.87	18.27	12,846	15,163	16,552
Since Inception	7.19	14.44	16.09	12,820	16,202	17,056

FM managing this Scheme since 6th August, 2021.  
The Regular Plan of this scheme is in existence for a period less than 5 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	34.18	31.60	23.23	13,418	13,160	12,323
3 years	15.72	19.11	18.62	15,501	16,906	16,698
Since Inception	14.51	14.55	14.52	15,780	15,799	15,784

FM managing this Scheme since 6th August, 2021.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
# NIFTY 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	30.45	31.60	25.59	13,045	13,160	12,559
Last 3 years	20.45	19.11	18.27	17,485	16,906	16,552
Since Inception	20.33	19.31	18.50	17,520	17,072	16,724

FM managing this Scheme Since 6th August, 2021.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
# NIFTY 500 - 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	14.49	21.54	25.59	11,449	12,154	12,559
Since Inception	25.81	26.33	19.60	19,200	19,426	16,629

FM managing this Scheme since 6th August, 2021.  
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 22 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	23.49	25.59	12,349	12,559
Last 3 years	16.70	18.27	15,900	16,552
Last 5 years	15.79	17.65	20,827	22,561
Since Inception	10.56	12.24	31,801	37,858

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

### IDBI Nifty Junior Index Fund (INIJF) Inception date: 20th September, 2010

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	29.56	30.87	25.59	12,956	13,087	12,559
Last 3 years	13.96	15.50	18.27	14,805	15,415	16,552
Last 5 years	14.00	15.95	17.65	19,271	20,979	22,561
Since Inception	10.68	12.54	11.23	31,445	37,938	33,243

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 - December 2021) (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	-3.97	-3.68	9,603	9,632	
Last 3 years	13.16	14.87	14,495	15,164	
Last 5 years	9.23	11.21	15,556	17,021	
Since Inception	2.97	5.03	13,164	15,852	

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	-3.94	-3.68	9,606	9,632	
Last 3 years	14.05	14.87	14,840	15,164	
Last 5 years	10.57	11.21	16,537	17,021	
Since Inception	4.29	5.10	15,311	16,576	

FM managing this Scheme since 20th June, 2019.

# Domestic Price of Physical Gold.

Scheme managed by Fund Managers (FM) -  
Mr. Alok Ranjan (Equity Portion) - Total Experience: Over 25 Years &  
Mr. Raju Sharma (Debt Portion) Total Experience: Over 30 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	20.92	19.74	25.59	12,092	11,974	12,559
Last 3 years	12.26	16.05	18.27	14,153	15,634	16,552
Last 5 years	10.13	14.71	17.65	16,213	19,877	22,561
Since Inception	9.70	13.23	15.60	16,165	19,056	21,218

Mr. Alok Ranjan (Equity Portion) managing this Scheme since 6th August, 2021 &

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

# 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	10.14	11.52	1.35	11,014	11,152	10,135
Last 3 years	8.99	10.94	6.94	12,950	13,659	12,232
Since Inception	7.46	10.21	7.01	13,114	14,421	12,906

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

Mr. Alok Ranjan Managing this Scheme (Equity Portion) since 6th August, 2021.

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

# NIFTY Equity Savings Index, ## CRISIL 10 Year Gilt Index.

Schemes managed by Fund Manager (FM) -  
Mr. Raju Sharma - Total Experience: Over 30 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	3.38	3.60	3.49	10,338	10,360	10,349
Last 3 years	4.83	5.01	5.63	11,522	11,582	11,788
Last 5 years	5.70	5.85	5.92	13,201	13,291	13,336
1 month	3.45	3.59	2.94	N.A	N.A	N.A
2 weeks	3.60	3.73	2.77	N.A	N.A	N.A
1 week	3.76	3.82	4.06	N.A	N.A	N.A
Since Inception	7.32	7.21	6.57	22,524	22,262	20,763

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	4.93	3.44	1.35	10,493	10,344	10,135
Last 3 years	6.68	8.74	6.94	12,143	12,859	12,232
Last 5 years	4.86	7.35	5.32	12,683	14,263	12,963
Since Inception	6.16	8.49	6.93	18,035	22,336	19,362

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	2.03	2.78	1.35	10,203	10,278	10,135
Last 3 years	5.78	8.34	6.94	11,839	12,720	12,232
Last 5 years	4.19	6.78	5.32	12,280	13,889	12,963
Since Inception	6.38	8.18	6.92	17,491	20,350	18,297

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 19 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	3.95	4.16	3.49	10,395	10,416	10,349
Last 3 years	5.31	6.05	5.63	11,681	11,930	11,788
Last 5 years	5.72	6.58	5.92	13,210	13,759	13,336
Since Inception	7.35	7.84	6.63	22,345	23,532	20,704

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	12.05	4.38	1.35	11,205	10,438	10,135
Last 3 years	7.19	8.07	6.94	12,317	12,624	12,232
Last 5 years	6.73	7.38	5.32	13,853	14,280	12,963
Since Inception	7.73	8.32	6.75	22,323	23,671	20,223

FM managing this Scheme since 1st February, 2017.

# CRISIL Short Term Bond Fund Index, ## CRISIL 10 Year Gilt 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	16.24	7.54	1.35	11,624	10,754	10,135
Last 3 years	2.01	9.39	6.94	10,616	13,092	12,232
Last 5 years	3.36	8.47	5.32	11,799	15,025	12,963
Since Inception	5.47	9.32	7.86	15,175	20,106	18,091

FM managing this Scheme since 1st February, 2017.

# NIFTY Credit Risk Bond Fund, ## CRISIL 10 Year Gilt 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 - December 2021)

Schemes managed by Fund Manager (FM) - Mr. Alok Ranjan  
Total Experience: Over 25 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	27.07	31.60	23.23	12,707	13,160	12,323
Last 3 years	14.30	19.11	18.62	14,940	16,906	16,698
Last 5 years	15.50	17.87	18.31	20,573	22,775	23,198
Since Inception	18.96	16.99	15.16	42,340	36,859	32,335

FM managing this Scheme since 6th August, 2021.  
# NIFTY 500-TRI, ## S&P BSE Sensex-TRI.

IDBI India Top 100 Equity Fund (IIT100EF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	32.86	26.45	25.59	13,286	12,645	12,559
Last 3 years	21.35	17.94	18.27	17,878	16,414	16,552
Last 5 years	17.41	17.45	17.65	22,333	22,370	22,561
Since Inception	15.25	14.36	14.01	35,873	33,470	32,557

FM managing this Scheme since 6th August, 2021.  
# NIFTY 100-TRI, ## NIFTY 50-TRI.

IDBI Flexi Cap Fund (IFF) Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	38.44	31.60	23.23	13,844	13,160	12,323
Last 3 years	20.70	19.11	18.62	17,594	16,906	16,698
Last 5 years	18.21	17.87	18.31	23,100	22,775	23,198
Since Inception	19.14	15.93	14.61	38,970	31,513	28,844

FM managing this Scheme since 6th August, 2021.  
# NIFTY 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	37.80	48.16	25.59	13,780	14,816	12,559
Last 3 years	19.45	23.22	18.27	17,052	18,718	16,552
Since Inception	13.93	19.06	16.74	19,030	23,652	21,465

FM managing this Scheme since 6th August, 2021.  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
# NIFTY Midcap 150-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	66.32	63.34	25.59	16,632	16,334	12,559
Last 3 years	24.64	24.17	18.27	19,373	19,155	16,552
Since Inception	15.43	12.13	15.29	19,160	16,803	19,054

FM managing this Scheme since 6th August, 2021.  
The Direct 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	28.31	31.60	25.59	12,831	13,160	12,559
Last 3 years	18.25	19.11	18.27	16,542	16,906	16,552
Since Inception	12.68	14.03	14.91	16,360	17,186	17,736

FM managing this Scheme since 6th August, 2021.  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
#NIFTY 500-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	12.51	14.55	25.59	11,251	11,455	12,559
Last 3 years	10.01	14.87	18.27	13,317	15,163	16,552
Since Inception	8.73	14.44	16.09	13,490	16,202	17,056

FM managing this Scheme since 6th August, 2021.  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
#NIFTY Financial Services-TRI, ## NIFTY 50-TRI

IDBI Long Term Value Fund Inception date: 20th August, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	35.28	31.60	23.23	13,528	13,160	12,323
Last 3 years	16.89	19.11	18.62	15,979	16,906	16,698
Since Inception	15.85	14.55	14.52	16,410	15,799	15,784

FM managing this Scheme since 6th August, 2021.  
The Direct Plan of this scheme is in existence for a period less than 3 years.  
# NIFTY 500-TRI, ## S&P BSE Sensex-TRI

IDBI Dividend Yield Fund Inception date: 21st December, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	31.77	31.60	25.59	13,177	13,160	12,559
Last 3 years	22.10	19.11	18.27	18,214	16,906	16,552
Since Inception	21.96	19.31	18.50	18,250	17,072	16,724

FM managing this Scheme Since 6th August, 2021.  
The Direct Plan of this scheme is in existence for a period less than 3 years.  
# NIFTY 500 - TRI, ## NIFTY 50 - TRI

IDBI Healthcare Fund Inception date: 28th February, 2019						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	15.94	21.54	25.59	11,594	12,154	12,559
Since Inception	27.79	26.33	19.60	20,070	19,426	16,629

FM managing this Scheme since 6th August, 2021.  
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 22 Years

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	24.36	25.59	12,436	12,559
Last 3 years	17.61	18.27	16,277	16,552
Last 5 years	16.90	17.65	21,850	22,561
Since Inception	13.20	14.01	30,529	32,557

FM managing this Scheme since 9th October, 2018.  
# NIFTY 50-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# (₹)
Last 1 year	30.37	30.87	25.59	13,037	13,087
Last 3 years	14.66	15.50	18.27	15,080	15,415
Last 5 years	14.97	15.95	17.65	20,105	20,979
Since Inception	14.79	15.87	14.01	34,612	37,674

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 - December 2021) (contd...)

IDBI Gold Fund (IGFOF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#		Scheme (₹)	Benchmark# (₹)	
Last 1 year	-3.59	-3.68		9,641	9,632	
Last 3 years	13.64	14.87		14,680	15,164	
Last 5 years	9.75	11.21		15,931	17,021	
Since Inception	3.54	5.07		13,678	15,609	

FM managing this Scheme since 20th June, 2019.

# Domestic Price of Gold.

**Scheme managed by Fund Managers (FM) -  
Mr. Alok Ranjan (Equity Portion) - Total Experience: Over 25 Years &  
Mr. Raju Sharma (Debt Portion) Total Experience: Over 30 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	21.95	19.74	25.59	12,195	11,974	12,559
Last 3 years	13.38	16.05	18.27	14,581	15,634	16,552
Last 5 years	11.68	14.71	17.65	17,384	19,877	22,561
Since Inception	11.24	13.23	15.60	17,380	19,056	21,218

Mr. Alok Ranjan managing this Scheme (Equity Portion) since 6th August, 2021 &

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	11.21	11.52	1.35	11,121	11,152	10,135
Last 3 years	10.15	10.94	6.94	13,370	13,659	12,232
Since Inception	8.86	10.21	7.01	13,768	14,421	12,906

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

Mr. Alok Ranjan managing this Scheme (Equity Portion) since 6th August, 2021.

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

# NIFTY Equity Savings Index, ## CRISIL 10 Year Gilt Index.

**Schemes managed by Fund Manager (FM) -  
Mr. Raju Sharma - Total Experience: Over 30 Years**

IDBI Liquid Fund (ILIQF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.42	3.60	3.49	10,342	10,360	10,349
Last 3 years	4.89	5.01	5.63	11,543	11,582	11,788
Last 5 years	5.79	5.85	5.92	13,255	13,291	13,336
1 month	3.49	3.59	2.94	N.A	N.A	N.A
2 weeks	3.64	3.73	2.77	N.A	N.A	N.A
1 week	3.80	3.82	4.06	N.A	N.A	N.A
Since Inception	7.02	7.01	6.61	18,415	18,407	17,785

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	5.71	3.44	1.35	10,571	10,344	10,135
Last 3 years	7.54	8.74	6.94	12,438	12,859	12,232
Last 5 years	5.96	7.35	5.32	13,362	14,263	12,963
Since Inception	6.67	8.43	6.80	17,887	20,718	18,076

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	2.82	2.78	1.35	10,282	10,278	10,135
Last 3 years	6.63	8.34	6.94	12,127	12,720	12,232
Last 5 years	5.12	6.78	5.32	12,837	13,889	12,963
Since Inception	7.06	8.05	6.80	18,489	20,070	18,076

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 19 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	4.28	4.16	3.49	10,428	10,416	10,349
Last 3 years	5.74	6.05	5.63	11,824	11,930	11,788
Last 5 years	6.31	6.58	5.92	13,586	13,759	13,336
Since Inception	7.46	7.54	6.60	19,109	19,243	17,785

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	12.55	4.38	1.35	11,255	10,438	10,135
Last 3 years	7.81	8.07	6.94	12,533	12,624	12,232
Last 5 years	7.61	7.38	5.32	14,432	14,280	12,963
Since Inception	8.25	8.23	6.80	20,408	20,374	18,076

FM managing this Scheme since 1st February, 2017.

# CRISIL Short Term Bond Fund Index, ## CRISIL 10 Year Gilt 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	17.09	7.54	1.35	11,709	10,754	10,135
Last 3 years	2.71	9.39	6.94	10,836	13,092	12,232
Last 5 years	4.25	8.47	5.32	12,314	15,025	12,963
Since Inception	6.36	9.32	7.86	16,209	20,106	18,091

FM managing this Scheme since 1st February, 2017.

# NIFTY Credit Risk Bond Fund, ## CRISIL 10 Year Gilt 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 - December 2021)

### 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>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,000.00	840.00	600.00	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	1,797.11	1,311.11	861.12	493.55	134.95
Scheme Return (% XIRR)	13.67	12.49	14.43	21.59	23.84
Benchmark (NIFTY 500-TRI#) return (% XIRR)	16.33	16.85	19.31	28.18	26.19
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	15.73	16.63	18.93	24.69	21.24

### 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>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,160.00	840.00	600.00	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	2,450.18	1,438.55	947.83	535.04	136.92
Scheme Return (% XIRR)	14.83	15.09	18.34	27.49	27.08
Benchmark (NIFTY 100-TRI#) return (% XIRR)	15.45	16.13	18.27	25.27	22.36
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	15.23	16.24	18.54	25.13	21.71

### IDBI Flexi Cap Fund (IFF)

<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>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	940.00	840.00	600.00	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	1,770.15	1,478.02	974.54	552.51	142.55
Scheme Return (% XIRR)	15.75	15.85	19.48	29.88	36.51
Benchmark (NIFTY 500-TRI#) return (% XIRR)	16.22	16.85	19.31	28.18	26.19
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	15.81	16.63	18.93	24.69	21.24

### 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>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,390.00	840.00	600.00	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	2,996.32	1,409.98	915.25	505.99	132.60
Scheme Return (% XIRR)	12.57	14.53	16.91	23.39	19.99
Benchmark (NIFTY 50-TRI #) return (% XIRR)	14.26	16.24	18.54	25.13	21.71
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	14.26	16.24	18.54	25.13	21.71

### 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>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,360.00	840.00	600.00	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	3,140.07	1,358.53	870.43	509.65	134.95
Scheme Return (% XIRR)	13.97	13.49	14.86	23.92	23.83
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	15.90	15.22	16.45	25.64	25.04
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.38	16.24	18.54	25.13	21.71

### IDBI Midcap Fund (IMF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 25th January, 2017				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	600.00	NA	NA	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	932.13	NA	NA	555.01	137.32
Scheme Return (% XIRR)	17.66	NA	NA	30.22	27.75
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	23.37	NA	NA	37.67	36.89
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.51	NA	NA	25.13	21.71

### IDBI SmallCap Fund (ISF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 21st June, 2017				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	550.00	NA	NA	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	978.89	NA	NA	648.61	154.46
Scheme Return (% XIRR)	25.60	NA	NA	42.21	57.08
Benchmark (NIFTY Smallcap 250 - TRI#) return (% XIRR)	25.88	NA	NA	44.61	50.79
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	19.07	NA	NA	25.13	21.71

### IDBI Focused 30 Equity Fund (IF30EF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 17th November, 2017				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	500.00	NA	NA	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	738.21	NA	NA	522.11	137.44
Scheme Return (% XIRR)	18.92	NA	NA	25.68	27.96
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	21.42	NA	NA	28.18	26.19
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	20.10	NA	NA	25.13	21.71

### IDBI Banking & Financial Services Fund (IB&FSF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 4th June, 2018				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	430.00	NA	NA	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	532.91	NA	NA	441.78	121.40
Scheme Return (% XIRR)	12.00	NA	NA	13.75	2.17
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	17.46	NA	NA	18.79	7.71
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	22.16	NA	NA	25.13	21.71

### IDBI Long Term Value Fund (ILTVF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 20th August, 2018				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	410.00	NA	NA	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	598.87	NA	NA	520.22	135.30
Scheme Return (% XIRR)	22.77	NA	NA	25.42	24.41
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	25.29	NA	NA	28.18	26.19
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	22.61	NA	NA	24.69	21.24

### IDBI Dividend Yield Fund (IDYF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 21st December, 2018				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	370.00	NA	NA	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	561.64	NA	NA	544.12	138.97
Scheme Return (% XIRR)	28.23	NA	NA	28.74	30.50
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	27.65	NA	NA	28.18	26.19
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	24.73	NA	NA	25.13	21.71

### IDBI Healthcare Fund (IHF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 28th February, 2019				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	350.00	NA	NA	NA	120.00
Market value as on 31st December, 2021 (Rs. in '000)	520.49	NA	NA	NA	128.01
Scheme Return (% XIRR)	28.47	NA	NA	NA	12.58
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	32.87	NA	NA	NA	19.19
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	25.64	NA	NA	NA	21.71

# Scheme Benchmark; ## Additional Benchmark as per SEBI Circular dated August 22, 2011; N.A - Not Applicable.

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 - December 2021)

### 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				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,000.00	840.00	600.00	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	1,914.81	1,380.69	892.33	503.36	135.86
Scheme Return (% XIRR)	15.12	13.94	15.87	23.01	25.33
Benchmark (NIFTY 500-TRI#) return (% XIRR)	16.33	16.85	19.31	28.18	26.19
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	15.73	16.63	18.93	24.69	21.24

### 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				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,080.00	840.00	600.00	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	2,303.18	1,515.41	982.64	545.84	137.90
Scheme Return (% XIRR)	16.20	16.55	19.82	28.97	28.72
Benchmark (NIFTY 100-TRI#) return (% XIRR)	15.49	16.13	18.27	25.27	22.36
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	15.33	16.24	18.54	25.13	21.71

### IDBI Flexi Cap Fund (IFF)

<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				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	940.00	840.00	600.00	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	1,889.12	1,566.30	1014.59	564.94	143.66
Scheme Return (% XIRR)	17.35	17.48	21.14	31.55	38.39
Benchmark (NIFTY 500-TRI#) return (% XIRR)	16.22	16.85	19.31	28.18	26.19
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	15.81	16.63	18.93	24.69	21.24

### 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				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,080.00	840.00	600.00	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	2,131.23	1,461.89	936.68	512.30	133.12
Scheme Return (% XIRR)	14.57	15.54	17.85	24.30	20.83
Benchmark (NIFTY 50-TRI#) return (% XIRR)	15.33	16.24	18.54	25.13	21.71
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	15.33	16.24	18.54	25.13	21.71

### 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				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,080.00	840.00	600.00	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	2,186.49	1,401.92	886.40	514.74	135.41
Scheme Return (% XIRR)	15.11	14.37	15.60	24.64	24.58
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	16.11	15.22	16.45	25.64	25.04
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	15.33	16.24	18.54	25.13	21.71

### IDBI Midcap Fund (IMF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 25th January, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	600.00	NA	NA	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	962.30	NA	NA	563.45	138.05
Scheme Return (% XIRR)	18.97	NA	NA	31.35	28.97
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	23.37	NA	NA	37.67	36.89
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.51	NA	NA	25.13	21.71

### IDBI SmallCap Fund (ISF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 21st June, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	550.00	NA	NA	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	1,008.75	NA	NA	659.59	155.37
Scheme Return (% XIRR)	26.99	NA	NA	43.54	58.68
Benchmark (NIFTY Smallcap 250 - TRI #) return (% XIRR)	25.88	NA	NA	44.61	50.79
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	19.07	NA	NA	25.13	21.71

### IDBI Focused 30 Equity Fund (IF30EF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 17th November, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	500.00	NA	NA	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	756.84	NA	NA	530.11	138.13
Scheme Return (% XIRR)	20.17	NA	NA	26.80	29.10
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	21.42	NA	NA	28.18	26.19
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	20.10	NA	NA	25.13	21.71

### IDBI Banking & Financial Services Fund (IB&FSF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 4th June, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	430.00	NA	NA	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	544.38	NA	NA	449.10	122.12
Scheme Return (% XIRR)	13.23	NA	NA	14.89	3.28
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	17.46	NA	NA	18.79	7.71
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	22.16	NA	NA	25.13	21.71

### IDBI Long Term Value Fund (ILTVF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	410.00	NA	NA	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	608.89	NA	NA	527.36	135.93
Scheme Return (% XIRR)	23.82	NA	NA	26.42	25.46
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	25.29	NA	NA	28.18	26.19
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	22.61	NA	NA	24.69	21.24

### IDBI Dividend Yield Fund (IDYF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	370.00	NA	NA	360.00	120.00
Market value as on 31st December, 2021 (Rs. in '000)	573.17	NA	NA	554.92	139.81
Scheme Return (% XIRR)	29.70	NA	NA	30.21	31.90
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	27.65	NA	NA	28.18	26.19
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	24.73	NA	NA	25.13	21.71

### IDBI Healthcare Fund (IHF)

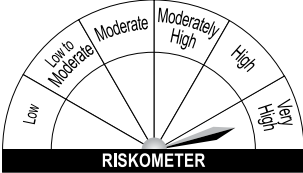
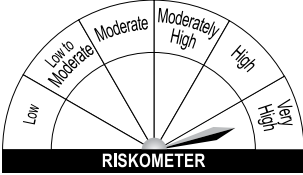
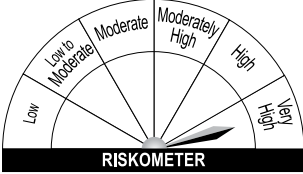
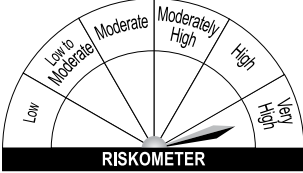
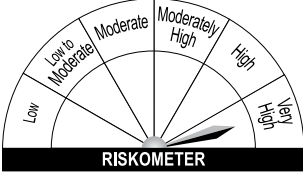
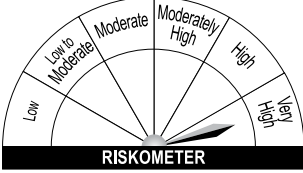
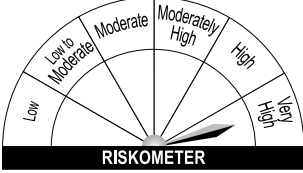
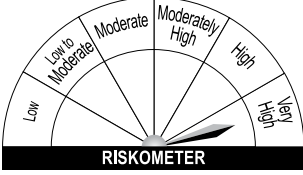
<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 28th February, 2019				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	350.00	NA	NA	NA	120.00
Market value as on 31st December, 2021 (Rs. in '000)	533.41	NA	NA	NA	128.89
Scheme Return (% XIRR)	30.37	NA	NA	NA	13.98
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	32.87	NA	NA	NA	19.19
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	25.64	NA	NA	NA	21.71

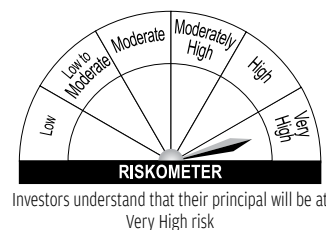
# Scheme Benchmark; ## Additional Benchmark as per SEBI Circular dated August 22, 2011; N.A - Not Applicable.

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.

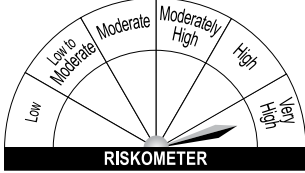
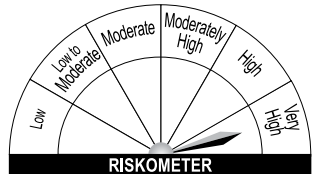
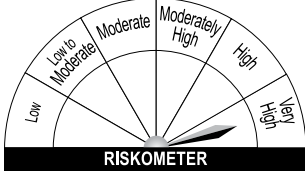
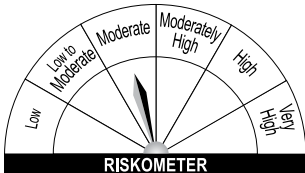
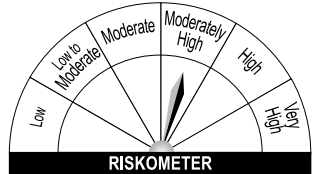

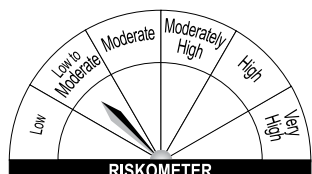
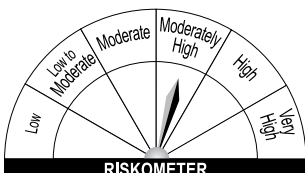
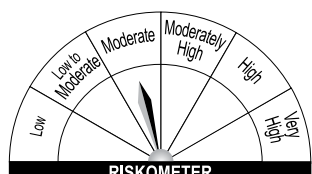

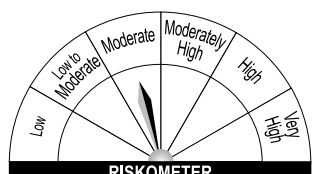
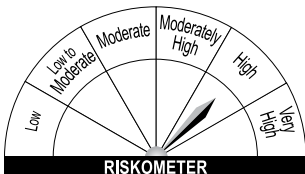
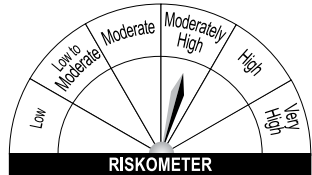


## BENCHMARK AND SCHEME RISKOMETER

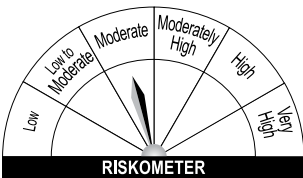
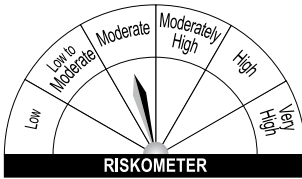
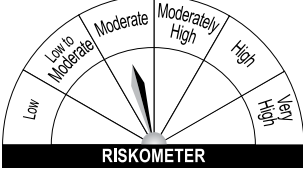

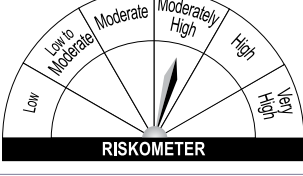
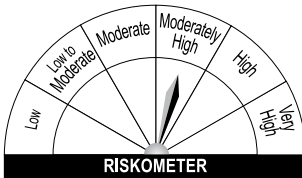
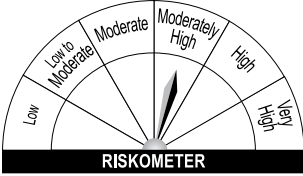
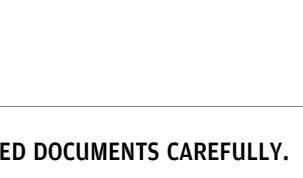
NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> <li>IDBI Equity Advantage Fund (IEAF)</li> <li>IDBI Focused 30 Equity Fund (IF30EF)</li> <li>IDBI Long Term Value Fund (ILTVF)</li> <li>IDBI Dividend Yield Fund (IDYF)</li> </ul>	<p>NIFTY 500 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> <li>IDBI India Top 100 Equity Fund (IIT100EF)</li> </ul>	<p>NIFTY 100 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> <li>IDBI Flexi Cap Fund (IFF)</li> </ul>	<p>NIFTY 500 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> <li>IDBI Nifty Index Fund (INIF)</li> </ul>	<p>NIFTY 50 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> <li>IDBI Nifty Junior Index Fund (INJIF)</li> </ul>	<p>NIFTY Next 50 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> <li>IDBI Midcap Fund (IMF)</li> </ul>	<p>NIFTY Midcap 150 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> <li>IDBI Small Cap Fund (ISF)</li> </ul>	<p>NIFTY Smallcap 250 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> <li>IDBI Banking &amp; Financial Services Fund (IB&amp;FSF)</li> </ul>	<p>NIFTY Financial Services - Total Return Index (TRI)</p> 	



# BENCHMARK AND SCHEME RISKOMETER (CONTD...)

NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> <li>IDBI Healthcare Fund (IHF)</li> </ul>	S&P BSE Healthcare - Total Return Index (TRI) 	
<ul style="list-style-type: none"> <li>IDBI Hybrid Equity Fund (IHEF)</li> </ul>	CRISIL Hybrid 35+65-Aggressive Index 	Investors understand that their principal will be at Very High risk
<ul style="list-style-type: none"> <li>IDBI Equity Savings Fund (IESF)</li> </ul>	NIFTY Equity Savings Index 	 Investors understand that their principal will be at Moderately High risk
<ul style="list-style-type: none"> <li>IDBI Liquid Fund (ILIQF)</li> </ul>	CRISIL Liquid Fund Index 	 Investors understand that their principal will be at Low to Moderate risk
<ul style="list-style-type: none"> <li>IDBI Ultra Short Term Fund (IUSTF)</li> </ul>	CRISIL Ultra Short Term Debt Index 	
<ul style="list-style-type: none"> <li>IDBI Short Term Bond Fund (ISTBF)</li> </ul>	CRISIL Short Term Bond Fund Index 	 Investors understand that their principal will be at Moderate risk
<ul style="list-style-type: none"> <li>IDBI Credit Risk Fund (ICRF)</li> </ul>	NIFTY Credit Risk Bond Index 	 Investors understand that their principal will be at Moderately High risk

# BENCHMARK AND SCHEME RISKOMETER (CONTD...)

NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> <li>IDBI Dynamic Bond Fund (IDBF)</li> </ul>	<p>CRISIL Composite Bond Fund Index</p>  <p><b>RISKOMETER</b></p>	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Moderate risk</p>
<ul style="list-style-type: none"> <li>IDBI Gilt Fund (IGF)</li> </ul>	<p>CRISIL Dynamic Gilt Index</p>  <p><b>RISKOMETER</b></p>	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Moderate risk</p>
<ul style="list-style-type: none"> <li>IDBI Gold Fund (IGFOF)</li> </ul>	<p>Domestic price of Gold</p>  <p><b>RISKOMETER</b></p>	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Moderately High risk</p>
<ul style="list-style-type: none"> <li>IDBI Gold Exchange Traded Fund (IDBIGOLD)</li> </ul>	<p>Domestic price of Physical Gold</p>  <p><b>RISKOMETER</b></p>	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Moderately High risk</p>

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