



ROUND UP FUND FACT SHEET

July 2021



FACTS AND FIGURES



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Equity Market Overview

BSE Sensex 30 closed @ 52586 +0.2%, NSE NIFTY 50 @ 15763 +0.3 % mom basis in the month of July 2021.

Positive performing sectors were Reality+16.1%, Metal +12.6%, Telecom +4.9%, Negative performing sectors were Auto -5.4, Power -5%, Oil & Gas -4.5% in the month of July 2021.

Net FPI/FII investment in India stood at -7409 (Rs. Cr) as per CDSL data.

The highly infectious Covid - Delta variant has been detected in more than a dozen cities in China in the month of July 2021.

The International Monetary Fund (IMF) cut its economic growth forecast for India to 9.5% for the fiscal year to March 31, 2022. Another US-based rating agency Moody's has projected India clocking 9.3 % growth in the current fiscal ending March 2022.

IMD said Southwest Monsoon will remain active over east, northeast and central India regions with widespread heavy rain likely to continue in August 2021.

Unemployment in India in the second quarter of 2020-21 cooled down to 13.3% after touching an all-time high of 20.9% during the first quarter which witnessed nationwide lockdown to contain the spread of the pandemic.

Collection of GST stood at Rs. 1,16,393 Cr. in July 2021, recorded second highest this fiscal.

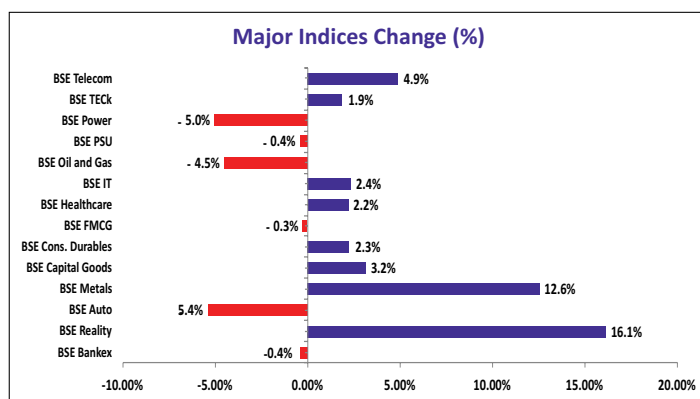
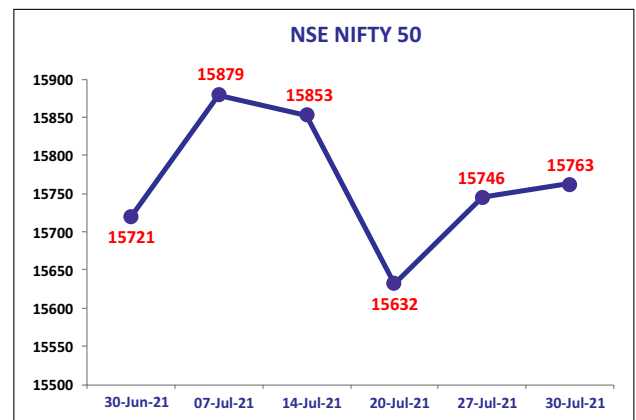
The Index of Industrial Production (IIP) or factory output of India rises 29.3% in May 2021 as per data released by Ministry of Statistics and Programme Implementation (MoSPI).

The wholesale price index-based (WPI) inflation eased in June 21 to 12.07% from record 12.94% a month ago. India's retail inflation (CPI) stood at 6.26%.

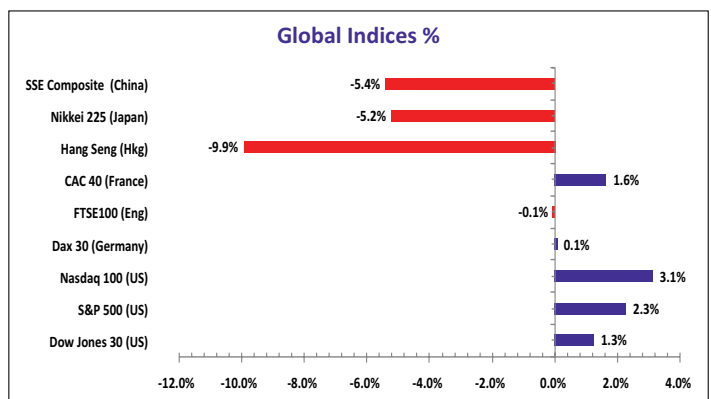
Foreign Exchange Reserves stood at US\$620.57 billion the last week ended July 2021.

India's Trade Deficit during the month June 2021 was US\$ 9.37 billion against trade surplus of \$0.79 billion in June 2020.

USD/INR quoted @ 74.42, Brent Crude @ 74.2 USD per barrel and Gold @ 1810 USD Oz at the end of July 2021.



Source: Bloomberg



Fixed Income Overview

MACRO Economic Data for the month:

	As on 30/06/2021	As on 31/07/2021	Change
5 year Gsec	5.72%	5.72%	-
10 year Gsec	6.05%	6.23%	18 bps
5 year Corp bonds	6.03%	6.05%	02 bps
10 year Corp bonds	6.89%	6.92%	03 bps
3 months Tbill	3.41%	3.38%	-03 bps
3 month CD	3.44%	3.41%	-04 bps
Brent Crude \$	75.13	76.33	1.20
INR = USD	74.33	74.42	0.09

The major macro events during the month:

Highlights of RBI policy on Aug 06, 2021:

- The Monetary Policy Committee (MPC) kept the policy repo rate unchanged at 4.00 per cent, accordingly, the marginal standing facility (MSF) rate and the Bank Rate stand remains unchanged at 4.25 per cent, the reverse repo rate under the LAF remains unchanged at 3.35 per cent.
- The MPC also decided to continue with the accommodative stance as long as necessary to revive and sustain growth on a durable basis and continue to mitigate the impact of COVID-19 on the economy, while ensuring that inflation remains within the target going forward.
- Amount under fortnightly Variable Rate Reverse Repo (VRRR) auction to be increased gradually to Rs 4 lakh crore from Rs 2 lakh crore.
- Outlook for Inflation - CPI inflation is projected at 5.7 per cent during 2021-22; 5.9 per cent in Q2; 5.3 per cent in Q3; and 5.8 per cent in Q4 of 2021-22, with risks broadly balanced. CPI inflation for Q1:2022-23 is projected at 5.1 per cent.
- Outlook for Growth - GDP growth is retained at 9.5 per cent in 2021-22 consisting of 21.4 per cent in Q1; 7.3 per cent in Q2; 6.3 per cent in Q3; and 6.1 per cent in Q4 of 2021-22. Real GDP growth for Q1:2022-23 is projected at 17.2 per cent.
- Global recovery appears to be moderating with the resurgence of infections in several parts of the world, especially from the delta variant of the virus. In June and July, global purchasing managers' indices (PMIs) slipped from the

highs scaled in May. The growing consensus is that the recovery is occurring on a diverging two-track mode. Countries that are ahead in vaccination and have been able to provide or maintain policy stimulus are rebounding strongly. Growth in other economies remains subdued and vulnerable to new waves of infections.

- Domestic economic activity is starting to recover with the ebbing of the second wave. Looking ahead, agricultural production and rural demand are expected to remain resilient. Urban demand is likely to mend with a lag as manufacturing and non-contact intensive services resume on a stronger pace, and the release of pent-up demand acquires a durable character with an accelerated pace of vaccination.

Inflation & IIP:

CPI inflation falls marginally to 6.26% in June 2021 compared to 6.30% in May 2021 as higher food and fuel prices kept inflation elevated. Core inflation increased to 6.30% as against 6.17% in May.

IIP expands 29.3% YoY in May 2021 from 134.6% YoY in April 2021. Gradual waning of favorable statistical base led to a moderation in the IIP. Manufacturing growth was 34.5%, Mining grew by 23.3% and Electricity grew by 7.5%.

Trade Deficit & GST Collections:

India's trade deficit in July 2021 widens to US\$ 11.2 bn from US\$ 9.4 bn in June 2021. Exports increased to US\$ 35.17 bn from US\$ 32.50 bn in June. Imports increased to US\$ 46.40 bn from US\$ 41.87 bn in June. Exports grow partly on prices, but remarkable improvement seen in engineering goods and textiles. Imports rose mainly on account of oil and precious metals.

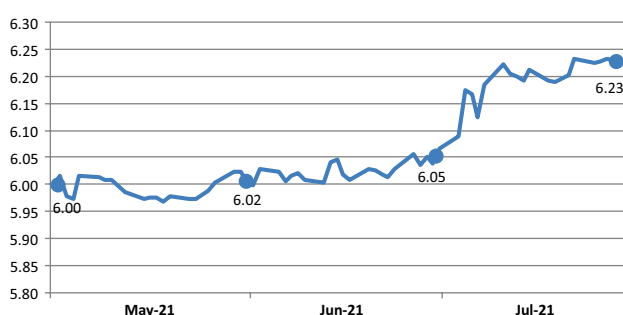
GST collections for June were higher than May as economic activity picked up following the easing of state-wide restrictions. Based on the PIB release, total GST collection for June was at Rs 1,164 bn as against Rs 928 bn in May.

Market Outlook:

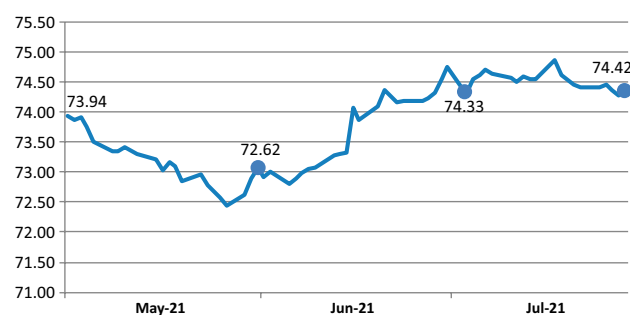
10 year Gsec yield went up to 6.23% in July as compared to 6.05% in June. 5 year Gsec remained flat at 5.72%. Higher inflation and expected normalisation of policy in due course have impacted long end of the yield curve.

Though the market is supported well by RBI through G-SAP and OMOs, we remain cautious on account of higher inflation, high oil prices and possibility of other central banks reversing the accommodative stance.

10 year Gsec yield over the past 3 months



Rupree versus USD over the past 3 months



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

Source: Internal Research

HOW TO READ FACTSHEET?

Fund Manager:

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription:

This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount:

This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity:

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP:

Systematic Investment Plan (SIP) works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposits. For instance, an investor may opt for an SIP that invest Rs. 500 every 15th of the month in an equity fund for a period of three years.

NAV:

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark:

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the NIFTY, Sensex, BSE200, BSE500, 10-Year G-Sec.

Entry Load:

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs. 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit Load:

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is Rs. 100 and the exit load is 1%, the redemption price would be Rs. 99 per unit.

Modified Duration:

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Standard Deviation:

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio:

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta Ratio:

Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM:

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings:

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments / securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme:

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile:

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Total Expense Ratio:

The Expenses of a mutual fund include management fees and all the fees associated with the fund's daily operations. Expense Ratio refers to the annual percentage of fund's assets that is paid out in expenses.

Average Maturity:

The average time of maturity of all the debt securities held in a portfolio. It states the weighted average maturity of the assets in the portfolio.

Portfolio Yield:

The income return on an investment. This refers to the interest or IDCW (previously known as Dividend) received from a security and are usually expressed annually as a percentage based on the investment's cost, its current market value or its face value.

Risk Free Return:

The theoretical rate of return attributed to an investment with zero risk. The risk-free rate represents the interest on an investor's money that he or she would expect from an absolutely risk-free investment over a specified period of time.

Tracking Error:

The divergence between the price behavior of a position or portfolio and the price behavior of a benchmark.

Portfolio Turnover Ratio:

This is a measure of the fund's trading activity, which is computed by taking the lesser of purchases or sales (excluding all securities with maturities of less than one year) and dividing by average monthly net assets.

IDBI Equity Advantage Fund (IEAF)

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

Scheme Features

Investment objective:

The Scheme will seek to invest predominantly in a diversified portfolio of equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income along with the benefit of income-tax deduction (under section 80C of the Income-tax Act, 1961) on their investments. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to be eligible for income-tax benefits under Section 80C. There can be no assurance that the investment objective under the scheme will be realized.

Fund Manager:	Total Experience: Over 17 Years
Ms. Uma Venkatraman	(Managing the Scheme since 1st July 2018)

Inception Date:
10th September, 2013

Benchmark:
S&P BSE 200 - Total Return Index (TRI)

NAV as on 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	35.00	38.41
IDCW**	21.04	23.71

Monthly Average AUM:

₹ 521.80 Crs.

AUM as on 31st July 2021:

₹ 518.70 Crs.

Expense Ratio as on 31st July 2021:

Regular : 2.40%
Direct : 1.19%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

Standard Deviation : 5.4442%
Beta : 0.7864
Sharpe Ratio : 0.1118
Portfolio Turnover Ratio^^ : 0.93

Risk free rate: Overnight MIBOR (3.40% as on 30/07/21). Source: FIMMDA.
Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

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

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

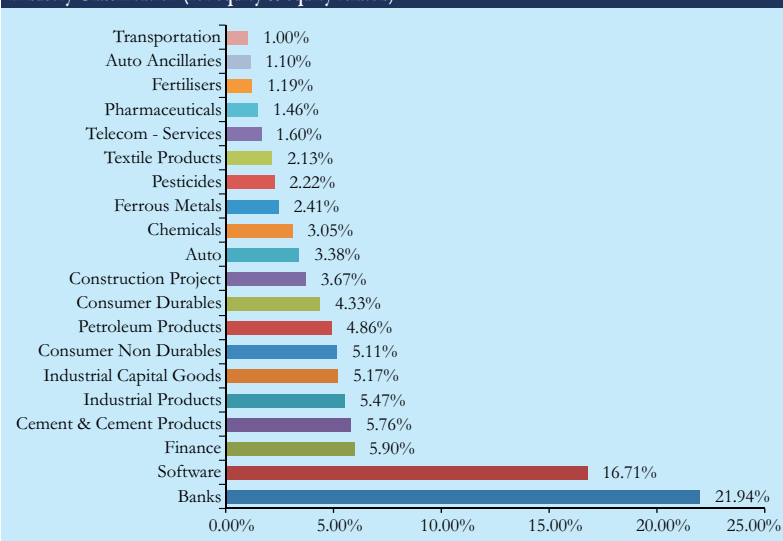
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Portfolio as on 31/07/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED		98.46	
ICICI Bank Ltd.	6.96	Crompton Greaves Consumer Electricals Ltd.	1.55
Infosys Ltd.	6.91	TATA Motors Ltd.	1.53
HDFC Bank Ltd.	6.39	Kotak Mahindra Bank Ltd.	1.52
State Bank of India	3.71	Grasim Industries Ltd.	1.49
Reliance Industries Ltd.	3.06	NCC Ltd.	1.48
ABB India Ltd.	2.90	Shree Cement Ltd.	1.48
HCL Technologies Ltd.	2.90	Century Plyboards (India) Ltd.	1.45
Housing Development Finance Corp. Ltd.	2.67	IndusInd Bank Ltd.	1.40
Mphasis Ltd.	2.67	Volta Ltd.	1.33
MindTree Ltd.	2.43	Thermax Ltd.	1.31
TATA Steel Ltd.	2.41	Graphite India Ltd.	1.26
Asian Paints Ltd.	2.31	Cummins India Ltd.	1.22
PI Industries Ltd.	2.22	TATA Chemicals Ltd.	1.20
Larsen & Toubro Ltd.	2.19	Coromandel International Ltd.	1.19
Ultratech Cement Ltd.	2.18	Balkrishna Industries Ltd.	1.10
Cholamandalam Investment & Finance Co. Ltd.	2.13	LIC Housing Finance Ltd.	1.10
Page Industries Ltd.	2.13	Cipla Ltd.	1.07
Bharat Forge Ltd.	2.00	Godrej Consumer Products Ltd.	1.02
Axis Bank Ltd.	1.96	Adani Ports and Special Economic Zone Ltd.	1.00
Eicher Motors Ltd.	1.85	Polycab India Ltd.	0.99
SRF Ltd.	1.85	Honeywell Automation India Ltd.	0.96
Bharat Petroleum Corp. Ltd.	1.80	Dalmia Bharat Ltd.	0.61
Happiest Minds Technologies Ltd.	1.80	Dr. Reddy's Laboratories Ltd.	0.39
Nestle India Ltd.	1.78	TREPS on G-sec or T-Bills	1.75
Bharti Airtel Ltd.	1.60	Cash & Cash Receivables	-0.21
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



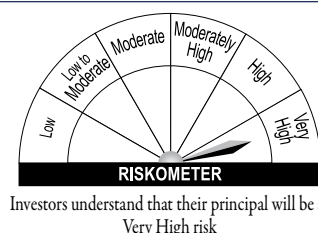
Data as on 31st July, 2021, Industry Classification as recommended by AMFI.

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:

Ms. Uma Venkatraman

Total Experience: Over 17 Years

(Managing the Scheme since 5th September 2017)

Inception Date:

15th May, 2012

Benchmark:

NIFTY 100 - Total Return Index (TRI)

NAV as on 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	35.89	39.41
IDCW**	21.30	24.04

Monthly Average AUM:

₹ 479.08 Crs.

AUM as on 31st July 2021:

₹ 486.26 Crs.

Expense Ratio as on 31st July 2021:

Regular : 2.67%

Direct : 1.35%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

Standard Deviation : 5.8492%

Beta : 0.9145

Sharpe Ratio : 0.1639

Portfolio Turnover Ratio^^ : 0.65

Risk free rate: Overnight MIBOR (3.40% as on 30/07/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

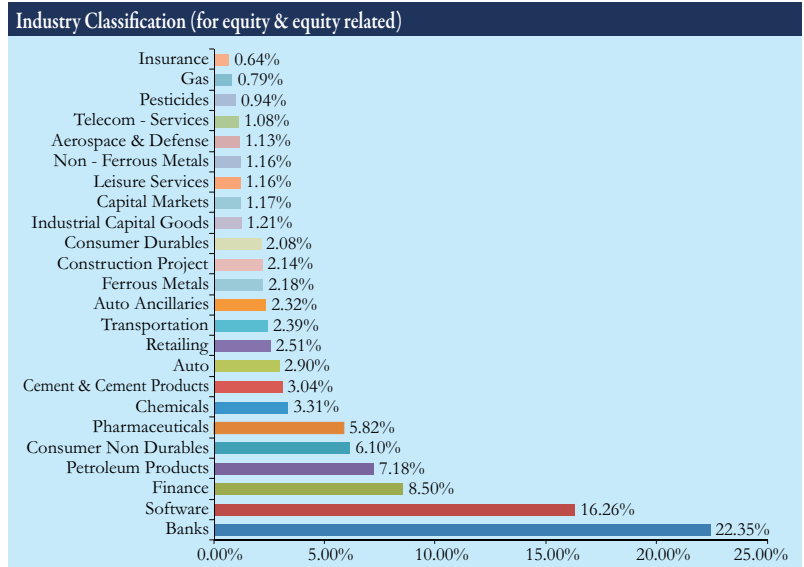
Load Structure:

Entry Load : Not Applicable.

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

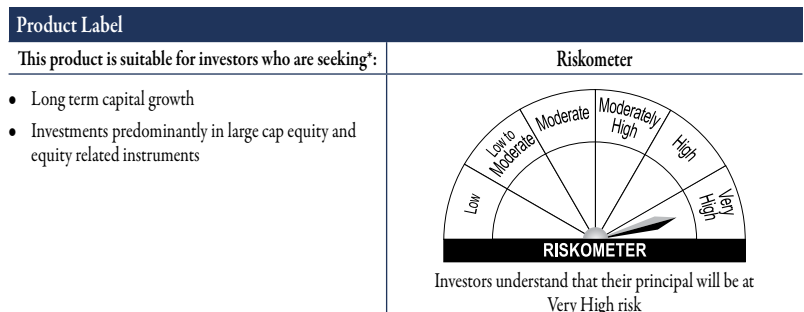
Portfolio as on 31/07/2021			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES			
Britannia Industries Ltd.	0.02	Jubilant Foodworks Ltd.	1.16
EQUITY & EQUITY RELATED			
Reliance Industries Ltd.	7.18	Bharat Electronics Ltd.	1.13
HDFC Bank Ltd.	6.94	Avenue Supermarts Ltd.	1.12
Infosys Ltd.	6.79	Cipla Ltd.	1.09
ICICI Bank Ltd.	6.46	Bharti Airtel Ltd.	1.08
Housing Development Finance Corp. Ltd.	4.46	Pidilite Industries Ltd.	1.05
Axis Bank Ltd.	3.18	Vinati Organics Ltd.	1.04
Kotak Mahindra Bank Ltd.	3.03	Hindustan Unilever Ltd.	1.03
TATA Consultancy Services Ltd.	2.88	Bosch Ltd.	0.99
State Bank of India	2.74	Birlasoft Ltd.	0.98
Bajaj Finance Ltd.	2.50	ACC Ltd.	0.97
TATA Steel Ltd.	2.18	Gland Pharma Ltd.	0.97
Larsen & Toubro Ltd.	2.14	WABCO India Ltd.	0.96
Persistent Systems Ltd.	1.94	PI Industries Ltd.	0.94
Asian Paints Ltd.	1.65	Titan Company Ltd.	0.92
ITC Ltd.	1.64	Godrej Consumer Products Ltd.	0.91
Sun Pharmaceutical Industries Ltd.	1.62	Eicher Motors Ltd.	0.89
Indian Railway Catering & Tourism Corp. Ltd.	1.60	Nestle India Ltd.	0.87
HCL Technologies Ltd.	1.48	LIC Housing Finance Ltd.	0.82
Divi's Laboratories Ltd.	1.43	Adani Ports and Special Economic Zone Ltd.	0.79
Happiest Minds Technologies Ltd.	1.41	GAIL (India) Ltd.	0.79
Aditya Birla Fashion and Retail Ltd.	1.39	Wipro Ltd.	0.78
Ultratech Cement Ltd.	1.31	Shree Cement Ltd.	0.76
Maruti Suzuki India Ltd.	1.26	Mahindra & Mahindra Ltd.	0.75
SRF Ltd.	1.22	Cholamandalam Investment & Finance Co. Ltd.	0.72
ABB India Ltd.	1.21	Dr. Reddy's Laboratories Ltd.	0.71
ICICI Securities Ltd.	1.17	HDFC Life Insurance Co. Ltd.	0.64
Crompton Greaves Consumer Electricals Ltd.	1.16	Motherson Sumi Systems Ltd.	0.37
Hindalco Industries Ltd.	1.16	TREPS on G-sec or T-Bills	1.78
		Cash & Cash Receivables	-0.16
		TOTAL	100.00

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



Data as on 31st July, 2021, 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.

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:

Ms. Uma Venkatraman

Total Experience: Over 17 Years

(Managing the Scheme since 20th June, 2019)

Inception Date:

28th March, 2014

Benchmark:

NIFTY 500 - Total Return Index (TRI)

NAV as on 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	30.89	33.98
IDCW**	18.96	21.44

Monthly Average AUM:

₹ 362.43 Crs.

AUM as on 31st July 2021:

₹ 366.86 Crs.

Expense Ratio as on 31st July 2021:

Regular : 2.54%

Direct : 1.17%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

Standard Deviation : 5.6816%

Beta : 0.8397

Sharpe Ratio : 0.1535

Portfolio Turnover Ratio^^ : 0.39

Risk free rate: Overnight MIBOR (3.40% as on 30/07/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

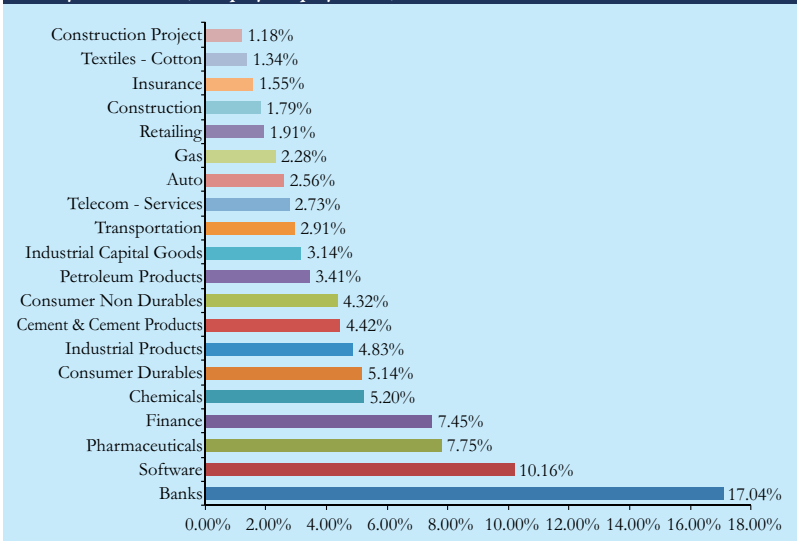
Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/07/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.04	DLF Ltd.	1.79
Britannia Industries Ltd.	0.04	Kotak Mahindra Bank Ltd.	1.78
EQUITY & EQUITY RELATED	91.11	Shree Cement Ltd.	1.68
HDFC Bank Ltd.	6.11	Wipro Ltd.	1.68
Infosys Ltd.	4.42	ICICI Lombard General Insurance Co. Ltd.	1.55
ICICI Bank Ltd.	4.30	Pidilite Industries Ltd.	1.55
Reliance Industries Ltd.	3.41	Mahindra & Mahindra Ltd.	1.40
Bajaj Finance Ltd.	3.37	Vardhman Textiles Ltd.	1.34
Sun Pharmaceutical Industries Ltd.	2.91	Hindustan Unilever Ltd.	1.33
Housing Development Finance Corp. Ltd.	2.90	Dabur India Ltd.	1.31
SRF Ltd.	2.76	Canara Bank	1.25
Ultratech Cement Ltd.	2.74	Cholamandalam Investment & Finance Co. Ltd.	1.18
Bharti Airtel Ltd.	2.73	Larsen & Toubro Ltd.	1.18
Crompton Greaves Consumer Electricals Ltd.	2.66	State Bank of India	1.18
Laurus Labs Ltd.	2.66	Eicher Motors Ltd.	1.16
Grindwell Norton Ltd.	2.61	Tech Mahindra Ltd.	1.16
Indian Railway Catering & Tourism Corp. Ltd.	2.56	Thermax Ltd.	1.16
Titan Co. Ltd.	2.48	TATA Consultancy Services Ltd.	1.02
Axis Bank Ltd.	2.42	Neogen Chemicals Ltd.	0.89
Gujarat Gas Ltd.	2.28	Asian Paints Ltd.	0.84
SKF India Ltd.	2.22	Nestle India Ltd.	0.84
Cipla Ltd.	2.18	Gateway Distriparks Ltd.	0.35
ABB India Ltd.	1.98	TREPS on G-Sec or T-Bills	8.91
Avenue Supermarts Ltd.	1.91	Cash & Cash Receivables	-0.06
Happiest Minds Technologies Ltd.	1.88	TOTAL	100.00

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

Industry Classification (for equity & equity related)



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

IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete IDCW history including daily IDCW history, please refer to our website.

*IDCW - previously known as Dividend

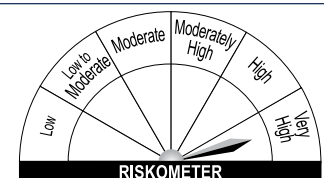
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Nifty Index Fund (INIF)

(An open-ended scheme replicating / tracking the NIFTY 50 Index [Total Returns Index])

Scheme Features

Investment objective:

The investment objective of the scheme is to invest only in and all the stocks comprising the NIFTY 50 Index in the same weights of these stocks as in the Index with the objective to replicate the performance of the Total Returns Index of NIFTY 50 Index. The scheme may also invest in derivatives instruments such as Futures and Options linked to stocks comprising the Index or linked to the NIFTY 50 Index. The scheme will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the NIFTY 50 Index (Total Returns Index) and the Scheme.

Fund Manager:	Total Experience: Over 21 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 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	28.9101	31.0602
IDCW**	27.5855	29.6166

Monthly Average AUM:

₹ 196.34 Crs.

AUM as on 31st July 2021:

₹ 195.92 Crs.

Expense Ratio as on 31st July 2021:

Regular : 0.89%

Direct : 0.16%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

Portfolio Turnover Ratio^^ : 0.18

Tracking Error : 0.3753%

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*:

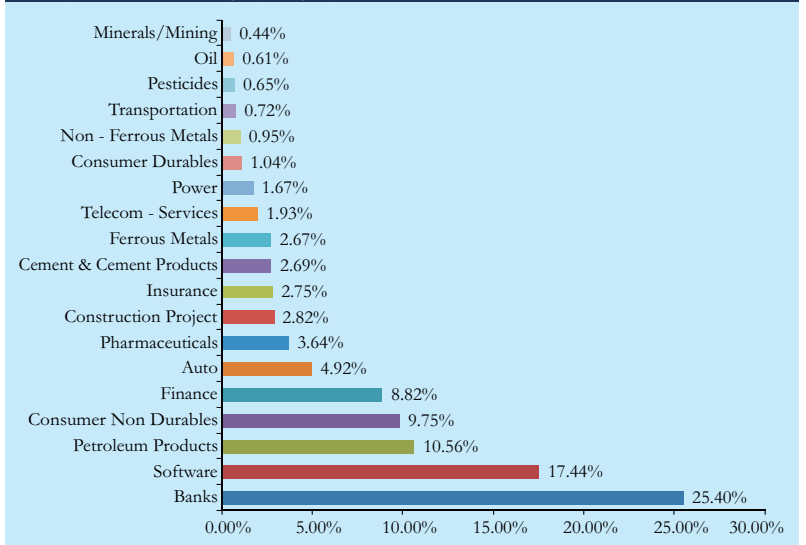
- Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI)
- Investments only in and all stocks comprising NIFTY 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)

Portfolio as on 31/07/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.00	Titan Co. Ltd.	1.04
Britannia Industries Ltd.	0.00^	Hindalco Industries Ltd.	0.95
EQUITY & EQUITY RELATED	99.47	Nestle India Ltd.	0.92
Reliance Industries Ltd.	9.58	Divi's Laboratories Ltd.	0.91
HDFC Bank Ltd.	9.06	Grasim Industries Ltd.	0.86
Infosys Ltd.	8.69	IndusInd Bank Ltd.	0.86
ICICI Bank Ltd.	6.88	Power Grid Corp. of India Ltd.	0.85
Housing Development Finance Corp. Ltd.	6.41	Dr. Reddy's Laboratories Ltd.	0.83
TATA Consultancy Services Ltd.	4.78	NTPC Ltd.	0.82
Kotak Mahindra Bank Ltd.	3.53	HDFC Life Insurance Co. Ltd.	0.80
Hindustan Unilever Ltd.	3.03	TATA Motors Ltd.	0.77
Larsen & Toubro Ltd.	2.82	Bajaj Auto Ltd.	0.73
Axis Bank Ltd.	2.66	Adani Ports and Special Economic Zone Ltd.	0.72
ITC Ltd.	2.61	SBI Life Insurance Co. Ltd.	0.70
Bajaj Finance Ltd.	2.41	Cipla Ltd.	0.68
State Bank of India	2.41	TATA Consumer Products Ltd.	0.66
Asian Paints Ltd.	1.94	UPL Ltd.	0.65
Bharti Airtel Ltd.	1.93	Oil & Natural Gas Corp. Ltd.	0.61
TATA Steel Ltd.	1.63	Bharat Petroleum Corp. Ltd.	0.60
HCL Technologies Ltd.	1.62	Britannia Industries Ltd.	0.59
Maruti Suzuki India Ltd.	1.35	Shree Cement Ltd.	0.55
Ultratech Cement Ltd.	1.28	Hero MotoCorp Ltd.	0.52
Wipro Ltd.	1.26	Eicher Motors Ltd.	0.51
Bajaj Finserv Ltd.	1.25	Coal India Ltd.	0.44
Sun Pharmaceutical Industries Ltd.	1.22	Indian Oil Corp. Ltd.	0.38
Tech Mahindra Ltd.	1.09	TREPS on G-Sec or T-Bills	0.18
JSW Steel Ltd.	1.04	Cash & Cash Receivables	0.35
Mahindra & Mahindra Ltd.	1.04	TOTAL	100.00

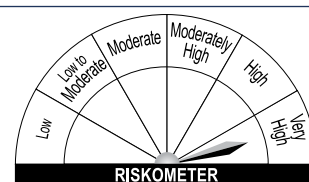
* Rounded off to the nearest two digits after the decimal point. ^ Less Than 0.005%.

Industry Classification (for equity & equity related)



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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Nifty Junior Index Fund (INJIF)

(An open-ended scheme replicating / tracking the NIFTY Next 50 Index [Total Returns Index])

Scheme Features

Investment objective:

The investment objective of the scheme is to invest only in and all the stocks comprising the NIFTY Next 50 Index in the same weights of these stocks as in the Index with the objective to replicate the performance of the Total Returns Index of NIFTY Next 50 Index. The scheme may also invest in derivatives instruments such as Futures and Options linked to stocks comprising the Index or linked to the NIFTY Next 50 Index. The scheme will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the NIFTY Next 50 Index (Total Returns Index) and the Scheme.

Fund Manager:	Total Experience: Over 21 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 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	29.3143	31.4271
IDCW**	29.3143	31.4271

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 53.41 Crs.

AUM as on 31st July 2021:

₹ 53.64 Crs.

Expense Ratio as on 31st July 2021:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

Portfolio Turnover Ratio^^ : 0.45

Tracking Error : 0.5616 %

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.

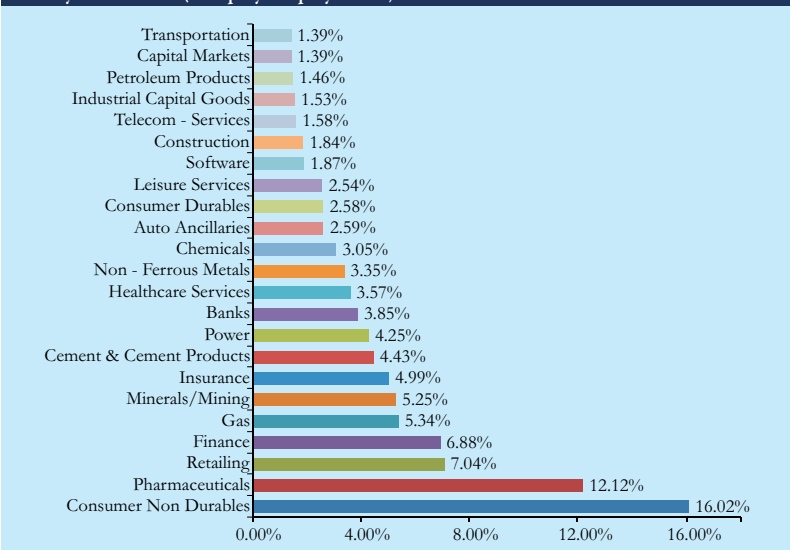
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/07/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Apollo Hospitals Enterprise Ltd.	3.57	Indraprastha Gas Ltd.	1.72
Info Edge (India) Ltd.	3.54	United Spirits Ltd.	1.68
Avenue Supermarts Ltd.	3.50	Adani Transmission Ltd.	1.65
Adani Enterprises Ltd.	3.43	Indus Towers Ltd.	1.58
Vedanta Ltd.	3.35	SBI Cards & Payment Services Ltd.	1.57
Godrej Consumer Products Ltd.	3.28	Biocon Ltd.	1.55
Dabur India Ltd.	3.08	Siemens Ltd.	1.53
Pidilite Industries Ltd.	3.05	Muthoot Finance Ltd.	1.48
ICICI Lombard General Insurance Co. Ltd.	2.83	Hindustan Petroleum Corpn. Ltd.	1.46
Ambuja Cements Ltd.	2.65	MRFLtd.	1.46
Adani Green Energy Ltd.	2.60	Petronet LNG Ltd.	1.44
Havells India Ltd.	2.58	HDFC Asset Management Co. Ltd.	1.39
Jubilant Foodworks Ltd.	2.54	Interglobe Aviation Ltd.	1.39
Marico Ltd.	2.48	Bajaj Holdings & Investment Ltd.	1.35
Piramal Enterprises Ltd.	2.48	Alkem Laboratories Ltd.	1.34
Lupin Ltd.	2.34	Cadila Healthcare Ltd.	1.32
Aurobindo Pharma Ltd.	2.27	Torrent Pharmaceuticals Ltd.	1.32
GAIL (India) Ltd.	2.18	Gland Pharma Ltd.	1.30
ICICI Prudential Life Insurance Co. Ltd.	2.16	Bosch Ltd.	1.13
Colgate Palmolive (India) Ltd.	2.00	Yes Bank Ltd.	1.09
Larsen & Toubro Infotech Ltd.	1.87	Punjab National Bank	1.03
DLF Ltd.	1.84	United Breweries Ltd.	0.90
NMDC Ltd.	1.82	Procter & Gamble Hygiene and Health Care Ltd.	0.80
Berger Paints India Ltd.	1.80	Abbott India Ltd.	0.68
ACC Ltd.	1.78	TREPS on G-Sec or T-Bills	0.19
Bandhan Bank Ltd.	1.73	Cash & Cash Receivables	0.90
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



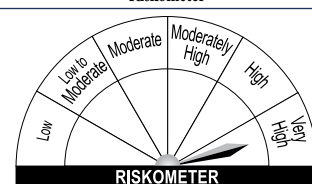
Data as on 31st July, 2021, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Midcap Fund (IMF)

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

Scheme Features		
Investment objective: The objective of the scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Midcap Companies. However there can be no assurance that the investment objective under the scheme will be realized.		
Fund Manager:	Total Experience: Over 17 Years	
Ms. Uma Venkatraman	(Managing the Scheme since 20th June, 2019)	
Inception Date: 25th January 2017		
Benchmark: NIFTY Midcap 100 - Total Return Index (TRI)		
NAV as on 30th July 2021 (₹ per unit):		
	Regular	Direct
Growth	16.71	18.01
IDCW**	15.68	16.93
Monthly Average AUM: ₹ 207.25 Crs.		
AUM as on 31st July 2021: ₹ 211.79 Crs.		
Expense Ratio as on 31st July 2021: Regular : 2.61% Direct : 1.64% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 30th July 2021: Standard Deviation : 7.1784% Beta : 0.8526 Sharpe Ratio : 0.1335 Portfolio Turnover Ratio^^ : 0.38 Risk free rate: Overnight MIBOR (3.40% as on 30/07/21). Source: FIMMDA. Ratios calculated on monthly 3 years data point. ^^ Lower of Purchase or Sale for one year/average AUM for one year.		
Load Structure: Entry Load : Not Applicable. Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.		

IDCW History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)

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

IDBI Midcap Fund - IDCW** (Direct Plan)				
19th March 2018	0.7000	0.7000	11.7400	11.0200

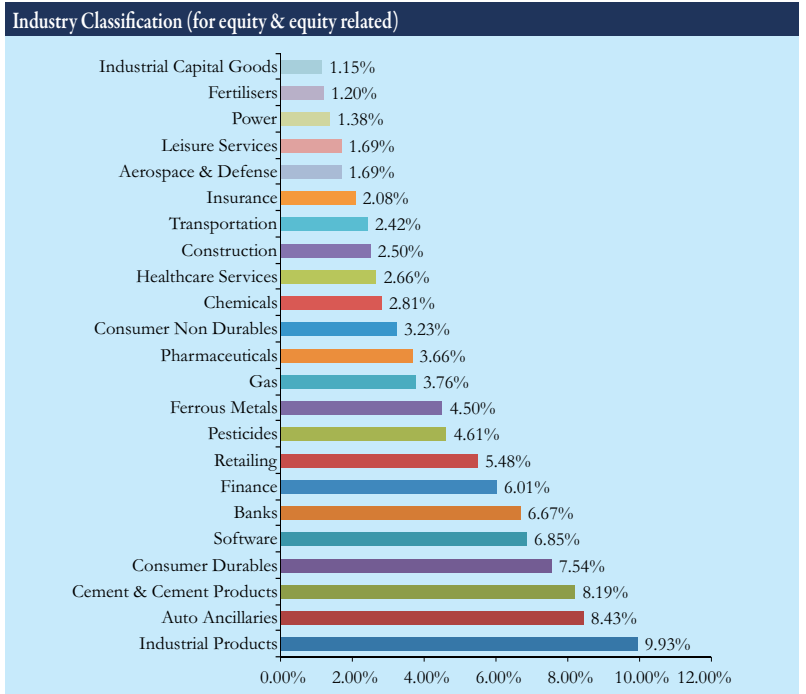
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date 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 31/07/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Gujarat Gas Ltd.	3.76	Route Mobile Ltd.	1.95
Dalmia Bharat Ltd.	3.30	The Ramco Cements Ltd.	1.90
PI Industries Ltd.	3.17	Graphite India Ltd.	1.70
Muthoot Finance Ltd.	3.12	Bharat Electronics Ltd.	1.69
ACC Ltd.	2.99	Jubilant Foodworks Ltd.	1.69
ICICI Bank Ltd.	2.93	Steel Authority of India Ltd.	1.60
Jindal Steel & Power Ltd.	2.90	Aarti Surfactants Ltd.	1.58
Coforge Ltd.	2.74	Apollo Tyres Ltd.	1.50
Apollo Hospitals Enterprise Ltd.	2.66	Cholamandalam Investment & Finance Co. Ltd.	1.50
Minda Industries Ltd.	2.57	UPL Ltd.	1.44
The Federal Bank Ltd.	2.55	Bajaj Finance Ltd.	1.39
Godrej Properties Ltd.	2.50	TATA Power Co. Ltd.	1.38
Relaxo Footwears Ltd.	2.46	Cadila Healthcare Ltd.	1.34
Indian Railway Catering & Tourism Corpn. Ltd.	2.42	Bharat Forge Ltd.	1.31
Balkrishna Industries Ltd.	2.36	Polycab India Ltd.	1.25
Trent Ltd.	2.36	Aarti Industries Ltd.	1.23
Alkem Laboratories Ltd.	2.32	SKF India Ltd.	1.22
Astral Limited	2.28	Coromandel International Ltd.	1.20
Crompton Greaves Consumer Electricals Ltd.	2.22	State Bank of India	1.19
Supreme Industries Ltd.	2.17	3M India Ltd.	1.17
MindTree Ltd.	2.16	Honeywell Automation India Ltd.	1.15
Max Financial Services Ltd.	2.08	Indiamart Intermesh Ltd.	1.10
TATA Consumer Products Ltd.	2.06	Bata India Ltd.	0.87
Info Edge (India) Ltd.	2.02	TREPS on G-Sec or T-Bills	1.95
Endurance Technologies Ltd.	2.00	Cash & Cash Receivables	-0.39
Voltas Ltd.	1.99	TOTAL	100.00

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



Data as on 31st July, 2021, 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 predominantly in equity & equity related instruments of Midcap companies 	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 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 17 Years
Ms. Uma Venkatraman	(Managing the Scheme since 5th September 2017)

Inception Date:

21st June 2017

Benchmark:

NIFTY Smallcap 250 - Total Return Index (TRI)

NAV as on 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	15.22	16.34
IDCW**	15.22	16.34

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 125.37 Crs.

AUM as on 31st July 2021:

₹ 126.21 Crs.

Expense Ratio as on 31st July 2021:

Regular : 2.54%

Direct : 1.54%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

Standard Deviation : 7.5598%

Beta : 0.8008

Sharpe Ratio : 0.1465

Portfolio Turnover Ratio^^ : 0.52

Risk free rate: Overnight MIBOR (3.40% as on 30/07/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

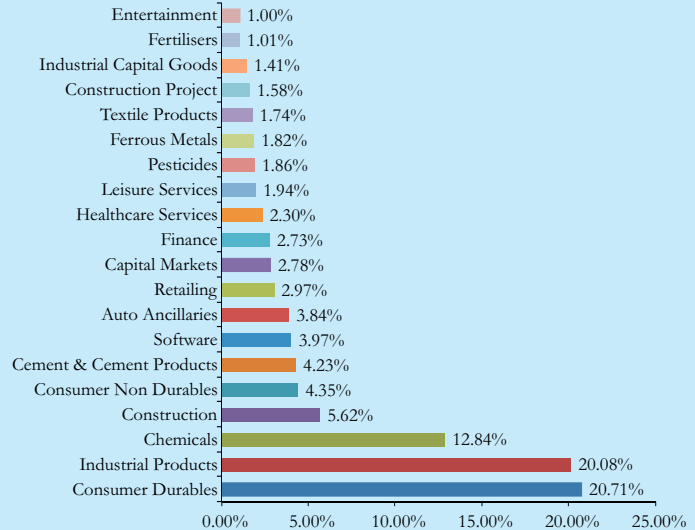
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/07/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		100.00	
KNR Constructions Ltd.	3.56	Ratnamani Metals & Tubes Ltd.	1.82
Navin Fluorine International Ltd.	3.49	Dixon Technologies (India) Ltd.	1.81
Elgi Equipments Ltd.	3.45	Kirloskar Oil Engines Ltd.	1.75
Carborundum Universal Ltd.	3.16	Welspun India Ltd.	1.74
Grindwell Norton Ltd.	3.01	Sheela Foam Ltd.	1.68
V-Mart Retail Ltd.	2.97	Somany Ceramics Ltd.	1.68
JK Cement Ltd.	2.85	Orient Electric Ltd.	1.62
Computer Age Management Services Ltd.	2.78	Greenply Industries Ltd.	1.59
Can Fin Homes Ltd.	2.73	Techno Electric & Engineering Co. Ltd.	1.58
Galaxy Surfactants Ltd.	2.69	ABB Power Products & Systems India Ltd.	1.41
Relaxo Footwears Ltd.	2.62	TATA Elxsi Ltd.	1.41
Tube Investments of India Ltd.	2.61	HeidelbergCement India Ltd.	1.38
Fine Organic Industries Ltd.	2.60	Kaveri Seed Co. Ltd.	1.25
Birlasoft Ltd.	2.56	KSB Ltd.	1.25
Timken India Ltd.	2.50	Balkrishna Industries Ltd.	1.23
KEI Industries Ltd.	2.44	Balrampur Chini Mills Ltd.	1.22
Greenpanel Industries Ltd.	2.34	Rossari Biotech Ltd.	1.22
Narayana Hrudayalaya Ltd.	2.30	V-Guard Industries Ltd.	1.09
Blue Star Ltd.	2.24	Lemon Tree Hotels Ltd.	1.08
Cera Sanitaryware Ltd.	2.06	Chambal Fertilisers and Chemicals Ltd.	1.01
PNC Infratech Ltd.	2.06	Inox Leisure Ltd.	1.00
Deepak Nitrite Ltd.	1.99	Burger King India Ltd.	0.86
Century Plyboards (India) Ltd.	1.98	TATA Chemicals Ltd.	0.85
Finolex Industries Ltd.	1.90	MM Forgings Ltd.	0.62
Harsun Agro Product Ltd.	1.88	TREPS on G-Sec or T-Bills	1.39
Dhanuka Agritech Ltd.	1.86	Cash & Cash Receivables	-0.17
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



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

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Focused 30 Equity Fund (IF30EF)

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

Scheme Features

Investment objective:

The investment objective of the Scheme is to provide long term capital appreciation by investing in concentrated portfolio of large cap focused equity and equity related instruments of up to 30 companies and balance in debt and money market instruments. However there can be no assurance that the investment objective of the Scheme will be realized.

Fund Manager:	Total Experience: Over 17 Years
Ms. Uma Venkatraman	(Managing the Scheme since 20th June, 2019)

Inception Date:
17th November, 2017

Benchmark:
NIFTY 100 - Total Return Index (TRI)

NAV as on 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	13.56	14.37
IDCW**	13.56	14.37

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:
₹ 138.97 Crs.

AUM as on 31st July 2021:
₹ 137.48 Crs.

Expense Ratio as on 31st July 2021:

Regular : 2.54%
Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

Standard Deviation : 5.8614%
Beta : 0.9181
Sharpe Ratio : 0.1067
Portfolio Turnover Ratio^^ : 0.21
Risk free rate: Overnight MIBOR (3.40% as on 30/07/21). Source: FIMMDA.
Ratios calculated on monthly 3 years data point.
^^ Lower of Purchase or Sale for one year/average AUM for one year.

Load Structure:

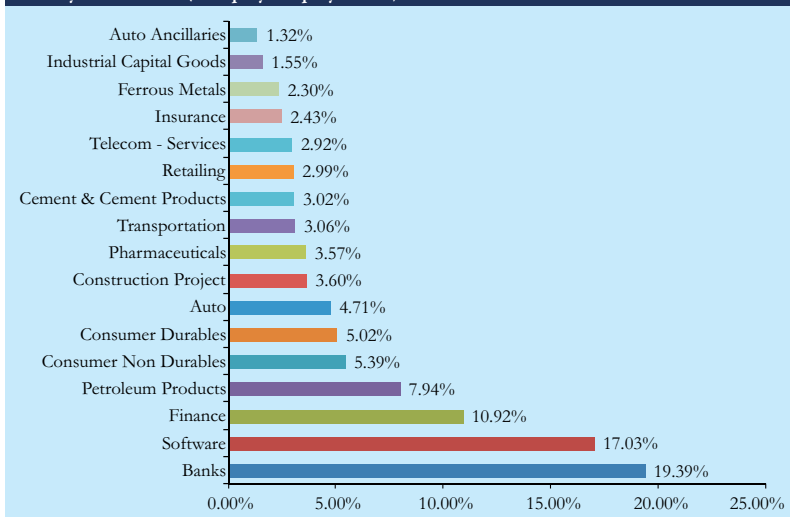
Entry Load : Not Applicable.
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/07/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED	97.16	Mphasis Ltd.	2.31
Infosys Ltd.	8.31	Jindal Steel & Power Ltd.	2.30
HDFC Bank Ltd.	7.96	TATA Consumer Products Ltd.	2.22
Reliance Industries Ltd.	7.94	Blue Star Ltd.	2.09
ICICI Bank Ltd.	6.60	Asian Paints Ltd.	1.92
TATA Consultancy Services Ltd.	6.41	Cipla Ltd.	1.85
Housing Development Finance Corp. Ltd.	6.02	Divi's Laboratories Ltd.	1.72
Larsen & Toubro Ltd.	3.60	Muthoot Finance Ltd.	1.60
Kotak Mahindra Bank Ltd.	3.37	Mahindra & Mahindra Ltd.	1.58
Bajaj Finance Ltd.	3.30	Siemens Ltd.	1.55
Maruti Suzuki India Ltd.	3.13	State Bank of India	1.46
Indian Railway Catering & Tourism Corp. Ltd.	3.06	WABCO India Ltd.	1.32
JK Lakshmi Cement Ltd.	3.02	ITC Ltd.	1.25
Avenue Supermarts Ltd.	2.99	TREPS on G-Sec or T-Bills	2.84
Titan Co. Ltd.	2.93	Cash & Cash Receivables	0.00^
Bharti Airtel Ltd.	2.92	TOTAL	100.00
ICICI Lombard General Insurance Co. Ltd.	2.43		

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

Industry Classification (for equity & equity related)



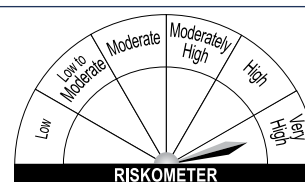
Data as on 31st July, 2021, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment predominantly in large cap focused equity & equity related instruments of upto 30 companies and balance in debt & money market instruments

Riskometer



Investors understand that their principal will be at Very High risk

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

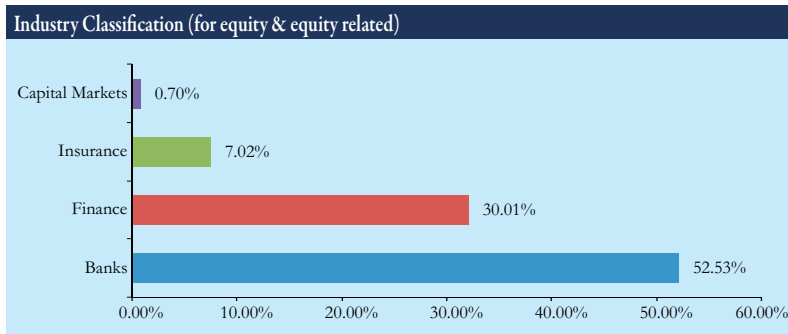
IDBI Banking & Financial Services Fund (IB&FSF)

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

Scheme Features		
Investment objective: The objective of the scheme is to provide investors maximum growth opportunities and to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies engaged in Banking and Financial Services Sector. However there can be no assurance that the investment objective under the scheme will be realized.		
Fund Manager:	Total Experience: Over 17 Years	
Ms. Uma Venkatraman	(Managing the Scheme since inception)	
Inception Date: 4th June 2018		
Benchmark: NIFTY Financial Services - Total Return Index (TRI)		
NAV as on 30th July 2021 (₹ per unit):		
	Regular	Direct
Growth	12.61	13.21
IDCW**	12.61	13.21
** IDCW stands for Income Distribution cum Capital Withdrawal.		
Monthly Average AUM: ₹ 100.89 Crs.		
AUM as on 31st July 2021: ₹ 99.11 Crs.		
Expense Ratio as on 31st July 2021: Regular : 2.57% Direct : 1.50% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 30th July 2021: Portfolio Turnover Ratio^^ : 0.28 ^^ 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 31/07/2021	
Issuer Name	% To Net Assets*
EQUITY & EQUITY RELATED	90.26
HDFC Bank Ltd.	17.12
ICICI Bank Ltd.	15.28
Housing Development Finance Corpn. Ltd.	11.32
Bajaj Finance Ltd.	6.25
Kotak Mahindra Bank Ltd.	5.18
Axis Bank Ltd.	4.64
State Bank of India	4.41
Aavas Financiers Ltd.	3.11
Cholamandalam Investment & Finance Co. Ltd.	2.38
Max Financial Services Ltd.	2.33
Bajaj Finserv Ltd.	2.18
Can Fin Homes Ltd.	2.10
HDFC Life Insurance Co. Ltd.	1.60
Muthoot Finance Ltd.	1.39
AU Small Finance Bank Ltd.	1.38
DCB Bank Ltd.	1.36
Shriram Transport Finance Co. Ltd.	1.34
The Federal Bank Ltd.	1.33
LIC Housing Finance Ltd.	1.24
City Union Bank Ltd.	1.03
ICICI Lombard General Insurance Co. Ltd.	0.91
SBI Cards & Payment Services Ltd.	0.88
Bank of Baroda	0.80
HDFC Asset Management Co. Ltd.	0.70
TREPS on G-Sec or T-Bills	10.08
Cash & Cash Receivables	-0.34
TOTAL	100.00

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



Data as on 31st July, 2021, 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 predominantly in equity and equity related instruments of companies engaged in Banking & Financial Services Sector 	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 Long Term Value Fund (ILTVF)

(An open ended equity scheme following value investment strategy)

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 17 Years

Ms. Uma Venkatraman

(Managing the Scheme since inception)

Inception Date:

20th August 2018

Benchmark:

S&P BSE 500 - Total Returns Index (TRI)

NAV as on 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	14.80	15.34
IDCW**	14.80	15.34

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 108.02 Crs.

AUM as on 31st July 2021:

₹ 108.86 Crs.

Expense Ratio as on 31st July 2021:

Regular : 2.57%

Direct : 1.71%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

Portfolio Turnover Ratio^^ : 0.28

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

Load Structure:

Entry Load : Not Applicable.

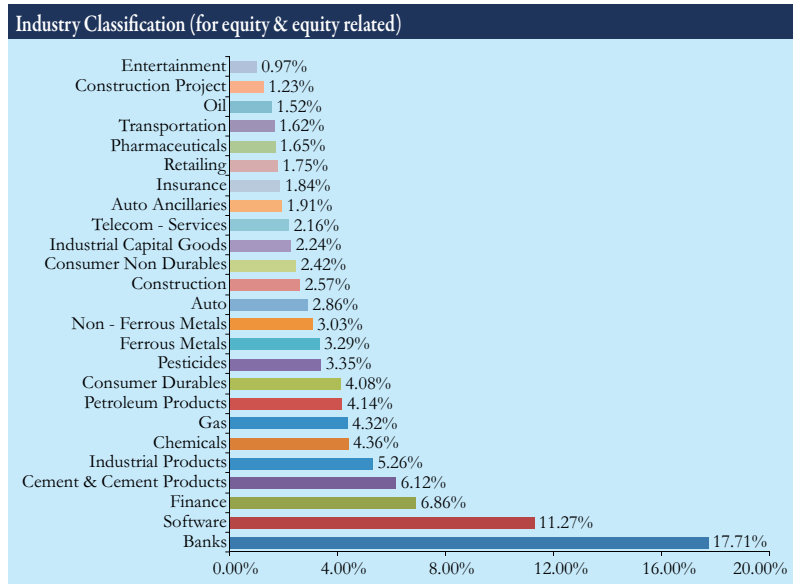
Exit Load : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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 31/07/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		100.00	
Aditya Birla Fashion and Retail Ltd.	1.75	Axis Bank Ltd.	1.75
Infosys Ltd.	6.47	ACC Ltd.	1.69
ICICI Bank Ltd.	5.25	Amber Enterprises India Ltd.	1.69
HDFC Bank Ltd.	4.98	Sun Pharmaceutical Industries Ltd.	1.65
State Bank of India	4.57	Container Corp. of India Ltd.	1.62
Reliance Industries Ltd.	4.14	Maruti Suzuki India Ltd.	1.62
Housing Development Finance Corp. Ltd.	3.48	Oil & Natural Gas Corp. Ltd.	1.52
Steel Authority of India Ltd.	3.29	Voltas Ltd.	1.50
Gujarat Gas Ltd.	3.04	Vinati Organics Ltd.	1.45
Hindalco Industries Ltd.	3.03	Varun Beverages Ltd.	1.36
Aarti Industries Ltd.	2.91	GAIL (India) Ltd.	1.28
KNR Constructions Ltd.	2.57	SBI Cards & Payment Services Ltd.	1.28
Persistent Systems Ltd.	2.46	TATA Motors Ltd.	1.24
Coforge Ltd.	2.34	Engineers India Ltd.	1.23
Bharat Forge Ltd.	2.29	Kotak Mahindra Bank Ltd.	1.16
JK Cement Ltd.	2.25	PI Industries Ltd.	1.12
Honeywell Automation India Ltd.	2.24	Asian Paints Ltd.	1.06
UPL Ltd.	2.23	Timken India Ltd.	1.02
HeidelbergCement India Ltd.	2.18	Inox Leisure Ltd.	0.97
Bharti Airtel Ltd.	2.16	Havells India Ltd.	0.89
Bajaj Finance Ltd.	2.10	TREPS on G-Sec or T-Bills	1.50
Supreme Industries Ltd.	1.95	Cash & Cash Receivables	-0.03
MRF Ltd.	1.91	TOTAL	100.00
HDFC Life Insurance Co. Ltd.	1.84		

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



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

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

Ms. Uma Venkatraman

Total Experience: Over 17 Years

(Managing the Scheme since 20th June, 2019)

Inception Date:

21st December 2018

Benchmark:

NIFTY Dividend Opportunities 50 - Total Return Index (TRI)

NAV as on 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	15.61	16.19
IDCW**	15.61	16.19

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 95.48 Crs.

AUM as on 31st July 2021:

₹ 95.49 Crs.

Expense Ratio as on 31st July 2021:

Regular : 2.56%

Direct : 1.55%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

Portfolio Turnover Ratio^^ : 0.16

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

Load Structure:

Entry Load

: Not Applicable.

Exit Load

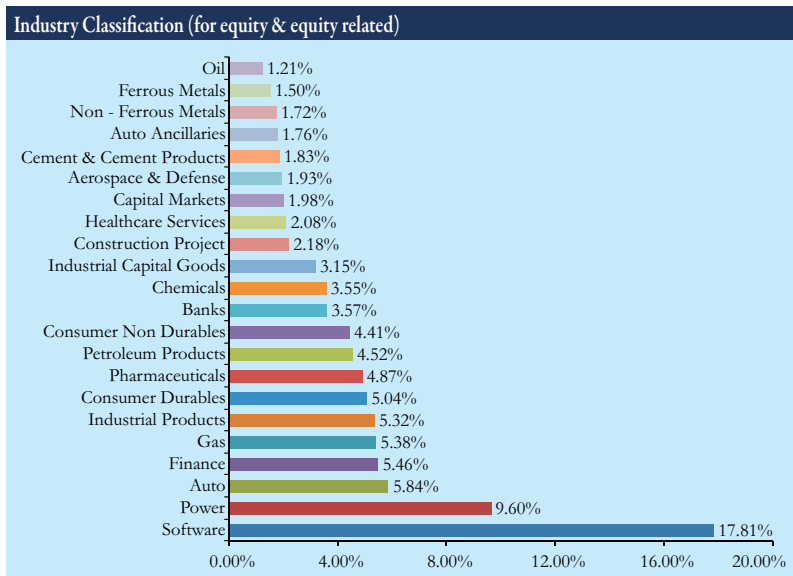
: Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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 31/07/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Infosys Ltd.	10.58	Honeywell Automation India Ltd.	1.79
TATA Consultancy Services Ltd.	4.98	Tube Investments of India Ltd.	1.76
Carborundum Universal Ltd.	3.70	Hindustan Zinc Ltd.	1.72
Divi's Laboratories Ltd.	3.60	Asian Paints Ltd.	1.64
ICICI Bank Ltd.	3.57	Bharat Forge Ltd.	1.62
Atul Ltd.	3.55	NHPC Ltd.	1.61
Power Grid Corp. of India Ltd.	3.20	Power Finance Corp. Ltd.	1.57
Mahanagar Gas Ltd.	3.15	Mahindra & Mahindra Ltd.	1.56
Relaxo Footwears Ltd.	2.89	TATA Steel Ltd.	1.50
Bajaj Finance Ltd.	2.61	Colgate Palmolive (India) Ltd.	1.42
Maruti Suzuki India Ltd.	2.42	BEML Ltd.	1.36
Hindustan Petroleum Corp. Ltd.	2.39	ITC Ltd.	1.35
NTPC Ltd.	2.29	TATA Power Co. Ltd.	1.31
Tech Mahindra Ltd.	2.25	Housing Development Finance Corp. Ltd.	1.28
Larsen & Toubro Ltd.	2.18	Aurobindo Pharma Ltd.	1.27
Titan Co. Ltd.	2.15	Oil & Natural Gas Corp. Ltd.	1.21
Reliance Industries Ltd.	2.13	Torrent Power Ltd.	1.19
Dr. Lal Path labs Ltd.	2.08	Indraprastha Gas Ltd.	1.13
Multi Commodity Exchange of India Ltd.	1.98	GAIL (India) Ltd.	1.10
Bharat Electronics Ltd.	1.93	TREPS on G-Sec or T-Bills	5.24
Escorts Ltd.	1.86	Cash & Cash Receivables	0.05
ACC Ltd.	1.83	TOTAL	100.00

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



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

Product Label	
This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> Long term capital growth Investment in predominantly in dividend yielding equity and equity related instruments 	<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.

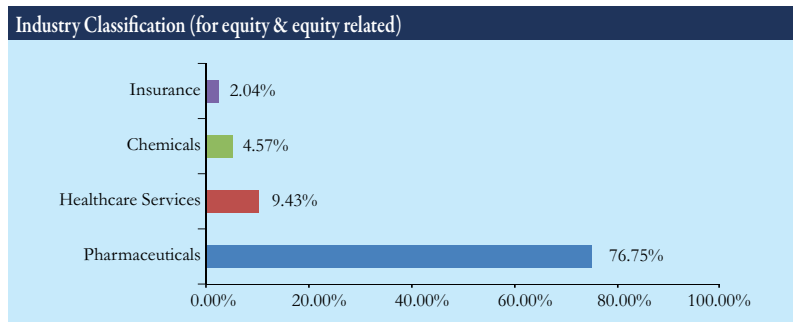
IDBI Healthcare Fund (IHF)

(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 17 Years	
Ms. Uma Venkatraman	(Managing the Scheme since inception)	
Inception Date: 28th February 2019		
Benchmark: S&P BSE Healthcare - Total Return Index (TRI)		
NAV as on 30th July 2021 (₹ per unit):		
	Regular	Direct
Growth	19.46	20.24
IDCW**	19.46	20.24
** IDCW stands for Income Distribution cum Capital Withdrawal.		
Monthly Average AUM: ₹ 81.93 Crs.		
AUM as on 31st July 2021: ₹ 82.52 Crs.		
Expense Ratio as on 31st July 2021: Regular : 2.62% Direct : 1.24% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 30th July 2021: Portfolio Turnover Ratio^^ : 0.70 ^^ 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 31/07/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Sun Pharmaceutical Industries Ltd.	12.07	Indoco Remedies Ltd.	1.87
Divi's Laboratories Ltd.	10.47	Pfizer Ltd.	1.80
Dr. Reddy's Laboratories Ltd.	8.58	Cadila Healthcare Ltd.	1.78
Cipla Ltd.	7.40	Vinati Organics Ltd.	1.56
Aurobindo Pharma Ltd.	5.36	Jubilant Ingrevia Ltd.	1.51
Apollo Hospitals Enterprise Ltd.	5.32	Rossari Biotech Ltd.	1.50
Lupin Ltd.	4.26	Biocon Ltd.	1.40
JB Chemicals & Pharmaceuticals Ltd.	3.19	Metropolis Healthcare Ltd.	1.16
Gland Pharma Ltd.	3.12	Natco Pharma Ltd.	1.12
IPCA Laboratories Ltd.	3.09	ICICI Lombard General Insurance Co. Ltd.	1.06
Torrent Pharmaceuticals Ltd.	2.81	AstraZeneca Pharma India Ltd.	1.02
Laurus Labs Ltd.	2.67	HDFC Life Insurance Co. Ltd.	0.98
Alkem Laboratories Ltd.	2.63	Aster DM Healthcare Ltd.	0.97
Abbott India Ltd.	2.11	TREPS on G-Sec or T-Bills	2.51
Syngene International Ltd.	1.98	Cash & Cash Receivables	4.70
		TOTAL	100.00

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



Data as on 31st July, 2021, 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:
Ms. Uma Venkatraman (Equity Portion)	Over 17 Years (Managing the Scheme since 1st July, 2018)
Mr. Raju Sharma (Debt Portion)	Over 29 Years (Managing the Scheme since 3rd May, 2017)

Inception Date:

24th October 2016

Benchmark:

CRISIL Hybrid 35+65-Aggressive Index

NAV as on 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	14.7911	15.8427
IDCW**	13.4963	14.5305

Monthly Average AUM:

₹ 201.84 Crs.

AUM as on 31st July 2021:

₹ 200.54 Crs.

Expense Ratio as on 31st July 2021:

Regular : 2.56%

Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

YTM	: 6.81%
Average Maturity	: 6.94 Years
Modified Duration	: 4.88 Years
Macaulay Duration	: 5.19 Years
Portfolio Turnover Ratio^^	: 0.60

^^ 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

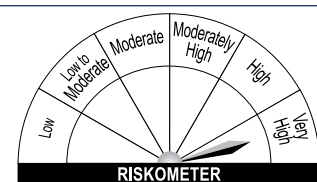
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

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



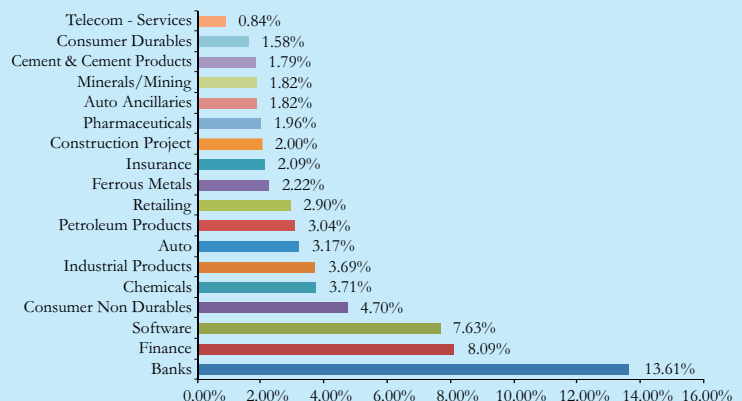
Investors understand that their principal will be at Very High risk

Portfolio as on 31/07/2021

Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED			DEBENTURES		
HDFC Bank Ltd.	N.A	4.98	TATA Motors Ltd.	N.A	1.32
ICICI Bank Ltd.	N.A	3.86	Trent Ltd.	N.A	1.15
Housing Development Finance Corp. Ltd.	N.A	3.65	TATA Steel Ltd.	N.A	1.14
Infosys Ltd.	N.A	3.61	ICICI Lombard General Insurance Co. Ltd.	N.A	1.10
Reliance Industries Ltd.	N.A	3.04	Jindal Steel & Power Ltd.	N.A	1.08
Axis Bank Ltd.	N.A	2.51	NMDC Ltd.	N.A	1.04
TATA Consultancy Services Ltd.	N.A	2.33	Equitas Holdings Ltd.	N.A	1.03
State Bank of India	N.A	2.26	HDFC Life Insurance Co. Ltd.	N.A	0.99
Timken India Ltd.	N.A	2.12	Bharti Airtel Ltd.	N.A	0.84
Larsen & Toubro Ltd.	N.A	2.00	Adani Enterprises Ltd.	N.A	0.78
Divi's Laboratories Ltd.	N.A	1.96	TOTAL		
Aarti Industries Ltd.	N.A	1.90			17.36
Bajaj Finance Ltd.	N.A	1.86	Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	6.81
Mahindra & Mahindra Ltd.	N.A	1.85	Punjab National Bank (AT1 Bond under Basel III)	IND AA	5.07
Sundram Fasteners Ltd.	N.A	1.82	Axis Bank Ltd. (AT1 Bond under Basel III)	CRISIL AA+	2.02
Atul Ltd.	N.A	1.81	Chennai Petroleum Corp. Ltd.	CRISIL AAA	1.98
ACC Ltd.	N.A	1.79	REC Ltd.	CRISIL AAA	0.74
Asian Paints Ltd.	N.A	1.77	NTPC Ltd.	CRISIL AAA	0.74
Avenue Supermarts Ltd.	N.A	1.75	GOVERNMENT SECURITIES		
TATA Elxsi Ltd.	N.A	1.69	CGL 2026	SOV	14.39
Volta Ltd.	N.A	1.58	CGL 2031	SOV	12.41
Supreme Industries Ltd.	N.A	1.57	TREPS on G-Sec or T-Bills		
Muthoot Finance Ltd.	N.A	1.55	Cash & Cash Receivables		0.90
Nestle India Ltd.	N.A	1.55			0.90
Godrej Consumer Products Ltd.	N.A	1.38			100.00

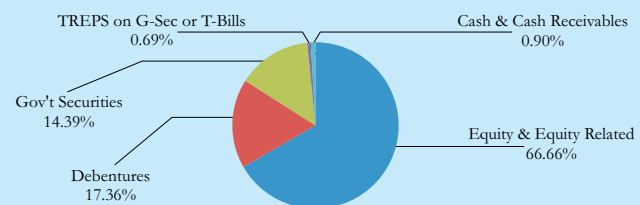
* Rounded off to the nearest two digits after the decimal point.

Industry Classification (for equity & equity related)

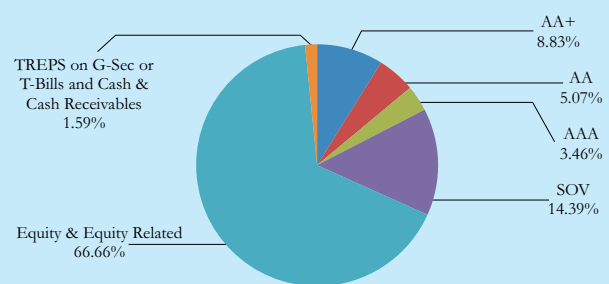


Data as on 31st July, 2021, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile



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

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	S&P BSE 200 Index - (TRI)	NIFTY 100 Index - (TRI)	NIFTY 500 Index (TRI)	NIFTY Midcap 100 - (TRI)	NIFTY Smallcap 250 Index - (TRI)	NIFTY 100 Index (TRI)	NIFTY Financial Services - (TRI)	S&P BSE 500- Index (TRI)	NIFTY Dividend Opportunities 50 - (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	Ms. Uma Venkatraman										Ms. Uma Venkatraman (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. 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.
	New Purchase – Rs. 5000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter												New & Additional Purchase: No limit										
Minimum Additional Investment	Rs. 1000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter																						
SIP	● Rs. 500 per month for a minimum period of 12 months. ● Rs. 1000 per month for a minimum period of 6 months. ● Rs. 1500 per quarter for a minimum period of 4 quarters.																						NA
	● Only for IUSTF: Rs. 500 per day for a minimum of 30 installments continuously for all business days.																						
	Investments above minimum amount mentioned shall be made in multiples of Re.1/- for all SIP, except for IEAF it shall be made in multiples of Rs. 500/-. In case of SIP transactions, statutory lock-in period of 3 years is applicable to every installment made to IEAF.																						
SWP & STP	Minimum balance in the Scheme should be Rs.25,000/- at the time of enrollment. SWP/STP from IEAF to any other Schemes of IDBI Mutual Fund is available only after completion of lock-in period of 3 years.																						NA
	STP:																						
	Sub-options for STP					Eligible dates for effect					Minimum amount per transfer*					Daily STP amount per transfer					Minimum term / duration applicable		
	Daily (only offered under ILIQF, IUSTF and ISTBF)					All Business days					Rs. 200/-					Rs. 200/- to less than Rs. 500/-					30 Business days		
	Weekly					1st Business day of the week					Rs. 1,000/-					Rs. 500/- to less than Rs. 1,000/-					12 Business days		
	Monthly					1st, 5th, 10th, 15th, 20th and 25th of the month					Rs. 1,000/-					Rs. 1,000/- and above					6 Business days		
	Quarterly					1st, 5th, 10th, 15th, 20th and 25th of the each quarter					Rs. 2,500/-					Weekly & Monthly STP: 12 Installments; Quarterly STP: 4 Installments							
(*Multiples of Re.1/- thereafter except under IEAF where STP will be made at a minimum of Rs.500/- and in multiples of Rs.500/- thereafter.) SWP: Minimum amount for each withdrawal is Rs.1000/- and in multiples of Re.1/- thereafter for a minimum period of 6 months. Withdrawal on 25 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:

Mr. Raju Sharma
(Debt Portion)

Total Experience:

Over 29 Years
(Managing the Scheme since 3rd May, 2017)

Ms. Uma Venkatraman
(Equity Portion)

Over 17 Years
(Managing the Scheme since 5th September, 2017)

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:

40% of CRISIL Liquid Fund Index + 30% CRISIL Short Term Bond Fund Index + 30% of NIFTY 50 Index - Total Return Index (TRI)

NAV as on 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	20.1659	21.8802
Monthly IDCW**	15.8873	14.7848
Quarterly IDCW**	15.0209	12.1964

Monthly Average AUM:

₹ 11.30 Crs.

AUM as on 31st July 2021:

₹ 11.27 Crs.

Expense Ratio as on 31st July 2021:

Regular : 2.14%

Direct : 1.16%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

YTM : 4.74%

Average Maturity : 3.08 Years

Modified Duration : 1.90 Years

Macaulay Duration : 2.05 Years

Portfolio Turnover Ratio^^ : 4.26

^^ 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 31/07/2021

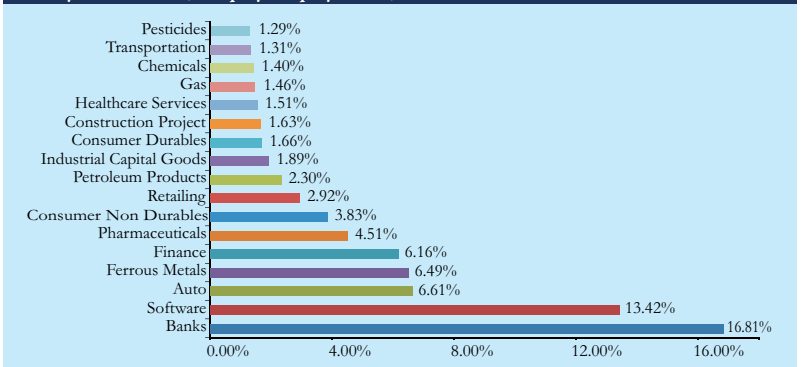
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED			DEBENTURES		
Infosys Ltd.	N.A	9.82	Larsen & Toubro Ltd.	N.A	1.63
ICICI Bank Ltd.	N.A	9.16	Metropolis Healthcare Ltd.	N.A	1.51
TATA Steel Ltd.	N.A	6.49	Godrej Consumer Products Ltd.	N.A	1.49
Maruti Suzuki India Ltd.	N.A	5.46	Nestle India Ltd.	N.A	1.49
Housing Development Finance Corp. Ltd.	N.A	4.78	Gujarat Gas Ltd.	N.A	1.46
HDFC Bank Ltd.	N.A	3.17	Aarti Industries Ltd.	N.A	1.40
Avenue Supermarts Ltd.	N.A	2.92	Bajaj Finance Ltd.	N.A	1.38
Axis Bank Ltd.	N.A	2.68	Interglobe Aviation Ltd.	N.A	1.31
Divi's Laboratories Ltd.	N.A	2.40	UPL Ltd.	N.A	1.29
Reliance Industries Ltd.	N.A	2.30	Mahindra & Mahindra Ltd.	N.A	1.15
Aurobindo Pharma Ltd.	N.A	2.11	ITC Ltd.	N.A	0.85
HCL Technologies Ltd.	N.A	1.91	TOTAL		8.14
Honeywell Automation India Ltd.	N.A	1.89	Bank of Baroda	CRISIL AA+	7.34
State Bank of India	N.A	1.80	(AT1 Bond under Basel III)	CRISIL AAA	0.80
TATA Consultancy Services Ltd.	N.A	1.69	NTPC Ltd.		0.61
Blue Star Ltd.	N.A	1.66	TREPS on G-Sec or T-Bills		16.05
			Cash & Cash Receivables		16.05

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

Fixed Deposits placed for margin purpose for Derivative

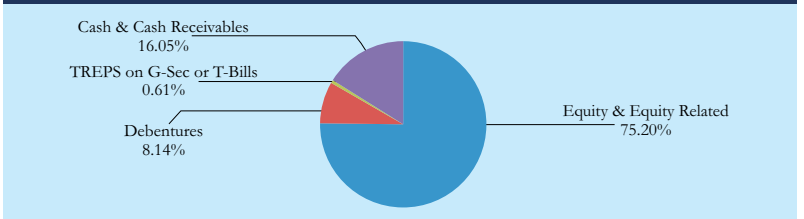
Total Outstanding exposure in Derivative Instruments as on July 2021: Rs. 368.51/- (Market Value in Lakhs)

Industry Classification (for equity & equity related)

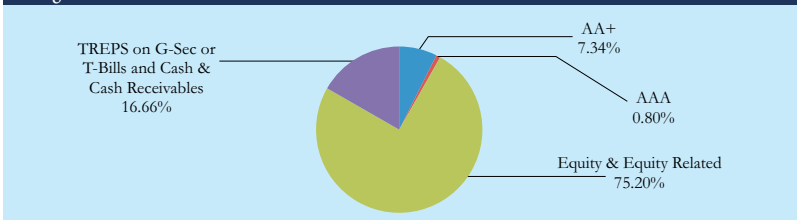


Data as on 31st July, 2021, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile

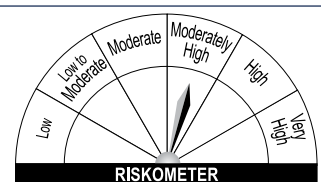


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

IDBI Liquid Fund (ILIQF)

(An open-ended liquid scheme)

Scheme Features

Investment objective:

The investment objective of the Scheme will be to provide investors with high level of liquidity along with regular income for their investment. The Scheme will endeavour to achieve this objective through an allocation of the investment corpus in a low risk portfolio of money market and debt instruments with maturity of up to 91 days. However, there can be no assurance that the investment objective of the Scheme will be realized.

Fund Manager:	Total Experience: Over 29 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 July 2021 (₹ per unit):

	Regular	Direct
Growth	2221.1602	2238.6661
Daily IDCW**	1005.2683	1002.3548
Weekly IDCW**	1023.5786	1004.3043
Monthly IDCW**	1004.1069	1002.5524
Bonus^	00.0000	1677.1546

^ 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:

₹ 1,010.67 Crs.

AUM as on 31st July 2021:

₹ 963.69 Crs.

Expense Ratio as on 31st July 2021:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

YTM : 3.43%

Average Maturity : 34 Days

Modified Duration : 34 Days

Macaulay Duration : 34 Days

Load Structure:

Entry Load: Not Applicable

Exit Load:

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

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

IDCW History

(Face Value: ₹ 1000/- Per Unit)

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

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

26th July, 2021	2.9636	2.9636	1,006.5113	1,003.6394
25th June, 2021	2.9861	2.9861	1,006.5191	1,003.6394
25th May, 2021	2.4853	2.4853	1,006.0315	1,003.6394

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

26th July, 2021	2.9972	2.9972	1004.9844	1002.0799
25th June, 2021	3.0164	3.0164	1004.9890	1002.0799
25th May, 2021	2.5135	2.5135	1004.4988	1002.0799

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

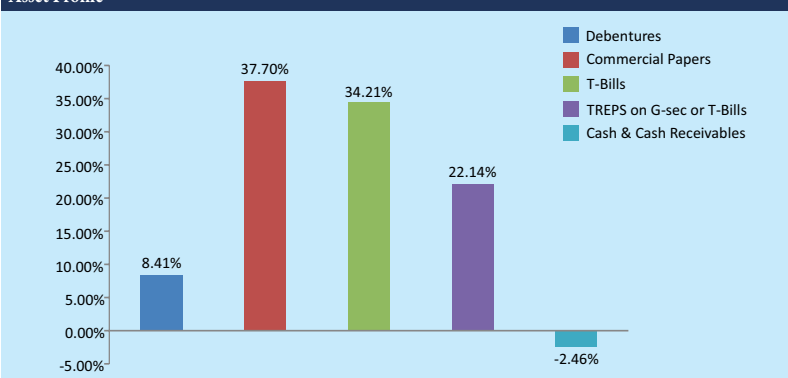
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Portfolio as on 31/07/2021

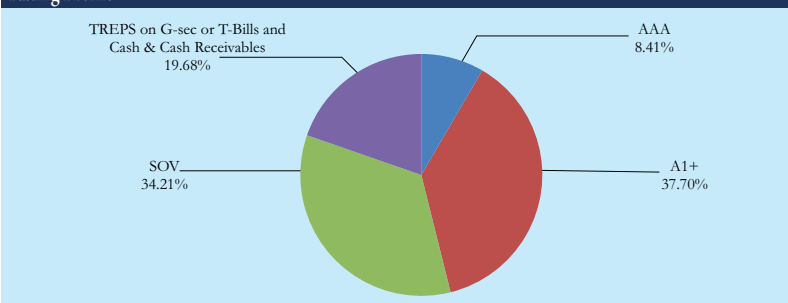
Issuer Name	Rating	% To Net Assets*
DEBENTURES		8.41
TATA Capital Financial Services Ltd.	[ICRA]AAA	8.41
COMMERCIAL PAPERS		37.70
Aarti Industries Ltd.	CRISIL A1+	7.75
National Bank for Agriculture and Rural Development	CRISIL A1+	7.74
The Ramco Cements Ltd.	CRISIL A1+	6.71
Reliance Industries Ltd.	CRISIL A1+	5.18
Housing Development Finance Corp. Ltd.	CRISIL A1+	5.16
KEC International Ltd.	CRISIL A1+	5.16
T-BILLS		34.21
91 DTB	SOV	34.21
TREPS on G-Sec or T-Bills		22.14
Cash & Cash Receivables		-2.46
TOTAL		100.00

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

Asset Profile



Rating Profile

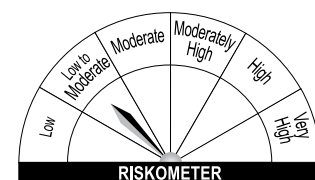


Product Label

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:	Total Experience: Over 19 Years	
Mr. Bhupesh Kalyani	(Managing the Scheme since 1st February, 2017)	
Inception Date:		
3rd September, 2010		
Benchmark:		
CRISIL Ultra Short Term Debt Index		
NAV as on 30th July 2021 (₹ per unit):		
	Regular	Direct
Growth	2191.2064	2295.0051
Daily IDCW**	1016.8989	1031.0915
Weekly IDCW**	1085.5665	1088.9116
Monthly IDCW**	1113.2852	1445.9085
Bonus	2191.3358	2293.8764
Monthly Average AUM:		
₹ 416.97 Crs.		
AUM as on 31st July 2021:		
₹ 384.79 Crs.		
Expense Ratio as on 31st July 2021:		
Regular	: 0.60%	
Direct	: 0.28%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 30th July 2021:		
YTM	: 3.65%	
Average Maturity	: 167 Days	
Modified Duration	: 142 Days	
Macaulay Duration	: 150 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 ₹)
IDBI Ultra Short Term Fund - Monthly IDCW** (Regular Plan)				
27th July, 2021	3.2193	3.2193	1116.1444	1113.0311
28th June, 2021	2.5132	2.5132	1115.0314	1112.9251
27th May, 2021	2.8159	2.8159	1115.1575	1112.5182

IDBI Ultra Short Term Fund - Monthly IDCW** (Direct Plan)				
27th July, 2021	4.5268	4.5268	1449.9188	1445.5424
28th June, 2021	3.6292	3.6292	1448.4544	1445.3920
27th May, 2021	4.0115	4.0115	1448.5819	1444.8252

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.

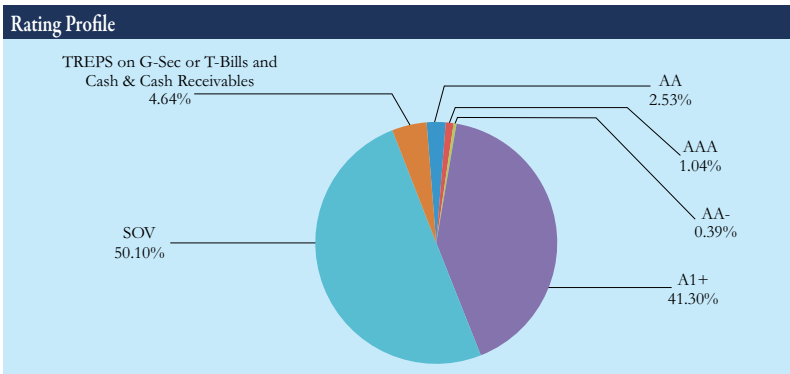
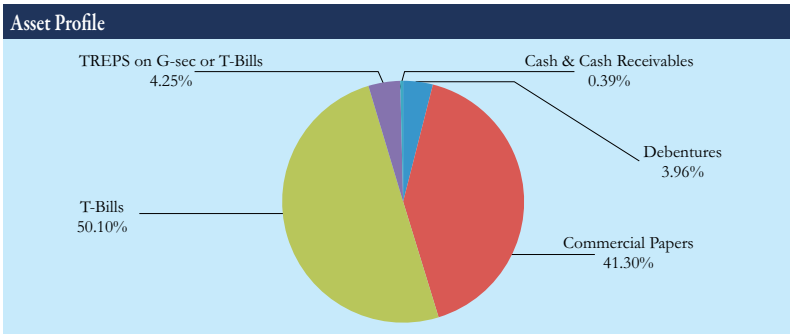
*IDCW - previously known as Dividend

** 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 31/07/2021		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Punjab National Bank (AT1 Bond under Basel III)	IND AA	1.19
TATA Power Co. Ltd.	IND AA	0.54
Chennai Petroleum Corp. Ltd.	CRISIL AAA	0.52
REC Ltd.	CRISIL AAA	0.52
Godrej Properties Ltd.	[ICRA]AA	0.40
JSW Steel Ltd.	IND AA	0.40
TATA Motors Ltd.	CRISIL AA-	0.39
COMMERCIAL PAPERS		
The Ramco Cements Ltd.	CRISIL A1+	9.05
Reliance Industries Ltd.	CRISIL A1+	6.48
Aarti Industries Ltd.	CRISIL A1+	6.47
National Bank for Agriculture and Rural Development	CRISIL A1+	6.46
Housing Development Finance Corp. Ltd.	CRISIL A1+	6.44
Axis Finance Ltd.	CRISIL A1+	6.40
T-BILLS		
182 DTB	SOV	50.10
TREPS on G-Sec or T-Bills		
Cash & Cash Receivables		
TOTAL		
		100.00

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



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

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

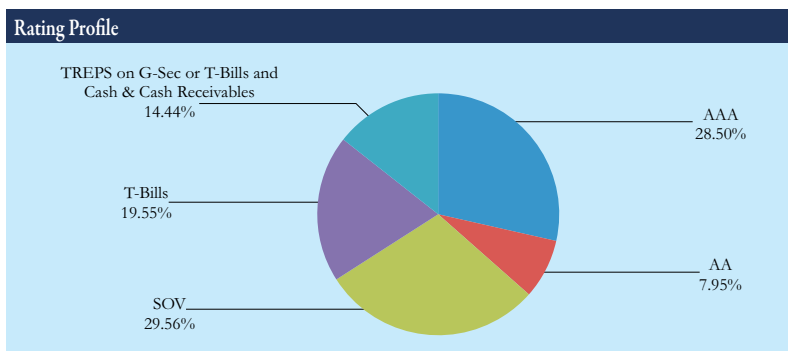
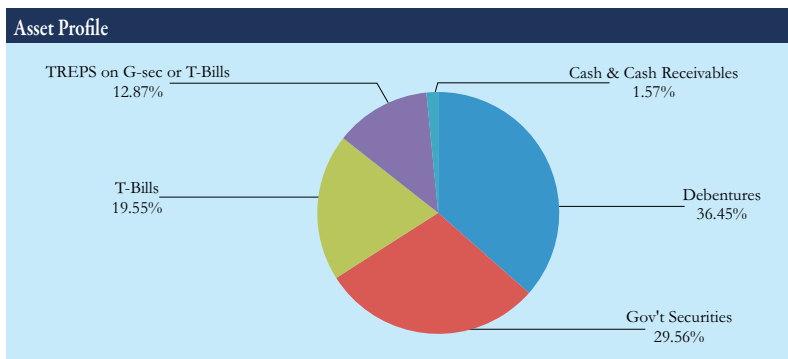
IDBI Short Term Bond Fund (ISTBF)

(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:	Total Experience: Over 19 Years	
Mr. Bhupesh Kalyani	(Managing the Scheme since 1st February, 2017)	
Inception Date: 23rd March, 2011		
Benchmark: CRISIL Short Term Bond Fund Index		
NAV as on 30th July 2021 (₹ per unit):		
	Regular	Direct
Growth	20.2752	21.7338
Weekly IDCW**	11.8856	12.9804
Monthly IDCW**	12.1082	15.3169
Monthly Average AUM: ₹ 25.25 Crs.		
AUM as on 31st July 2021: ₹ 25.23 Crs.		
Expense Ratio as on 31st July 2021: Regular : 0.75% Direct : 0.30% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 30th July 2021: YTM : 5.12% Average Maturity : 3.48 Years Modified Duration : 2.84 Years Macaulay Duration : 2.96 Years		
Load Structure: Entry Load : Not Applicable. Exit Load (for Lumpsum & SIP) : Nil.		

Portfolio as on 31/07/2021		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Godrej Industries Ltd.	CRISIL AA	7.95
Power Finance Corp. Ltd.	CRISIL AAA	7.27
Chennai Petroleum Corp. Ltd.	CRISIL AAA	7.08
REC Ltd.	CRISIL AAA	7.08
NTPC Ltd.	CRISIL AAA	7.07
GOVERNMENT SECURITIES		
CGL 2026	SOV	19.73
CGL 2031		9.83
T-BILLS		19.55
182 DTB	SOV	19.55
TREPS on G-Sec or T-Bills		12.87
Cash & Cash Receivables		1.57
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)				
27th July, 2021	0.0470	0.0470	12.1579	12.1041
27th May, 2021	0.0750	0.0750	12.1773	12.1027
27th April, 2021	0.0870	0.0870	12.1873	12.1023
IDBI Short Term Bond Fund - Monthly IDCW** (Direct Plan)				
27th July, 2021	0.0693	0.0693	15.3890	15.3110
27th May, 2021	0.1001	0.1001	15.4066	15.3074
27th April, 2021	0.1157	0.1157	15.4195	15.3065

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 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	13.4672	14.3404
Quarterly IDCW**	9.5292	9.7810
Annual IDCW**	10.0711	10.9750

Monthly Average AUM:

₹ 41.24 Crs.

AUM as on 31st July 2021:

₹ 41.23 Crs.

Expense Ratio as on 31st July 2021:

Regular : 1.35%

Direct : 0.62%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

YTM	: 6.65%
Average Maturity	: 4.74 Years
Modified Duration	: 3.39 Years
Macaulay Duration	: 3.65 Years

Load Structure:

Entry Load : Not Applicable.

Exit Load : • 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

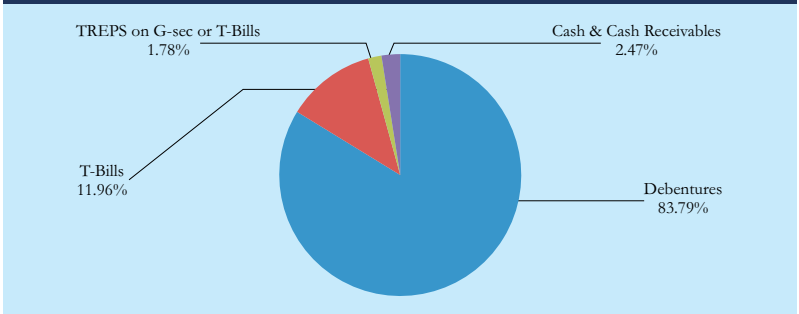
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Portfolio as on 31/07/2021

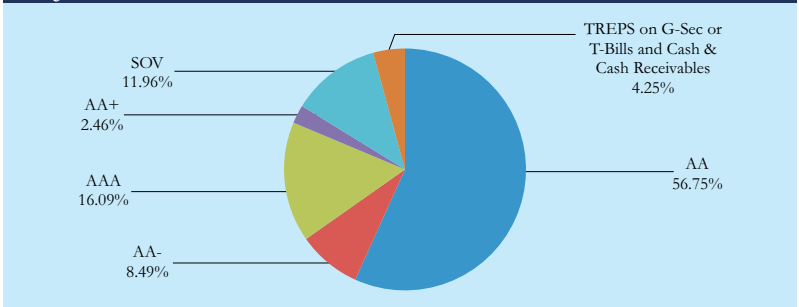
Issuer Name	Rating	% To Net Assets*
DEBENTURES		83.79
Punjab National Bank (AT1 Bond under Basel III)	IND AA	24.57
Godrej Properties Ltd.	[ICRA]AA	8.69
JSW Steel Ltd.	IND AA	8.67
TATA Motors Ltd.	CRISIL AA-	8.49
Power Finance Corp. Ltd.	CRISIL AAA	7.91
TATA Power C. Ltd.	IND AA	7.53
Godrej Industries Ltd.	CRISIL AA	7.29
REC Ltd.	CRISIL AAA	7.22
Axis Bank Ltd. (AT1 Bond under Basel III)	CRISIL AA+	2.46
Chennai Petroleum Corp. Ltd.	CRISIL AAA	0.96
Yes Bank Ltd. (AT1 Bond under Basel III)	[ICRA]D	0.00^
T-BILLS		11.96
182 DTB	SOV	11.96
TREPS on G-Sec or T-Bills		1.78
Cash & Cash Receivables		2.47
TOTAL		100.00

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

Asset Profile



Rating Profile

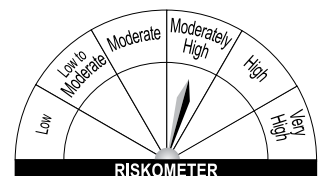


Product Label

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 29 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st February 2012

Benchmark:

CRISIL Composite Bond Fund Index

NAV as on 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	17.5343	18.7927
Quarterly IDCW**	12.2573	10.4571
Annual IDCW**	12.8435	15.3104

Monthly Average AUM:

₹ 21.19 Crs.

AUM as on 31st July 2021:

₹ 21.19 Crs.

Expense Ratio as on 31st July 2021:

Regular : 1.22%

Direct : 0.47%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

YTM	: 6.09%
Average Maturity	: 5.69 Years
Modified Duration	: 4.42 Years
Macaulay Duration	: 4.61 Years

Load Structure:

Entry Load : Not Applicable.

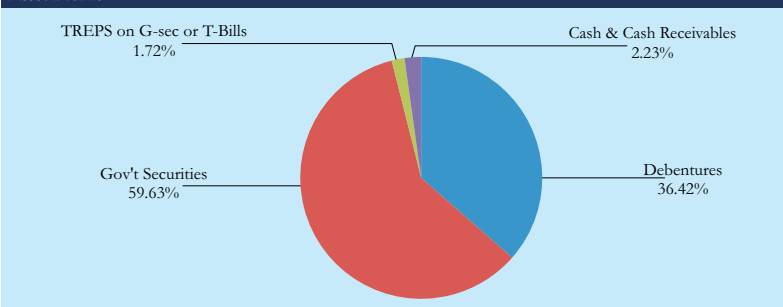
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/07/2021

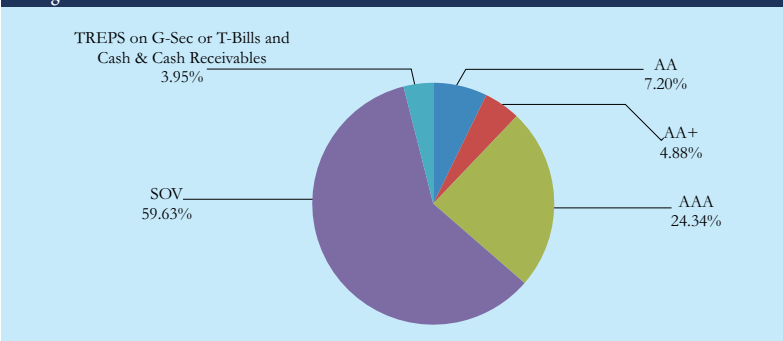
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	8.43
REC Ltd.	CRISIL AAA	7.96
NTPC Ltd.	CRISIL AAA	7.95
Punjab National Bank (AT1 Bond under Basel III)	IND AA	7.20
Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	4.88
GOVERNMENT SECURITIES		
CGL 2026	SOV	46.98
CGL 2031	SOV	12.65
TREPS on G-Sec or T-Bills		1.72
Cash & Cash Receivables		2.23
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 ₹)
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IDBI Dynamic Bond Fund - Quarterly IDCW** (Regular Plan)

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

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

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

IDBI Dynamic Bond Fund - Annual IDCW** (Regular Plan)

20th April, 2017	0.8926	0.8270	11.6510	10.3999
27th March, 2015	0.7992	0.7412	11.3590	10.2782
17th April, 2014	0.1403	0.1343	10.3119	10.1496

IDBI Dynamic Bond Fund - Annual IDCW** (Direct Plan)

27th March, 2015	0.8203	0.7607	11.4143	10.3051
17th April, 2014	0.1636	0.1567	10.3474	10.1555

Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete IDCW history including daily IDCW history, please refer to our website.

*IDCW - previously known as Dividend

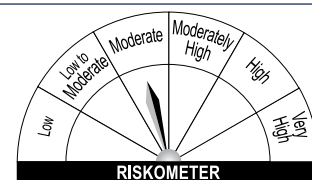
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderate risk

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

IDBI Gilt Fund (IGF)

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

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience: Over 29 Years
Mr. Raju Sharma	(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st December, 2012

Benchmark:

CRISIL Dynamic Gilt Index

NAV as on 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	17.2989	18.3372
Quarterly IDCW**	11.9736	13.5377
Annual IDCW**	12.8090	13.8251

Monthly Average AUM:

₹ 16.10 Crs.

AUM as on 31st July 2021:

₹ 16.25 Crs.

Expense Ratio as on 31st July 2021:

Regular : 1.21%

Direct : 0.44%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th July 2021:

YTM	: 5.68%
Average Maturity	: 4.80 Years
Modified Duration	: 4.04 Years
Macaulay Duration	: 4.16 Years

Load Structure:

Entry Load : Not Applicable.

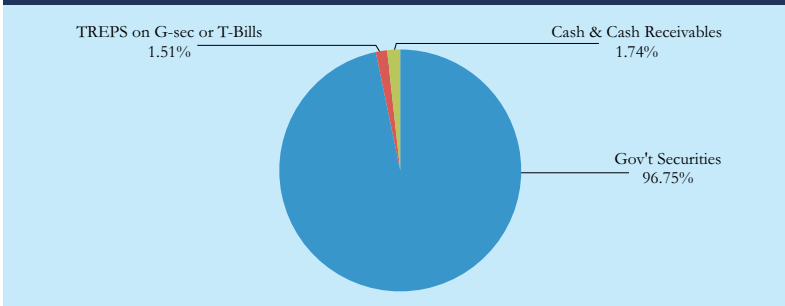
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/07/2021

Issuer Name	Rating	% to Net Assets*
GOVERNMENT SECURITIES		96.75
CGL 2026	SOV	91.87
CGL 2031	SOV	4.88
TREPS on G-Sec or T-Bills		1.51
Cash & Cash Receivables		1.74
TOTAL		100.00

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

Asset Profile



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

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

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

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

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

IDBI Gilt Fund - Annual IDCW** (Regular Plan)

20th April, 2017	1.0847	0.0000	12.0341	10.5184
27th March, 2015	0.9936	0.9215	11.8111	10.4722
17th April, 2014	0.3585	0.3433	10.6705	10.2259

IDBI Gilt Fund - Annual IDCW** (Direct Plan)

20th April, 2017	0.9847	0.0000	12.2581	10.8809
27th March, 2015	0.9768	0.0000	11.8291	10.5137
17th April, 2014	0.3896	0.3732	10.7019	10.2176

Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete IDCW history including daily IDCW history, please refer to our website.

*IDCW - previously known as Dividend

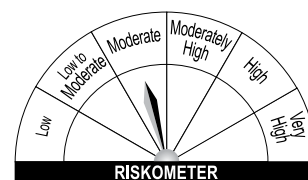
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderate risk

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

IDBI Gold Fund (IGFOF)

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

Scheme Features

Investment objective:

The investment objective of the Scheme will be to generate returns that correspond closely to the returns generated by IDBI Gold Exchange Traded Fund.

Fund Manager:

Mr. Firdaus Marazban Ragina

Total Experience: Over 21 Years

(Managing the Scheme since 20th June 2019)

Inception Date:

14th August, 2012

Benchmark:

Domestic price of Gold

NAV as on 30th July 2021 (₹ per unit):

	Regular	Direct
Growth	13.2389	13.7288

Monthly Average AUM:

₹ 40.37 Crs.

AUM as on 31st July 2021:

₹ 40.59 Crs.

Expense Ratio as on 31st July 2021:

Regular : 0.67%

Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

Load Structure:

Entry Load : Not Applicable.

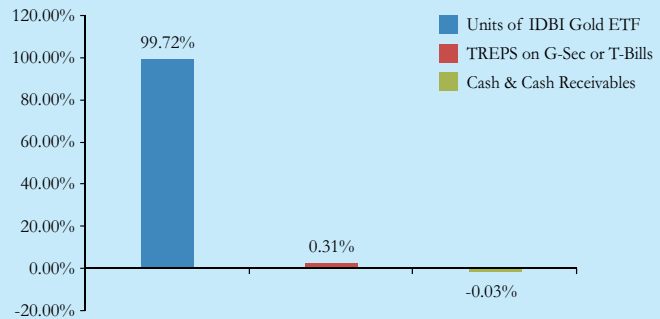
Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within for Lumpsum & SIP) 12 months from the date of allotment.

Portfolio as on 31/07/2021

Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.72
TREPS	0.31
Cash & Cash Receivables	-0.03
TOTAL	100.00

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

Asset Profile

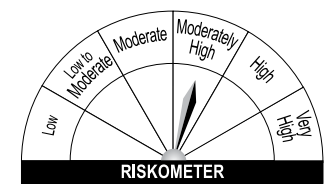


Product Label

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 (30/06/2021)

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	110012.13
Gilt Fund/ Glit Fund with 10 year constant duration	1587.31
Remaining Income/ Debt Oriented Schemes	51114.13
Growth/ Equity Oriented Schemes (Other than ELSS)	158593.43
ELSS Funds	50704.82
Hybrid Schemes	21287.22
Solution Oriented Schemes	0
Index Funds	23587.06
GOLD ETF	8566.40
Other ETF	0.00
Fund of Fund investing overseas	0.00
Total	425452.50

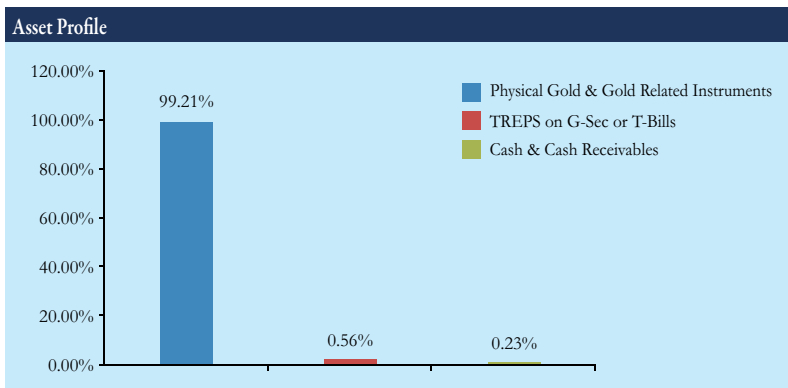
IDBI Gold Exchange Traded Fund (IDBIGOLD)

(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: Mr. Firdaus Marazban Ragina	Total Experience: Over 21 Years (Managing the Scheme since 20th June 2019)
Inception Date: 9th November, 2011	
Benchmark: Domestic price of Physical Gold	
NAV as on 30th July 2021 (₹ per unit):	
NAV	4,473.895
Physical Gold Price*	4,836.9935
Cash Component	-363.099
* Source: Stock Holding Corporation of India Ltd. (Custodian for IDBI Gold ETF)	
Monthly Average AUM: ₹ 86.16 Crs.	
AUM as on 31st July 2021: ₹ 86.75 Crs.	
Expense Ratio as on 31st July 2021: Regular : 0.35% Expense ratio is inclusive of GST on management fees.	
Quantitative Measures as on 30th July 2021: Tracking Error : 0.3612% 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 31/07/2021	
Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments	99.21
TREPS	0.56
Cash & Cash Receivables	0.23
TOTAL	100.00

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

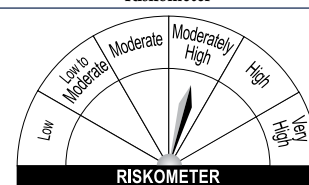


Product Label

This product is suitable for investors who are seeking*:

- To replicate the performance of gold in domestic prices with at least medium term horizon
- Investments in physical gold and gold related instruments / debt & money market instruments

Riskometer



Investors understand that their principal will be at Moderately High risk

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

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Contact us

IDBI Asset Management Limited

(Investment Manager to IDBI Mutual Fund)

CIN: U65100MH2010PLC199319

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

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



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

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Bengaluru	: IDBI Mutual Fund, Mittal Towers, 209, A-Wing, 2nd Floor, M G Road, Bengaluru - 560 001. Tel.: 080-41495263.
Chandigarh	: IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, SCO 162-163, Sector-9C, Chandigarh - 160 009.
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Kochi	: IDBI Mutual Fund, 2nd Floor, IDBI Bank Corporate Office, Near Passport Office, Panampally Nagar, P. B. No. 4253, Kochi - 682 036.
Kolkata	: IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. Tel.: 033 - 66557627. Fax: 033-66557629.
Lucknow	: IDBI Mutual Fund, Ground Floor, Saran Chambers-II, 05 Park Road, Opp. Civil Hospital, Hazratganj, Lucknow - 226 001.
Mumbai	: IDBI Mutual Fund, 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Tel.: 022-66442800.
Pune	: IDBI Mutual Fund, Office No. 91, 5th Floor, Shreenath Plaza, C Wing, F. C. Road, Shivajinagar, Pune - 411 005.

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

Schemes managed by Fund Manager (FM) - Ms. Uma Venkatraman
Total Experience: Over 17 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	43.09	49.61	40.93	14,309	14,961	14,093
3 years	9.24	13.73	13.24	13,040	14,714	14,527
5 years	10.04	14.66	14.73	16,144	19,836	19,896
Since Inception	17.21	16.26	14.51	35,000	32,827	29,124

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

IDBI India Top 100 Equity Fund (IIT100EF) Inception date: 15th May 2012						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	48.61	44.51	43.79	14,861	14,451	14,379
Last 3 years	13.68	12.73	13.01	14,697	14,329	14,438
Last 5 years	11.74	14.06	14.18	17,431	19,316	19,419
Since Inception	14.88	15.40	14.88	35,890	37,418	35,912

FM managing this Scheme since 5th September 2017.
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	50.68	52.96	40.93	15,068	15,296	14,093
Last 3 years	12.62	13.67	13.24	14,288	14,692	14,527
Last 5 years	11.60	14.58	14.73	17,325	19,767	19,896
Since Inception	16.60	15.39	13.88	30,890	28,615	25,980

FM managing this Scheme since 20th June 2019.
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	67.10	82.02	43.79	16,710	18,202	14,379
Last 3 years	12.38	14.98	13.01	14,197	15,207	14,438
Since Inception	12.05	15.01	15.87	16,710	18,799	19,436

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

IDBI Small Cap Fund (ISF) Inception date: 21st June, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	91.93	114.65	43.79	19,193	21,465	14,379
Last 3 years	13.78	16.61	13.01	14,734	15,864	14,438
Since Inception	10.76	11.29	14.19	15,220	15,523	17,253

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

IDBI Focused 30 Equity Fund (IF30EF) Inception date: 17th November, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	38.93	44.51	43.79	13,893	14,451	14,379
Last 3 years	9.27	12.73	13.01	13,051	14,329	14,438
Since Inception	8.58	12.93	13.65	13,560	15,682	16,059

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

IDBI Banking & Financial Services Fund (IB&FSF) Inception date: 4th June, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	48.70	53.27	43.79	14,870	15,327	14,379
3 years	7.64	12.47	13.01	12,473	14,230	14,438
Since Inception	7.62	14.63	14.76	12,610	15,387	15,444

FM managing this Scheme since inception.
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 (ILTTF) Inception date: 20th August, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	55.14	53.50	40.93	15,514	15,350	14,093
Since Inception	14.24	13.32	12.69	14,800	14,451	14,217

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

IDBI Dividend Yield Fund (IDYF) Inception date: 21st December 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	42.95	46.23	43.79	14,295	14,623	14,379
Since Inception	18.62	14.70	17.24	15,610	14,301	15,143

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

IDBI HealthCare Fund (IHF) Inception date: 28th February 2019						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	39.10	48.74	43.79	13,910	14,874	14,379
Since Inception	31.68	31.37	18.43	19,460	19,351	15,057

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

Schemes managed by Fund Manager (FM) - Mr. Firdaus Marazban Ragina
Total Experience: Over 21 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	41.35	43.79	14,135	14,379
Last 3 years	11.48	13.01	13,857	14,438
Last 5 years	12.29	14.18	17,861	19,419
Since Inception	10.03	11.73	28,910	34,280

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	46.07	49.14	43.79	14,607	14,914	14,379
Last 3 years	9.65	11.07	13.01	13,186	13,708	14,438
Last 5 years	11.34	13.25	14.18	17,122	18,645	19,419
Since Inception	10.40	12.29	10.67	29,314	35,232	30,101

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 - July 2021) (contd...)

IDBI Gold Fund (IGFOF)		Inception date: 14th August, 2012			
Period	Returns (in %)		Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)	
Last 1 year	-11.94	-8.44	8,806	9,156	
Last 3 years	15.38	17.48	15,368	16,220	
Last 5 years	6.40	8.53	13,644	15,061	
Since Inception	3.18	5.34	13,239	15,942	

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	-8.71	-8.44	9,129	9,156	
Last 3 years	16.57	17.48	15,846	16,220	
Last 5 years	7.87	8.53	14,610	15,061	
Since Inception	4.55	5.39	15,414	16,670	

FM managing this Scheme since 20th June 2019.

Domestic Price of Physical Gold.

**Scheme managed by Fund Managers (FM) -
Ms. Uma Venkatraman (Equity Portion) - Total Experience: Over 17 Years &
Mr. Raju Sharma (Debt Portion) Total Experience: Over 29 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	29.92	32.14	43.79	12,992	13,214	14,379
Last 3 years	6.77	13.07	13.01	12,173	14,462	14,438
Since Inception	8.56	12.81	14.68	14,791	17,761	19,213

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

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

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

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

IDBI Equity Savings Fund (IESF)		Inception Date: 27th March, 2018				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	19.64	15.27	2.16	11,964	11,527	10,216
Last 3 years	7.34	9.27	8.75	12,370	13,050	12,865
Since Inception	7.32	9.86	7.66	12,666	13,791	12,802

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

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

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

40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index + 30% of NIFTY 50-TRI, ## CRISIL 10 Yr Gilt Index.

**Schemes managed by Fund Manager (FM) -
Mr. Raju Sharma - Total Experience: Over 29 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	3.40	3.68	3.78	10,340	10,368	10,378
Last 3 years	5.43	5.60	6.41	11,721	11,776	12,049
Last 5 years	6.00	6.12	6.26	13,384	13,461	13,552
1 month	3.43	3.56	5.81	NA	NA	NA
2 weeks	3.46	3.58	7.07	NA	NA	NA
1 week	3.38	3.51	6.77	NA	NA	NA
Since Inception	7.48	7.35	6.70	22,212	21,934	20,507

FM managing this Scheme since 3rd May 2017

CRISIL Liquid Fund Index, ## CRISIL 1 Year T-Bill Index, NA Not Applicable.

IDBI Dynamic Bond Fund (IDBF)		Inception date: 21st February, 2012				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.70	3.90	2.16	10,470	10,390	10,216
Last 3 years	7.01	9.56	8.75	12,257	13,153	12,865
Last 5 years	5.19	7.96	6.50	12,883	14,666	13,705
Since Inception	6.13	8.63	7.16	17,534	21,851	19,206

FM managing this Scheme since 3rd May 2017

CRISIL Composite Bond Fund Index, ## CRISIL 10 Year Gilt Index.

IDBI Gilt Fund (IGF)		Inception date: 21st December, 2012				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.05	3.20	2.16	10,205	10,322	10,216
Last 3 years	7.24	9.55	8.75	12,335	13,152	12,865
Last 5 years	5.04	7.51	6.50	12,792	14,366	13,705
Since Inception	6.57	8.32	7.17	17,299	19,907	18,149

FM managing this Scheme since 3rd May 2017

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

**Schemes managed by Fund Manager (FM) - Mr. Bhupesh Kalyani
Total Experience: Over 19 Years**

IDBI Ultra Short Term Fund (IUSTF)		Inception date: 3rd September, 2010				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.95	4.47	3.78	10,395	10,447	10,378
Last 3 years	5.66	6.67	6.40	11,798	12,141	12,049
Last 5 years	5.91	6.86	6.27	13,330	13,940	13,553
Since Inception	7.45	7.99	6.77	21,912	23,146	20,447

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	4.83	5.41	2.16	10,483	10,541	10,216
Last 3 years	4.87	8.67	8.75	11,535	12,837	12,865
Last 5 years	5.31	7.80	6.50	12,955	14,561	13,705
Since Inception	7.06	8.48	6.95	20,275	23,243	20,060

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	7.84	10.16	2.16	10,784	11,016	10,216
Last 3 years	-1.19	9.63	8.75	9,648	13,178	12,865
Last 5 years	1.59	8.85	6.50	10,821	15,288	13,705
Since Inception	4.10	9.53	8.21	13,467	19,637	17,945

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 - July 2021)

Schemes managed by Fund Manager (FM) - Ms. Uma Venkatraman Total Experience: Over 17 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	44.83	49.61	40.93	14483	14961	14093
Last 3 years	10.69	13.73	13.24	13568	14714	14527
Last 5 years	11.64	14.66	14.73	17349	19836	19896
Since Inception	18.60	16.26	14.51	38410	32827	29124

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

IDBI India Top 100 Equity Fund (IIT100EF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	50.31	44.51	43.79	15,031	14,451	14,379
Last 3 years	15.17	12.73	13.01	15,281	14,329	14,438
Last 5 years	13.37	14.06	14.18	18,740	19,316	19,419
Since Inception	14.71	13.82	13.43	32,463	30,372	29,480

FM managing this Scheme since 5th September 2017.
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	52.65	52.96	40.93	15,265	15,296	14,093
Last 3 years	14.26	13.67	13.24	14,923	14,692	14,527
Last 5 years	13.43	14.58	14.73	18,794	19,767	19,896
Since Inception	18.12	15.39	13.88	33,980	28,615	25,980

FM managing this Scheme since 20th June 2019.
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	68.63	82.02	43.79	16,863	18,202	14,379
Last 3 years	13.70	14.98	13.01	14,702	15,207	14,438
Since Inception	13.93	15.01	15.87	18,010	18,799	19,436

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

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	93.83	114.65	43.79	19,383	21,465	14,379
Last 3 years	15.32	16.61	13.01	15,343	15,864	14,438
Since Inception	12.69	11.29	14.19	16,340	15,523	17,253

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

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	40.06	44.51	43.79	14,006	14,451	14,379
Last 3 years	10.70	12.73	13.01	13,569	14,329	14,438
Since Inception	10.29	12.93	13.65	14,370	15,682	16,059

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

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	50.28	53.27	43.79	15,028	15,327	14,379
Last 3 years	9.17	12.47	13.01	13,015	14,230	14,438
Since Inception	9.22	14.63	14.76	13,210	15,387	15,444

FM managing this Scheme since inception
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	56.53	53.50	40.93	15,653	15,350	14,093
Since Inception	15.64	13.32	12.69	15,340	14,451	14,217

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

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	44.42	46.23	43.79	14,442	14,623	14,379
Since Inception	20.29	14.70	17.24	16,190	14,301	15,143

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

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	40.85	48.74	43.79	14,085	14,874	14,379
Since Inception	33.84	31.37	18.43	20,240	19,351	15,057

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

Schemes managed by Fund Manager (FM) - Mr. Firdaus Marazban Ragina Total Experience: Over 21 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	42.37	43.79	14,237	14,379
Last 3 years	12.40	13.01	14,205	14,438
Last 5 years	13.42	14.18	18,781	19,419
Since Inception	12.60	13.43	27,675	29,480

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

IDBI Nifty Junior Index Fund (INJIF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	46.99	49.14	43.79	14,699	14,914	14,379
Last 3 years	10.36	11.07	13.01	13,443	13,708	14,438
Last 5 years	12.35	13.25	14.18	17,911	18,645	19,419
Since Inception	14.60	15.71	13.43	32,188	34,986	29,480

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 - July 2021) (contd...)

IDBI Gold Fund (IGFOF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-11.61	-8.44		8,839	9,156	
Last 3 years	15.90	17.48		15,574	16,220	
Last 5 years	6.92	8.53		13,977	15,061	
Since Inception	3.77	5.40		13,732	15,698	

FM managing this Scheme since 20th June 2019.

Domestic Price of Gold.

**Scheme managed by Fund Managers (FM) -
Ms. Uma Venkatraman (Equity Portion) - Total Experience: Over 17 Years &
Mr. Raju Sharma (Debt Portion) Total Experience: Over 29 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	31.00	32.14	43.79	13,100	13,214	14,379
Last 3 years	7.98	13.07	13.01	12,594	14,462	14,438
Since Inception	10.13	12.81	14.68	15,843	17,761	19,213

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

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

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

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

IDBI Equity Savings Fund (IESF) Inception Date: 27th March, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	20.81	15.27	2.16	12,081	11,527	10,216
Last 3 years	8.67	9.27	8.75	12,836	13,050	12,865
Since Inception	8.76	9.86	7.66	13,242	13,696	12,802

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

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

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

40% of CRISIL Liquid Fund Index + 30% CRISIL Short Term Bond Fund Index + 30% of NIFTY 50-TRI, ## CRISIL 10 Year Gilt Index.

**Schemes managed by Fund Manager (FM) -
Mr. Raju Sharma - Total Experience: Over 29 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	3.44	3.68	3.78	10,344	10,368	10,378
Last 3 years	5.50	5.60	6.41	11,746	11,776	12,049
Last 5 years	6.09	6.12	6.26	13,442	13,461	13,552
1 month	3.47	3.56	5.81	NA	NA	NA
2 weeks	3.50	3.58	7.07	NA	NA	NA
1 week	3.42	3.51	6.77	NA	NA	NA
Since Inception	7.20	7.18	6.79	18,156	18,136	17,565

FM managing this Scheme since 3rd May 2017

CRISIL Liquid Fund Index, ## CRISIL 1 Year T-Bill Index, NA Not Applicable.

IDBI Dynamic Bond Fund (IDBF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	5.48	3.90	2.16	10,548	10,390	10,216
Last 3 years	7.95	9.56	8.75	12,584	13,153	12,865
Last 5 years	6.32	7.96	6.50	13,591	14,666	13,705
Since Inception	6.62	8.58	7.04	17,335	20,269	17,930

FM managing this Scheme since 3rd May 2017

CRISIL Composite Bond Fund Index, ## CRISIL 10 Year Gilt Index.

IDBI Gilt Fund (IGF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.85	3.20	2.16	10,285	10,320	10,216
Last 3 years	8.08	9.55	8.75	12,629	13,152	12,865
Last 5 years	5.99	7.51	6.50	13,381	14,366	13,705
Since Inception	7.25	8.18	7.04	18,227	19,634	17,930

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	4.31	4.47	3.78	10,431	10,447	10,378
Last 3 years	6.13	6.67	6.40	11,957	12,141	12,049
Last 5 years	6.55	6.86	6.27	13,741	13,940	13,553
Since Inception	7.58	7.72	6.78	18,713	18,927	17,564

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	5.26	5.41	2.16	10,526	10,541	10,216
Last 3 years	5.59	8.67	8.75	11,773	12,837	12,865
Last 5 years	6.23	7.80	6.50	13,532	14,561	13,705
Since Inception	7.43	8.42	7.04	18,500	20,006	17,930

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	8.60	10.16	2.16	10,860	11,016	10,216
Last 3 years	-0.49	9.63	8.75	9,852	13,178	12,865
Last 5 years	2.48	8.85	6.50	11,306	15,288	13,705
Since Inception	4.98	9.53	8.21	14,340	19,637	17,945

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 - July 2021)

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)	950.00	840.00	600.00	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	1591.67	1253.89	818.46	469.25	143.66
Scheme Return (% XIRR)	12.73	11.26	12.39	18.04	38.86
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	15.50	15.48	17.65	24.49	44.28
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.70	14.92	17.17	21.50	34.71

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 15th May, 2012				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,110.00	840.00	600.00	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	2,183.15	1,367.80	903.37	518.08	148.71
Scheme Return (% XIRR)	14.10	13.70	16.40	25.20	47.63
Benchmark (NIFTY 100-TRI#) return (% XIRR)	14.72	14.70	16.66	22.38	39.68
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.43	14.69	16.88	22.18	38.15

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)	890.00	840.00	600.00	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	1506.47	1,360.78	895.31	512.54	149.24
Scheme Return (% XIRR)	13.91	13.55	16.04	24.41	48.56
Benchmark (NIFTY 50-TRI#) return (% XIRR)	15.37	15.48	17.72	25.42	48.21
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.71	14.92	17.17	21.50	34.71

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 25th June, 2010				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,340.00	840.00	600.00	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	2,677.81	1,330.24	875.87	485.02	141.64
Scheme Return (% XIRR)	11.82	12.92	15.14	20.41	35.39
Benchmark (NIFTY 50-TRI #) return (% XIRR)	13.56	14.69	16.88	22.18	38.15
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	13.56	14.69	16.88	22.18	38.15

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 20th September, 2010				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,310.00	840.00	600.00	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	2,880.12	1,328.56	848.12	496.41	148.84
Scheme Return (% XIRR)	13.72	12.88	13.84	22.08	47.85
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	15.71	14.71	15.54	23.84	50.03
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.66	14.69	16.88	22.18	38.15

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)	550.00	NA	NA	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	837.42	NA	NA	554.91	158.82
Scheme Return (% XIRR)	18.52	NA	NA	30.31	65.66
Benchmark (Nifty Midcap 100 - TRI#) return (% XIRR)	20.64	NA	NA	33.41	74.65
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	17.32	NA	NA	22.18	38.15

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)	500.00	NA	NA	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	791.76	NA	NA	587.56	170.72
Scheme Return (% XIRR)	22.51	NA	NA	34.65	87.58
Benchmark (Nifty Smallcap 250 - TRI#) return (% XIRR)	26.78	NA	NA	43.04	111.61
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	17.87	NA	NA	22.18	38.15

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)	450.00	NA	NA	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	605.23	NA	NA	483.28	141.94
Scheme Return (% XIRR)	16.00	NA	NA	20.15	35.90
Benchmark (Nifty 100 - TRI#) return (% XIRR)	18.86	NA	NA	22.38	39.68
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	18.97	NA	NA	22.18	38.15

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)	380.00	NA	NA	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	477.11	NA	NA	451.92	141.14
Scheme Return (% XIRR)	14.55	NA	NA	15.38	34.54
Benchmark (Nifty Financial Services - TRI#) return (% XIRR)	18.99	NA	NA	19.55	37.89
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	21.34	NA	NA	22.18	38.15

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)	360.00	NA	NA	NA	120.00
Market value as on 31st July, 2021 (Rs. in '000)	514.16	NA	NA	NA	151.99
Scheme Return (% XIRR)	24.67	NA	NA	NA	53.41
Benchmark (S&P BSE 500 - TRI#) return (% XIRR)	25.82	NA	NA	NA	48.69
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	21.48	NA	NA	NA	34.71

IDBI Dividend Yield Fund (IDYF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 21st December, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	320.00	NA	NA	NA	120.00
Market value as on 31st July, 2021 (Rs. in '000)	453.65	NA	NA	NA	144.34
Scheme Return (% XIRR)	27.46	NA	NA	NA	40.03
Benchmark (Nifty Dividend Opportunities 50 - TRI#) return (% XIRR)	25.58	NA	NA	NA	49.72
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	24.56	NA	NA	NA	38.15

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)	300.00	NA	NA	NA	120.00
Market value as on 31st July, 2021 (Rs. in '000)	477.21	NA	NA	NA	143.62
Scheme Return (% XIRR)	40.36	NA	NA	NA	38.79
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	44.57	NA	NA	NA	48.44
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	25.78	NA	NA	NA	38.15

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 - July 2021)

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)	950.00	840.00	600.00	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	1,690.42	1,320.65	848.80	478.50	144.64
Scheme Return (% XIRR)	14.20	12.71	13.87	19.43	40.55
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	15.50	15.48	17.65	24.49	44.28
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.70	14.92	17.17	21.50	34.71

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)	1,030.00	840.00	600.00	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	2,037.84	1,439.33	936.61	528.10	149.70
Scheme Return (% XIRR)	15.40	15.13	17.88	26.61	49.38
Benchmark (NIFTY 100-TRI#) return (% XIRR)	14.69	14.70	16.66	22.38	39.68
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.47	14.69	16.88	22.18	38.15

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)	890.00	840.00	600.00	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	1,601.28	1,441.08	932.59	523.68	150.35
Scheme Return (% XIRR)	15.51	15.16	17.71	25.99	50.51
Benchmark (NIFTY 500-TRI#) return (% XIRR)	15.37	15.48	17.72	25.42	48.21
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.71	14.92	17.17	21.50	34.71

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)	1,030.00	840.00	600.00	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	1,885.91	1,380.18	897.41	491.13	142.22
Scheme Return (% XIRR)	13.67	13.95	16.13	21.31	36.39
Benchmark (NIFTY 50-TRI#) return (% XIRR)	14.47	14.69	16.88	22.18	38.15
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.47	14.69	16.88	22.18	38.15

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)	1,030.00	840.00	600.00	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	1,986.19	1,372.78	864.69	501.24	149.37
Scheme Return (% XIRR)	14.83	13.80	14.62	22.78	48.79
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	15.87	14.71	15.54	23.84	50.03
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.47	14.69	16.88	22.18	38.15

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)	550.00	NA	NA	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	862.70	NA	NA	563.40	159.68
Scheme Return (% XIRR)	19.87	NA	NA	31.45	67.22
Benchmark (Nifty Midcap 100 - TRI#) return (% XIRR)	20.64	NA	NA	33.41	74.65
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	17.32	NA	NA	22.18	38.15

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)	500.00	NA	NA	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	813.71	NA	NA	597.41	171.68
Scheme Return (% XIRR)	23.90	NA	NA	35.93	89.39
Benchmark (Nifty Smallcap 250 - TRI #) return (% XIRR)	26.78	NA	NA	43.04	111.61
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	17.87	NA	NA	22.18	38.15

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)	450.00	NA	NA	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	619.23	NA	NA	491.04	142.63
Scheme Return (% XIRR)	17.28	NA	NA	21.29	37.09
Benchmark (Nifty 100 - TRI#) return (% XIRR)	18.86	NA	NA	22.38	39.68
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	18.97	NA	NA	22.18	38.15

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)	380.00	NA	NA	360.00	120.00
Market value as on 31st July, 2021 (Rs. in '000)	486.10	NA	NA	459.73	141.96
Scheme Return (% XIRR)	15.78	NA	NA	16.59	35.94
Benchmark (Nifty Financial Services - TRI#) return (% XIRR)	18.99	NA	NA	19.55	37.89
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	21.34	NA	NA	22.18	38.15

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)	360.00	NA	NA	NA	120.00
Market value as on 31st July, 2021 (Rs. in '000)	521.74	NA	NA	NA	152.75
Scheme Return (% XIRR)	25.75	NA	NA	NA	54.76
Benchmark (S&P BSE 500 - TRI#) return (% XIRR)	25.82	NA	NA	NA	48.69
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	21.48	NA	NA	NA	34.71

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)	320.00	NA	NA	NA	120.00
Market value as on 31st July, 2021 (Rs. in '000)	461.78	NA	NA	NA	145.18
Scheme Return (% XIRR)	28.96	NA	NA	NA	41.49
Benchmark (Nifty Dividend Opportunities 50 - TRI#) return (% XIRR)	25.58	NA	NA	NA	49.72
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	24.56	NA	NA	NA	38.15

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)	300.00	NA	NA	NA	120.00
Market value as on 31st July, 2021 (Rs. in '000)	487.72	NA	NA	NA	144.65
Scheme Return (% XIRR)	42.47	NA	NA	NA	40.56
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	44.57	NA	NA	NA	48.44
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	25.78	NA	NA	NA	38.15

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.