



ROUND UP FUND FACT SHEET

January 2022



FACTS AND FIGURES



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Equity Market Overview

BSE Sensex 30 closed @ 58014 -2% & NSE NIFTY 50 closed @ 17339 -1.6% mom basis in the month of January 2022.

Positive Performing sectors were Power +13%, PSU +10% and Oil & Gas +6.6%.

Negative Performing sectors were IT -8%, Healthcare -8%, Cons. Durable -6.4%.

Europe is going through its most dangerous moment since Cold War amid fears of Russian invasion of Ukraine.

Oil prices could rise further citing a potential war between Russia and Ukraine as one of the top concern for markets in 2022.

Foreign Portfolio Investor sold Rs.33,922 core worth of Indian shares in January 2022, extending their selling run since October 2021.

US Fed Chairman Powell said it is likely to hike interest rates in March 2022 and reaffirmed plans to end its bond purchase that month.

India Finance Minister Nirmala Sitharaman said the Reserve Bank of India is working on launching India's own digital currency.

Collection of GST stood at Rs.1.40 Lakh Core, in January 2022, 15% higher than the same month last year.

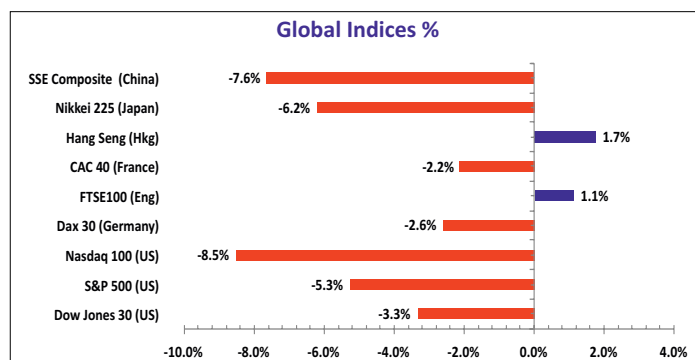
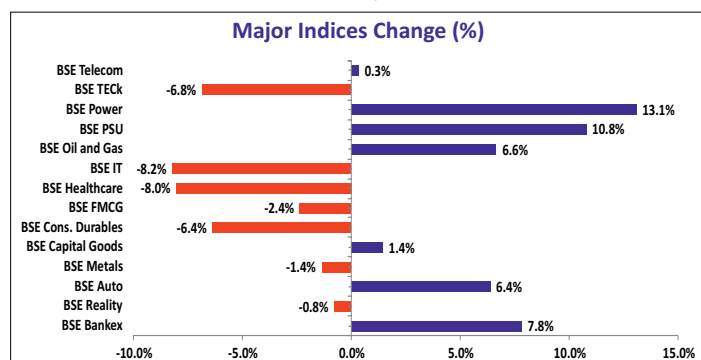
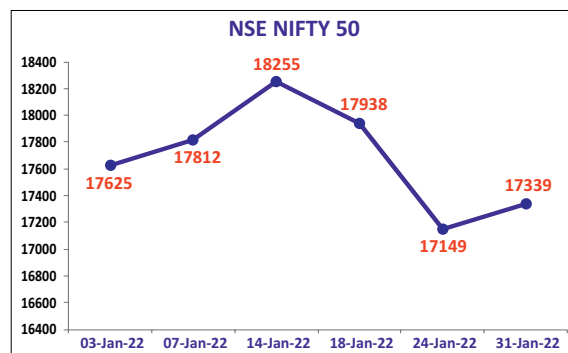
The Index of **Industrial Production (IIP)** or factory output of India rises 1.4% in November 2021 as per data released by Ministry of Statistics and Programme Implementation (MoSPI).

The wholesale price index based (**WPI**) inflation rose to 13.56% in December 2021. India's retail inflation (**CPI**) spike to 5.59%, rises at 5 month high.

Foreign Exchange Reserve stood at US\$ 629.8 billion the last week of ended January 2022. Foreign exchange reserve are down almost \$12 billion from its all time high, when it reached a level of \$642.45 billion during the week ended September 2001.

India's **Trade Deficit** during the month of January 2022 widened to US\$17.94 billion as against US\$ 14.49 billion in January 2021.

USD/INR quoted @ 74.62, **Brent Crude** @ 89.49 USD per barrel and **Gold** @ 1797.33 USD Oz at the end of January 2022.



Source: Bloomberg

Fixed Income Overview

MACRO Economic Data for the month:

	As on 31/12/2021	As on 31/01/2022	Change
5 year Gsec	5.86%	6.03%	17bps
10 year Gsec	6.45%	6.68%	23bps
5 year Corp bonds	6.18%	6.38%	20 bps
10 year Corp bonds	6.95%	7.10%	15 bps
3 months Tbill	3.59%	3.71%	12 bps
3 month CD	3.62%	3.89%	27 bps
Brent Crude \$	77.78	91.21	13.43
INR = USD	74.34	74.62	0.28

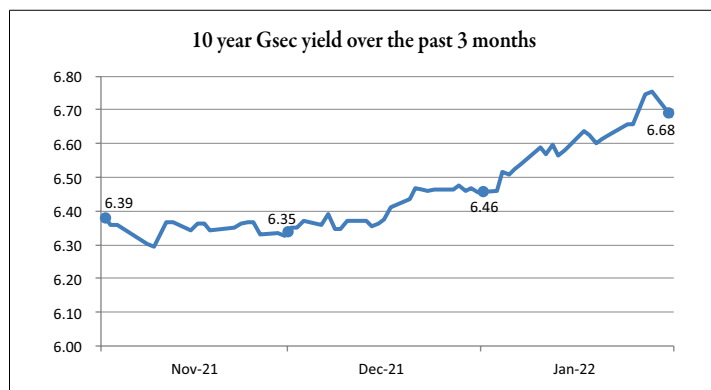
The major macro events during the month:

Union Budget 2023:

The Union Budget is a futuristic blueprint, based on the premise of large capital expenditure push being able to crowd-in private investments and usher in the virtuous cycle of job growth and higher consumption demand. The Budget has maintained continuity in the central government's approach towards supporting the economy in the post pandemic era through its focus on public investments and creating congenial conditions for a private sector capex cycle.

The Union Budget four priorities are 1) PM GatiShakti, 2) Inclusive Development, 3) Productivity Enhancement & Investment, Sunrise Opportunities, Energy Transition, and Climate Action, 4) Financing of Investments.

The centre piece of the Budget is the PM GatiShakti programme which is driven by seven engines: Roads, Railways, Airports, Ports, Mass Transport, Waterways, and Logistics Infrastructure. Budget largely focussed on infrastructure development. Ministry of Road Transport & Highways, Defence, Railways, Communications and Housing & Urban Affairs make up 76% of FY23 Capex.



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

The Government has pegged total expenditure at Rs. 39.4 Lakh Crore (Rs. 37.7 Lakh Crore FY22), total receipts excluding borrowing and other liabilities at Rs. 22.8 Lakh Crore (Rs. 21.8 Lakh Crore FY22). Capital expenditure growth is pegged at 24.5% while the revenue expenditure growth is taken at 0.9%. The Nominal GDP growth is assumed at 11.1%. A conservative growth estimate has kept the deficit ratios slightly on the higher side with FY23 FD/GDP ratio pegged at 6.4% vs 6.9% for FY22RE.

Gross market borrowing is expected to be 14.95 trillion and net market borrowing at 11.19 trillion.

Inflation & IIP:

CPI inflation increased to 5.59% in December 2021 compared to 4.91% in November 2021 due to unfavourable base. Core inflation remained almost flat at 6.19% as against 6.21% in November.

IIP growth moderated to 1.4% YoY in November 2021 compared to 4.0% YoY in October 2021 as the festive season impact faded. Manufacturing growth was 0.9%, Mining grew by 5.0% and Electricity grew by 2.1%.

Trade Deficit & GST Collections:

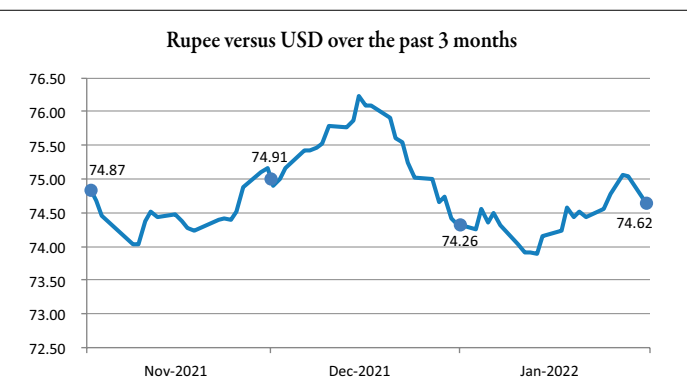
India's trade deficit in January 2022 narrowed to US\$ 17.9 bn from US\$ 21.7 bn in December 2021. Exports decreased to US\$ 34.1 bn from US\$ 37.8 bn in December. Imports decreased to US\$ 52.0 bn from US\$ 59.5 bn in December.

December **GST collections** (collected in January) was much better than expectations. Based on the PIB release, total GST collection for December was at Rs 1,410 bn as against Rs 1,298 bn in November.

Market Outlook:

During the month of January yields went up across the curve by 15-25 bps. Bond markets reacted in line with rising global yields and crude prices. Due to unexpected high fiscal maths in budget, 10 year benchmark yield further increased by 15bps to 6.83% on 1 February.

Yields are likely to go up considering huge borrowing programme, sticky inflation, global central banks actions and high crude prices.



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.

Fund Manager:	Total Experience: Over 25 Years
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 January 2022 (₹ per unit):

	Regular	Direct
Growth	38.37	42.37
IDCW**	23.06	26.15

Monthly Average AUM:

₹ 535.48 Crs.

AUM as on 31st January 2022:

₹ 522.78 Crs.

Expense Ratio as on 31st January 2022:

Regular : 2.41%
Direct : 1.19%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

Standard Deviation : 17.135%
Beta : 0.7559
Sharpe Ratio : 0.7033
Portfolio Turnover Ratio^^ : 0.45

Risk free rate: Overnight MIBOR (3.40% as on 31/01/22). 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.

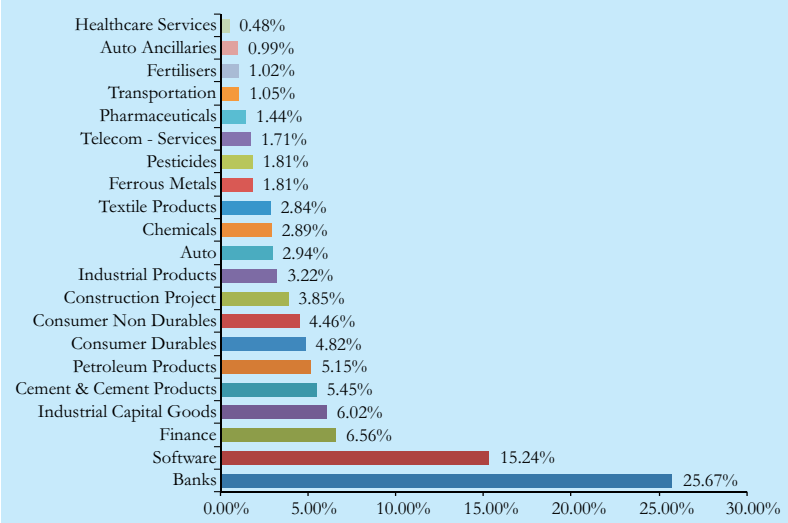
Exit Load (for Lumpsum & SIP) : Nil. Investment under the scheme is subject to a lock-in period of 3 years.

Portfolio as on 31/01/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED		99.42	
ICICI Bank Ltd.	7.98	Kotak Mahindra Bank Ltd.	1.69
HDFC Bank Ltd.	7.03	Grasim Industries Ltd.	1.64
Infosys Ltd.	6.40	Bharat Petroleum Corp. Ltd.	1.59
State Bank of India	4.59	Volta Ltd.	1.48
Reliance Industries Ltd.	3.56	Crompton Greaves Consumer Electricals Ltd.	1.34
ABB India Ltd.	3.16	Polycab India Ltd.	1.33
Axis Bank Ltd.	3.15	NCC Ltd.	1.26
HCL Technologies Ltd.	3.08	Shree Cement Ltd.	1.26
Mphasis Ltd.	2.87	IndusInd Bank Ltd.	1.23
Page Industries Ltd.	2.84	Cipla Ltd.	1.09
Cholamandalam Investment & Finance Co. Ltd.	2.80	Adani Ports and Special Economic Zone Ltd.	1.05
Housing Development Finance Corp. Ltd.	2.74	Happiest Minds Technologies Ltd.	1.05
Larsen & Toubro Ltd.	2.59	Coromandel International Ltd.	1.02
Ultratech Cement Ltd.	2.05	LIC Housing Finance Ltd.	1.02
Century Plyboards (India) Ltd.	2.00	TATA Motors Ltd.	1.02
SRF Ltd.	1.97	Balkrishna Industries Ltd.	0.99
Eicher Motors Ltd.	1.92	Honeywell Automation India Ltd.	0.95
Thermax Ltd.	1.91	TATA Chemicals Ltd.	0.92
Bharat Forge Ltd.	1.89	Godrej Consumer Products Ltd.	0.83
Nestle India Ltd.	1.85	Dalmia Bharat Ltd.	0.50
MindTree Ltd.	1.84	Apollo Hospitals Enterprise Ltd.	0.48
PI Industries Ltd.	1.81	Dr. Reddy's Laboratories Ltd.	0.35
TATA Steel Ltd.	1.81	TREPS on G-Sec or T-Bills	1.15
Asian Paints Ltd.	1.78	Cash & Cash Receivables	-0.57
Bharti Airtel Ltd.	1.71	TOTAL	100.00

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

Industry Classification (for equity & equity related)



Data as on 31st January, 2022, 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 Equity Advantage Fund - IDCW** (Regular Plan)

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

IDBI Equity Advantage Fund - IDCW** (Direct Plan)

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

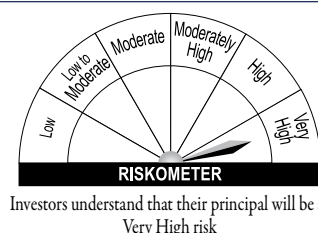
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

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.

Fund Manager:

Total Experience: 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 January 2022 (₹ per unit):

	Regular	Direct
Growth	39.31	43.45
IDCW**	23.32	26.51

Monthly Average AUM:

₹ 575.49 Crs.

AUM as on 31st January 2022:

₹ 560.62 Crs.

Expense Ratio as on 31st January 2022:

Regular : 2.56%

Direct : 1.32%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

Standard Deviation : 19.1870%

Beta : 0.8901

Sharpe Ratio : 0.9049

Portfolio Turnover Ratio^^ : 0.35

Risk free rate: Overnight MIBOR (3.40% as on 31/01/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

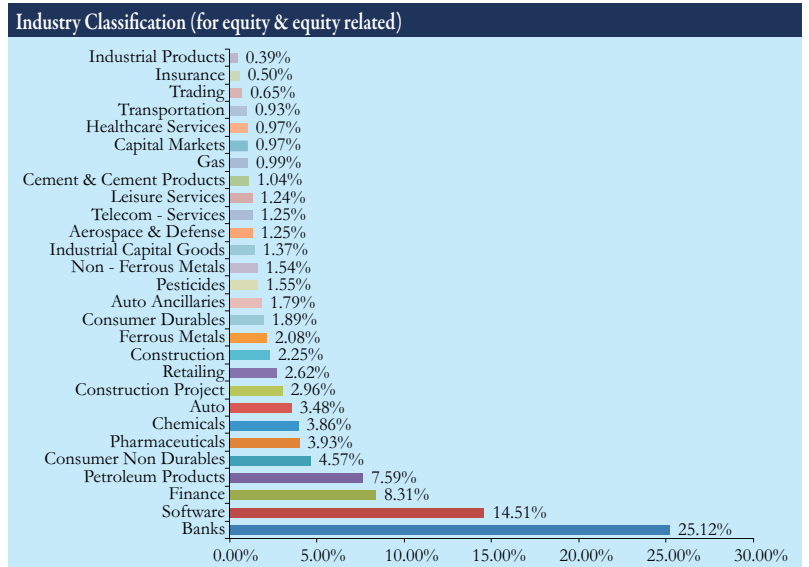
Load Structure:

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.

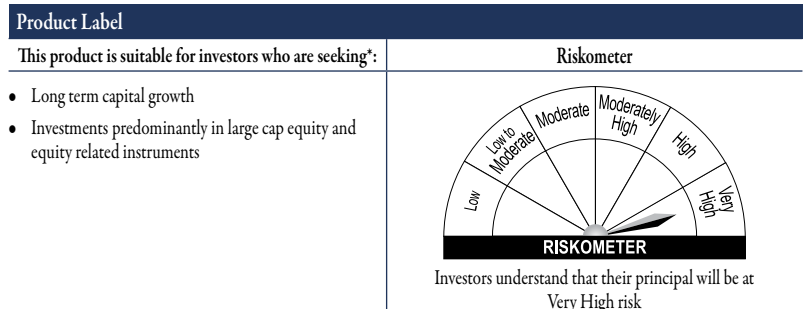
Portfolio as on 31/01/2022			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.02	Bosch Ltd.	0.91
Britannia Industries Ltd.	0.02	UPL Ltd.	0.90
EQUITY & EQUITY RELATED	99.60	WABCO India Ltd.	0.88
Reliance Industries Ltd.	7.59	Jubilant Foodworks Ltd.	0.87
HDFC Bank Ltd.	7.48	Vinati Organics Ltd.	0.87
ICICI Bank Ltd.	7.17	Crompton Greaves Consumer Electricals Ltd.	0.84
Infosys Ltd.	5.48	Cholamandalam Investment & Finance Co. Ltd.	0.79
Housing Development Finance Corp. Ltd.	3.84	Cipla Ltd.	0.77
TATA Consultancy Services Ltd.	3.58	Eicher Motors Ltd.	0.77
Axis Bank Ltd.	3.44	Nestle India Ltd.	0.76
State Bank of India	2.84	Canara Bank	0.75
Kotak Mahindra Bank Ltd.	2.69	IndusInd Bank Ltd.	0.75
Larsen & Toubro Ltd.	2.63	Gland Pharma Ltd.	0.70
Bajaj Finance Ltd.	2.34	Maruti Suzuki India Ltd.	0.68
Persistent Systems Ltd.	2.00	PI Industries Ltd.	0.65
TATA Steel Ltd.	1.78	Redington (India) Ltd.	0.65
DLF Ltd.	1.68	LIC Housing Finance Ltd.	0.64
ITC Ltd.	1.63	PCBL Ltd.	0.64
Aditya Birla Fashion and Retail Ltd.	1.52	Happiest Minds Technologies Ltd.	0.63
Sun Pharmaceutical Industries Ltd.	1.45	Ashok Leyland Ltd.	0.60
Mahindra & Mahindra Ltd.	1.43	Dr. Reddy's Laboratories Ltd.	0.54
SRF Ltd.	1.41	Wipro Ltd.	0.53
ABB India Ltd.	1.37	HDFC Life Insurance Co. Ltd.	0.50
HCL Technologies Ltd.	1.32	Divi's Laboratories Ltd.	0.47
Hindustan Unilever Ltd.	1.27	Power Finance Corp. Ltd.	0.45
Bharat Electronics Ltd.	1.25	Bharat Forge Ltd.	0.39
Bharti Airtel Ltd.	1.25	Deyyani International Ltd.	0.37
Avenue Supermarts Ltd.	1.10	Godrej Properties Ltd.	0.33
Hindalco Industries Ltd.	1.06	NCC Ltd.	0.33
Titan Co. Ltd.	1.05	Jindal Steel & Power Ltd.	0.30
Ultratech Cement Ltd.	1.04	Vedanta Ltd.	0.29
GAIL (India) Ltd.	0.99	REC Ltd.	0.25
Apollo Hospitals Enterprise Ltd.	0.97	Indiabulls Real Estate Ltd.	0.24
Birlasoft Ltd.	0.97	National Aluminium Co. Ltd.	0.19
ICICI Securities Ltd.	0.97	TREPS on G-Sec or T-Bills	0.63
Pidilite Industries Ltd.	0.94	Cash & Cash Receivables	-0.25
Adani Ports and Special Economic Zone Ltd.	0.93	TOTAL	100.00
Asian Paints Ltd.	0.91		

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



Data as on 31st January, 2022, Industry Classification as recommended by AMFI.

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*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 ₹)
IDBI India Top 100 Equity Fund - IDCW** (Regular Plan)				
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 January 2022 (₹ per unit):

	Regular	Direct
Growth	34.99	38.76
IDCW**	21.48	24.46

Monthly Average AUM:

₹ 398.52 Crs.

AUM as on 31st January 2022:

₹ 390.06 Crs.

Expense Ratio as on 31st January 2022:

Regular : 2.52%

Direct : 1.17%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

Standard Deviation : 19.1062%

Beta : 0.8437

Sharpe Ratio : 0.8915

Portfolio Turnover Ratio^^ : 0.22

Risk free rate: Overnight MIBOR (3.40% as on 31/01/22). 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.

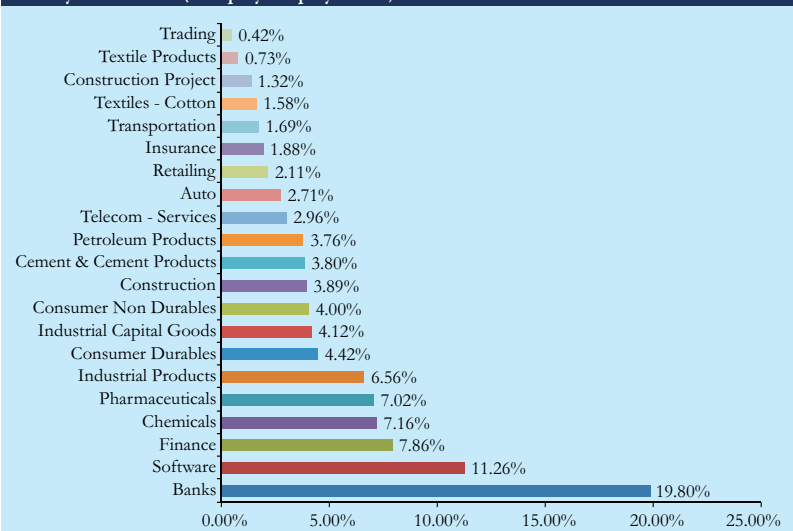
Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/01/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.04	Pidilite Industries Ltd.	1.57
Britannia Industries Ltd.	0.04	Wipro Ltd.	1.54
EQUITY & EQUITY RELATED	99.05	Neogen Chemicals Ltd.	1.52
HDFC Bank Ltd.	6.46	Happiest Minds Technologies Ltd.	1.49
ICICI Bank Ltd.	4.67	Cholamandalam Investment & Finance Co. Ltd.	1.47
Infosys Ltd.	4.48	State Bank of India	1.38
Reliance Industries Ltd.	3.76	Shree Cement Ltd.	1.36
Grindwell Norton Ltd.	3.70	ICICI Lombard General Insurance Co. Ltd.	1.35
SRF Ltd.	3.61	Tech Mahindra Ltd.	1.34
Bajaj Finance Ltd.	3.57	Arihant Superstructures Ltd.	1.33
Axis Bank Ltd.	2.98	Larsen & Toubro Ltd.	1.32
Bharti Airtel Ltd.	2.96	Hindustan Unilever Ltd.	1.22
Sun Pharmaceutical Industries Ltd.	2.95	Eicher Motors Ltd.	1.14
Housing Development Finance Corp. Ltd.	2.82	Dabur India Ltd.	1.10
SKF India Ltd.	2.65	Indian Railway Catering & Tourism Corp. Ltd.	0.99
DLF Ltd.	2.56	Asian Paints Ltd.	0.85
ABB India Ltd.	2.52	Nestle India Ltd.	0.83
Ultratech Cement Ltd.	2.44	Firstsource Solutions Ltd.	0.77
Titan Co. Ltd.	2.24	Welspun India Ltd.	0.73
Crompton Greaves Consumer Electricals Ltd.	2.18	SBI Life Insurance Co. Ltd.	0.53
Avenue Supermarts Ltd.	2.11	IndusInd Bank Ltd.	0.48
Cipla Ltd.	2.11	Deepak Nitrite Ltd.	0.46
Laurus Labs Ltd.	1.96	Redington (India) Ltd.	0.42
Canara Bank	1.95	Adani Ports and Special Economic Zone Ltd.	0.37
Kotak Mahindra Bank Ltd.	1.88	Gateway Rail Freight Ltd.	0.33
TATA Consultancy Services Ltd.	1.64	Bharat Forge Ltd.	0.21
Thermax Ltd.	1.60	TREPS on G-Sec or T-Bills	0.81
Vardhman Textiles Ltd.	1.58	Cash & Cash Receivables	0.10
Mahindra & Mahindra Ltd.	1.57	TOTAL	100.00

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

Industry Classification (for equity & equity related)



Data as on 31st January, 2022, 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

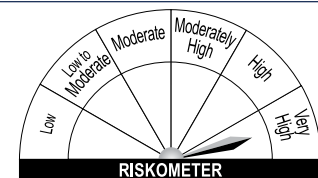
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

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.

Fund Manager:	Total Experience: 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 January 2022 (₹ per unit):

	Regular	Direct
Growth	31.7575	34.2350
IDCW**	30.3022	32.6437

Monthly Average AUM:

₹ 217.00 Crs.

AUM as on 31st January 2022:

₹ 212.68 Crs.

Expense Ratio as on 31st January 2022:

Regular : 0.90%

Direct : 0.27%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

Portfolio Turnover Ratio^^ : 0.15

Tracking Error : 0.3719%

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 ₹)
IDBI Nifty Index Fund - IDCW** (Regular Plan)				
14th October, 2010	0.4000	0.4000	11.5740	10.9628
31st August, 2010	0.1200	0.0000	10.2883	10.2886

Past performance may or may not be sustained in the future. After the payment of 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*:

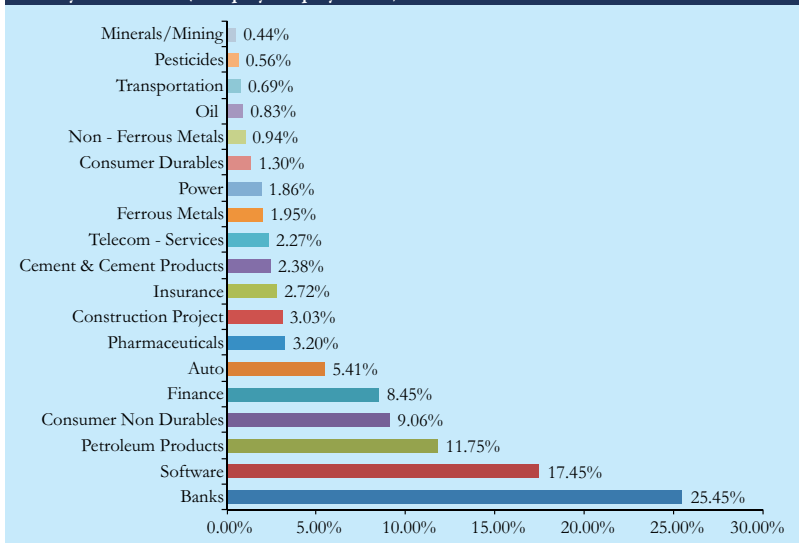
- Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI)
- Investments only in and all stocks comprising NIFTY 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)

Portfolio as on 31/01/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED		Power Grid Corp. of India Ltd.	0.97
Reliance Industries Ltd.	10.83	Hindalco Industries Ltd.	0.94
HDFC Bank Ltd.	8.56	NTPC Ltd.	0.89
Infosys Ltd.	8.47	Nestle India Ltd.	0.87
ICICI Bank Ltd.	7.21	Grasim Industries Ltd.	0.85
Housing Development Finance Corp. Ltd.	6.00	Oil & Natural Gas Corp. Ltd.	0.83
TATA Consultancy Services Ltd.	5.09	JSW Steel Ltd.	0.82
Kotak Mahindra Bank Ltd.	3.59	HDFC Life Insurance Co. Ltd.	0.76
Larsen & Toubro Ltd.	3.03	IndusInd Bank Ltd.	0.75
State Bank of India	2.72	SBI Life Insurance Co. Ltd.	0.71
Hindustan Unilever Ltd.	2.67	Adani Ports and Special Economic Zone Ltd.	0.69
Axis Bank Ltd.	2.62	Dr. Reddy's Laboratories Ltd.	0.69
ITC Ltd.	2.53	Divi's Laboratories Ltd.	0.68
Bajaj Finance Ltd.	2.45	Cipla Ltd.	0.64
Bharti Airtel Ltd.	2.27	Bajaj Auto Ltd.	0.61
Asian Paints Ltd.	1.87	TATA Consumer Products Ltd.	0.57
HCL Technologies Ltd.	1.57	UPL Ltd.	0.56
Maruti Suzuki India Ltd.	1.50	Britannia Industries Ltd.	0.55
Titan Co. Ltd.	1.30	Bharat Petroleum Corp. Ltd.	0.50
Bajaj Finserv Ltd.	1.25	Eicher Motors Ltd.	0.49
TATA Motors Ltd.	1.22	Hero MotoCorp Ltd.	0.47
Tech Mahindra Ltd.	1.21	Coal India Ltd.	0.44
Sun Pharmaceutical Industries Ltd.	1.19	Shree Cement Ltd.	0.43
TATA Steel Ltd.	1.13	Indian Oil Corp. Ltd.	0.42
Mahindra & Mahindra Ltd.	1.12	TREPS on G-Sec or T-Bills	0.22
Wipro Ltd.	1.11	Cash & Cash Receivables	0.04
Ultratech Cement Ltd.	1.10	TOTAL	100.00

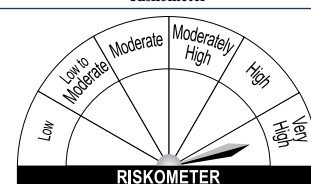
* Rounded off to the nearest two digits after the decimal point.

Industry Classification (for equity & equity related)



Data as on 31st January, 2022, 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 January 2022 (₹ per unit):

	Regular	Direct
Growth	30.5943	32.8963
IDCW**	30.5943	32.8963

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 56.42 Crs.

AUM as on 31st January 2022:

₹ 54.82 Crs.

Expense Ratio as on 31st January 2022:

Regular : 0.90%
Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

Portfolio Turnover Ratio^^ : 0.36

Tracking Error : 0.5342%

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.

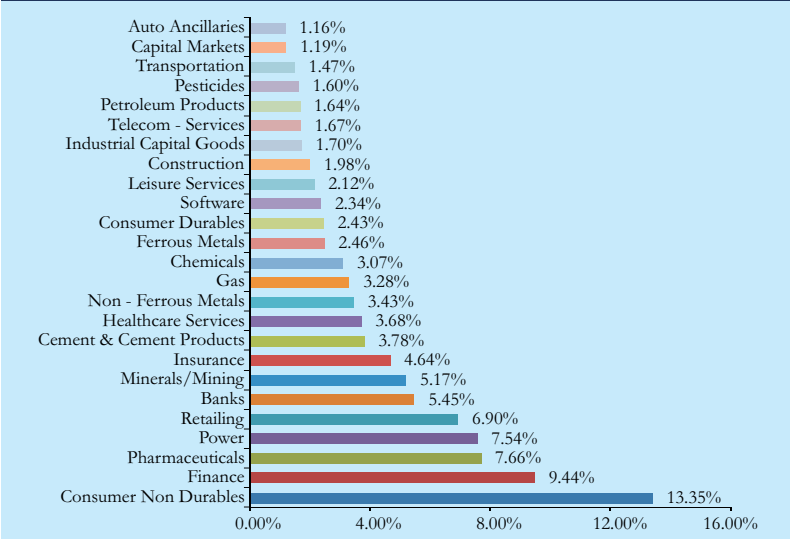
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/01/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		99.15	
Adani Green Energy Ltd.	4.18	Indus Towers Ltd.	1.67
Adani Enterprises Ltd.	3.87	Bank of Baroda	1.64
Avenue Supermarts Ltd.	3.80	Hindustan Petroleum Corpn. Ltd.	1.64
Apollo Hospitals Enterprise Ltd.	3.68	Bajaj Holdings & Investment Ltd.	1.60
Vedanta Ltd.	3.43	PI Industries Ltd.	1.60
Adani Transmission Ltd.	3.36	ACC Ltd.	1.58
Info Edge (India) Ltd.	3.10	Colgate Palmolive (India) Ltd.	1.56
Pidilite Industries Ltd.	3.07	Interglobe Aviation Ltd.	1.47
ICICI Lombard General Insurance Co. Ltd.	2.86	Aurobindo Pharma Ltd.	1.46
Godrej Consumer Products Ltd.	2.76	Berger Paints India Ltd.	1.44
Piramal Enterprises Ltd.	2.62	Biocon Ltd.	1.41
Dabur India Ltd.	2.57	NMDC Ltd.	1.30
Havells India Ltd.	2.43	Jindal Steel & Power Ltd.	1.29
Larsen & Toubro Infotech Ltd.	2.34	Muthoot Finance Ltd.	1.29
Ambuja Cements Ltd.	2.20	HDFC Asset Management Co. Ltd.	1.19
GAIL (India) Ltd.	2.15	Steel Authority of India Ltd.	1.17
Jubilant Foodworks Ltd.	2.12	Bosch Ltd.	1.16
United Spirits Ltd.	2.12	Indraprastha Gas Ltd.	1.13
Marico Ltd.	2.04	Gland Pharma Ltd.	1.08
Cholamandalam Investment & Finance Co. Ltd.	2.03	Torrent Pharmaceuticals Ltd.	1.07
DLF Ltd.	1.98	Yes Bank Ltd.	1.05
SBI Cards & Payment Services Ltd.	1.90	Punjab National Bank	1.01
Lupin Ltd.	1.79	Procter & Gamble Hygiene and Health Care Ltd.	0.86
ICICI Prudential Life Insurance Co. Ltd.	1.78	Cadila Healthcare Ltd.	0.85
Bandhan Bank Ltd.	1.75	TREPS on G-Sec or T-Bills	0.37
Siemens Ltd.	1.70	Cash & Cash Receivables	0.48
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



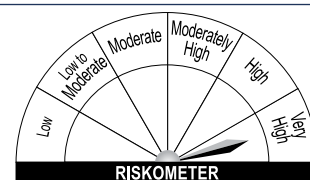
Data as on 31st January, 2022, Industry Classification as recommended by AMFI.

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.		
Fund Manager:	Total Experience: 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 January 2022 (₹ per unit):		
	Regular	Direct
Growth	17.17	18.59
IDCW**	16.12	17.48
Monthly Average AUM: ₹ 209.68 Crs.		
AUM as on 31st January 2022: ₹ 202.21 Crs.		
Expense Ratio as on 31st January 2022: Regular : 2.56% Direct : 1.64% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 31st January 2022: Standard Deviation : 23.5979% Beta : 0.9032 Sharpe Ratio : 0.7298 Portfolio Turnover Ratio^^ : 0.53 Risk free rate: Overnight MIBOR (3.40% as on 31/01/22). 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 ₹)

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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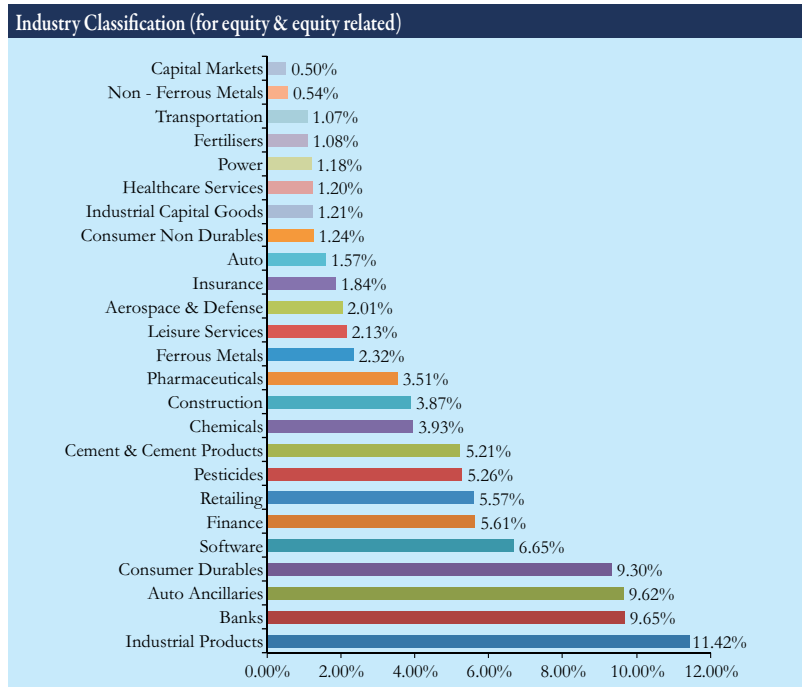
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date 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

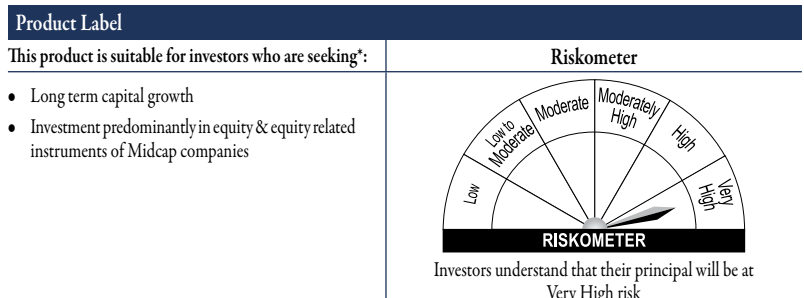
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Portfolio as on 31/01/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Minda Industries Ltd.	3.98	Jubilant Foodworks Ltd.	1.30
The Federal Bank Ltd.	3.07	3M India Ltd.	1.24
ICICI Bank Ltd.	2.91	Bank of Baroda	1.24
Trent Ltd.	2.77	Honeywell Automation India Ltd.	1.21
Relaxo Footwears Ltd.	2.75	Apollo Hospitals Enterprise Ltd.	1.20
PI Industries Ltd.	2.74	TATA Power Co. Ltd.	1.18
Coforge Ltd.	2.72	Bata India Ltd.	1.16
Alkem Laboratories Ltd.	2.49	Aarti Surfactants Ltd.	1.08
Astral Limited	2.48	Bayer Cropscience Ltd.	1.08
Balkrishna Industries Ltd.	2.43	Coromandel International Ltd.	1.08
Voltas Ltd.	2.32	Container Corp. of India Ltd.	1.07
Supreme Industries Ltd.	2.27	REC Ltd.	1.06
Cholamandalam Investment & Finance Co. Ltd.	2.08	Whirlpool of India Ltd.	1.05
Crompton Greaves Consumer Electricals Ltd.	2.02	Laurus Labs Ltd.	1.02
Bharat Electronics Ltd.	2.01	IG Petrochemicals Ltd.	0.94
Dalmia Bharat Ltd.	2.00	Oracle Financial Services Software Ltd.	0.92
Info Edge (India) Ltd.	1.99	Route Mobile Ltd.	0.89
Mitsu Chem Plast Ltd.	1.96	City Union Bank Ltd.	0.87
Endurance Technologies Ltd.	1.94	Devyani International Ltd.	0.83
Godrej Properties Ltd.	1.90	TATA Steel Long Products Ltd.	0.83
Max Financial Services Ltd.	1.84	Indiamart Intermesh Ltd.	0.81
Polycab India Ltd.	1.78	MindTree Ltd.	0.81
Muthoot Finance Ltd.	1.70	Apollo Tyres Ltd.	0.77
ACC Ltd.	1.63	Bajaj Finance Ltd.	0.77
SKF India Ltd.	1.62	Firstsource Solutions Ltd.	0.72
The Ramco Cements Ltd.	1.58	Birlasoft Ltd.	0.59
Ashok Leyland Ltd.	1.57	PCBL Ltd.	0.55
State Bank of India	1.56	National Aluminium Co. Ltd.	0.54
Arihant Superstructures Ltd.	1.54	Aditya Birla Sun Life Amc Ltd.	0.50
Jindal Steel & Power Ltd.	1.49	Bosch Ltd.	0.50
UPL Ltd.	1.44	Indiabulls Real Estate Ltd.	0.43
Aarti Industries Ltd.	1.36	TREPS on G-Sec or T-Bills	1.93
Bharat Forge Ltd.	1.31	Cash & Cash Receivables	0.58
		TOTAL	100.00

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



Data as on 31st January, 2022, Industry Classification as recommended by AMFI.



*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.

Fund Manager:	Total Experience: 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 January 2022 (₹ per unit):

	Regular	Direct
Growth	17.67	19.07
IDCW**	17.67	19.07

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 138.70 Crs.

AUM as on 31st January 2022:

₹ 135.80 Crs.

Expense Ratio as on 31st January 2022:

Regular : 2.56%

Direct : 1.54%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

Standard Deviation : 24.7128%

Beta : 0.7953

Sharpe Ratio : 0.9179

Portfolio Turnover Ratio^^ : 0.32

Risk free rate: Overnight MIBOR (3.40% as on 31/01/22). 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.

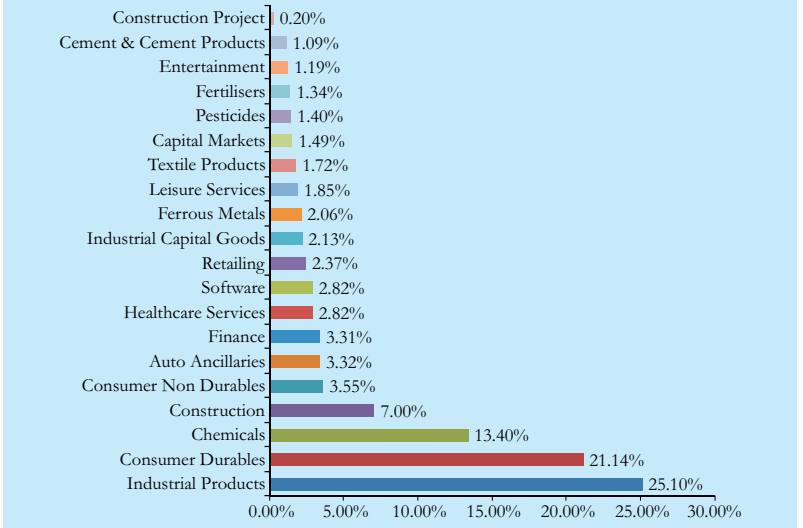
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/01/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		99.30	
Elgi Equipments Ltd.	4.84	Welspun India Ltd.	1.72
Greenpanel Industries Ltd.	4.50	Finolex Industries Ltd.	1.67
Grindwell Norton Ltd.	4.22	Greenply Industries Ltd.	1.58
KNR Constructions Ltd.	3.85	Orient Electric Ltd.	1.55
Navin Fluorine International Ltd.	3.49	Ratnamani Metals & Tubes Ltd.	1.50
KEL Industries Ltd.	3.44	Computer Age Management Services Ltd.	1.49
Carborundum Universal Ltd.	3.20	Dhanuka Agritech Ltd.	1.40
Fine Organic Industries Ltd.	3.11	Arihant Superstructures Ltd.	1.36
Tube Investments of India Ltd.	3.05	Chambal Fertilisers and Chemicals Ltd.	1.34
Can Fin Homes Ltd.	2.89	Balrampur Chini Mills Ltd.	1.27
Timken India Ltd.	2.86	Lemon Tree Hotels Ltd.	1.26
Birlasoft Ltd.	2.82	KSB Ltd.	1.24
Narayana Hrudayalaya Ltd.	2.82	Inox Leisure Ltd.	1.19
Relaxo Footwears Ltd.	2.61	TATA Chemicals Ltd.	1.17
Century Plyboards (India) Ltd.	2.57	Kirloskar Oil Engines Ltd.	1.12
Galaxy Surfactants Ltd.	2.51	Rossari Biotech Ltd.	1.10
V-Mart Retail Ltd.	2.37	HeidelbergCement India Ltd.	1.09
Blue Star Ltd.	2.14	Burger King India Ltd.	0.59
Sheela Foam Ltd.	2.14	TATA Steel Long Products Ltd.	0.56
Hitachi Energy India Ltd.	2.13	MM Forgings Ltd.	0.50
Cera Sanitaryware Ltd.	2.10	Dhanvarsha Finvest Ltd.	0.42
Deepak Nitrite Ltd.	2.02	Vishwaraj Sugar Industries Ltd.	0.35
Mitsu Chem Plast Ltd.	2.01	Balkrishna Industries Ltd.	0.27
Somany Ceramics Ltd.	1.95	Techno Electric & Engineering Co. Ltd.	0.20
Harsun Agro Product Ltd.	1.93	TREPS on G-Sec or T-Bills	0.50
PNC Infratech Ltd.	1.79	Cash & Cash Receivables	0.20
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



Data as on 31st January, 2022, 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.

Fund Manager:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

Inception Date:

17th November, 2017

Benchmark:

NIFTY 500 - Total Return Index (TRI)

NAV as on 31st January 2022 (₹ per unit):

	Regular	Direct
Growth	15.21	16.19
IDCW**	15.21	16.19

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 141.66 Crs.

AUM as on 31st January 2022:

₹ 137.06 Crs.

Expense Ratio as on 31st January 2022:

Regular : 2.54%

Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

Standard Deviation : 19.8363%

Beta : 0.8863

Sharpe Ratio : 0.7712

Portfolio Turnover Ratio^^ : 0.09

Risk free rate: Overnight MIBOR (3.40% as on 31/01/22). 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.

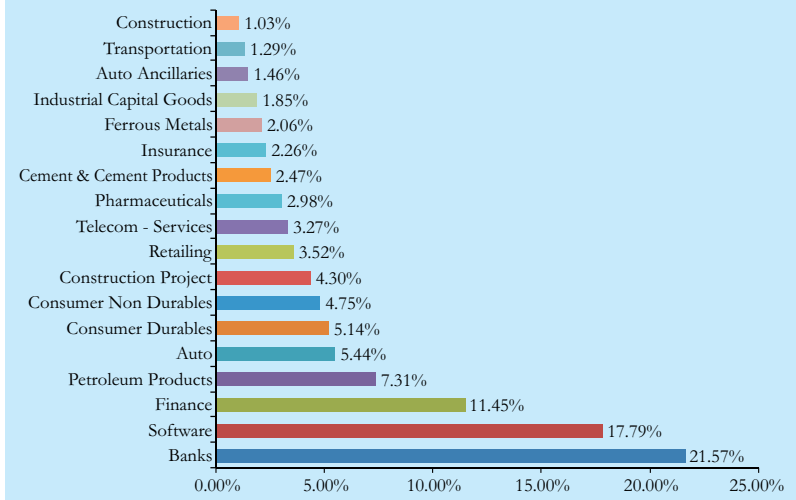
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/01/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED	99.94	Blue Star Ltd.	2.15
HDFC Bank Ltd.	8.31	Asian Paints Ltd.	2.06
Infosys Ltd.	7.89	Jindal Steel & Power Ltd.	2.06
ICICI Bank Ltd.	7.65	Siemens Ltd.	1.85
TATA Consultancy Services Ltd.	7.58	State Bank of India	1.82
Reliance Industries Ltd.	7.31	Mahindra & Mahindra Ltd.	1.57
Housing Development Finance Corp. Ltd.	6.23	Cipla Ltd.	1.56
Larsen & Toubro Ltd.	4.30	Muthoot Finance Ltd.	1.50
Maruti Suzuki India Ltd.	3.87	WABCO India Ltd.	1.46
Kotak Mahindra Bank Ltd.	3.79	Divi's Laboratories Ltd.	1.42
Bajaj Finance Ltd.	3.72	ITC Ltd.	1.35
Avenue Supermarts Ltd.	3.52	TATA Consumer Products Ltd.	1.34
Bharti Airtel Ltd.	3.27	Indian Railway Catering & Tourism Corp. Ltd.	1.29
Titan Co. Ltd.	2.99	DLF Ltd.	1.03
JK Lakshmi Cement Ltd.	2.47	TREPS on G-Sec or T-Bills	0.21
Mphasis Ltd.	2.32	Cash & Cash Receivables	-0.15
ICICI Lombard General Insurance Co. Ltd.	2.26	TOTAL	100.00

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

Industry Classification (for equity & equity related)



Data as on 31st January, 2022, 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.

Fund Manager:	Total Experience: Over 25 Years
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 January 2022 (₹ per unit):

	Regular	Direct
Growth	13.37	14.09
IDCW**	13.37	14.09

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 93.04 Crs.

AUM as on 31st January 2022:

₹ 92.07 Crs.

Expense Ratio as on 31st January 2022:

Regular : 2.55%

Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

Standard Deviation : 29.0590%

Beta : 0.9493

Sharpe Ratio : 0.4163

Portfolio Turnover Ratio^^ : 0.09

Risk free rate: Overnight MIBOR (3.40% as on 31/01/22). 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.

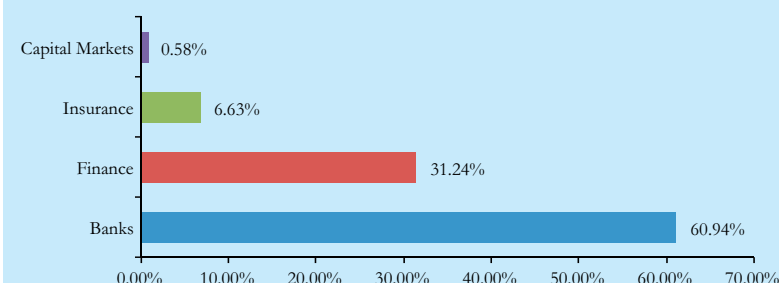
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/01/2022

Issuer Name	% To Net Assets*
EQUITY & EQUITY RELATED	99.39
ICICI Bank Ltd.	19.01
HDFC Bank Ltd.	18.22
Housing Development Finance Corp. Ltd.	12.59
Bajaj Finance Ltd.	7.22
State Bank of India	5.92
Axis Bank Ltd.	5.45
Kotak Mahindra Bank Ltd.	5.27
Cholamandalam Investment & Finance Co. Ltd.	3.38
Bajaj Finserv Ltd.	2.59
Can Fin Homes Ltd.	2.58
The Federal Bank Ltd.	1.64
HDFC Life Insurance Co. Ltd.	1.62
AU Small Finance Bank Ltd.	1.59
Max Financial Services Ltd.	1.51
Aavas Financiers Ltd.	1.38
Shriram Transport Finance Co. Ltd.	1.27
LIC Housing Finance Ltd.	1.25
DCB Bank Ltd.	1.20
Bank of Baroda	1.15
City Union Bank Ltd.	1.06
ICICI Lombard General Insurance Co. Ltd.	0.91
SBI Cards & Payment Services Ltd.	0.80
Muthoot Finance Ltd.	0.77
HDFC Asset Management Co. Ltd.	0.58
IndusInd Bank Ltd.	0.43
TREPS on G-Sec or T-Bills	0.08
Cash & Cash Receivables	0.53
TOTAL	100.00

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

Industry Classification (for equity & equity related)



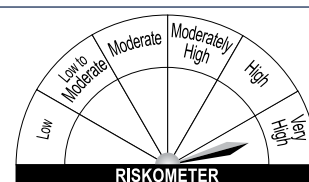
Data as on 31st January, 2022, Industry Classification as recommended by AMFI.

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:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

Inception Date:

20th August 2018

Benchmark:

NIFTY 500 - Total Returns Index (TRI)

NAV as on 31st January 2022 (₹ per unit):

	Regular	Direct
Growth	15.99	16.65
IDCW**	15.99	16.65

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 108.42 Crs.

AUM as on 31st January 2022:

₹ 106.86 Crs.

Expense Ratio as on 31st January 2022:

Regular : 2.55%

Direct : 1.71%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

Standard Deviation : 21.6128%

Beta : 0.9591

Sharpe Ratio : 0.6845

Portfolio Turnover Ratio^^ : 0.32

Risk free rate: Overnight MIBOR (3.40% as on 31/01/22). 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.

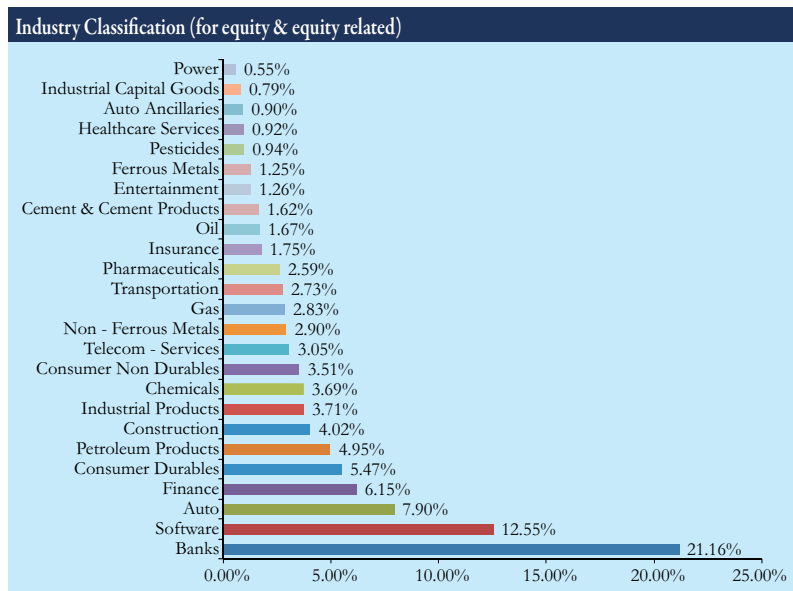
Exit Load : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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 31/01/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		Supreme Industries Ltd.	1.49
Infosys Ltd.	7.11	Vinati Organics Ltd.	1.48
ICICI Bank Ltd.	6.18	Crompton Greaves Consumer Electricals Ltd.	1.47
HDFC Bank Ltd.	5.28	Amber Enterprises India Ltd.	1.37
State Bank of India	5.05	Ultratech Cement Ltd.	1.35
Reliance Industries Ltd.	4.95	Inox Leisure Ltd.	1.26
Housing Development Finance Corp. Ltd.	3.66	TATA Steel Ltd.	1.25
Bharti Airtel Ltd.	3.05	Adani Ports and Special Economic Zone Ltd.	1.07
Hindalco Industries Ltd.	2.90	United Spirits Ltd.	1.05
Persistent Systems Ltd.	2.68	Obero Realty Ltd.	0.99
Sun Pharmaceutical Industries Ltd.	2.59	Gujarat Gas Ltd.	0.94
TATA Motors Ltd.	2.23	PI Industries Ltd.	0.94
Bharat Forge Ltd.	2.22	Havells India Ltd.	0.92
Aarti Industries Ltd.	2.21	Max Healthcare Institute Ltd.	0.92
KNR Constructions Ltd.	2.17	MRF Ltd.	0.90
Maruti Suzuki India Ltd.	2.03	Kotak Mahindra Bank Ltd.	0.89
Axis Bank Ltd.	1.95	HCL Technologies Ltd.	0.87
Mahindra & Mahindra Ltd.	1.95	Indiabulls Real Estate Ltd.	0.86
Co-Forge Ltd.	1.89	Asian Paints Ltd.	0.81
GAIL (India) Ltd.	1.89	Honeywell Automation India Ltd.	0.79
Bank of Baroda	1.81	CESC Ltd.	0.55
Bajaj Finance Ltd.	1.75	Cholamandalam Investment & Finance Co. Ltd.	0.47
HDFC Life Insurance Co. Ltd.	1.75	Ambuja Cements Ltd.	0.27
Voltas Ltd.	1.71	Dhanvarsha Finvest Ltd.	0.27
Ashok Leyland Ltd.	1.69	TREPS on G-Sec or T-Bills	1.38
Oil & Natural Gas Corp. Ltd.	1.67	Cash & Cash Receivables	-0.24
Container Corporation of India Ltd.	1.66	TOTAL	100.00
Varun Beverages Ltd.	1.65		

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



Data as on 31st January, 2022, Industry Classification as recommended by AMFI.

Product Label	
This product is suitable for investors who are seeking*:	
<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related instruments by following value investment strategy 	Riskometer <p>RISKOMETER</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 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:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

21st December 2018

Benchmark:

NIFTY 500 - Total Return Index (TRI)

NAV as on 31st January 2022 (₹ per unit):

	Regular	Direct
Growth	17.20	17.93
IDCW**	17.20	17.93

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 99.94 Crs.

AUM as on 31st January 2022:

₹ 96.74 Crs.

Expense Ratio as on 31st January 2022:

Regular : 2.53%

Direct : 1.55%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

Standard Deviation : 16.7619%

Beta : 0.7293

Sharpe Ratio : 0.9571

Portfolio Turnover Ratio^^ : 0.14

Risk free rate: Overnight MIBOR (3.40% as on 31/01/22). 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

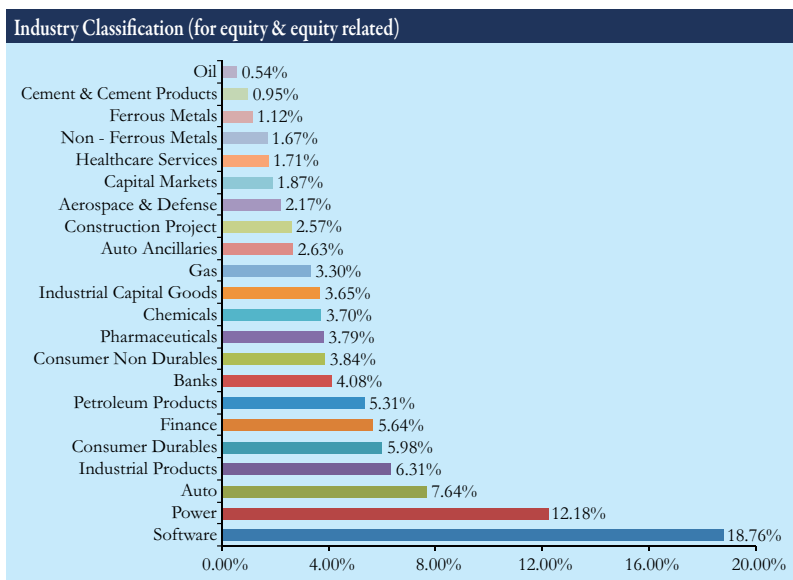
: Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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 31/01/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Infosys Ltd.	10.24	BEML Ltd.	1.88
TATA Consultancy Services Ltd.	5.80	Multi Commodity Exchange of India Ltd.	1.87
Carborundum Universal Ltd.	4.79	Mahindra & Mahindra Ltd.	1.83
ICICI Bank Ltd.	4.08	NHPC Ltd.	1.82
Power Grid Corpn. of India Ltd.	3.98	Honeywell Automation India Ltd.	1.77
Atul Ltd.	3.70	Dr. Lal Path labs Ltd.	1.71
Relaxo Footwears Ltd.	3.05	Hindustan Zinc Ltd.	1.67
Maruti Suzuki India Ltd.	2.94	Bharat Forge Ltd.	1.52
Titan Co. Ltd.	2.93	Power Finance Corpn. Ltd.	1.45
Divi's Laboratories Ltd.	2.92	ITC Ltd.	1.43
Bajaj Finance Ltd.	2.89	Housing Development Finance Corpn. Ltd.	1.30
Escorts Ltd.	2.87	Asian Paints Ltd.	1.24
Hindustan Petroleum Corpn. Ltd.	2.84	Colgate Palmolive (India) Ltd.	1.17
Tech Mahindra Ltd.	2.72	Torrent Power Ltd.	1.13
NTPC Ltd.	2.71	GAIL (India) Ltd.	1.12
Tube Investments of India Ltd.	2.63	TATA Steel Ltd.	1.12
Larsen & Toubro Ltd.	2.57	ACC Ltd.	0.95
TATA Power Co. Ltd.	2.54	Aurobindo Pharma Ltd.	0.87
Reliance Industries Ltd.	2.47	Oil & Natural Gas Corpn. Ltd.	0.54
Mahanagar Gas Ltd.	2.18	TREPS on G-Sec or T-Bills	0.08
Bharat Electronics Ltd.	2.17	Cash & Cash Receivables	0.51
		TOTAL	100.00

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



Data as on 31st January, 2022, Industry Classification as recommended by AMFI.

Product Label	
This product is suitable for investors who are seeking*:	
<ul style="list-style-type: none"> Long term capital growth Investment in predominantly in dividend yielding equity and equity related instruments 	<p style="text-align: center;">Riskometer</p> <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">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 January 2022 (₹ per unit):

	Regular	Direct
Growth	17.68	18.51
IDCW**	17.68	18.51

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 71.18 Crs.

AUM as on 31st January 2022:

₹ 67.99 Crs.

Expense Ratio as on 31st January 2022:

Regular : 2.53%

Direct : 1.24%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

Portfolio Turnover Ratio^^ : 0.51

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

Load Structure:

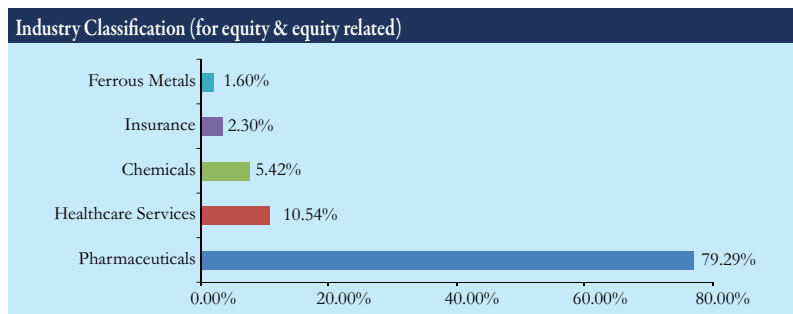
Entry Load : Not Applicable.

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 31/01/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		99.15	
Sun Pharmaceutical Industries Ltd.	15.80	Vinati Organics Ltd.	1.90
Divi's Laboratories Ltd.	10.45	Jubilant Ingrevia Ltd.	1.76
Dr. Reddy's Laboratories Ltd.	9.51	Rossari Biotech Ltd.	1.76
Cipla Ltd.	7.09	Pfizer Ltd.	1.68
Apollo Hospitals Enterprise Ltd.	5.82	Biocon Ltd.	1.62
Aurobindo Pharma Ltd.	4.51	Tata Steel Ltd.	1.60
JB Chemicals & Pharmaceuticals Ltd.	3.71	Cadila Healthcare Ltd.	1.49
IPCA Laboratories Ltd.	3.69	Aster DM Healthcare Ltd.	1.33
Gland Pharma Ltd.	3.30	Metropolis Healthcare Ltd.	1.25
Alkem Laboratories Ltd.	3.27	Natco Pharma Ltd.	1.20
Lupin Ltd.	3.21	ICICI Lombard General Insurance Co. Ltd.	1.19
Torrent Pharmaceuticals Ltd.	2.96	HDFC Life Insurance Co. Ltd.	1.11
Laurus Labs Ltd.	2.54	Indoco Remedies Ltd.	1.10
Abbott India Ltd.	2.16	TREPS on G-Sec or T-Bills	0.18
Syngene International Ltd.	2.14	Cash & Cash Receivables	0.67
		TOTAL	100.00

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



Data as on 31st January, 2022, Industry Classification as recommended by AMFI.

Product Label	
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related instruments of companies engaged in Healthcare & Allied Sectors 	Riskometer <p>RISKOMETER</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 January 2022 (₹ per unit):

	Regular	Direct
Growth	15.9906	17.2058
IDCW**	14.5907	15.7808

Monthly Average AUM: ₹ 204.23 Crs.

AUM as on 31st January 2022: ₹ 199.07 Crs.

Expense Ratio as on 31st January 2022:

Regular : 2.54%

Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

YTM	: 7.45%
Average Maturity	: 7.32 Years
Modified Duration	: 4.84 Years
Macaulay Duration	: 5.18 Years
Standard Deviation	: 14.0221%
Beta	: 0.9712
Sharpe Ratio	: 0.7067
Portfolio Turnover Ratio^^	: 0.72

Risk free rate: Overnight MIBOR (3.40% as on 31/01/22). 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

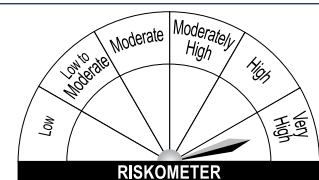
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

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

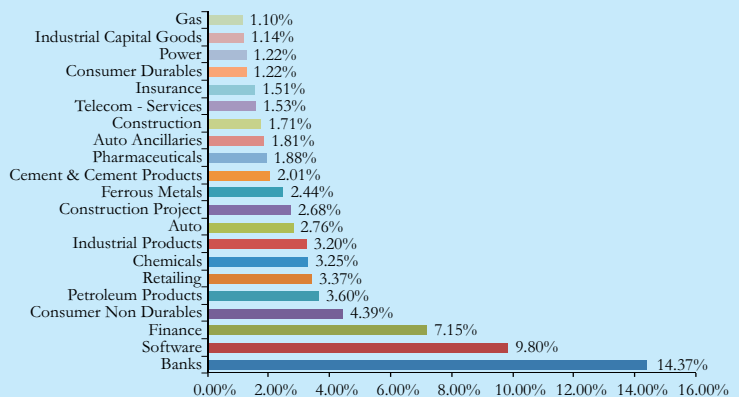
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Portfolio as on 31/01/2022

Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED			DEBENTURES		
HDFC Bank Ltd.	N.A	4.81	KNR Constructions Ltd.	N.A	1.06
ICICI Bank Ltd.	N.A	4.50	Aarti Industries Ltd.	N.A	0.95
Infosys Ltd.	N.A	3.92	HDFC Life Insurance Co. Ltd.	N.A	0.94
Housing Development Finance Corp. Ltd.	N.A	3.80	Nestle India Ltd.	N.A	0.79
Reliance Industries Ltd.	N.A	3.60	CESC Ltd.	N.A	0.70
TATA Consultancy Services Ltd.	N.A	2.77	Eicher Motors Ltd.	N.A	0.68
Axis Bank Ltd.	N.A	2.76	Indiabulls Real Estate Ltd.	N.A	0.65
Larsen & Toubro Ltd.	N.A	2.68	ICICI Lombard General Insurance Co. Ltd.	N.A	0.57
State Bank of India	N.A	2.30	Ultratech Cement Ltd.	N.A	0.54
Bajaj Finance Ltd.	N.A	2.11	Power Grid Corp. of India Ltd.	N.A	0.52
TATA Motors Ltd.	N.A	2.08	Indus Towers Ltd.	N.A	0.43
Avenue Supermarts Ltd.	N.A	2.07	NOCIL Ltd.	N.A	0.38
Tech Mahindra Ltd.	N.A	1.94	Gland Pharma Ltd.	N.A	0.26
Atul Ltd.	N.A	1.92	Dhanvarsha Finvest Ltd.	N.A	0.14
Asian Paints Ltd.	N.A	1.90	DEBENTURES		18.22
Sundram Fasteners Ltd.	N.A	1.81	(AT1 Bond under Basel III)	CRISIL AA+	6.62
Godrej Consumer Products Ltd.	N.A	1.70	Punjab National Bank	BWR AA	5.05
Divi's Laboratories Ltd.	N.A	1.62	(AT1 Bond under Basel III)		
Timken India Ltd.	N.A	1.62	Axis Bank Ltd.	CRISIL AA+	2.03
Supreme Industries Ltd.	N.A	1.58	(AT1 Bond under Basel III)	CRISIL AAA	1.98
ACC Ltd.	N.A	1.47	Chennai Petroleum Corp. Ltd.	CRISIL AAA	1.05
Trent Ltd.	N.A	1.30	Piramal Capital & Housing Finance Ltd.	CRISIL AAA	0.75
TATA Steel Ltd.	N.A	1.28	REC Ltd.	CRISIL AAA	0.74
Voltas Ltd.	N.A	1.22	NTPC Ltd.	CRISIL AAA	0.74
Birlasoft Ltd.	N.A	1.17	GOVERNMENT SECURITIES		8.17
Jindal Steel & Power Ltd.	N.A	1.16	CGL 2026	SOV	7.45
Siemens Ltd.	N.A	1.14	CGL 2035	SOV	0.72
Bharti Airtel Ltd.	N.A	1.10	TREPS on G-Sec or T-Bills		0.62
Gujarat Gas Ltd.	N.A	1.10	Cash & Cash Receivables		0.85
Muthoot Finance Ltd.	N.A	1.10	TOTAL		100.00

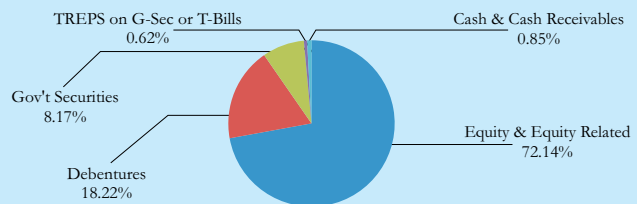
* Rounded off to the nearest two digits after the decimal point.

Industry Classification (for equity & equity related)

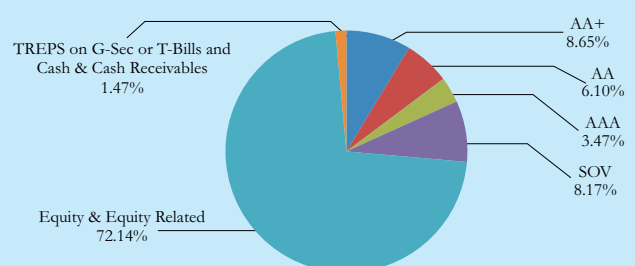


Data as on 31st January, 2022, Industry Classification as recommended by AMFI.

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. STP:																					NA				
	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 th of each month or, if 25 th 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 January 2022 (₹ per unit):

	Regular	Direct
Growth	20.9995	22.8999
Monthly IDCW**	16.5440	15.4741
Quarterly IDCW**	15.6416	12.7641

Monthly Average AUM: ₹ 13.04 Crs.

AUM as on 31st January 2022: ₹ 12.95 Crs.

Expense Ratio as on 31st January 2022:

Regular : 2.13%
Direct : 1.16%
Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

YTM : 4.48%
Average Maturity : 2.38 Years
Modified Duration : 1.49 Years
Macaulay Duration : 1.62 Years
Standard Deviation : 9.4781%
Beta : 1.1546
Sharpe Ratio : 0.6447
Portfolio Turnover Ratio^^ : 4.29
Risk free rate: Overnight MIBOR (3.40% as on 31/01/22). 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 ₹)
IDBI Equity Savings Fund - Monthly IDCW** (Regular Plan)				
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
IDBI Equity Savings Fund - Monthly IDCW** (Direct Plan)				
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
IDBI Equity Savings Fund - Quarterly IDCW** (Regular Plan)				
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
IDBI Equity Savings Fund - Quarterly IDCW** (Direct Plan)				
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 31/01/2022

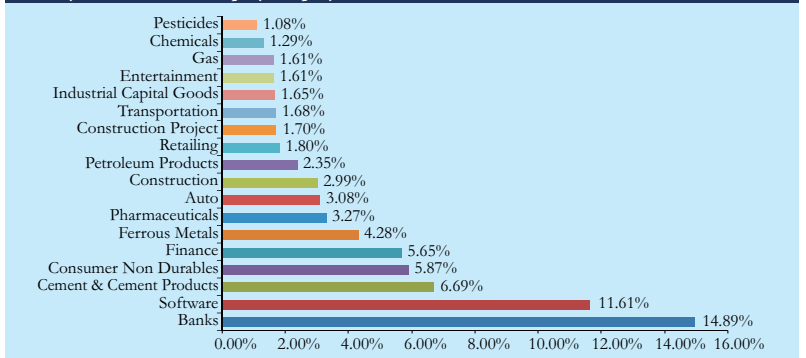
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED			Birlasoft Ltd.	N.A	1.65
ICICI Bank Ltd.	N.A	8.49	Honeywell Automation India Ltd.	N.A	1.65
TATA Consultancy Services Ltd.	N.A	6.06	Gujarat Gas Ltd.	N.A	1.61
Housing Development Finance Corp. Ltd.	N.A	4.30	Inox Leisure Ltd.	N.A	1.61
TATA Steel Ltd.	N.A	4.28	Grasim Industries Ltd.	N.A	1.60
ACC Ltd.	N.A	3.53	Ultratech Cement Ltd.	N.A	1.56
DLF Ltd.	N.A	2.99	Sun Pharmaceutical Industries Ltd.	N.A	1.55
Axis Bank Ltd.	N.A	2.55	Nestle India Ltd.	N.A	1.36
United Spirits Ltd.	N.A	2.54	Bajaj Finance Ltd.	N.A	1.35
Reliance Industries Ltd.	N.A	2.35	Aarti Industries Ltd.	N.A	1.29
Infosys Ltd.	N.A	2.12	Mahindra & Mahindra Ltd.	N.A	1.20
State Bank of India	N.A	1.95	Godrej Consumer Products Ltd.	N.A	1.17
HDFC Bank Ltd.	N.A	1.90	UPL Ltd.	N.A	1.08
Maruti Suzuki India Ltd.	N.A	1.88	ITC Ltd.	N.A	0.80
Avenue Supermarkets Ltd.	N.A	1.80	DEBENTURES		6.86
HCL Technologies Ltd.	N.A	1.78	Bank of Baroda		
Divi's Laboratories Ltd.	N.A	1.72	(AT1 Bond under Basel III)	CRISIL AA+	6.17
Larsen & Toubro Ltd.	N.A	1.70	NTPC Ltd.	CRISIL AAA	0.69
Indian Railway Catering & Tourism Corp. Ltd.	N.A	1.68	TREPS on G-Sec or T-Bills		7.83
			Cash & Cash Receivables		12.21
			TOTAL		100.00

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

Fixed Deposits placed for margin purpose for Derivative

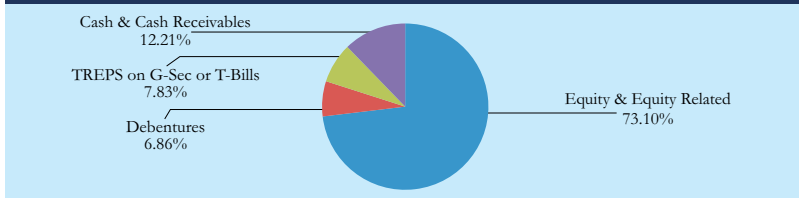
Total Outstanding exposure in Derivative Instruments as on 31st January, 2022: Rs. 378.19/- (Market Value in Lakhs)

Industry Classification (for equity & equity related)

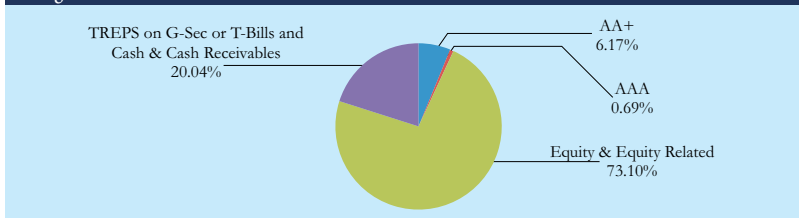


Data as on 31st January, 2022, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile

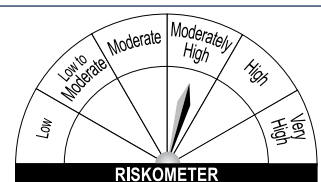


Product Label

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.

Fund Manager:	Total Experience: 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 January 2022 (₹ per unit):

	Regular	Direct
Growth	2259.0740	2277.3379
Daily IDCW**	1005.2683	1002.3548
Weekly IDCW**	1023.1156	1003.8445
Monthly IDCW**	1004.2406	1002.6891
Bonus^	00.0000	1706.2699

^ 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:

₹ 928.15 Crs.

AUM as on 31st January 2022:

₹ 905.07 Crs.

Expense Ratio as on 31st January 2022:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

YTM : 3.65%

Average Maturity : 30 Days

Modified Duration : 30 Days

Macatlay Duration : 30 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 ₹)
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IDBI Liquid Fund - Monthly IDCW** (Regular Plan)

25th January, 2022	2.7730	2.7730	1,006.3106	1,003.6394
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

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

25th January, 2022	2.8012	2.8012	1,004.7784	1,002.0799
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

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

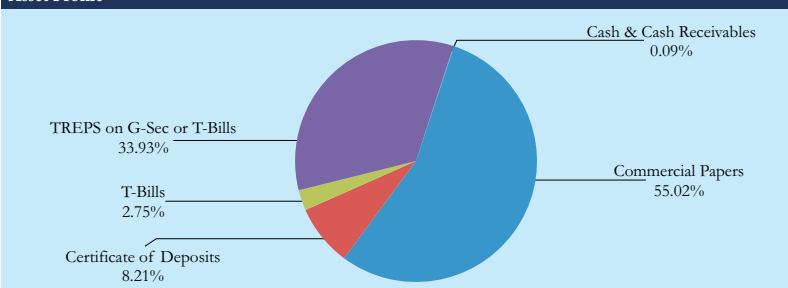
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Portfolio as on 31/01/2022

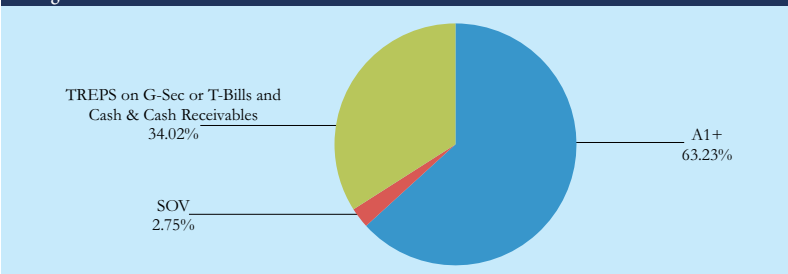
Issuer Name	Rating	% To Net Assets*
COMMERCIAL PAPERS		55.02
Housing Development Finance Corpn. Ltd.	CRISIL A1+	8.26
Reliance Industries Ltd.	CRISIL A1+	5.51
Aditya Birla Money Ltd.	CRISIL A1+	5.51
KEC International Ltd.	CRISIL A1+	5.50
ICICI Securities Ltd.	CRISIL A1+	5.50
Hindustan Petroleum Corpn. Ltd.	CRISIL A1+	5.50
NTPC Ltd.	CRISIL A1+	5.49
Chennai Petroleum Corpn. Ltd.	CRISIL A1+	5.49
Reliance Jio Infocomm Ltd.	CRISIL A1+	2.76
ICICI Securities Ltd.	CRISIL A1+	2.75
JK Cement Ltd.	CRISIL A1+	2.75
CERTIFICATE OF DEPOSITS		8.21
Axis Bank Ltd.	CRISIL A1+	8.21
T-BILLS		2.75
91 DTB	SOV	2.75
TREPS on G-Sec or T-Bills		33.93
Cash & Cash Receivables		0.09
TOTAL		100.00

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

Asset Profile



Rating Profile

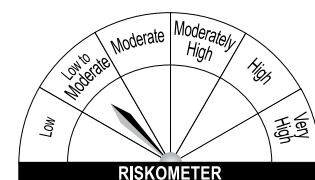


Product Label

This product is suitable for investors who are seeking*:

- High level of liquidity along with regular income for short term
- Investments in Debt / Money Market Instruments with maturity / residual maturity up to 91 days

Riskometer



Investors understand that their principal will be at Low 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.

Fund Manager:

Mr. Bhupesh Kalyani

Total Experience: Over 19 Years

(Managing the Scheme since 1st February, 2017)

Inception Date:

3rd September, 2010

Benchmark:

CRISIL Ultra Short Term Debt Index

NAV as on 31st January 2022 (₹ per unit):

	Regular	Direct
Growth	2240.3368	2350.2731
Daily IDCW**	1017.0054	1031.1905
Weekly IDCW**	1088.2717	1091.9307
Monthly IDCW**	1114.6783	1447.8645
Bonus	2240.4713	00.0000

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

Monthly Average AUM:

₹ 301.22 Crs.

AUM as on 31st January 2022:

₹ 295.58 Crs.

Expense Ratio as on 31st January 2022:

Regular : 0.59%

Direct : 0.27%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

YTM : 3.93%

Average Maturity : 136 Days

Modified Duration : 101 Days

Macaulay Duration : 107 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)

27th January, 2021	2.6704	2.6704	1116.7320	1114.2399
28th December, 2021	2.9808	2.9808	1116.9009	1114.0618
26th November, 2021	3.2700	3.2700	1116.9839	1113.9201

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

27th January, 2021	3.8336	3.8336	1450.8164	1447.2432
28th December, 2021	4.2647	4.2647	1451.0506	1446.9828
26th November, 2021	4.6206	4.6206	1451.1259	1446.7859

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

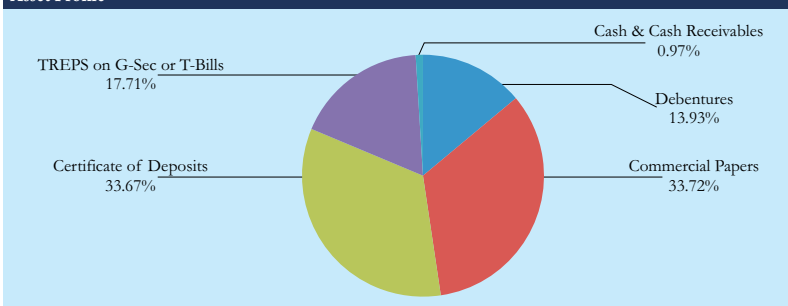
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

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

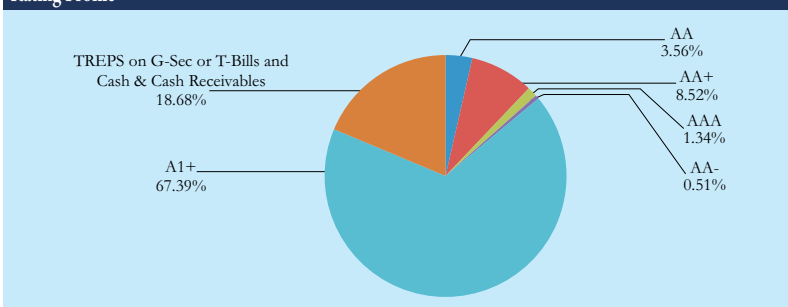
Portfolio as on 31/01/2022		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Dalmia Cement (Bharat) Limited earlier Odisha Cement Ltd.	[ICRA]AA+	8.52
Punjab National Bank (AT1 Bond under Basel III)	BWR AA	1.53
TATA Power Co. Ltd.	IND AA	0.69
REC Ltd.	CRISIL AAA	0.67
Chennai Petroleum Corp. Ltd.	CRISIL AAA	0.67
Godrej Properties Ltd.	[ICRA]AA	0.52
JSW Steel Ltd.	IND AA	0.52
TATA Motors Ltd.	CRISIL AA-	0.51
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.30
COMMERCIAL PAPERS		33.72
Reliance Jio Infocomm Ltd.	CRISIL A1+	8.45
Housing Development Finance Corp. Ltd.	CRISIL A1+	8.43
LIC Housing Finance Ltd.	CRISIL A1+	8.43
Chennai Petroleum Corp. Ltd.	CRISIL A1+	8.41
CERTIFICATE OF DEPOSITS		33.67
SBM Bank (India) Ltd.	[ICRA]A1+	8.45
Small Industries Development Bank of India	CRISIL A1+	8.42
HDFC Bank Ltd.	IND A1+	8.42
Axis Bank Ltd.	CRISIL A1+	8.38
TREPS on G-Sec or T-Bills		17.71
Cash & Cash Receivables		0.97
TOTAL		100.00

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

Asset Profile



Rating Profile

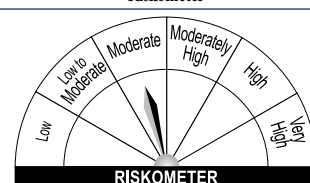


Product Label

This product is suitable for investors who are seeking*:

- Regular income for short term
- Investments in Debt/Money market instruments with 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 January 2022 (₹ per unit):

	Regular	Direct
Growth	22.3507	24.0151
Weekly IDCW**	12.2231	13.3625
Monthly IDCW**	12.1502	15.3778

Monthly Average AUM:

₹ 29.85 Crs.

AUM as on 31st January 2022:

₹ 30.15 Crs.

Expense Ratio as on 31st January 2022:

Regular : 0.75%

Direct : 0.28%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

YTM : 5.57%

Average Maturity : 3.38 Years

Modified Duration : 2.75 Years

Macaulay Duration : 2.88 Years

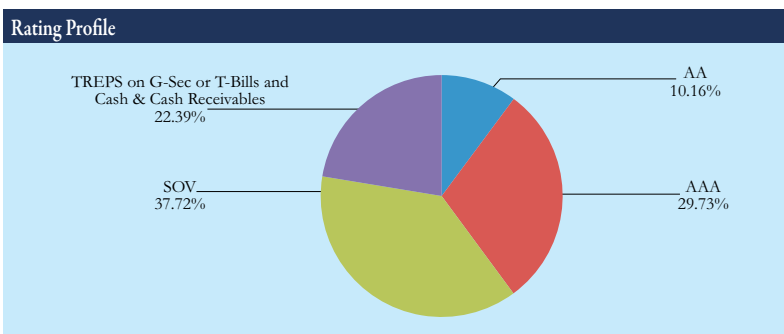
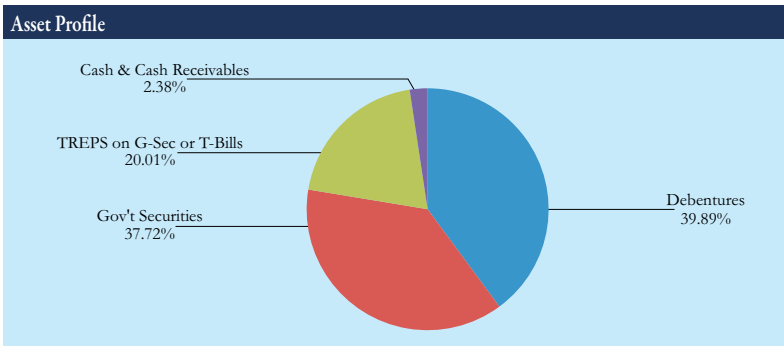
Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/01/2022		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Power Finance Corpn. Ltd.	CRISIL AAA	39.89
REC Ltd.	CRISIL AAA	9.08
Godrej Industries Ltd.	CRISIL AA	8.87
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	6.70
NTPC Ltd.	CRISIL AAA	5.89
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	5.89
GOVERNMENT SECURITIES		37.72
CGL 2026	SOV	37.72
TREPS on G-Sec or T-Bills		20.01
Cash & Cash Receivables		2.38
TOTAL		100.00

* 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 ₹)
IDBI Short Term Bond Fund - Monthly IDCW** (Regular Plan)				
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
IDBI Short Term Bond Fund - Monthly IDCW** (Direct Plan)				
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	
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Regular income for short term Investments in Debt/Money market instruments such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years 	Riskometer <p>RISKOMETER</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		
Investment objective: 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.		
Fund Manager: Mr. Bhupesh Kalyani	Total Experience: Over 19 Years (Managing the Scheme since 1st February, 2017)	
Inception Date: 3rd March, 2014		
Benchmark: NIFTY Credit Risk Bond Index		
NAV as on 31st January 2022 (₹ per unit):		
	Regular	Direct
Growth	15.2004	16.2461
Quarterly IDCW**	10.7557	11.0808
Annual IDCW**	11.3674	12.4335
Monthly Average AUM: ₹ 37.02 Crs.		
AUM as on 31st January 2022: ₹ 34.36 Crs.		
Expense Ratio as on 31st January 2022: Regular : 1.35% Direct : 0.62% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 31st January 2022: YTM : 7.39% Average Maturity : 5.44 Years Modified Duration : 3.56 Years Macaulay Duration : 3.82 Years		
Load Structure: Entry Load : Not Applicable. Exit Load for Lumpsum & SIP) : <ul style="list-style-type: none">• 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.		

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
IDBI Credit Risk Fund - Quarterly IDCW** (Regular Plan)				
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
IDBI Credit Risk Fund - Quarterly IDCW** (Direct Plan)				
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
IDBI Credit Risk Fund - Annual IDCW** (Regular Plan)				
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
IDBI Credit Risk Fund - Annual IDCW** (Direct Plan)				
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.

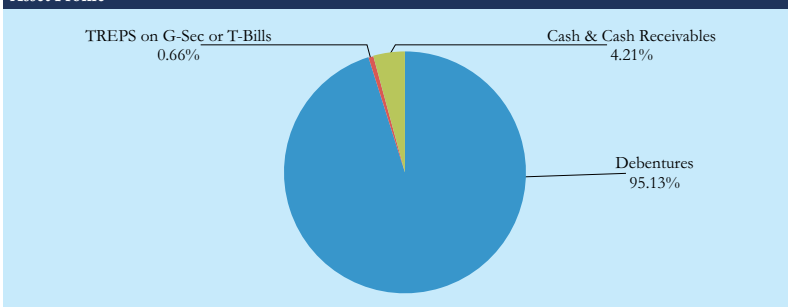
*IDCW - previously known as Dividend

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

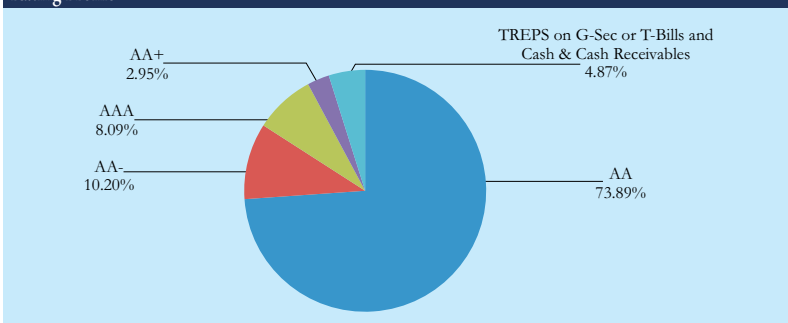
Portfolio as on 31/01/2022		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Punjab National Bank (AT1 Bond under Basel III)	BWR AA	29.25
Godrej Properties Ltd.	[ICRA]AA	10.43
JSW Steel Ltd.	IND AA	10.40
TATA Motors Ltd.	CRISIL AA-	10.20
TATA Power Co. Ltd.	IND AA	8.91
Godrej Industries Ltd.	CRISIL AA	8.82
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	6.08
REC Ltd.	CRISIL AAA	6.05
Axis Bank Ltd. (AT1 Bond under Basel III)	CRISIL AA+	2.95
Chennai Petroleum Corp. Ltd.	CRISIL AAA	1.15
Power Finance Corp. Ltd.	CRISIL AAA	0.89
Yes Bank Ltd. (AT1 Bond under Basel III)	[ICRA]D	^0.00
TREPS on G-Sec or T-Bills		0.66
Cash & Cash Receivables		4.21
TOTAL		100.00

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

Asset Profile



Rating Profile

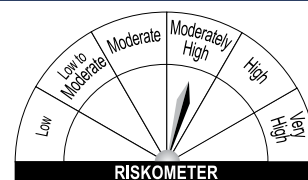


Product Label

This product is suitable for investors who are seeking*:

- Regular income & capital appreciation through active management for at least medium term horizon
- Investments predominantly in AA and below rated corporate bonds across maturity spectrum

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 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 January 2022 (₹ per unit):

	Regular	Direct
Growth	17.9273	19.2871
Quarterly IDCW**	12.5320	10.7126
Annual IDCW**	13.1313	15.7132

Monthly Average AUM:

₹ 34.14 Crs.

AUM as on 31st January 2022:

₹ 34.67 Crs.

Expense Ratio as on 31st January 2022:

Regular : 1.21%

Direct : 0.46%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

YTM	: 5.09%
Average Maturity	: 3.72 Years
Modified Duration	: 2.67 Years
Macaulay Duration	: 2.80 Years

Load Structure:

Entry Load : Not Applicable.

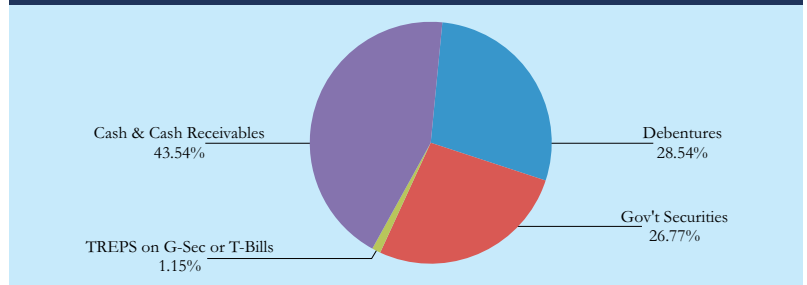
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/01/2022

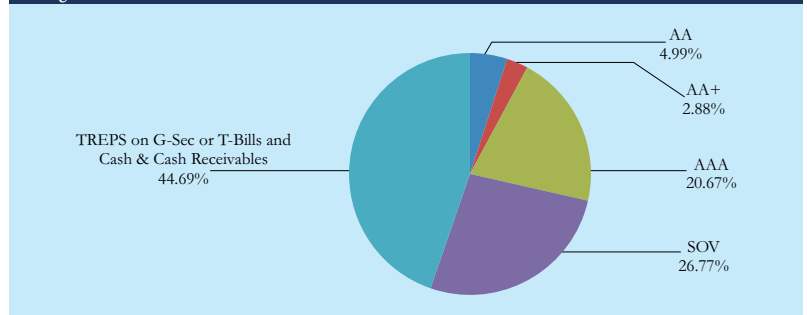
Issuer Name	Rating	% To Net Assets*
DEBENTURES		28.54
Power Finance Corpn. Ltd.	CRISIL AAA	5.85
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	5.12
REC Ltd.	CRISIL AAA	4.86
NTPC Ltd.	CRISIL AAA	4.84
Punjab National Bank (AT1 Bond under Basel III)	BWR AA	4.35
Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	2.88
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.64
GOVERNMENT SECURITIES		26.77
CGL 2026	SOV	15.69
CGL 2035	SOV	9.70
CGL 2031	SOV	1.38
TREPS on G-Sec or T-Bills		1.15
Cash & Cash Receivables		43.54
TOTAL		100.00

* 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 ₹)
-------------	----------------------------------	------------------------	-----------------------------	-------------------------

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

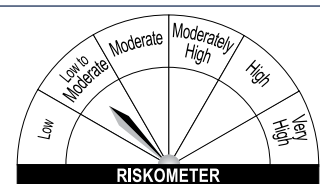
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

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 Low to 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.

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 30 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st December, 2012

Benchmark:

CRISIL Dynamic Gilt Index

NAV as on 31st January 2022 (₹ per unit):

	Regular	Direct
Growth	17.3377	18.4501
Quarterly IDCW**	12.0004	13.6210
Annual IDCW**	12.8377	13.9103

Monthly Average AUM:

₹ 18.05 Crs.

AUM as on 31st January 2022:

₹ 17.57 Crs.

Expense Ratio as on 31st January 2022:

Regular : 1.18%

Direct : 0.41%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January 2022:

YTM : 6.26%

Average Maturity : 6.95 Years

Modified Duration : 5.39 Years

Macaulay Duration : 5.57 Years

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 ₹)
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

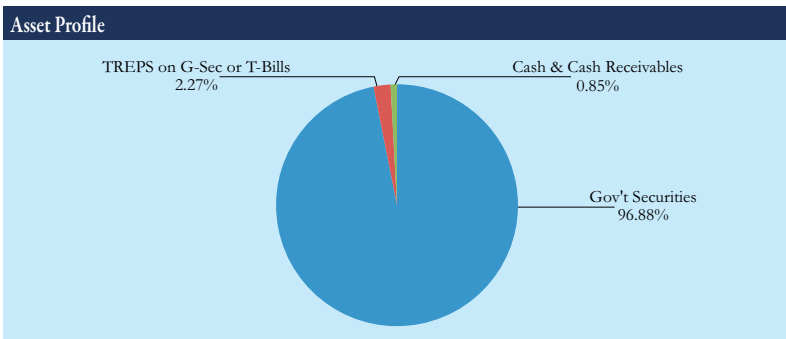
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date 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.

Portfolio as on 31/01/2022		
Issuer Name	Rating	% to Net Assets*
GOVERNMENT SECURITIES		
CGL 2031	SOV	51.85
CGL 2026	SOV	45.03
TREPS on G-Sec or T-Bills		2.27
Cash & Cash Receivables		0.85
TOTAL		100.00

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



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

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

IDBI Gold Fund (IGFOF)

(An open-ended fund of 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 January 2022 (₹ per unit):

	Regular	Direct
Growth	13.0189	13.5284

Monthly Average AUM:

₹ 39.39 Crs.

AUM as on 31st January 2022:

₹ 39.02 Crs.

Expense Ratio as on 31st January 2022:

Regular : 0.67%

Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

Load Structure:

Entry Load : Not Applicable.

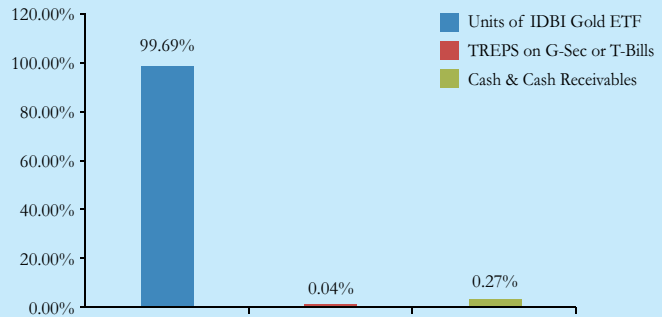
Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within for Lumpsum & SIP) 12 months from the date of allotment.

Portfolio as on 31/01/2022

Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.69
TREPS on G-Sec or T-Bills	0.04
Cash & Cash Receivables	0.27
TOTAL	100.00

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

Asset Profile

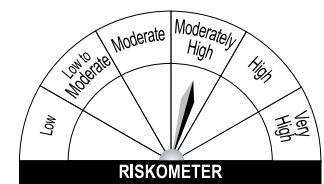


Product Label

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

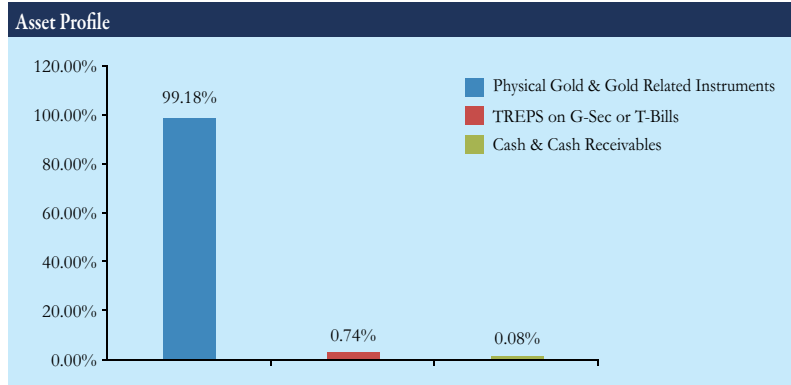
IDBI Gold Exchange Traded Fund (IDBIGOLD)

(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.	
Fund Manager:	Total Experience: 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 January 2022 (₹ per unit):	
NAV	4,412.0751
Physical Gold Price*	4,777.5513
Cash Component	-365.4762
* Source: Stock Holding Corporation of India Ltd. (Custodian for IDBI Gold ETF)	
Monthly Average AUM:	
₹ 84.64 Crs.	
AUM as on 31st January 2022:	
₹ 83.82 Crs.	
Expense Ratio as on 31st January 2022:	
Regular : 0.35%	
Expense ratio is inclusive of GST on management fees.	
Quantitative Measures as on 31st January 2022:	
Tracking Error : 0.3394%	
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 31/01/2022	
Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments	99.18
TREPS on G-Sec or T-Bills	0.74
Cash & Cash Receivables	0.08
TOTAL	100.00

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



Product Label	
This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> 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 	<p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderately High risk</p>
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	

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Contact us

IDBI Asset Management Limited

(Investment Manager to IDBI Mutual Fund)

CIN: U65100MH2010PLC199319

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SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - January 2022)

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	28.80	33.23	26.45	12,897	13,344	12,662
3 years	15.21	19.63	18.26	15,299	17,130	16,546
5 years	12.79	16.47	17.33	18,263	21,444	22,246
Since Inception	17.37	16.74	14.95	38,370	36,684	32,212

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	33.68	28.93	28.50	13,389	12,911	12,868
Last 3 years	20.58	18.18	18.35	17,541	16,512	16,583
Last 5 years	14.22	16.17	16.60	19,451	21,162	21,557
Since Inception	15.12	15.64	15.22	39,310	41,076	39,638

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	39.70	33.23	26.45	13,996	13,344	12,662
Last 3 years	20.20	19.63	18.26	17,373	17,130	16,546
Last 5 years	15.32	16.47	17.33	20,402	21,444	22,246
Since Inception	17.29	15.67	14.39	34,990	31,364	28,733

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	34.34	45.81	28.50	13,456	14,612	12,868
Last 3 years	19.13	24.71	18.35	16,916	19,408	16,583
Last 5 years	11.37	18.44	16.42	17,170	23,548	21,557
Since Inception	11.37	18.44	16.42	17,170	23,388	21,453

FM managing this Scheme since 6th August, 2021.
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	63.93	60.83	28.50	16,437	16,125	12,868
Last 3 years	25.28	26.28	18.35	19,677	20,150	16,583
Since Inception	13.12	11.85	14.97	17,670	16,767	19,043

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	31.04	33.23	28.50	13,123	13,344	12,868
Last 3 years	18.01	19.63	18.35	16,443	17,130	16,583
Since Inception	10.48	13.60	14.57	15,210	17,104	17,726

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	19.90	22.72	28.50	12,002	12,286	12,868
3 years	11.59	16.41	18.35	13,898	15,782	16,583
Since Inception	8.25	14.98	15.67	13,370	16,674	17,046

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	37.13	33.23	26.45	13,737	13,344	12,662
3 years	16.92	19.63	18.26	15,990	17,130	16,546
Since Inception	14.56	14.01	14.01	15,990	15,724	15,724

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, ## 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	30.21	33.23	28.50	13,040	13,344	12,868
Last 3 years	19.56	19.63	18.35	17,097	17,130	16,583
Since Inception	19.02	18.55	17.93	17,200	16,991	16,714

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	10.65	17.39	28.50	11,071	11,749	12,868
Since Inception	21.50	21.94	18.96	17,680	17,868	16,619

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	26.36	28.50	12,652	12,868
Last 3 years	16.78	18.35	15,931	16,583
Last 5 years	14.77	16.60	19,923	21,557
Since Inception	10.46	12.14	31,758	37,837

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

IDBI Nifty Junior Index Fund (INJIF) Inception date: 20th September, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	28.99	30.27	28.50	12,917	13,046	12,868
Last 3 years	15.17	16.75	18.35	15,282	15,922	16,583
Last 5 years	11.53	13.39	16.60	17,261	18,753	21,557
Since Inception	10.33	12.17	11.14	30,594	36,935	33,224

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 - January 2022) (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	-3.20	-2.49	9,678	9,749	
Last 3 years	11.07	12.82	13,708	14,365	
Last 5 years	8.33	10.34	14,921	16,356	
Since Inception	2.82	4.91	13,019	15,746	

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	-2.77	-2.49	9,721	9,749	
Last 3 years	12.06	12.82	14,075	14,365	
Last 5 years	9.71	10.34	15,896	16,356	
Since Inception	4.18	4.99	15,206	16,465	

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	22.17	20.78	28.50	12,230	12,091	12,868
Last 3 years	13.03	16.24	18.35	14,445	15,712	16,583
Last 5 years	8.97	13.75	16.60	15,365	19,054	21,557
Since Inception	9.31	12.93	15.32	15,991	18,988	21,206

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	12.17	12.80	-0.01	11,224	11,189	9,999
Last 3 years	9.44	10.90	6.59	13,109	13,534	12,111
Since Inception	7.45	10.04	6.54	13,190	14,337	12,764

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	3.43	3.64	3.52	10,343	10,364	10,352
Last 3 years	4.72	4.90	5.42	11,486	11,545	11,719
Last 5 years	5.65	5.80	5.83	13,165	13,262	13,275
1 month	3.47	3.68	1.99	NA	NA	NA
2 weeks	3.34	3.40	1.39	NA	NA	NA
1 week	3.65	3.79	3.46	NA	NA	NA
Since Inception	7.30	7.19	6.53	22,591	22,332	20,798

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	3.83	3.07	0.11	10,386	10,309	9,999
Last 3 years	6.34	8.50	6.59	12,026	12,774	12,111
Last 5 years	4.49	6.99	4.83	12,459	14,025	12,662
Since Inception	6.04	8.36	6.75	17,927	22,230	19,149

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	0.91	2.36	0.11	10,091	10,237	9,999
Last 3 years	5.48	8.04	6.59	11,736	12,614	12,111
Last 5 years	3.77	6.41	4.83	12,031	13,648	12,662
Since Inception	6.22	8.03	6.72	17,338	20,215	18,095

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	3.88	4.26	3.52	10,391	10,429	10,352
Last 3 years	5.19	5.92	5.42	11,641	11,886	11,719
Last 5 years	5.66	6.54	5.83	13,168	13,730	13,275
Since Inception	7.32	7.81	6.60	22,403	23,613	20,739

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	12.17	4.72	0.11	11,224	10,472	9,999
Last 3 years	7.02	7.92	6.59	12,259	12,573	12,111
Last 5 years	6.59	7.25	4.83	13,759	14,191	12,662
Since Inception	7.68	8.27	6.59	22,351	23,720	20,000

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	15.27	7.89	0.11	11,536	10,793	9,999
Last 3 years	1.93	9.33	6.59	10,592	13,070	12,111
Last 5 years	3.21	8.38	4.83	11,714	14,958	12,662
Since Inception	5.43	9.11	7.62	15,200	20,203	17,891

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 - January 2022)

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	30.34	33.23	26.45	13,053	13,344	12,662
Last 3 years	16.67	19.63	18.26	15,887	17,130	16,546
Last 5 years	14.44	16.47	17.33	19,634	21,444	22,246
Since Inception	18.76	16.74	14.95	42,370	36,684	32,212

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	35.34	28.93	28.50	13,557	12,911	12,868
Last 3 years	22.08	18.18	18.35	18,203	16,512	16,583
Last 5 years	15.91	16.17	16.60	20,930	21,162	21,557
Since Inception	15.06	14.17	13.86	35,791	33,342	32,538

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	41.55	33.23	26.45	14,182	13,344	12,662
Last 3 years	21.86	19.63	18.26	18,104	17,130	16,546
Last 5 years	17.23	16.47	17.33	22,149	21,444	22,246
Since Inception	18.83	15.67	14.39	38,760	31,364	28,733

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	35.57	45.81	28.50	13,579	14,612	12,868
Last 3 years	20.31	24.71	18.35	17,423	19,408	16,583
Last 5 years	13.15	18.44	16.42	18,590	23,548	21,557
Since Inception	13.15	18.44	16.42	18,590	23,388	21,453

FM managing this Scheme since 6th August, 2021.
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	65.51	60.83	28.50	16,597	16,125	12,868
Last 3 years	26.65	26.28	18.35	20,330	20,150	16,583
Since Inception	15.01	11.85	14.97	19,070	16,767	19,043

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	32.18	33.23	28.50	13,238	13,344	12,868
Last 3 years	19.18	19.63	18.35	16,935	17,130	16,583
Since Inception	12.13	13.60	14.57	16,190	17,104	17,726

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	21.23	22.72	28.50	12,136	12,286	12,868
Last 3 years	12.93	16.41	18.35	14,407	15,782	16,583
Since Inception	9.81	14.98	15.67	14,090	16,674	17,046

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	38.27	33.23	26.45	13,852	13,344	12,662
Last 3 years	18.07	19.63	18.26	16,469	17,130	16,546
Since Inception	15.92	14.01	14.01	16,650	15,724	15,724

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, ## 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	31.54	33.23	28.50	13,174	13,344	12,868
Last 3 years	21.14	19.63	18.35	17,788	17,130	16,583
Since Inception	20.62	18.55	17.93	17,930	16,991	16,714

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	12.11	17.39	28.50	11,218	11,749	12,868
Since Inception	23.42	21.94	18.96	18,510	17,868	16,619

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	27.25	28.50	12,742	12,868
Last 3 years	17.68	18.35	16,306	16,583
Last 5 years	15.87	16.60	20,890	21,557
Since Inception	13.06	13.86	30,504	32,538

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

IDBI Nifty Junior Index Fund (INIJF) Inception date: 1st January, 2013					
Period	Returns (in %)			Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)
Last 1 year	29.79	30.27	28.50	12,997	13,046
Last 3 years	15.88	16.75	18.35	15,567	15,922
Last 5 years	12.44	13.39	16.60	17,976	18,753
Since Inception	14.30	15.37	13.86	33,693	36,678

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 - January 2022) (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	-2.82	-2.49		9,717	9,749	
Last 3 years	11.54	12.82		13,881	14,365	
Last 5 years	8.84	10.34		15,279	16,356	
Since Inception	3.38	4.94		13,532	15,505	

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	23.21	20.78	28.50	12,335	12,091	12,868
Last 3 years	14.13	16.24	18.35	14,873	15,712	16,583
Last 5 years	10.49	13.75	16.60	16,471	19,054	21,557
Since Inception	10.84	12.93	15.32	17,206	18,988	21,206

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	13.26	12.80	-0.01	11,334	11,189	9,999
Last 3 years	10.58	10.90	6.59	13,524	13,534	12,111
Since Inception	8.84	10.04	6.54	13,859	14,337	12,764

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	3.47	3.64	3.52	10,347	10,364	10,352
Last 3 years	4.78	4.90	5.42	11,506	11,545	11,719
Last 5 years	5.74	5.80	5.83	13,219	13,262	13,275
1 month	3.51	3.68	1.99	NA	NA	NA
2 weeks	3.38	3.40	1.39	NA	NA	NA
1 week	3.69	3.79	3.46	NA	NA	NA
Since Inception	6.99	6.98	6.56	18,470	18,465	17,815

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	4.61	3.07	0.11	10,463	10,309	9,999
Last 3 years	7.17	8.50	6.59	12,313	12,774	12,111
Last 5 years	5.58	6.99	4.83	13,118	14,025	12,662
Since Inception	6.54	8.29	6.60	17,791	20,619	17,877

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	1.69	2.36	0.11	10,170	10,237	9,999
Last 3 years	6.33	8.04	6.59	12,024	12,614	12,111
Last 5 years	4.68	6.41	4.83	12,573	13,648	12,662
Since Inception	6.90	7.89	6.60	18,339	19,937	17,877

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	4.22	4.26	3.52	10,424	10,429	10,352
Last 3 years	5.61	5.92	5.42	11,782	11,886	11,719
Last 5 years	6.24	6.54	5.83	13,538	13,730	13,275
Since Inception	7.42	7.51	6.56	19,164	19,310	17,815

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	12.67	4.72	0.11	11,274	10,472	9,999
Last 3 years	7.62	7.92	6.59	12,467	12,573	12,111
Last 5 years	7.45	7.25	4.83	14,326	14,191	12,662
Since Inception	8.19	8.17	6.60	20,442	20,416	17,877

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	16.12	7.89	0.11	11,621	10,793	9,999
Last 3 years	2.63	9.33	6.59	10,812	13,070	12,111
Last 5 years	4.09	8.38	4.83	12,219	14,958	12,662
Since Inception	6.32	9.28	7.62	16,246	20,203	17,891

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 - January 2022)

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 10th September, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,010.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	1,806.03	1,300.77	851.55	488.70	132.24
Scheme Return (% XIRR)	13.40	12.27	13.96	20.86	19.36
Benchmark (NIFTY 500-TRI#) return (% XIRR)	15.93	16.45	18.55	26.84	19.80
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	15.36	16.27	18.19	23.43	16.41

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 15th May, 2012				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,170.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	2,451.93	1,421.97	933.93	525.97	133.23
Scheme Return (% XIRR)	14.54	14.76	17.72	26.20	20.96
Benchmark (NIFTY 100-TRI#) return (% XIRR)	15.14	15.77	17.55	24.04	17.03
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.99	15.98	17.96	24.12	17.19

IDBI Flexi Cap Fund (IFF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 28th March, 2014				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	950.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	1,768.39	1,455.89	956.94	541.90	137.91
Scheme Return (% XIRR)	15.28	15.42	18.72	28.41	28.65
Benchmark (NIFTY 500-TRI#) return (% XIRR)	15.79	16.45	18.55	26.84	19.80
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	15.41	16.27	18.19	23.43	16.41

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 25th June, 2010				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,400.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	3,002.07	1,397.55	903.02	499.32	129.96
Scheme Return (% XIRR)	12.39	14.28	16.35	22.41	15.67
Benchmark (NIFTY 50-TRI #) return (% XIRR)	14.08	15.98	17.96	24.12	17.19
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	14.08	15.98	17.96	24.12	17.19

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 20th September, 2010				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,370.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	3,064.81	1,310.32	837.96	491.09	128.45
Scheme Return (% XIRR)	13.35	12.47	13.31	21.21	13.25
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	15.27	14.18	14.86	22.88	14.32
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.19	15.98	17.96	24.12	17.19

IDBI Midcap Fund (IMF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 25th January, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	610.00	NA	600.00	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	919.50	NA	902.33	535.23	130.41
Scheme Return (% XIRR)	16.14	NA	16.32	27.49	16.39
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	22.18	NA	22.34	35.65	26.28
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	17.90	NA	17.96	24.12	17.19

IDBI SmallCap Fund (ISF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 21st June, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	560.00	NA	NA	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	983.19	NA	NA	636.15	147.13
Scheme Return (% XIRR)	24.47	NA	NA	40.65	44.20
Benchmark (NIFTY Smallcap 250 - TRI#) return (% XIRR)	24.89	NA	NA	43.29	39.36
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.38	NA	NA	24.12	17.19

IDBI Focused 30 Equity Fund (IF30EF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 17th November, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	510.00	NA	NA	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	739.80	NA	NA	510.24	133.14
Scheme Return (% XIRR)	17.65	NA	NA	23.98	20.81
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	20.36	NA	NA	26.84	19.80
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	19.30	NA	NA	24.12	17.19

IDBI Banking & Financial Services Fund (IB&FSF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 4th June, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	440.00	NA	NA	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	565.93	NA	NA	457.55	125.17
Scheme Return (% XIRR)	13.79	NA	NA	16.18	8.04
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	18.30	NA	NA	20.03	10.66
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	21.1231	NA	NA	24.12	17.19

IDBI Long Term Value Fund (ILTVF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	420.00	NA	NA	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	616.84	NA	NA	521.45	133.54
Scheme Return (% XIRR)	22.50	NA	NA	25.57	21.47
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	23.80	NA	NA	26.84	19.80
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	21.30	NA	NA	23.43	16.41

IDBI Dividend Yield Fund (IDYF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 21st December, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	380.00	NA	NA	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	561.08	NA	NA	526.71	133.41
Scheme Return (% XIRR)	25.46	NA	NA	26.31	21.27
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	25.86	NA	NA	26.84	19.80
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	23.38	NA	NA	24.12	17.19

IDBI Healthcare Fund (IHF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 28th February, 2019				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	360.00	NA	NA	NA	120.00
Market value as on 31st January, 2022 (Rs. in '000)	488.52	NA	NA	NA	116.62
Scheme Return (% XIRR)	20.88	NA	NA	NA	-5.15
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	24.84	NA	NA	NA	-0.55
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	24.16	NA	NA	NA	17.19

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 - January 2022)

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 10th September, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,010.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	1,926.02	1,370.17	882.40	498.56	133.16
Scheme Return (% XIRR)	14.87	13.72	15.41	22.30	20.85
Benchmark (NIFTY 500-TRI#) return (% XIRR)	15.93	16.45	18.55	26.84	19.80
Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)	15.36	16.27	18.19	23.43	16.41

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,090.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	2,307.72	1,498.08	968.03	536.63	134.19
Scheme Return (% XIRR)	15.89	16.22	19.19	27.68	22.53
Benchmark (NIFTY 100-TRI#) return (% XIRR)	15.15	15.77	17.55	24.04	17.03
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	15.06	15.98	17.96	24.12	17.19

IDBI Flexi Cap Fund (IFF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 28th March, 2014				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	950.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	1,888.75	1,543.08	996.07	554.17	138.99
Scheme Return (% XIRR)	16.89	17.05	20.36	30.08	30.45
Benchmark (NIFTY 500-TRI#) return (% XIRR)	15.79	16.45	18.55	26.84	19.80
Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)	15.41	16.27	18.19	23.43	16.41

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,090.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	2,139.31	1,448.74	923.89	505.53	130.46
Scheme Return (% XIRR)	14.31	15.28	17.28	23.30	16.47
Benchmark (NIFTY 50-TRI#) return (% XIRR)	15.06	15.98	17.96	24.12	17.19
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	15.06	15.98	17.96	24.12	17.19

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,090.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	2,138.07	1,351.83	853.11	496.01	128.88
Scheme Return (% XIRR)	14.30	13.35	14.04	21.93	13.94
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	15.28	14.18	14.86	22.88	14.32
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	15.06	15.98	17.96	24.12	17.19

IDBI Midcap Fund (IMF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 25th January, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	610.00	NA	600.00	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	949.68	NA	931.09	543.38	131.10
Scheme Return (% XIRR)	17.43	NA	17.60	28.61	17.52
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	22.18	NA	22.34	35.65	26.28
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	17.90	NA	17.96	24.12	17.19

IDBI SmallCap Fund (ISF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 21st June, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	560.00	NA	NA	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	1,013.83	NA	NA	647.03	148.00
Scheme Return (% XIRR)	25.85	NA	NA	41.98	45.70
Benchmark (NIFTY Smallcap 250 - TRI #) return (% XIRR)	24.89	NA	NA	43.29	39.36
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.38	NA	NA	24.12	17.19

IDBI Focused 30 Equity Fund (IF30EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 17th November, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	510.00	NA	NA	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	758.73	NA	NA	517.99	133.80
Scheme Return (% XIRR)	18.89	NA	NA	25.08	21.89
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	20.36	NA	NA	26.84	19.80
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	19.30	NA	NA	24.12	17.19

IDBI Banking & Financial Services Fund (IB&FSF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 4th June, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	440.00	NA	NA	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	578.76	NA	NA	465.40	125.98
Scheme Return (% XIRR)	15.06	NA	NA	17.38	9.33
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	18.30	NA	NA	20.03	10.66
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	21.12	NA	NA	24.12	17.19

IDBI Long Term Value Fund (ILTVF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	420.00	NA	NA	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	627.80	NA	NA	528.87	134.24
Scheme Return (% XIRR)	23.59	NA	NA	26.61	22.61
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	23.80	NA	NA	26.84	19.80
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	21.30	NA	NA	23.43	16.41

IDBI Dividend Yield Fund (IDYF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	380.00	NA	NA	360.00	120.00
Market value as on 31st January, 2022 (Rs. in '000)	572.82	NA	NA	537.00	134.20
Scheme Return (% XIRR)	26.90	NA	NA	27.73	22.56
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	25.86	NA	NA	26.84	19.80
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	23.38	NA	NA	24.12	17.19

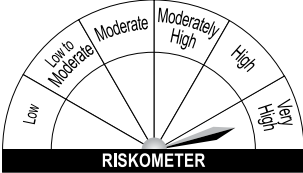
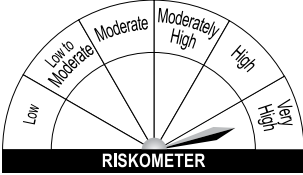
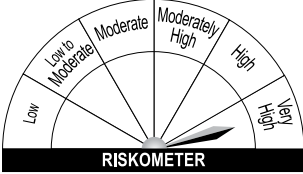
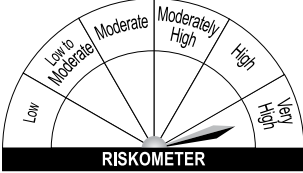
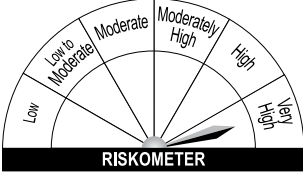
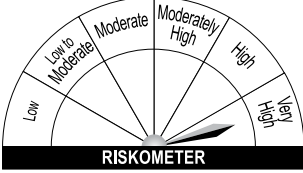
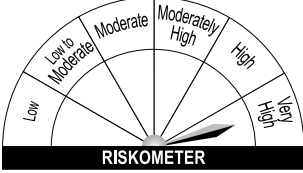
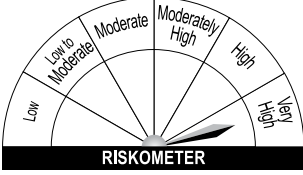
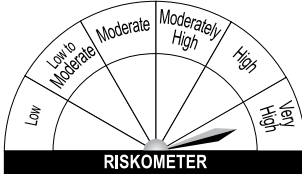
IDBI Healthcare Fund (IHF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 28th February, 2019				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	360.00	NA	NA	NA	120.00
Market value as on 31st January, 2022 (Rs. in '000)	501.20	NA	NA	NA	117.48
Scheme Return (% XIRR)	22.73	NA	NA	NA	-3.85
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	24.84	NA	NA	NA	-0.55
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	24.16	NA	NA	NA	17.19

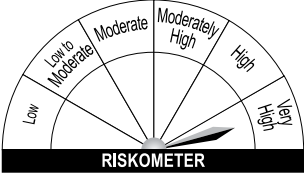
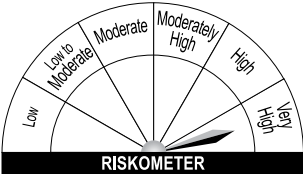
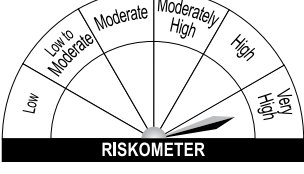
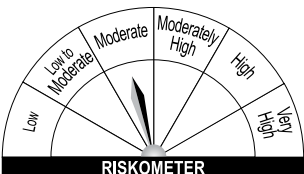
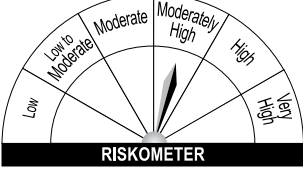
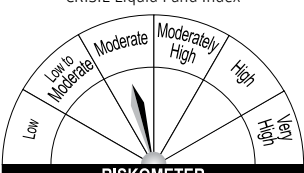
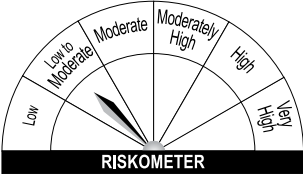
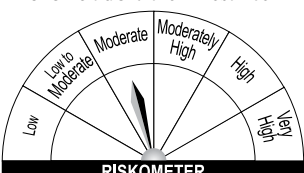
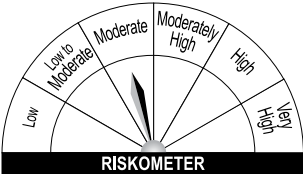
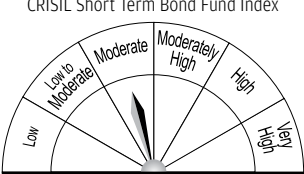
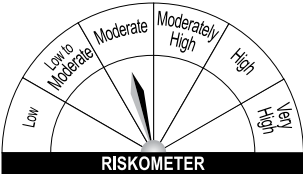
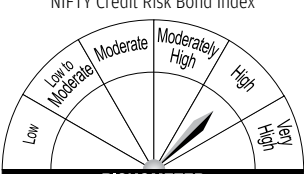
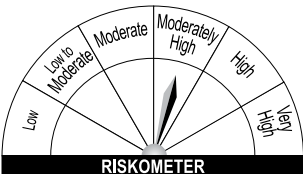
Scheme Benchmark; ## Additional Benchmark as per SEBI Circular dated August 22, 2011; N.A - Not Applicable.

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.

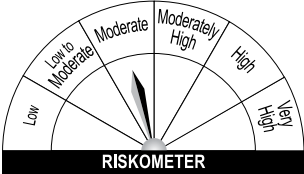
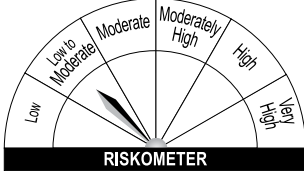
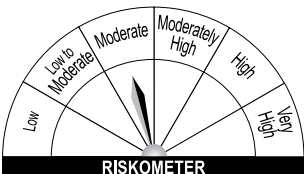
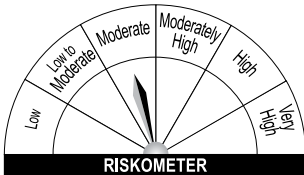
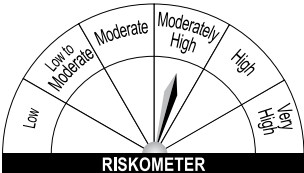
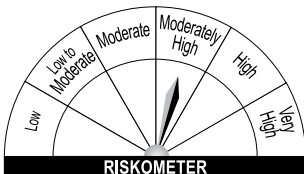
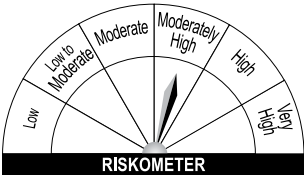
BENCHMARK AND SCHEME RISKOMETER

NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> IDBI Equity Advantage Fund (IEAF) IDBI Focused 30 Equity Fund (IF30EF) IDBI Long Term Value Fund (ILTVF) IDBI Dividend Yield Fund (IDYF) 	<p>NIFTY 500 - Total Return Index (TRI)</p>  <p>RISKOMETER</p>	
<ul style="list-style-type: none"> IDBI India Top 100 Equity Fund (IIT100EF) 	<p>NIFTY 100 - Total Return Index (TRI)</p>  <p>RISKOMETER</p>	
<ul style="list-style-type: none"> IDBI Flexi Cap Fund (IFF) 	<p>NIFTY 500 - Total Return Index (TRI)</p>  <p>RISKOMETER</p>	
<ul style="list-style-type: none"> IDBI Nifty Index Fund (INIF) 	<p>NIFTY 50 - Total Return Index (TRI)</p>  <p>RISKOMETER</p>	
<ul style="list-style-type: none"> IDBI Nifty Junior Index Fund (INJIF) 	<p>NIFTY Next 50 - Total Return Index (TRI)</p>  <p>RISKOMETER</p>	
<ul style="list-style-type: none"> IDBI Midcap Fund (IMF) 	<p>NIFTY Midcap 150 - Total Return Index (TRI)</p>  <p>RISKOMETER</p>	
<ul style="list-style-type: none"> IDBI Small Cap Fund (ISF) 	<p>NIFTY Smallcap 250 - Total Return Index (TRI)</p>  <p>RISKOMETER</p>	
<ul style="list-style-type: none"> IDBI Banking & Financial Services Fund (IB&FSF) 	<p>NIFTY Financial Services - Total Return Index (TRI)</p>  <p>RISKOMETER</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Very High risk</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"> IDBI Healthcare Fund (IHF) 	S&P BSE Healthcare - Total Return Index (TRI) 	
<ul style="list-style-type: none"> IDBI Hybrid Equity Fund (IHEF) 	CRISIL Hybrid 35+65-Aggressive Index 	Investors understand that their principal will be at Very High risk
<ul style="list-style-type: none"> IDBI Equity Savings Fund (IESF) 	NIFTY Equity Savings Index 	 Investors understand that their principal will be at Moderately High risk
<ul style="list-style-type: none"> IDBI Liquid Fund (ILIQF) 	CRISIL Liquid Fund Index 	 Investors understand that their principal will be at Low to Moderate risk
<ul style="list-style-type: none"> IDBI Ultra Short Term Fund (IUSTF) 	CRISIL Ultra Short Term Debt Index 	
<ul style="list-style-type: none"> IDBI Short Term Bond Fund (ISTBF) 	CRISIL Short Term Bond Fund Index 	 Investors understand that their principal will be at Moderate risk
<ul style="list-style-type: none"> IDBI Credit Risk Fund (ICRF) 	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"> IDBI Dynamic Bond Fund (IDBF) 	<p>CRISIL Composite Bond Fund Index</p>  <p>RISKOMETER</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Low to Moderate risk</p>
<ul style="list-style-type: none"> IDBI Gilt Fund (IGF) 	<p>CRISIL Dynamic Gilt Index</p>  <p>RISKOMETER</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderate risk</p>
<ul style="list-style-type: none"> IDBI Gold Fund (IGFOF) 	<p>Domestic price of Gold</p>  <p>RISKOMETER</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderately High risk</p>
<ul style="list-style-type: none"> IDBI Gold Exchange Traded Fund (IDBIGOLD) 	<p>Domestic price of Physical Gold</p>  <p>RISKOMETER</p>	

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