



## ROUND UP FUND FACT SHEET

June 2021



## FACTS AND FIGURES



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## Equity Market Overview

BSE Sensex 30 closed @ 52482 +1%, NSE Nifty50 @ 15721 +0.9 % mom basis in the month of June 2021.

Positive performing sectors were IT+9%, TECK +7%, Cons. Durable +6.5%, Negative performing sectors were Banking -2.5%, Power -2.2%, Oil & Gas -1.8%, Metals -1.1% in the month of June 2021.

US Fed Chairperson expressed, would begin a discussion about scaling back bond purchases and anticipate, two interest rate increase by the end of 2023.

Reserve Bank of India released the minutes of its June 2021 policy meeting at which the MPC kept rate on hold, even as it increased inflation forecasts and acknowledged downside risks to growth.

Brent oil prices rose above \$75 a barrel for the first time since 2018 after OPEC+ failed to reach an agreement on bringing back curtailed output, leaving the market with tighter supplies than expected.

Finance Minister India, announced eight new schemes to give a boost to the sectors reeling under the Covid-19 induced restrictions. Under the news schemes, the Centre extended a federal guarantee on bank loans to healthcare sector while waiving visa fees for 500,000 foreign tourists to perk up tourism. The government will expand federal guarantees on loans to businesses to \$60.7 billion. For the health sector, finance minister announced a guarantee of \$14.8 billion dollars on loans for medical infrastructure.

Collection of GST stood at Rs. 92,849 Cr. in June 2021, slips, below 1 Lakh crore mark for the first time after 8 months.

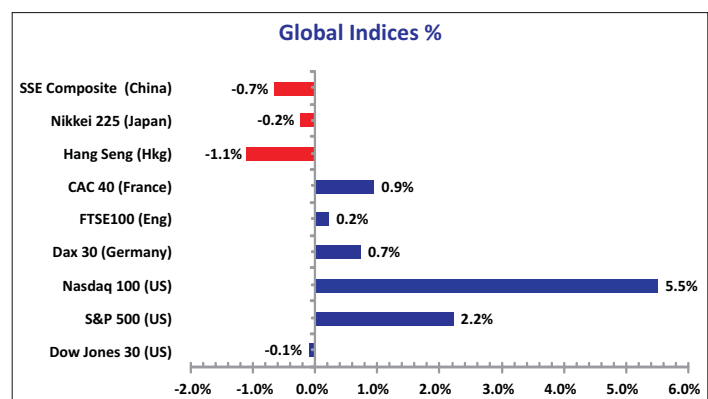
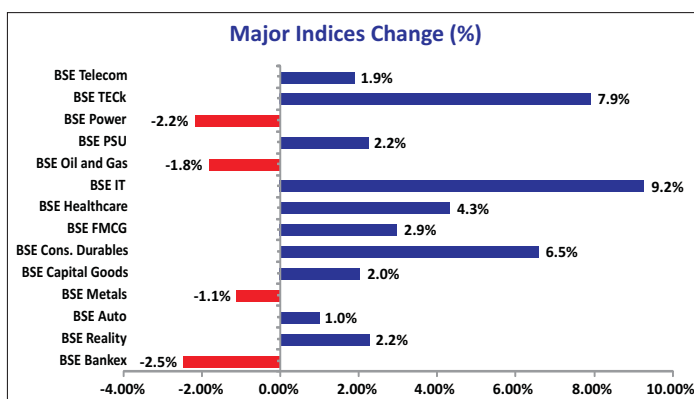
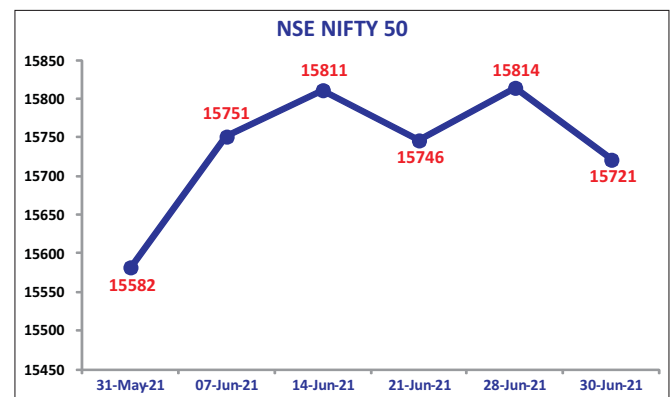
The Index of Industrial Production (IIP) surged 134.44% year on year 126.6 in the month of April primarily due to low base in the previous year as per data released by Ministry of Statistics and Programme Implementation (MoSPI).

Foreign Exchange Reserves stood at US\$608.1 billion the last week ended June 2021 recorded fresh life time high.

India's Trade Deficit during the month May 2021 was US\$ 6.32 billion hit an eight month low. It was at \$15.1 billion in April 2021.

The wholesale price index-based (WPI) inflation rose to 12.94% in May 21 jumps to all time high due to spike in fuel prices. India's retail inflation (CPI) stood at 6.3%.

USD/INR quoted @ 74.33, Brent Crude @ 74.91 USD per barrel and Gold @ 1771 USD Oz at the end of June 2021.



# Fixed Income Overview

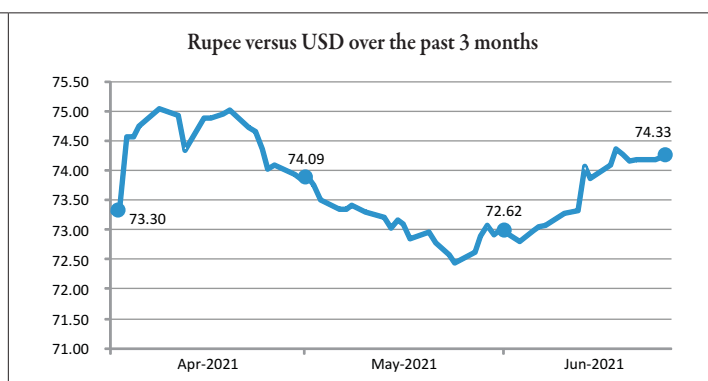
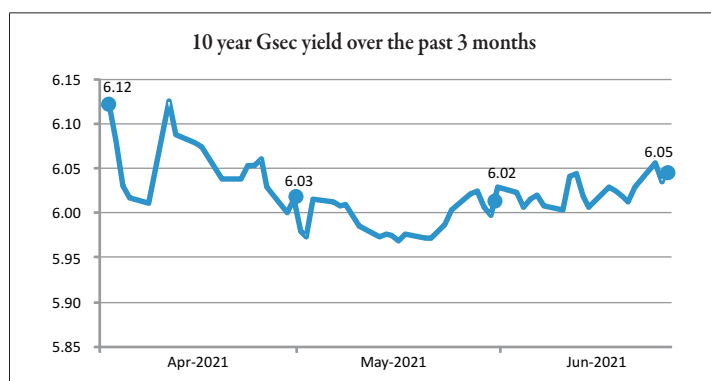
## MACRO Economic Data for the month:

	As on 31/05/2021	As on 30/06/2021	Change
5 year Gsec	5.59%	5.72%	13 bps
10 year Gsec	6.02%	6.05%	03 bps
5 year Corp bonds	5.90%	6.03%	13 bps
10 year Corp bonds	6.80%	6.89%	09 bps
3 months Tbill	3.39%	3.41%	02 bps
3 month CD	3.39%	3.44%	05 bps
Brent Crude \$	69.32	75.13	5.81
INR = USD	72.62	74.33	1.71

## The major macro events during the month:

### Highlights of RBI policy on June 04, 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 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.
- RBI will undertake G-SAP 2.0 in Q2:2021-22 and conduct secondary market purchase operations of Rs.1.20 lakh crore to support the market.
- Outlook for Inflation - CPI inflation is projected at 5.1 per cent during 2021-22; 5.2 per cent in Q1; 5.4 per cent in Q2; 4.7 per cent in Q3; and 5.3 per cent in Q4:2021-22.
- Outlook for Growth - GDP growth is projected at 9.5 per cent in 2021-22, consisting of 18.5 per cent in Q1; 7.9 per cent in Q2; 7.2 per cent in Q3; and 6.6 per cent in Q4:2021-22.



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

## Inflation & IIP:

**CPI inflation** spiked to 6.30% in May 2021 compared to 4.23% in April 2021 as all sub components show a sharp uptick in May. Core inflation also jumped to 6.34% as against 5.17% in April. This is the first time in six months that the CPI print has come above the RBI's upper threshold of 6.0%. Apart from higher fuel and food inflation, a large part of this increase was driven by higher core inflation, possibly reflecting the impact of second wave related supply disruptions and a pass through of cost push pressures. Regional lockdowns with restrictions on selling non-essential goods and services might have biased the readings.

**IIP** recorded a robust expansion of 134.4% YoY in April 2021 from 24.1% YoY in March 2021. During April 2020 IIP growth printed at -57.3%. Thus, because of an extremely low base, April 2021 reading displayed an excessive growth rate. Manufacturing growth was 197.2%, Mining grew by 37.1% and Electricity grew by 38.5%.

## Trade Deficit & GST Collections:

**India's trade deficit** in June 2021 widens to US\$ 9.4 bn from US\$ 6.3 bn in May 2021 led by increase in imports amidst gradual improvement in demand and increase in commodity prices. Exports have risen slightly to US\$ 32.5 bn from US\$ 32.2 bn in May. Imports increased to US\$ 41.9 bn from US\$ 38.5 bn in May.

**GST collections** for May slowed down as state-wide lockdowns affected economic activity. Based on the PIB release, total GST collection for May was at Rs 928 bn as against Rs 1,027 bn in April.

## Oil:

Brent crude oil price rose to US\$ 75.13 in June from US\$ 69.32 in May. Recovery in economic activities resulted in higher oil demand and lower than required supply led to escalation in prices.

## Market Outlook:

5 year GSEC yield went up to 5.72% in June as compared to 5.59% in May. Higher inflation and hawkish Fed's policy dampened the market sentiment.

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 Fed tweaking its bond buying programme.

## HOW TO READ FACTSHEET?

### Fund Manager:

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

### Application Amount for Fresh Subscription:

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

### Minimum Additional Amount:

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

### Yield to Maturity:

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

### SIP:

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

### NAV:

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

### Benchmark:

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

### Entry Load:

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

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

### Exit Load:

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

### Modified Duration:

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

### Standard Deviation:

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

### Sharpe Ratio:

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

### Beta Ratio:

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

### AUM:

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

### Holdings:

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

### Nature of Scheme:

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

### Rating Profile:

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

### Total Expense Ratio:

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

### Average Maturity:

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

### Portfolio Yield:

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

### Risk Free Return:

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

### Tracking Error:

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

### Portfolio Turnover Ratio:

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

# IDBI Equity Advantage Fund (IEAF)

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

## Scheme Features

### Investment objective:

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

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 17 Years
Mrs. 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 June 2021 (₹ per unit):		
	Regular	Direct
Growth	34.20	37.49
IDCW**	20.55	23.14

### Monthly Average AUM:

₹ 519.99 Crs.

### AUM as on 30th June 2021:

₹ 517.75 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 2.42%  
Direct : 1.20%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

Standard Deviation : 5.4386%  
Beta : 0.7759  
Sharpe Ratio : 0.1058  
Portfolio Turnover Ratio^^ : 0.91

Risk free rate: Overnight MIBOR (3.36% as on 30/06/21). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

### Load Structure:

Entry Load : Not Applicable.

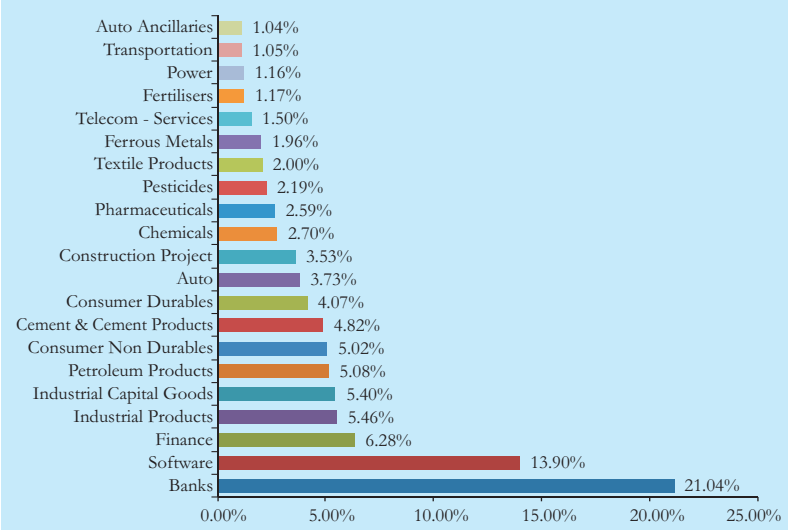
Exit Load (for Lumpsum & SIP) : Nil. Investment under the scheme is subject to a lock-in period of 3 years.

## Portfolio as on 30/06/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>95.69</b>	
Infosys Ltd.	6.80	Bharti Airtel Ltd.	1.50
HDFC Bank Ltd.	6.72	NCC Ltd.	1.47
ICICI Bank Ltd.	6.44	Dr. Reddy's Laboratories Ltd.	1.46
Reliance Industries Ltd.	3.18	IndusInd Bank Ltd.	1.45
ABB India Ltd.	3.09	Grasim Industries Ltd.	1.44
State Bank of India	2.80	Shree Cement Ltd.	1.44
HCL Technologies Ltd.	2.79	Century Plyboards (India) Ltd.	1.39
Housing Development Finance Corp. Ltd.	2.72	Crompton Greaves Consumer Electricals Ltd.	1.39
Asian Paints Ltd.	2.34	Thermax Ltd.	1.37
Cholamandalam Investment & Finance Co. Ltd.	2.30	Cummins India Ltd.	1.29
Mphasis Ltd.	2.20	Volta Ltd.	1.29
PI Industries Ltd.	2.19	LIC Housing Finance Ltd.	1.26
Happiest Minds Technologies Ltd.	2.11	Coromandel International Ltd.	1.17
Axis Bank Ltd.	2.07	Power Grid Corp. of India Ltd.	1.16
Larsen & Toubro Ltd.	2.06	Graphite India Ltd.	1.14
Page Industries Ltd.	2.00	TATA Chemicals Ltd.	1.14
Bharat Forge Ltd.	1.98	Cipla Ltd.	1.13
Eicher Motors Ltd.	1.96	Adani Ports and Special Economic Zone Ltd.	1.05
TATA Steel Ltd.	1.96	Polycab India Ltd.	1.05
Ultratech Cement Ltd.	1.94	Balkrishna Industries Ltd.	1.04
Bharat Petroleum Corp. Ltd.	1.90	Honeywell Automation India Ltd.	0.94
Nestle India Ltd.	1.78	Godrej Consumer Products Ltd.	0.90
TATA Motors Ltd.	1.77	TREPS on G-sec or T-Bills	0.64
Kotak Mahindra Bank Ltd.	1.56	Cash & Cash Receivables	3.67
SRF Ltd.	1.56	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

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

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

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

\*IDCW - previously known as Dividend

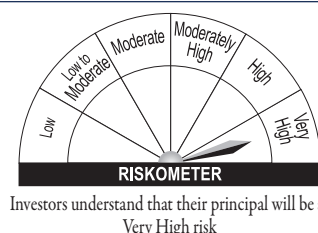
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



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



# IDBI India Top 100 Equity Fund (IIT100EF)

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

## Scheme Features

### Investment objective:

The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related Instruments of Large Cap companies. However there can be no assurance that the investment objective under the Scheme will be realized.

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 17 Years
Mrs. Uma Venkatraman	(Managing the Scheme since 5th September 2017)

### Inception Date:

15th May, 2012

### Benchmark:

NIFTY 100 - Total Return Index (TRI)

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

	Regular	Direct
Growth	35.05	38.44
IDCW**	20.80	23.45

### Monthly Average AUM:

₹ 464.46 Crs.

### AUM as on 30th June 2021:

₹ 468.32 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 2.66%

Direct : 1.35%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

Standard Deviation : 5.8897%

Beta : 0.9146

Sharpe Ratio : 0.1781

Portfolio Turnover Ratio^^ : 0.66

Risk free rate: Overnight MIBOR (3.36% as on 30/06/21). 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.

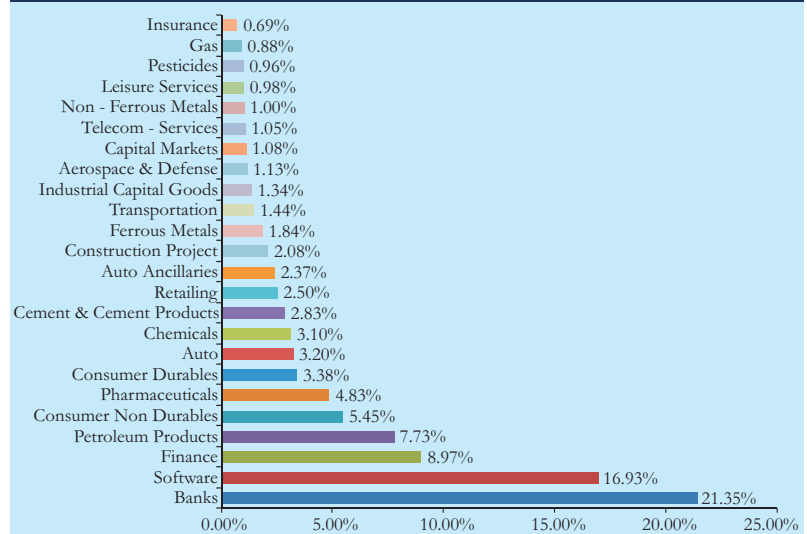
Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/ SWP) within 12 months from the date of allotment.

## Portfolio as on 30/06/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>DEBENTURES</b>	<b>0.02</b>	Hindustan Unilever Ltd.	1.13
Britannia Industries Ltd.	0.02	Avenue Supermarts Ltd.	1.11
<b>EQUITY &amp; EQUITY RELATED</b>	<b>97.11</b>	ICICI Securities Ltd.	1.08
Reliance Industries Ltd.	7.73	Crompton Greaves Consumer Electricals Ltd.	1.07
HDFC Bank Ltd.	7.57	SRF Ltd.	1.07
Infosys Ltd.	6.92	Bharti Airtel Ltd.	1.05
ICICI Bank Ltd.	6.20	Bosch Ltd.	1.03
Housing Development Finance Corp. Ltd.	4.70	Pidilite Industries Ltd.	1.03
TATA Consultancy Services Ltd.	3.16	Birlasoft Ltd.	1.01
Axis Bank Ltd.	2.85	Hindalco Industries Ltd.	1.00
Bajaj Finance Ltd.	2.50	Vinati Organics Ltd.	1.00
State Bank of India	2.40	Jubilant Foodworks Ltd.	0.98
Kotak Mahindra Bank Ltd.	2.33	Eicher Motors Ltd.	0.97
Larsen & Toubro Ltd.	2.08	LIC Housing Finance Ltd.	0.97
Persistent Systems Ltd.	1.88	PI Industries Ltd.	0.96
TATA Steel Ltd.	1.84	Titan Co. Ltd.	0.96
Asian Paints Ltd.	1.73	WABCO India Ltd.	0.95
Happiest Minds Technologies Ltd.	1.73	Nestle India Ltd.	0.90
ITC Ltd.	1.69	GAIL (India) Ltd.	0.88
HCL Technologies Ltd.	1.48	ACC Ltd.	0.85
Sun Pharmaceutical Industries Ltd.	1.46	Dr. Reddy's Laboratories Ltd.	0.84
Indian Railway Catering & Tourism Corp. Ltd.	1.44	Mahindra & Mahindra Ltd.	0.82
Maruti Suzuki India Ltd.	1.41	Cholamandalam Investment & Finance Co. Ltd.	0.80
Aditya Birla Fashion and Retail Ltd.	1.39	Shree Cement Ltd.	0.77
Volta Ltd.	1.35	Wipro Ltd.	0.75
ABB India Ltd.	1.34	HDFC Life Insurance Co. Ltd.	0.69
Divi's Laboratories Ltd.	1.33	Motherson Sumi Systems Ltd.	0.39
Ultratech Cement Ltd.	1.21	TREPS on G-sec or T-Bills	1.10
Cipla Ltd.	1.20	Cash & Cash Receivables	1.77
Bharat Electronics Ltd.	1.13	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

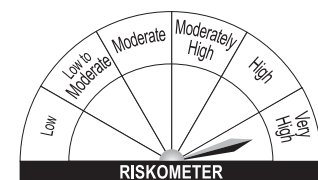
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## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

## IDCW History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
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### IDBI India Top 100 Equity Fund - IDCW\*\* (Regular Plan)

27th April, 2021	2.0000	2.0000	20.60	18.87
4th April, 2019	1.3281	1.3281	17.11	15.68
19th March, 2018	1.5000	1.5000	17.79	16.33

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

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

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

\*IDCW - previously known as Dividend

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

# IDBI Flexi Cap Fund (IFF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mrs. 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 June 2021 (₹ per unit):

	Regular	Direct
Growth	30.00	32.96
IDCW**	18.41	20.80

### Monthly Average AUM:

₹ 341.10 Crs.

### AUM as on 30th June 2021:

₹ 353.87 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 2.54%

Direct : 1.17%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

Standard Deviation : 5.6776%

Beta : 0.8332

Sharpe Ratio : 0.1517

Portfolio Turnover Ratio^^ : 0.39

Risk free rate: Overnight MIBOR (3.36% as on 30/06/21). 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.

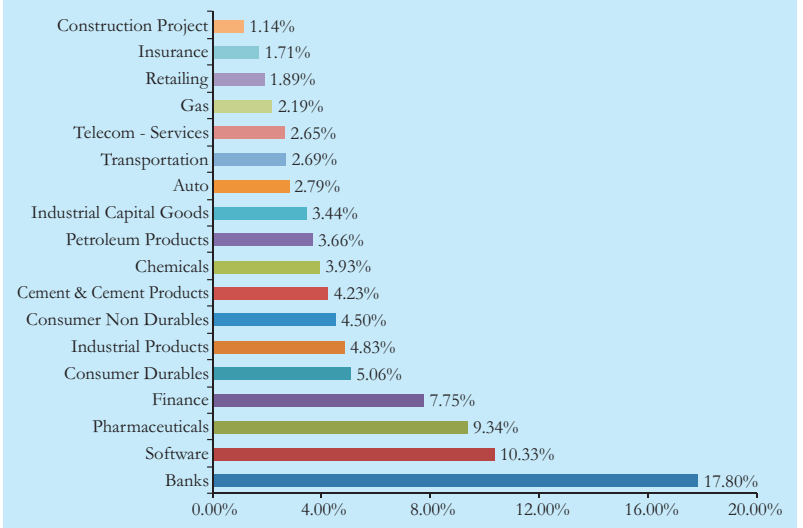
Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 30/06/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.04	Kotak Mahindra Bank Ltd.	1.91
Britannia Industries Ltd.	0.04	Avenue Supermarts Ltd.	1.89
EQUITY & EQUITY RELATED	89.93	ICICI Lombard General Insurance Co. Ltd.	1.71
HDFC Bank Ltd.	6.66	Shree Cement Ltd.	1.70
Infosys Ltd.	4.50	Wipro Ltd.	1.62
Laurus Labs Ltd.	4.32	Mahindra & Mahindra Ltd.	1.52
ICICI Bank Ltd.	4.12	Pidilite Industries Ltd.	1.52
Reliance Industries Ltd.	3.66	Hindustan Unilever Ltd.	1.46
Bajaj Finance Ltd.	3.38	Cholamandalam Investment & Finance Co. Ltd.	1.32
Housing Development Finance Corp. Ltd.	3.05	Canara Bank	1.29
Grindwell Norton Ltd.	2.68	Dabur India Ltd.	1.29
Bharti Airtel Ltd.	2.65	Eicher Motors Ltd.	1.27
Axis Bank Ltd.	2.64	Thermax Ltd.	1.26
Sun Pharmaceutical Industries Ltd.	2.63	State Bank of India	1.18
Titan Co. Ltd.	2.60	Larsen & Toubro Ltd.	1.14
Ultratech Cement Ltd.	2.53	TATA Consultancy Services Ltd.	1.12
Crompton Greaves Consumer Electricals Ltd.	2.46	Tech Mahindra Ltd.	1.09
SRF Ltd.	2.41	Asian Paints Ltd.	0.88
Cipla Ltd.	2.39	Nestle India Ltd.	0.87
Indian Railway Catering & Tourism Corp. Ltd.	2.32	Gateway Distriparks Ltd.	0.37
Gujarat Gas Ltd.	2.19	TREPS on G-Sec or T-Bills	10.83
ABB India Ltd.	2.18	Cash & Cash Receivables	-0.80
SKF India Ltd.	2.15	TOTAL	100.00
Happiest Minds Technologies Ltd.	2.00		

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

## Industry Classification (for equity & equity related)



Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

## IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

\* IDCW - previously known as Dividend

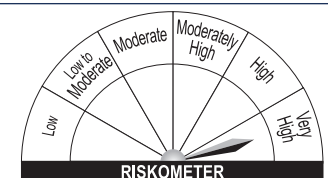
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Nifty Index Fund (INIF)

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

## Scheme Features

### Investment objective:

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

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 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 June 2021 (₹ per unit):

	Regular	Direct
Growth	28.8047	30.9285
IDCW**	27.4849	29.4909

### Monthly Average AUM:

₹ 184.67 Crs.

### AUM as on 30th June 2021:

₹ 192.24 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 0.89%  
Direct : 0.16%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

Portfolio Turnover Ratio^^ : 0.19

Tracking Error : 0.3745%

Annualised tracking error for last 3 year's period.

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

### Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP): Nil.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI Nifty Index Fund - IDCW** (Regular Plan)</b>				
14th October, 2010	0.4000	0.4000	11.5740	10.9628
31st August, 2010	0.1200	0.0000	10.2883	10.2886

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

\*IDCW - previously known as Dividend

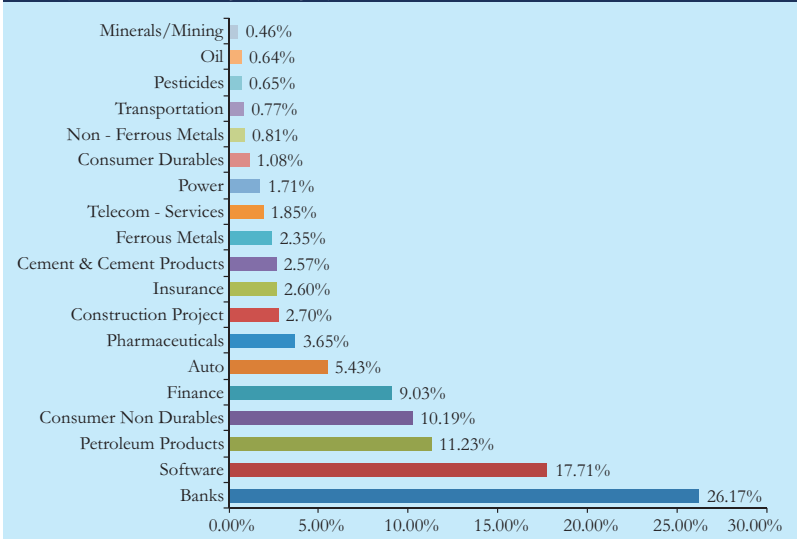
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 30/06/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>DEBENTURES</b>	<b>0.00</b>	JSW Steel Ltd.	0.99
Britannia Industries Ltd.	^0.00	Dr. Reddy's Laboratories Ltd.	0.98
<b>EQUITY &amp; EQUITY RELATED</b>	<b>101.60</b>	Nestle India Ltd.	0.94
Reliance Industries Ltd.	10.17	IndusInd Bank Ltd.	0.91
HDFC Bank Ltd.	9.75	TATA Motors Ltd.	0.91
Infosys Ltd.	8.74	Power Grid Corp. of India Ltd.	0.89
Housing Development Finance Corp. Ltd.	6.65	Grasim Industries Ltd.	0.85
ICICI Bank Ltd.	6.51	HDFC Life Insurance Co. Ltd.	0.85
TATA Consultancy Services Ltd.	5.17	Divi's Laboratories Ltd.	0.84
Kotak Mahindra Bank Ltd.	3.73	NTPC Ltd.	0.82
Hindustan Unilever Ltd.	3.29	Hindalco Industries Ltd.	0.81
Axis Bank Ltd.	2.87	Bajaj Auto Ltd.	0.80
Larsen & Toubro Ltd.	2.70	Adani Ports and Special Economic Zone Ltd.	0.77
ITC Ltd.	2.64	Cipla Ltd.	0.74
State Bank of India	2.40	TATA Consumer Products Ltd.	0.67
Bajaj Finance Ltd.	2.38	SBI Life Insurance Co. Ltd.	0.66
Asian Paints Ltd.	2.01	Bharat Petroleum Corp. Ltd.	0.65
Bharti Airtel Ltd.	1.85	UPL Ltd.	0.65
HCL Technologies Ltd.	1.59	Britannia Industries Ltd.	0.64
Maruti Suzuki India Ltd.	1.49	Oil & Natural Gas Corp. Ltd.	0.64
TATA Steel Ltd.	1.36	Eicher Motors Ltd.	0.56
Wipro Ltd.	1.20	Hero MotoCorp Ltd.	0.56
Ultratech Cement Ltd.	1.17	Shree Cement Ltd.	0.55
Mahindra & Mahindra Ltd.	1.11	Coal India Ltd.	0.46
Bajaj Finserv Ltd.	1.09	Indian Oil Corp. Ltd.	0.41
Sun Pharmaceutical Industries Ltd.	1.09	<b>TREPS on G-Sec or T-Bills</b>	<b>2.43</b>
Titan Co. Ltd.	1.08	<b>Cash &amp; Cash Receivables</b>	<b>-4.03</b>
Tech Mahindra Ltd.	1.01	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



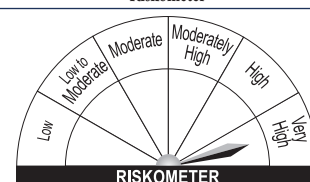
Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at 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:

Mr. Firdaus Marazban Ragina

### Total Experience: Over 21 Years

(Managing the Scheme since 9th October 2018)

### Inception Date:

20th September, 2010

### Benchmark:

NIFTY Next 50 - Total Return Index (TRI)

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

	Regular	Direct
Growth	28.6584	30.7092
IDCW**	28.6584	30.7092

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

### Monthly Average AUM:

₹ 53.10 Crs.

### AUM as on 30th June 2021:

₹ 52.77 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

Portfolio Turnover Ratio^^ : 0.49

Tracking Error : 0.5623%

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.

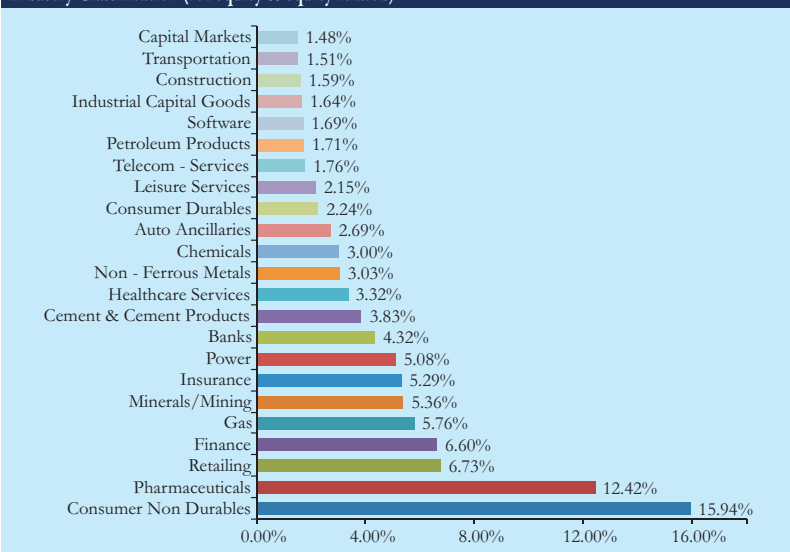
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 30/06/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
Adani Enterprises Ltd.	3.78	Hindustan Petroleum Corpn. Ltd.	1.71
Info Edge (India) Ltd.	3.47	Larsen & Toubro Infotech Ltd.	1.69
Apollo Hospitals Enterprise Ltd.	3.32	Biocon Ltd.	1.68
Avenue Supermarts Ltd.	3.26	Siemens Ltd.	1.64
Adani Green Energy Ltd.	3.17	DLF Ltd.	1.59
ICICI Lombard General Insurance Co. Ltd.	3.12	NMDC Ltd.	1.58
Dabur India Ltd.	3.03	ACC Ltd.	1.55
Vedanta Ltd.	3.03	Petronet LNG Ltd.	1.55
Godrej Consumer Products Ltd.	3.01	MRF Ltd.	1.52
Pidilite Industries Ltd.	3.00	Cadila Healthcare Ltd.	1.51
Piramal Enterprises Ltd.	2.53	Interlobe Aviation Ltd.	1.51
Lupin Ltd.	2.52	HDFC Asset Management Co. Ltd.	1.48
Marico Ltd.	2.50	Muthoot Finance Ltd.	1.46
Aurobindo Pharma Ltd.	2.48	SBI Cards & Payment Services Ltd.	1.43
GAIL (India) Ltd.	2.43	Torrent Pharmaceuticals Ltd.	1.30
Ambuja Cements Ltd.	2.28	Alkem Laboratories Ltd.	1.29
Havells India Ltd.	2.24	Bajaj Holdings & Investment Ltd.	1.18
ICICI Prudential Life Insurance Co. Ltd.	2.17	Bosch Ltd.	1.17
Jubilant Foodworks Ltd.	2.15	Punjab National Bank	1.15
Colgate Palmolive (India) Ltd.	2.05	Yes Bank Ltd.	1.13
Bandhan Bank Ltd.	2.04	Gland Pharma Ltd.	1.05
Adani Transmission Ltd.	1.91	United Breweries Ltd.	0.95
United Spirits Ltd.	1.80	Procter & Gamble Hygiene and Health Care Ltd.	0.82
Berger Paints India Ltd.	1.78	Abbott India Ltd.	0.59
Indraprastha Gas Ltd.	1.78	TREPS on G-Sec or T-Bills	0.28
Indus Towers Ltd.	1.76	Cash & Cash Receivables	0.58
		<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



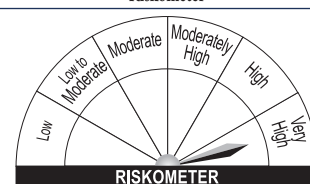
Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

## 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:

Mrs. Uma Venkatraman

### Total Experience: Over 17 Years

(Managing the Scheme since 20th June, 2019)

### Inception Date:

25th January 2017

### Benchmark:

NIFTY Midcap 100 - Total Return Index (TRI)

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

	Regular	Direct
Growth	15.71	16.91
IDCW**	14.74	15.90

### Monthly Average AUM:

₹ 199.52 Crs.

### AUM as on 30th June 2021:

₹ 200.94 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 2.63%  
Direct : 1.64%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

Standard Deviation : 7.1790%  
Beta : 0.8532  
Sharpe Ratio : 0.1341  
Portfolio Turnover Ratio^^ : 0.37

Risk free rate: Overnight MIBOR (3.36% as on 30/06/21). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

### Load Structure:

Entry Load : Not Applicable.

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

### IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

19th March 2018	0.7000	0.7000	11.7400	11.0200
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Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete IDCW history including daily IDCW history, please refer to our website.

\*IDCW - previously known as Dividend

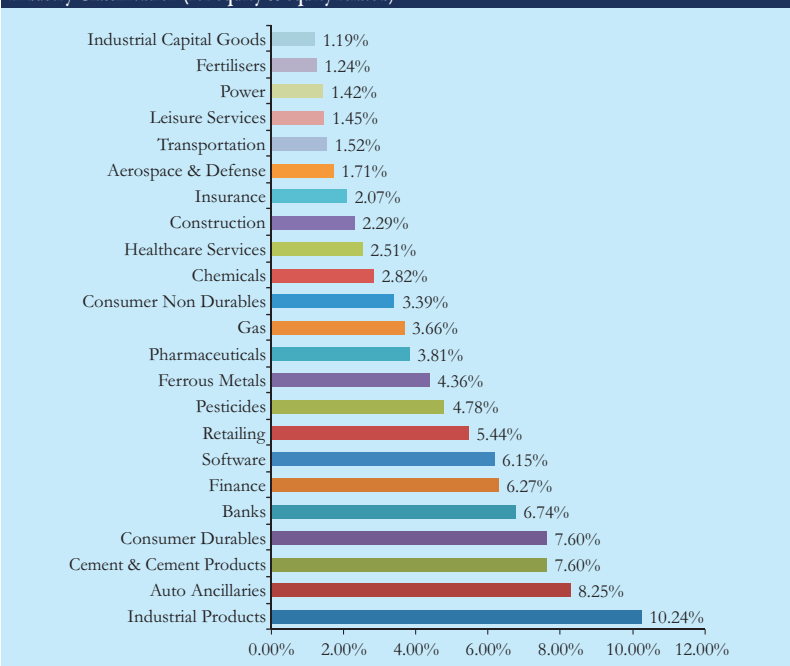
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 30/06/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
Gujarat Gas Ltd.	3.66	Route Mobile Ltd.	1.72
PI Industries Ltd.	3.30	Bharat Electronics Ltd.	1.71
Muthoot Finance Ltd.	3.14	Cholamandalam Investment & Finance Co. Ltd.	1.71
Dalmia Bharat Ltd.	3.07	Graphite India Ltd.	1.62
ICICI Bank Ltd.	2.85	Aarti Surfactants Ltd.	1.61
Jindal Steel & Power Ltd.	2.81	Apollo Tyres Ltd.	1.60
The Federal Bank Ltd.	2.67	Cadila Healthcare Ltd.	1.55
ACC Ltd.	2.65	Steel Authority of India Ltd.	1.55
Relaxo Footwears Ltd.	2.59	Indian Railway Catering & Tourism Corpn. Ltd.	1.52
Apollo Hospitals Enterprise Ltd.	2.51	UPL Ltd.	1.48
Coforge Ltd.	2.36	Jubilant Foodworks Ltd.	1.45
Supreme Industries Ltd.	2.35	Bajaj Finance Ltd.	1.42
Balkrishna Industries Ltd.	2.34	TATA Power Co. Ltd.	1.42
Minda Industries Ltd.	2.33	Polycab India Ltd.	1.41
Astral Limited	2.30	Bharat Forge Ltd.	1.36
Godrej Properties Ltd.	2.29	Coromandel International Ltd.	1.24
Trent Ltd.	2.29	3M India Ltd.	1.22
Alkem Laboratories Ltd.	2.26	State Bank of India	1.22
TATA Consumer Products Ltd.	2.17	Aarti Industries Ltd.	1.21
Crompton Greaves Consumer Electricals Ltd.	2.09	SKF India Ltd.	1.20
Max Financial Services Ltd.	2.07	Honeywell Automation India Ltd.	1.19
MindTree Ltd.	2.07	Indiamart Interneet Ltd.	1.14
Voltas Ltd.	2.02	Bata India Ltd.	0.90
Info Edge (India) Ltd.	2.01	TREPS on G-Sec or T-Bills	2.11
Endurance Technologies Ltd.	1.98	Cash & Cash Receivables	1.38
The Ramco Cements Ltd.	1.88	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



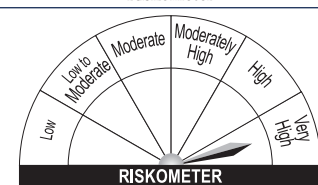
Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Small Cap Fund (ISF)

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

## Scheme Features

### Investment objective:

The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Small Cap companies. However there can be no assurance that the investment objective under the Scheme will be realized.

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 17 Years
Mrs. 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 June 2021 (₹ per unit):

	Regular	Direct
Growth	14.50	15.55
IDCW**	14.50	15.55

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

### Monthly Average AUM:

₹ 121.93 Crs.

### AUM as on 30th June 2021:

₹ 122.25 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 2.56%

Direct : 1.54%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

Standard Deviation : 7.5367%

Beta : 0.8043

Sharpe Ratio : 0.1375

Portfolio Turnover Ratio^^ : 0.56

Risk free rate: Overnight MIBOR (3.36% as on 30/06/21). 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.

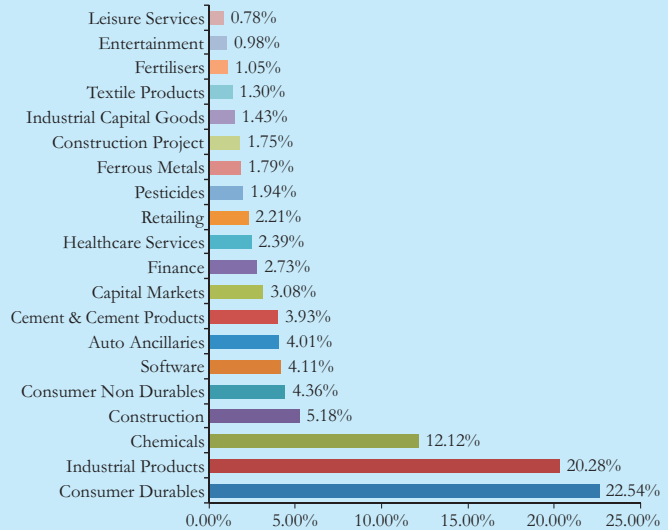
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 30/06/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>97.96</b>	Hatsun Agro Product Ltd.	1.87
Navin Fluorine International Ltd.	3.69	Deepak Nitrite Ltd.	1.82
Elgi Equipments Ltd.	3.35	Ratnamani Metals & Tubes Ltd.	1.79
KNR Constructions Ltd.	3.23	Techno Electric & Engineering Co. Ltd.	1.75
Galaxy Surfactants Ltd.	3.19	Kirloskar Oil Engines Ltd.	1.73
Computer Age Management Services Ltd.	3.08	Greenply Industries Ltd.	1.72
Grindwell Norton Ltd.	3.08	Orient Electric Ltd.	1.63
KEI Industries Ltd.	3.03	Sheela Foam Ltd.	1.62
Carborundum Universal Ltd.	2.94	Somany Ceramics Ltd.	1.51
Cera Sanitaryware Ltd.	2.87	TATA Elxsi Ltd.	1.48
Tube Investments of India Ltd.	2.81	ABB Power Products & Systems India Ltd.	1.43
Can Fin Homes Ltd.	2.73	HeidelbergCement India Ltd.	1.36
Relaxo Footwears Ltd.	2.71	Kaveri Seed Co. Ltd.	1.31
Birlasoft Ltd.	2.63	Welspun India Ltd.	1.30
Greenpanel Industries Ltd.	2.62	Balkrishna Industries Ltd.	1.20
Fine Organic Industries Ltd.	2.59	V-Guard Industries Ltd.	1.19
JK Cement Ltd.	2.57	Balrampur Chini Mills Ltd.	1.18
Dixon Technologies (India) Ltd.	2.47	KSB Ltd.	1.13
Timken India Ltd.	2.42	Chambal Fertilisers and Chemicals Ltd.	1.05
Narayana Hrudayalaya Ltd.	2.39	Inox Leisure Ltd.	0.98
Blue Star Ltd.	2.24	TATA Chemicals Ltd.	0.83
V-Mart Retail Ltd.	2.21	Burger King India Ltd.	0.78
Finolex Industries Ltd.	2.04	MM Forgings Ltd.	0.56
Century Plyboards (India) Ltd.	1.96	<b>TREPS on G-Sec or T-Bills</b>	<b>1.93</b>
PNC Infratech Ltd.	1.95	<b>Cash &amp; Cash Receivables</b>	<b>0.11</b>
Dhanuka Agritech Ltd.	1.94	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Focused 30 Equity Fund (IF30EF)

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

## Scheme Features

### Investment objective:

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

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 17 Years
Mrs. 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 June 2021 (₹ per unit):

	Regular	Direct
Growth	13.39	14.18
IDCW**	13.39	14.18

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

### Monthly Average AUM:

₹ 140.58 Crs.

### AUM as on 30th June 2021:

₹ 139.20 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 2.56%  
Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

Standard Deviation : 5.9150 %  
Beta : 0.9195  
Sharpe Ratio : 0.1271  
Portfolio Turnover Ratio^^ : 0.22  
Risk free rate: Overnight MIBOR (3.36% as on 30/06/21). 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:

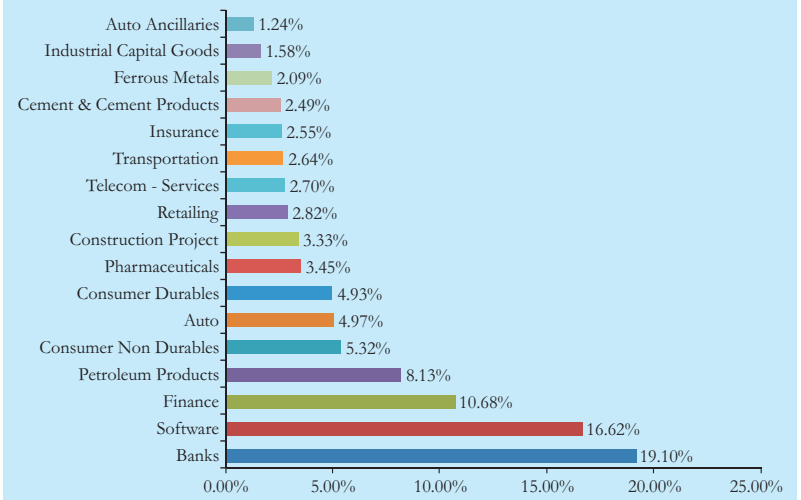
Entry Load : Not Applicable.  
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 30/06/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>94.64</b>	Kotak Mahindra Bank Ltd.	3.43
Asian Paints Ltd.	1.92	Larsen & Toubro Ltd.	3.33
Avenue Supermarts Ltd.	2.82	Mahindra & Mahindra Ltd.	1.64
Bajaj Finance Ltd.	3.15	Maruti Suzuki India Ltd.	3.33
Bharti Airtel Ltd.	2.70	Mphasis Ltd.	1.87
Blue Star Ltd.	2.00	Muthoot Finance Ltd.	1.51
Cipla Ltd.	1.93	Reliance Industries Ltd.	8.13
Divi's Laboratories Ltd.	1.52	Siemens Ltd.	1.58
HDFC Bank Ltd.	8.25	State Bank of India	1.40
Housing Development Finance Corp. Ltd.	6.02	TATA Consultancy Services Ltd.	6.69
ICICI Bank Ltd.	6.02	TATA Consumer Products Ltd.	2.18
ICICI Lombard General Insurance Co. Ltd.	2.55	Titan Co. Ltd.	2.93
Indian Railway Catering & Tourism Corp. Ltd.	2.64	WABCO India Ltd.	1.24
Infosys Ltd.	8.06	<b>TREPS on G-Sec or T-Bills</b>	<b>5.32</b>
ITC Ltd.	1.22	<b>Cash &amp; Cash Receivables</b>	<b>0.04</b>
Jindal Steel & Power Ltd.	2.09	<b>TOTAL</b>	<b>100.00</b>
JK Lakshmi Cement Ltd.	2.49		

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

## Industry Classification (for equity & equity related)



Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

## Product Label

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

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

### Riskometer



Investors understand that their principal will be at Very High risk

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

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

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

## Scheme Features

### Investment objective:

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

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 17 Years
Mrs. Uma Venkatraman	(Managing the Scheme since inception)

### Inception Date:

4th June 2018

### Benchmark:

NIFTY Financial Services - Total Return Index (TRI)

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

	Regular	Direct
Growth	12.62	13.21
IDCW**	12.62	13.21

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

### Monthly Average AUM:

₹ 102.38 Crs.

### AUM as on 30th June 2021:

₹ 100.38 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 2.60%  
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

Portfolio Turnover Ratio^^ : 0.28

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

### Load Structure:

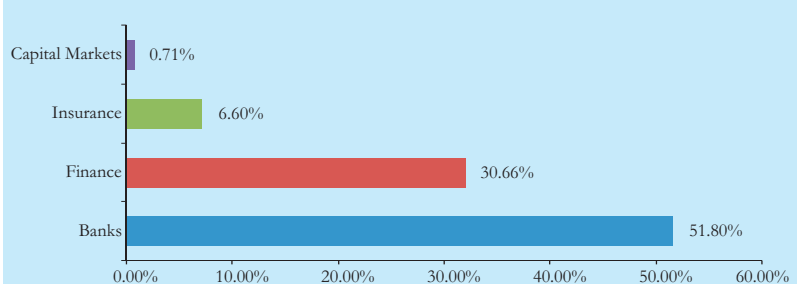
**Entry Load** : Not Applicable.  
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 30/06/2021

Issuer Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>89.77</b>
HDFC Bank Ltd.	17.75
ICICI Bank Ltd.	13.94
Housing Development Finance Corpn. Ltd.	11.34
Bajaj Finance Ltd.	5.96
Kotak Mahindra Bank Ltd.	5.27
Axis Bank Ltd.	4.84
State Bank of India	4.23
Aavas Financiers Ltd.	3.31
Cholamandalam Investment & Finance Co. Ltd.	2.53
Max Financial Services Ltd.	2.17
Can Fin Homes Ltd.	2.01
Bajaj Finserv Ltd.	1.83
HDFC Life Insurance Co. Ltd.	1.64
LIC Housing Finance Ltd.	1.40
DCB Bank Ltd.	1.33
Muthoot Finance Ltd.	1.31
The Federal Bank Ltd.	1.31
Shriram Transport Finance Co. Ltd.	1.28
AU Small Finance Bank Ltd.	1.15
City Union Bank Ltd.	1.13
ICICI Lombard General Insurance Co. Ltd.	0.96
Bank of Baroda	0.85
SBI Cards & Payment Services Ltd.	0.81
HDFC Asset Management Co. Ltd.	0.71
Mahindra & Mahindra Financial Services Ltd.	0.71
TREPS on G-Sec or T-Bills	10.34
Cash & Cash Receivables	-0.11
<b>TOTAL</b>	<b>100.00</b>

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

### Industry Classification (for equity & equity related)



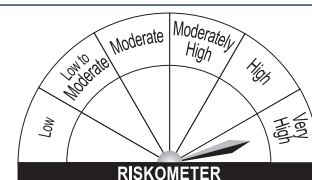
Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

## Product Label

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

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

### Riskometer



Investors understand that their principal will be at Very High risk

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



# IDBI Long Term Value Fund (ILTVF)

(An open ended equity scheme following value investment strategy)

Scheme Features

Investment objective:

The 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:

Mrs. Uma Venkatraman

Total Experience: Over 17 Years

(Managing the Scheme since inception)

Inception Date:

20th August 2018

Benchmark:

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

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

	Regular	Direct
Growth	14.33	14.84
IDCW**	14.33	14.84

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

Monthly Average AUM:

₹ 108.98 Crs.

AUM as on 30th June 2021:

₹ 107.97 Crs.

Expense Ratio as on 30th June 2021:

Regular : 2.59%

Direct : 1.71%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th June 2021:

Portfolio Turnover Ratio^^ : 0.33

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

Load Structure:

Entry Load : Not Applicable.

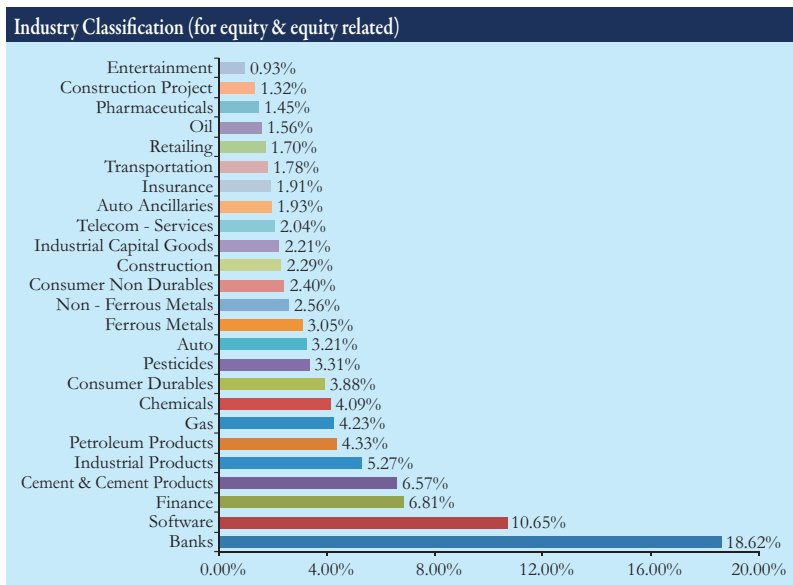
Exit Load : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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 30/06/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
Infosys Ltd.	6.40	Container Corp. of India Ltd.	1.78
HDFC Bank Ltd.	5.27	Maruti Suzuki India Ltd.	1.76
ICICI Bank Ltd.	4.89	Aditya Birla Fashion and Retail Ltd.	1.70
State Bank of India	4.47	Amber Enterprises India Ltd.	1.67
Reliance Industries Ltd.	4.33	Oil & Natural Gas Corp. Ltd.	1.56
Housing Development Finance Corp. Ltd.	3.56	Voltas Ltd.	1.46
Steel Authority of India Ltd.	3.05	Sun Pharmaceutical Industries Ltd.	1.45
JK Cement Ltd.	3.04	TATA Motors Ltd.	1.45
Gujarat Gas Ltd.	2.84	ACC Ltd.	1.44
Aarti Industries Ltd.	2.74	GAIL (India) Ltd.	1.39
Hindalco Industries Ltd.	2.56	Vinati Organics Ltd.	1.35
Persistent Systems Ltd.	2.32	Engineers India Ltd.	1.32
KNR Constructions Ltd.	2.29	Varun Beverages Ltd.	1.32
Bharat Forge Ltd.	2.28	Kotak Mahindra Bank Ltd.	1.21
Honeywell Automation India Ltd.	2.21	SBI Cards & Payment Services Ltd.	1.21
UPL Ltd.	2.20	PI Industries Ltd.	1.11
HeidelbergCement India Ltd.	2.09	Asian Paints Ltd.	1.08
Bajaj Finance Ltd.	2.04	Timken India Ltd.	0.97
Bharti Airtel Ltd.	2.04	Inox Leisure Ltd.	0.93
Supreme Industries Ltd.	2.02	City Union Bank Ltd.	0.92
Coforge Ltd.	1.93	Havells India Ltd.	0.75
MRF Ltd.	1.93	<b>TREPS on G-Sec or T-Bills</b>	<b>1.95</b>
HDFC Life Insurance Co. Ltd.	1.91	<b>Cash &amp; Cash Receivables</b>	<b>-0.05</b>
Axis Bank Ltd.	1.86	<b>TOTAL</b>	<b>100.00</b>

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



Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

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

Mrs. 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 June 2021 (₹ per unit):

	Regular	Direct
Growth	15.40	15.95
IDCW**	15.40	15.95

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

Monthly Average AUM:

₹ 95.03 Crs.

AUM as on 30th June 2021:

₹ 95.39 Crs.

Expense Ratio as on 30th June 2021:

Regular : 2.57%

Direct : 1.55%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th June 2021:

Portfolio Turnover Ratio^^ : 0.11

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

Load Structure:

Entry Load

: Not Applicable.

Exit Load

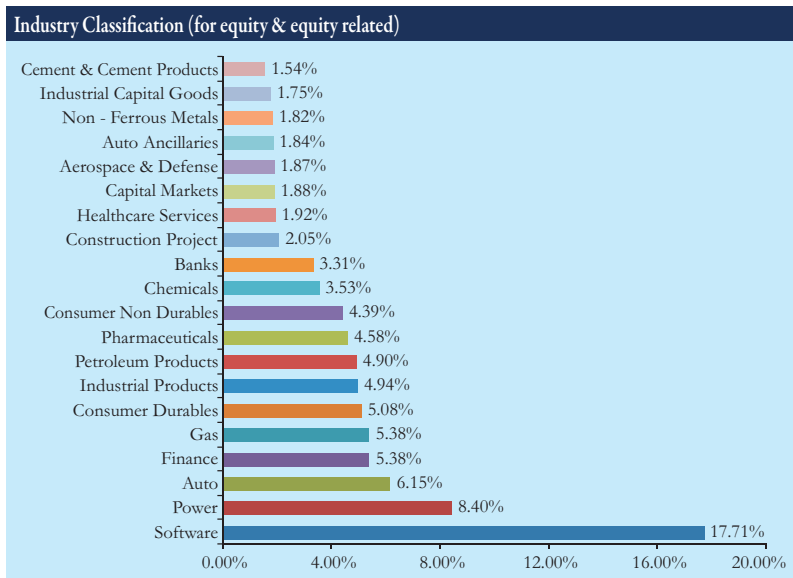
: Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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 30/06/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
Infosys Ltd.	10.40	Bharat Electronics Ltd.	1.87
TATA Consultancy Services Ltd.	5.27	Tube Investments of India Ltd.	1.84
Atul Ltd.	3.53	Hindustan Zinc Ltd.	1.82
Carborundum Universal Ltd.	3.34	Honeywell Automation India Ltd.	1.75
ICICI Bank Ltd.	3.31	Asian Paints Ltd.	1.66
Power Grid Corp. of India Ltd.	3.26	Mahindra & Mahindra Ltd.	1.63
Divi's Laboratories Ltd.	3.24	NHPC Ltd.	1.61
Mahanagar Gas Ltd.	3.07	Bharat Forge Ltd.	1.60
Relaxo Footwears Ltd.	2.90	Power Finance Corp. Ltd.	1.56
Hindustan Petroleum Corp. Ltd.	2.69	ACC Ltd.	1.54
Maruti Suzuki India Ltd.	2.60	Colgate Palmolive (India) Ltd.	1.40
Bajaj Finance Ltd.	2.52	Aurobindo Pharma Ltd.	1.34
NTPC Ltd.	2.25	ITC Ltd.	1.33
Reliance Industries Ltd.	2.21	Housing Development Finance Corp. Ltd.	1.30
Titan Co. Ltd.	2.18	TATA Power Co. Ltd.	1.28
Larsen & Toubro Ltd.	2.05	GAIL (India) Ltd.	1.18
Tech Mahindra Ltd.	2.04	Indraprastha Gas Ltd.	1.13
Dr. Lal Path labs Ltd.	1.92	<b>TREPS on G-Sec or T-Bills</b>	<b>11.88</b>
Escorts Ltd.	1.92	<b>Cash &amp; Cash Receivables</b>	<b>-0.30</b>
Multi Commodity Exchange of India Ltd.	1.88	<b>TOTAL</b>	<b>100.00</b>

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



Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

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

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

# IDBI Healthcare Fund (IHF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mrs. Uma Venkatraman

Total Experience:

Over 17 Years  
(Managing the Scheme since inception)

Inception Date:

28th February 2019

Benchmark:

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

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

	Regular	Direct
Growth	19.05	19.79
IDCW**	19.05	19.79

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

Monthly Average AUM:

₹ 77.88 Crs.

AUM as on 30th June 2021:

₹ 79.60 Crs.

Expense Ratio as on 30th June 2021:

Regular : 2.71%

Direct : 1.24%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th June 2021:

Portfolio Turnover Ratio^^ : 0.65

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

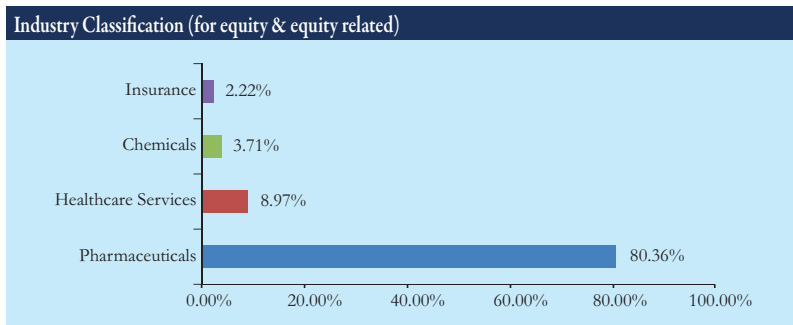
Load Structure:

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 30/06/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		Pfizer Ltd.	1.80
Sun Pharmaceutical Industries Ltd.	10.92	Indoco Remedies Ltd.	1.78
Dr. Reddy's Laboratories Ltd.	10.24	Rossari Biotech Ltd.	1.50
Divi's Laboratories Ltd.	9.75	Vinati Organics Ltd.	1.49
Cipla Ltd.	8.11	Natco Pharma Ltd.	1.28
Aurobindo Pharma Ltd.	5.86	Metropolis Healthcare Ltd.	1.20
Apollo Hospitals Enterprise Ltd.	4.95	ICICI Lombard General Insurance Co. Ltd.	1.17
Lupin Ltd.	4.58	AstraZeneca Pharma India Ltd.	1.13
Laurus Labs Ltd.	3.83	Jubilant Pharmova Ltd.	1.09
IPCA Laboratories Ltd.	3.09	HDFC Life Insurance Co. Ltd.	1.05
JB Chemicals & Pharmaceuticals Ltd.	3.03	Ajanta Pharma Ltd.	1.02
Gland Pharma Ltd.	2.82	Aster DM Healthcare Ltd.	0.95
Torrent Pharmaceuticals Ltd.	2.75	Dishman Carbogen Amcis Ltd.	0.79
Alkem Laboratories Ltd.	2.53	Jubilant Ingrevia Ltd.	0.72
Cadila Healthcare Ltd.	2.03	<b>TREPS on G-Sec or T-Bills</b>	2.97
Abbott India Ltd.	1.93	<b>Cash &amp; Cash Receivables</b>	1.77
Syngene International Ltd.	1.87	<b>TOTAL</b>	<b>100.00</b>

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



Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

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

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

# IDBI Hybrid Equity Fund (IHEF)

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

## Scheme Features

### Investment objective:

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

### Fund Managers:

Fund Managers:	Total Experience:
Mrs. 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 June 2021 (₹ per unit):

	Regular	Direct
Growth	14.6300	15.6583
IDCW**	13.3493	14.3614

### Monthly Average AUM:

₹ 204.81 Crs.

### AUM as on 30th June 2021:

₹ 202.24 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 2.56%

Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

YTM	: 6.87%
Average Maturity	: 6.80 Years
Modified Duration	: 4.77 Years
Macaulay Duration	: 5.08 Years
Portfolio Turnover Ratio^^	: 0.62

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

### Load Structure:

Entry Load : Not Applicable.

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

### IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

24th April, 2021	0.5000	0.5000	13.9601	13.5712
30th October, 2017	0.2000	0.2000	11.6905	11.5038
31st August, 2017	0.4000	0.4000	11.6595	11.3395

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

\*IDCW - previously known as Dividend

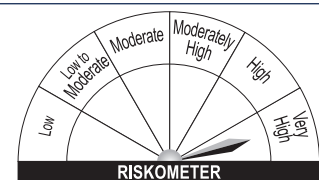
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

### Product Label

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

- Long term capital appreciation with income
- Investments in equity & equity related instruments as well as debt and money market instruments

### Riskometer



Investors understand that their principal will be at Very High risk

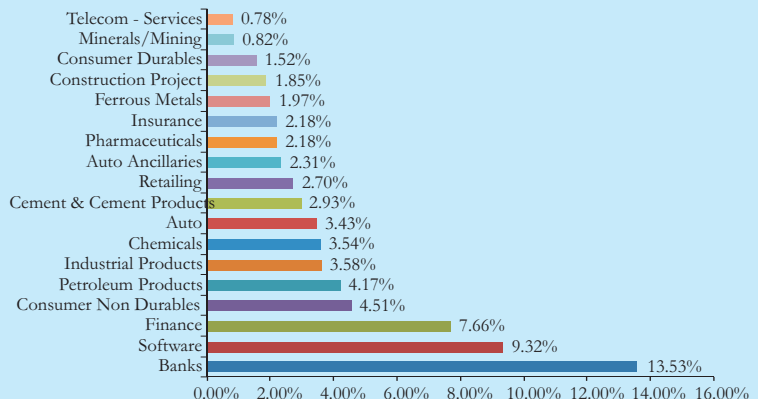
\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

## Portfolio as on 30/06/2021

Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			<b>DEBENTURES</b>		
HDFC Bank Ltd.	N.A	5.18	ACC Ltd.	N.A	1.49
Reliance Industries Ltd.	N.A	4.17	Muthoot Finance Ltd.	N.A	1.47
TATA Consultancy Services Ltd.	N.A	4.10	HeidelbergCement India Ltd.	N.A	1.44
Housing Development Finance Corp. Ltd.	N.A	3.67	Godrej Consumer Products Ltd.	N.A	1.20
ICICI Bank Ltd.	N.A	3.54	ICICI Lombard General Insurance Co. Ltd.	N.A	1.16
Infosys Ltd.	N.A	3.52	Trent Ltd.	N.A	1.05
Axis Bank Ltd.	N.A	2.63	HDFC Life Insurance Co. Ltd.	N.A	1.02
Sundram Fasteners Ltd.	N.A	2.31	Adani Enterprises Ltd.	N.A	0.82
Divi's Laboratories Ltd.	N.A	2.18	Bharti Airtel Ltd.	N.A	0.78
State Bank of India	N.A	2.18	Equitas Holdings Ltd.	N.A	0.74
Jindal Steel & Power Ltd.	N.A	1.97	<b>TOTAL</b>		
Timken India Ltd.	N.A	1.97	Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	6.71
Mahindra & Mahindra Ltd.	N.A	1.92	Punjab National Bank (AT1 Bond under Basel III)	IND AA	5.06
Larsen & Toubro Ltd.	N.A	1.85	Axis Bank Ltd. (AT1 Bond under Basel III)	CRISIL AA+	2.00
Asian Paints Ltd.	N.A	1.78	Chennai Petroleum Corp. Ltd.	CRISIL AAA	1.95
Atul Ltd.	N.A	1.78	NTPC Ltd.	CRISIL AAA	0.73
Bajaj Finance Ltd.	N.A	1.78	REC Ltd.	CRISIL AAA	0.73
Aarti Industries Ltd.	N.A	1.76	<b>GOVERNMENT SECURITIES</b>		
TATA Elxsi Ltd.	N.A	1.70	CGL 2026	SOV	12.32
Avenue Supermarts Ltd.	N.A	1.65	TREPS on G-Sec or T-Bills		0.95
Supreme Industries Ltd.	N.A	1.61	Cash & Cash Receivables		0.57
Nestle India Ltd.	N.A	1.53			
Voltas Ltd.	N.A	1.52			
TATA Motors Ltd.	N.A	1.51			

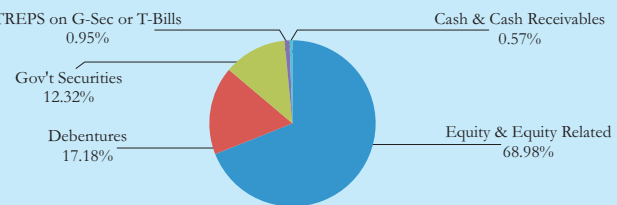
\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)

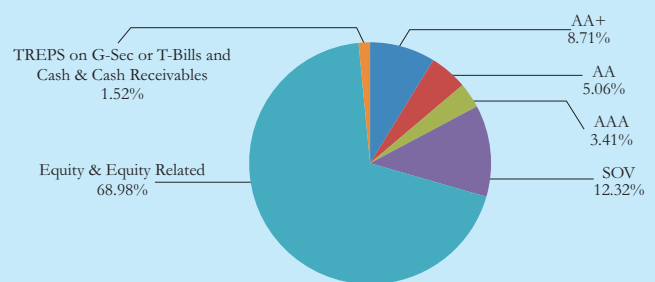


Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile





Snapshot of IDBI Mutual Fund Schemes

	IEAF	IIT100EF	IFF	IMF	ISF	IF30EF	IB&FSF	ILTVF	IDYF	IHF	IHEF	IESF	ILQF	IDBF	IGF	IUSTF	ISTBF	ICRF	INIF	INJIF	IGFOF	IDBIGOLD		
Benchmark	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	Mrs. Uma Venkatraman										Mrs. 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. ● 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.																							NA
SWP & STP	Minimum balance in the Scheme should be Rs.25,000/- at the time of enrollment. SWP/STP from IEAF to any other Schemes of IDBI Mutual Fund is available only after completion of lock-in period of 3 years. STP:																							NA
	Sub-options for STP					Eligible dates for effect					Minimum amount per transfer*					Daily STP amount per transfer					Minimum term / duration applicable			
	Daily (only offered under ILIQF, IUSTF and ISTBF)					All Business days					Rs. 200/-					Rs. 200/- to less than Rs. 500/-					30 Business days			
	Weekly					1st Business day of the week					Rs. 1,000/-					Rs. 500/- to less than Rs. 1,000/-					12 Business days			
	Monthly					1st, 5th, 10th, 15th, 20th and 25th of the month					Rs. 1,000/-					Rs. 1,000/- and above					6 Business days			
	Quarterly					1st, 5th, 10th, 15th, 20th and 25th of the each quarter					Rs. 2,500/-					Weekly & Monthly STP: 12 Installments; Quarterly STP: 4 Installments								
	(*Multiples of Re.1/- thereafter except under IEAF where STP will be made at a minimum of Rs.500/- and in multiples of Rs.500/- thereafter.) SWP: Minimum amount for each withdrawal is Rs.1000/- and in multiples of Re.1/- thereafter for a minimum period of 6 months. Withdrawal on 25 <sup>th</sup> of each month or, if 25 <sup>th</sup> is a holiday, then the next effective business day.																							

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

Plans, options and sub-options

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

No	Scheme	Plan*	Option	Sub-option / Frequency of IDCW	Mode of IDCW payment
17	ICRF	Regular & Direct	IDCW**	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
18	ISTBF	Regular & Direct	IDCW**	Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
19	IDBF	Regular & Direct	IDCW**	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
20	IGF	Regular & Direct	IDCW**	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
21	IGFOF	Regular & Direct	Growth	NA	NA
For all schemes, Sweep facility is allowed only if IDCW amount is Rs.1000/- & above. *All plans other than Direct plan will be treated as Regular Plan. ** IDCW stands for Income Distribution cum Capital Withdrawal.					

The Mutual Fund is not assuring any IDCW nor is it assuring that it will make any IDCW distributions. All IDCW distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme(s) and will be at the discretion of the IDBIAMC and IDBIMF Trustee Company.

Load Structure (for lumpsum & SIP)	Entry Load (For normal transactions / Switch-in and SIP) – Not applicable							
	Exit Load (Redemption / Switch-out / Transfer/ SWP):							
	For INIF, INJIF, IUSTF, ISTBF, IDBF, IGF & IDBIGOLD: Nil							
	For IIT100EF, IFF, IMF, ISF, IF30EF, IB&FSF, IHF, IHEF, IESF & IGFOF: 1% for exit within 12 months from the date of allotment.							
	For IEAF: Nil. (Statutory lock-in of 3 years).							
	For ILTVF, IDYF & ICRF:							
	● If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil.							
	● If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV.							
	● If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.							
	For ILIQF: Exit Load Provision							
Units redeemed/switched-out within "X" days from the date of allotment		Day 1*	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
Exit load as a % of redemption proceeds/switched-out amount		0.0070%	0.0065%	0.0060%	0.0055%	0.0050%	0.0045%	Nil
* For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.								
The exit load will be applicable for both normal transactions and SIP/STP transactions. In case of SIP/STP, the date of allotment for each installment for subscription will be reckoned for charging exit load on redemption.								

**Statutory Details:** IDBI Mutual Fund has been set up as a trust sponsored by IDBI Bank Ltd. with IDBI MF Trustee Company Ltd. as the Trustee (Trustee under the Indian Trusts Act, 1882) and with IDBI Asset Management Ltd. as the Investment Manager. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



# IDBI Equity Savings Fund (IESF)

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

## Scheme Features

### Investment objective:

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

Fund Manager:	Total Experience:
Mr. Raju Sharma (Debt Portion)	Over 29 Years (Managing the Scheme since 3rd May, 2017)
Mrs. 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 June 2021 (₹ per unit):

	Regular	Direct
Growth	19.9923	21.6721
Monthly IDCW**	15.7505	14.6442
Quarterly IDCW**	14.8915	12.0805

### Monthly Average AUM:

₹ 11.22 Crs.

### AUM as on 30th June 2021:

₹ 11.26 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 2.36%

Direct : 1.16%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

YTM : 4.73%

Average Maturity : 2.97 Years

Modified Duration : 1.83 Years

Macaulay Duration : 1.98 Years

Portfolio Turnover Ratio^^ : 4.28

^^ 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 (for Lumpsum & SIP) 12 months from the date of allotment.

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

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

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

\*IDCW - previously known as Dividend

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

## Portfolio as on 30/06/2021

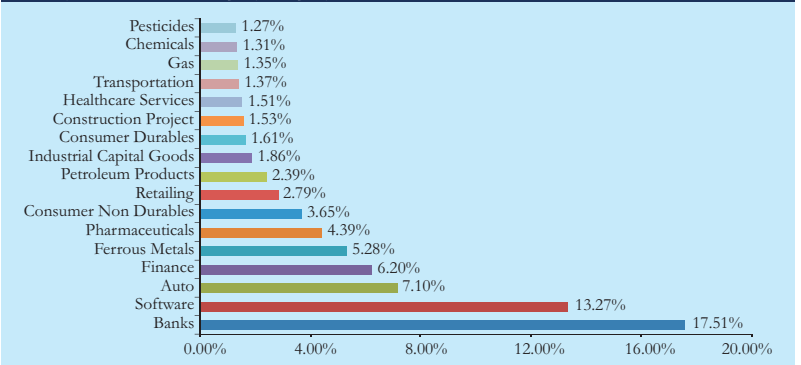
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			<b>DEBENTURES</b>		
Infosys Ltd.	N.A	9.66	Larsen & Toubro Ltd.	N.A	1.53
ICICI Bank Ltd.	N.A	9.60	Metropolis Healthcare Ltd.	N.A	1.51
Maruti Suzuki India Ltd.	N.A	5.89	Nestle India Ltd.	N.A	1.49
TATA Steel Ltd.	N.A	5.28	Interglobe Aviation Ltd.	N.A	1.37
Housing Development Finance Corp. Ltd.	N.A	4.86	Gujarat Gas Ltd.	N.A	1.35
HDFC Bank Ltd.	N.A	3.33	Bajaj Finance Ltd.	N.A	1.34
Axis Bank Ltd.	N.A	2.83	Aarti Industries Ltd.	N.A	1.31
Avenue Supermarts Ltd.	N.A	2.79	Godrej Consumer Products Ltd.	N.A	1.31
Reliance Industries Ltd.	N.A	2.39	UPL Ltd.	N.A	1.27
Aurobindo Pharma Ltd.	N.A	2.23	Mahindra & Mahindra Ltd.	N.A	1.21
Divi's Laboratories Ltd.	N.A	2.16	ITC Ltd.	N.A	0.85
Honeywell Automation India Ltd.	N.A	1.86	<b>TOTAL</b>		<b>8.11</b>
HCL Technologies Ltd.	N.A	1.83	Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	7.31
TATA Consultancy Services Ltd.	N.A	1.78	NTPC Ltd.	CRISIL AAA	0.80
State Bank of India	N.A	1.75	<b>TREPS on G-Sec or T-Bills</b>		<b>4.11</b>
Blue Star Ltd.	N.A	1.61	<b>Cash &amp; Cash Receivables</b>		<b>13.39</b>

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

Fixed Deposits placed for margin purpose for Derivative

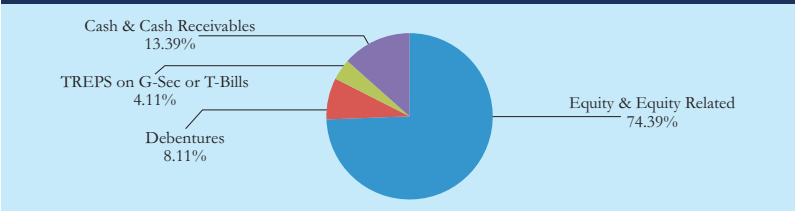
Total Outstanding exposure in Derivative Instruments as on June 2021: Rs. 352.96 /- (Market Value in Lakhs)

## Industry Classification (for equity & equity related)

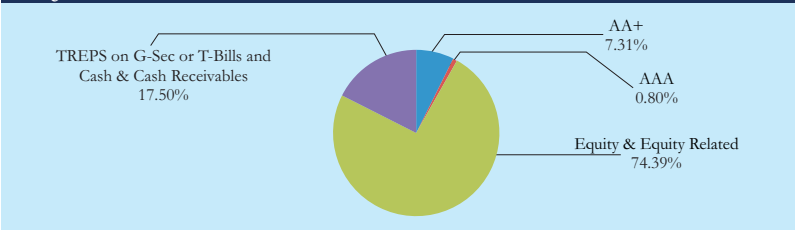


Data as on 30th June, 2021, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile

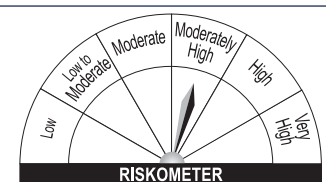


## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

# IDBI Liquid Fund (ILIQF)

(An open-ended liquid scheme)

## Scheme Features

### Investment objective:

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

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 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 30th June 2021 (₹ per unit):

	Regular	Direct
Growth	2214.7024	2232.0816
Daily IDCW**	1005.2683	1002.3548
Weekly IDCW**	1023.3352	1004.0641
Monthly IDCW**	1004.1441	1002.5930
Bonus^	00.0000	1672.1999

^ 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:

₹ 1,007.56 Crs.

### AUM as on 30th June 2021:

₹ 1,222.67 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

YTM : 3.41%

Average Maturity : 61 Days

Modified Duration : 61 Days

Macaulay Duration : 61 Days

### Load Structure:

Entry Load: Not Applicable

### Exit Load:

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

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

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

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

25th 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
26th April, 2021	3.0672	3.0672	1,006.6006	1,003.6394

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

25th June, 2021	3.0164	3.0164	1004.9890	1002.0799
25th May, 2021	2.5135	2.5135	1004.4988	1002.0799
26th April, 2021	3.0972	3.0972	1005.0702	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

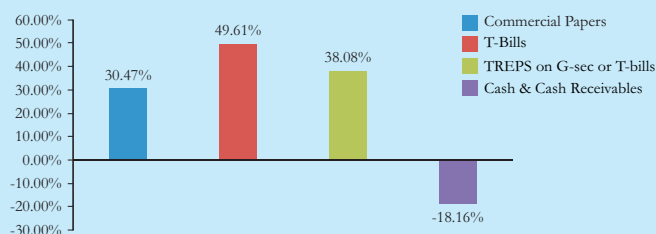
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 30/06/2021

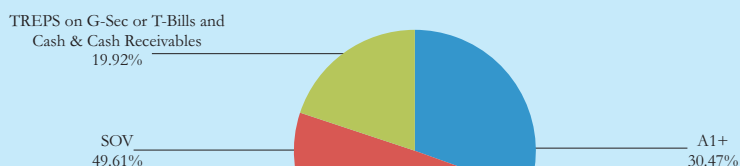
Issuer Name	Rating	% To Net Assets*
<b>COMMERCIAL PAPERS</b>		
Aarti Industries Ltd.	CRISIL A1+	6.09
Chennai Petroleum Corpn. Ltd.	CRISIL A1+	6.09
Housing Development Finance Corpn. Ltd.	CRISIL A1+	6.08
Hindustan Petroleum Corpn. Ltd.	CRISIL A1+	4.08
Reliance Industries Ltd.	CRISIL A1+	4.07
National Bank for Agriculture and Rural Development	CRISIL A1+	4.06
<b>T-BILLS</b>		
91 DTB	SOV	49.61
<b>TREPS on G-Sec or T-Bills</b>		
Cash & Cash Receivables		38.08
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile



## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Low to Moderate risk

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

# IDBI Ultra Short Term Fund (IUSTF)

(An open ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months.)

## Scheme Features

### Investment objective:

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

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

### Inception Date:

3rd September, 2010

### Benchmark:

CRISIL Ultra Short Term Debt Index

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

	Regular	Direct
Growth	2184.6400	2287.5259
Daily IDCW**	1017.0054	1031.1905
Weekly IDCW**	1084.8961	1088.1689
Monthly IDCW**	1113.1594	1445.7117
Bonus	2184.7693	2286.4007

### Monthly Average AUM:

₹ 419.55 Crs.

### AUM as on 30th June 2021:

₹ 389.22 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 0.60%  
Direct : 0.28%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

YTM : 3.71%  
Average Maturity : 179 Days  
Modified Duration : 155 Days  
Macaulay Duration : 162 Days

### Load Structure:

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

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

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

28th June, 2021	2.5132	2.5132	1115.0314	1112.9251
27th May, 2021	2.8159	2.8159	1115.1575	1112.5182
27th April, 2021	3.3535	3.3535	1115.5754	1112.3416

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

28th June, 2021	3.6292	3.6292	1448.4544	1445.3920
27th May, 2021	4.0115	4.0115	1448.5819	1444.8252
27th April, 2021	4.7429	4.7429	1449.1451	1444.5704

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.

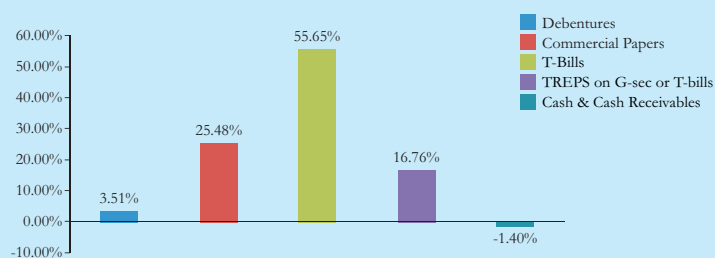
# please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.

## Portfolio as on 30/06/2021

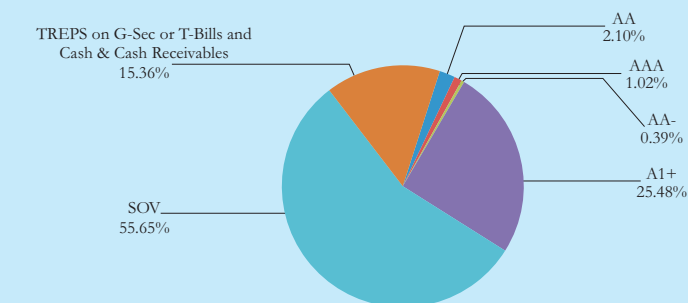
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
Punjab National Bank (AT1 Bond under Basel III)	IND AA	1.18
TATA Power Co. Ltd.	IND AA	0.53
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	0.51
REC Ltd.	CRISIL AAA	0.51
JSW Steel Ltd.	CARE AA-	0.39
Godrej Properties Ltd.	[ICRA]AA	0.39
<b>COMMERCIAL PAPERS</b>		
Reliance Industries Ltd.	CRISIL A1+	6.39
Aarti Industries Ltd.	CRISIL A1+	6.38
National Bank for Agriculture and Rural Development	CRISIL A1+	6.37
Housing Development Finance Corpn. Ltd.	CRISIL A1+	6.34
<b>T-BILLS</b>		
182 DTB	SOV	55.65
<b>TREPS on G-Sec or T-Bills</b>		
Cash & Cash Receivables		-1.40
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile

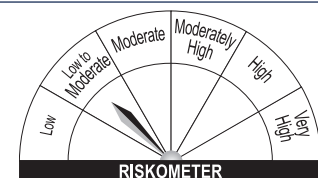


## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Low to Moderate risk

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

# IDBI Short Term Bond Fund (ISTBF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Bhupesh Kalyani

Total Experience:

Over 19 Years  
(Managing the Scheme since 1st February, 2017)

Inception Date:

23rd March, 2011

Benchmark:

CRISIL Short Term Bond Fund Index

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

	Regular	Direct
Growth	20.1773	21.6210
Weekly IDCW**	11.8535	12.9412
Monthly IDCW**	12.0965	15.3064

Monthly Average AUM:

₹ 25.17 Crs.

AUM as on 30th June 2021:

₹ 25.24 Crs.

Expense Ratio as on 30th June 2021:

Regular : 0.75%

Direct : 0.31%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th June 2021:

YTM : 5.01%

Average Maturity : 2.67 Years

Modified Duration : 2.26 Years

Macaulay Duration : 2.37 Years

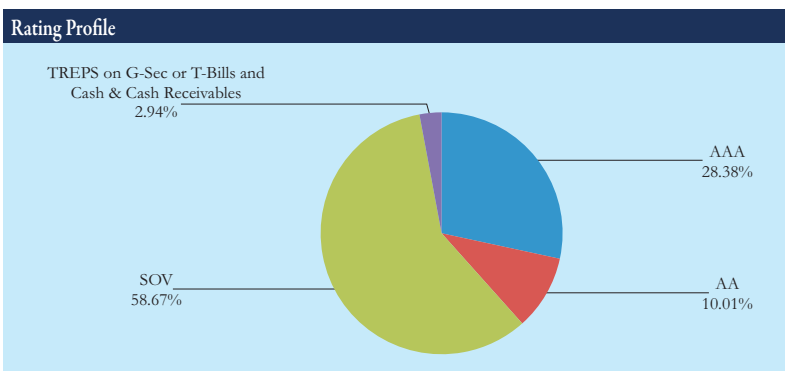
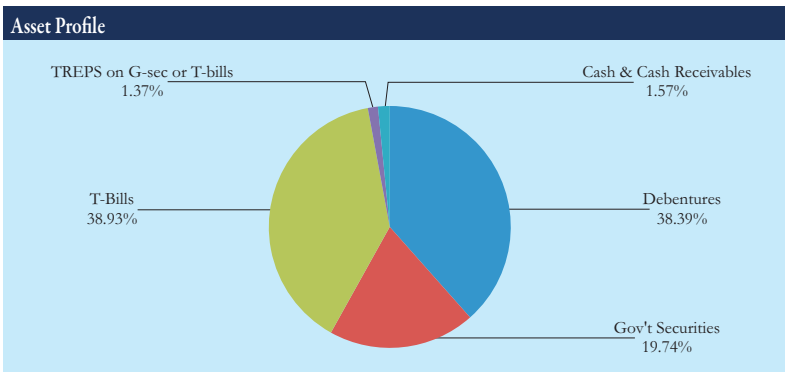
Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 30/06/2021		
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
Godrej Industries Ltd.	CRISIL AA	7.93
Power Finance Corp. Ltd.	CRISIL AAA	7.24
Chennai Petroleum Corp. Ltd.	CRISIL AAA	7.05
NTPC Ltd.	CRISIL AAA	7.05
REC Ltd.	CRISIL AAA	7.04
Hindalco Industries Ltd.	CRISIL AA	2.08
<b>GOVERNMENT SECURITIES</b>		
CGL 2026	SOV	19.74
<b>T-BILLS</b>		
182 DTB	SOV	38.93
TREPS on G-Sec or T-Bills		1.37
Cash & Cash Receivables		1.57
<b>TOTAL</b>		<b>100.00</b>

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



IDCW History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI Short Term Bond Fund - Monthly IDCW** (Regular Plan)</b>				
27th May, 2021	0.0750	0.0750	12.1773	12.1027
27th April, 2021	0.0870	0.0870	12.1873	12.1023
26th March, 2021	0.0024	0.0024	12.0989	12.1003
<b>IDBI Short Term Bond Fund - Monthly IDCW** (Direct Plan)</b>				
27th May, 2021	0.1001	0.1001	15.4066	15.3074
27th April, 2021	0.1157	0.1157	15.4195	15.3065
26th March, 2021	0.0163	0.0163	15.3151	15.3038

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

\*IDCW - previously known as Dividend

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

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

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

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

# IDBI Credit Risk Fund (ICRF)

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

## Scheme Features

### 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 June 2021 (₹ per unit):

	Regular	Direct
Growth	13.3999	14.2603
Quarterly IDCW**	9.4816	9.7263
Annual IDCW**	10.0208	10.9136

### Monthly Average AUM:

₹ 39.97 Crs.

### AUM as on 30th June 2021:

₹ 41.10 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 1.35%

Direct : 0.62%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

YTM	: 6.57%
Average Maturity	: 4.51 Years
Modified Duration	: 3.21 Years
Macaulay Duration	: 3.44 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 ₹)
<b>IDBI Credit Risk Fund - Quarterly IDCW** (Regular Plan)</b>				
20th February, 2019	0.1785	0.1653	10.3989	10.1536
05th November, 2018	0.1033	0.0957	10.3073	10.1642
21st May, 2018	0.3899	0.3611	10.6505	10.1134
<b>IDBI Credit Risk Fund - Quarterly IDCW** (Direct Plan)</b>				
20th February, 2019	0.1923	0.1781	10.5164	10.2522
05th November, 2018	0.1299	0.1203	10.4359	10.25600
21st May, 2018	0.4985	0.4616	10.8854	10.19800
<b>IDBI Credit Risk Fund - Annual IDCW** (Regular Plan)</b>				
21st May, 2018	0.5795	0.5366	11.0867	10.2865
20th April, 2017	1.0921	0.0000	12.0655	10.5502
27th March, 2015	0.6304	0.0000	11.0963	10.2355
<b>IDBI Credit Risk Fund - Annual IDCW** (Direct Plan)</b>				
21st May, 2018	2.2136	2.0498	14.0270	10.9598

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

\*IDCW - previously known as Dividend

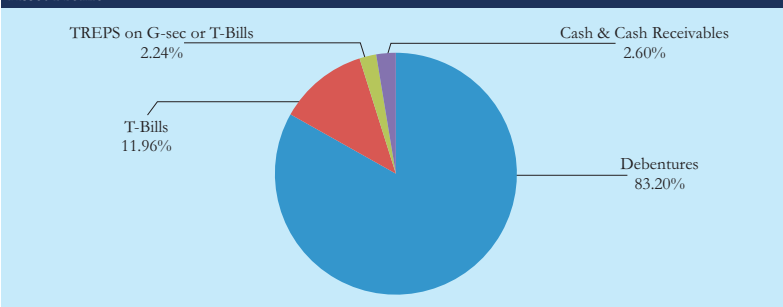
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 30/06/2021

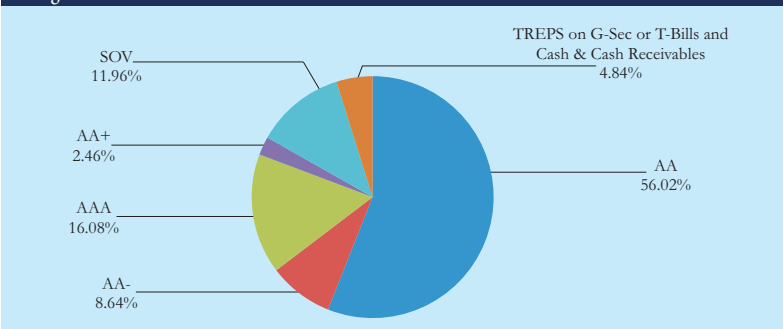
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
Punjab National Bank (AT1 Bond under Basel III)	IND AA	24.89
JSW Steel Ltd.	CARE AA-	8.64
Godrej Properties Ltd.	[ICRA]AA	8.62
Power Finance Corpn. Ltd.	CRISIL AAA	7.91
Hindalco Industries Ltd.	CRISIL AA	7.66
TATA Power Co. Ltd.	IND AA	7.55
Godrej Industries Ltd.	CRISIL AA	7.3
REC Ltd.	CRISIL AAA	7.21
Axis Bank Ltd. (AT1 Bond under Basel III)	CRISIL AA+	2.46
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	0.96
Yes Bank Ltd. (AT1 Bond under Basel III)	[ICRA]D	^0.00
<b>T-BILLS</b>		
182 DTB	SOV	11.96
<b>TREPS on G-Sec or T-Bills</b>		
Cash & Cash Receivables		2.60
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile

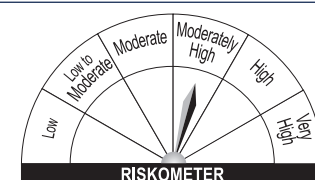


## Product Label

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 June 2021 (₹ per unit):

	Regular	Direct
Growth	17.4631	18.7050
Quarterly IDCW**	12.2076	10.4084
Annual IDCW**	12.7914	15.2389

### Monthly Average AUM:

₹ 20.65 Crs.

### AUM as on 30th June 2021:

₹ 21.14 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 1.22%

Direct : 0.47%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

YTM	: 5.85%
Average Maturity	: 4.59 Years
Modified Duration	: 3.61 Years
Macaulay Duration	: 3.78 Years

### Load Structure:

Entry Load : Not Applicable.

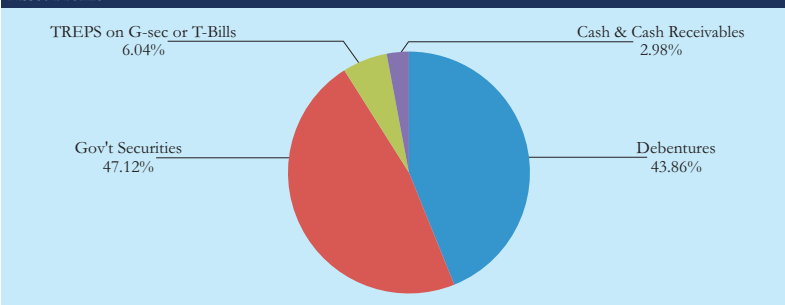
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 30/06/2021

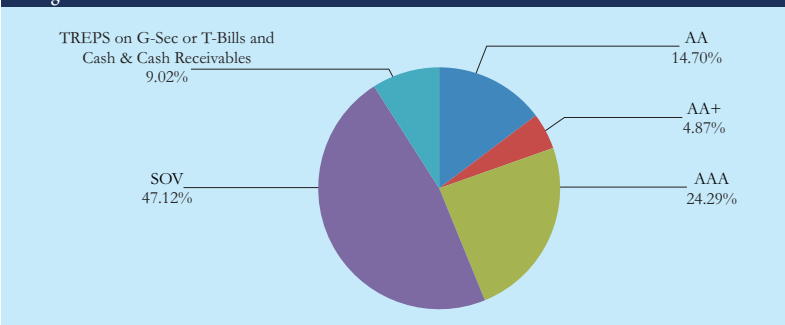
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		<b>43.86</b>
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	8.41
NTPC Ltd.	CRISIL AAA	7.94
REC Ltd.	CRISIL AAA	7.94
Hindalco Industries Ltd.	CRISIL AA	7.44
Punjab National Bank (AT1 Bond under Basel III)	IND AA	7.26
Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	4.87
<b>GOVERNMENT SECURITIES</b>		<b>47.12</b>
CGL 2026	SOV	47.12
TREPS on G-Sec or T-Bills		6.04
Cash & Cash Receivables		2.98
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile



## IDCW History

(Face Value: ₹ 10/- Per Unit)

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

### 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

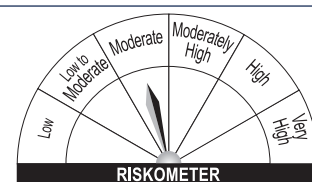
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## 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:

Mr. Raju Sharma

### Total Experience: Over 29 Years

(Managing the Scheme since 3rd May, 2017)

### Inception Date:

21st December, 2012

### Benchmark:

CRISIL Dynamic Gilt Index

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

	Regular	Direct
Growth	17.2574	18.2816
Quarterly IDCW**	11.9448	13.4966
Annual IDCW**	12.7782	13.7832

### Monthly Average AUM:

₹ 15.39 Crs.

### AUM as on 30th June 2021:

₹ 15.88 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 1.20%

Direct : 0.43%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

YTM	: 5.57%
Average Maturity	: 4.50 Years
Modified Duration	: 3.85 Years
Macaulay Duration	: 3.96 Years

### Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

## IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

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

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

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

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

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

\*IDCW - previously known as Dividend

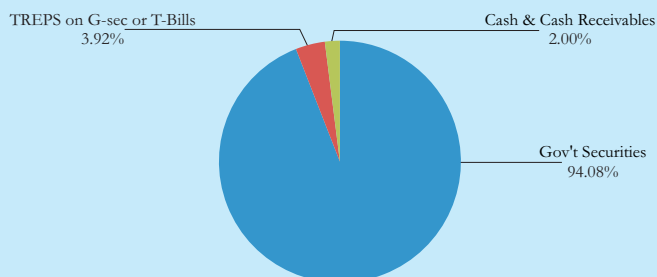
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 30/06/2021

Issuer Name	Rating	% to Net Assets*
GOVERNMENT SECURITIES		94.08
CGL 2026	SOV	94.08
TREPS on G-Sec or T-Bills		3.92
Cash & Cash Receivables		2.00
TOTAL		100.00

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

## Asset Profile

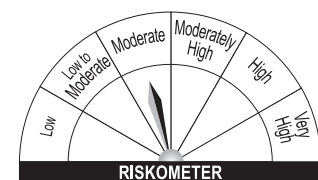


## Product Label

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

- 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 June 2021 (₹ per unit):

	Regular	Direct
Growth	12.8277	13.2978

### Monthly Average AUM:

₹ 40.77 Crs.

### AUM as on 30th June 2021:

₹ 39.62 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 0.67%

Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

### Load Structure:

Entry Load : Not Applicable.

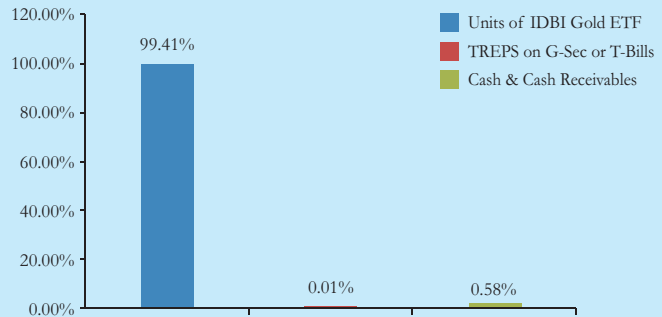
Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within for Lumpsum & SIP) 12 months from the date of allotment.

## Portfolio as on 30/06/2021

Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.41
TREPS	0.01
Cash & Cash Receivables	0.58
TOTAL	100.00

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

## Asset Profile

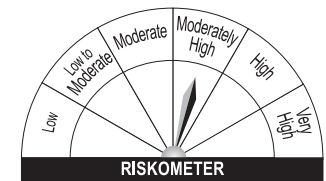


## Product Label

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 June 2021 (₹ per unit):

NAV 4,322.7864

Physical Gold Price\* 4,671.0809

Cash Component -348.2945

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

### Monthly Average AUM:

₹ 86.92 Crs.

### AUM as on 30th June 2021:

₹ 84.28 Crs.

### Expense Ratio as on 30th June 2021:

Regular : 0.35%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2021:

Tracking Error : 0.3656%

Annualised tracking error for last 3 year's period.

### Load Structure:

Entry Load : Not Applicable

Exit Load (for Lumpsum & SIP) : Nil

### Listing:

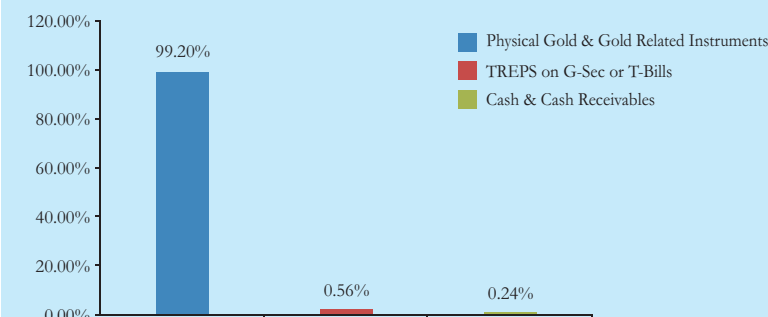
The Scheme is listed on National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE).

## Portfolio as on 30/06/2021

Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments	99.20
TREPS	0.56
Cash & Cash Receivables	0.24
TOTAL	100.00

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

## Asset Profile

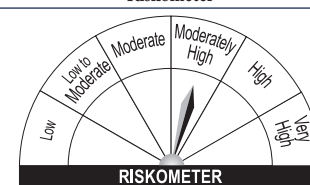


## Product Label

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

- To replicate 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

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## Our Branches:

Ahmedabad	:	IDBI Mutual Fund, IDBI Complex, 3rd Floor, Near Lal Bungalows, Off. C G Road, Ahmedabad - 380 006. Tel.: 079-2640 0887 / 30. Fax: 079-26400844.
Bengaluru	:	IDBI Mutual Fund, Mittal Towers, 209, A-Wing, 2nd Floor, M G Road, Bengaluru - 560 001. Tel.: 080-41495263.
Chandigarh	:	IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, SCO 162-163, Sector-9C, Chandigarh - 160 009.
Chennai	:	IDBI Mutual Fund, No. 115, Anna Salai, P. B. No. 805, Saidapet, Chennai - 600 015.
Delhi	:	IDBI Mutual Fund, 610, 6th Floor, Indraprakash Building, Barakhamba Road, New Delhi - 110 001.
Hyderabad	:	IDBI Mutual Fund, 2nd Floor, 5-9-89/1 Chapel Road, Hyderabad - 500 001.
Indore	:	IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, 16-C, Omni Palace, Ratlam Kothi, Main Road, Indore - 452 001. Tel.: 0731-6679127
Jaipur	:	IDBI Mutual Fund, IDBI Bank Ltd., F-29, Gautam Marg, Opp. Reliance Fresh, Vaishali Nagar, Jaipur-302 021.
Kochi	:	IDBI Mutual Fund, 2nd Floor, IDBI Bank Corporate Office, Near Passport Office, Panampally Nagar, P. B. No. 4253, Kochi - 682 036.
Kolkata	:	IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. Tel.: 033 - 66557627. Fax: 033-66557629.
Lucknow	:	IDBI Mutual Fund, Ground Floor, Saran Chambers-II, 05 Park Road, Opp. Civil Hospital, Hazratganj, Lucknow - 226 001.
Mumbai	:	IDBI Mutual Fund, 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Tel.: 022-66442800.
Pune	:	IDBI Mutual Fund, Office No. 91, 5th Floor, Shreenath Plaza, C Wing, F. C. Road, Shivajinagar, Pune - 411 005.

## SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - June 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	40.05	58.77	52.38	14,005	15,877	15,238
3 years	8.78	15.40	15.32	12,877	15,382	15,350
5 years	10.66	15.63	15.58	16,602	20,678	20,639
Since Inception	17.06	16.30	14.62	34,200	32,508	29,020

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	54.00	54.02	54.58	15,400	15,402	15,458
Last 3 years	14.70	14.56	15.00	15,101	15,045	15,220
Last 5 years	12.40	15.08	15.08	17,947	20,189	20,191
Since Inception	14.72	15.46	14.97	35,050	37,165	35,755

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	52.83	60.77	52.38	15,283	16,077	15,238
Last 3 years	12.33	15.00	15.32	14,184	15,220	15,350
Last 5 years	11.84	15.40	15.58	17,503	20,473	20,639
Since Inception	16.33	15.33	13.99	30,000	28,171	25,887

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	64.50	84.97	54.58	16,450	18,497	15,458
Last 3 years	12.25	15.13	15.00	14,153	15,273	15,220
Since Inception	10.73	14.48	16.07	15,710	18,206	19,352

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	92.31	109.40	54.58	19,231	20,940	15,458
Last 3 years	12.82	14.66	15.00	14,371	15,084	15,220
Since Inception	9.66	9.38	14.38	14,500	14,350	17,177

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	46.34	54.02	54.58	14,634	15,402	15,458
Last 3 years	10.72	14.56	15.00	13,580	15,045	15,220
Since Inception	8.40	13.03	13.85	13,390	15,576	15,989

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	52.60	56.63	54.58	15,260	15,663	15,458
3 years	7.94	14.88	15.00	12,582	15,174	15,220
Since Inception	7.86	14.96	15.02	12,620	15,351	15,376

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 (ILTVF) Inception date: 20th August, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	57.82	61.83	52.38	15,782	16,183	15,238
Since Inception	13.39	13.12	12.93	14,330	14,234	14,166

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	50.98	52.86	54.58	15,098	15,286	15,458
Since Inception	18.64	14.28	17.65	15,400	14,010	15,077

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	47.33	58.16	54.58	14,733	15,816	15,458
Since Inception	31.76	31.33	18.92	19,050	18,906	14,991

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	51.87	54.58	15,187	15,458
Last 3 years	13.39	15.00	14,590	15,220
Last 5 years	13.16	15.08	18,560	20,191
Since Inception	10.07	11.78	28,805	34,130

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	47.48	50.64	54.58	14,748	15,064	15,458
Last 3 years	10.43	11.92	15.00	13,472	14,029	15,220
Last 5 years	12.89	14.82	15.08	18,345	19,960	20,191
Since Inception	10.26	12.14	10.71	28,658	34,414	29,969

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 - June 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	-4.55	-3.51	9,545	9,649	
Last 3 years	13.44	15.40	14,608	15,380	
Last 5 years	5.76	7.87	13,234	14,606	
Since Inception	2.84	4.98	12,828	15,396	

FM managing this Scheme since 20th June 2019.

# Domestic Price of Gold.

IDBI Gold Exchange Traded Fund (IDBIGOLD)		Inception date: 9th November, 2011			
Period	Returns (in %)		Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)	
Last 1 year	-3.86	-3.51	9,614	9,649	
Last 3 years	14.55	15.40	15,041	15,380	
Last 5 years	7.21	7.87	14,168	14,606	
Since Inception	4.22	5.06	14,898	16,099	

FM managing this Scheme since 20th June 2019.

# Domestic Price of Physical Gold.

**Scheme managed by Fund Managers (FM) -  
Mrs. Uma Venkatraman (Equity Portion) - Total Experience: Over 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	32.88	37.86	54.58	13,288	13,786	15,458
Last 3 years	7.09	14.26	15.00	12,286	14,926	15,220
Since Inception	8.46	12.86	14.85	14,630	17,629	19,129

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	20.54	17.92	4.08	12,054	11,792	10,408
Last 3 years	7.92	9.90	9.61	12,574	13,279	13,171
Since Inception	7.23	9.96	8.19	12,557	13,727	12,929

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	3.43	3.71	3.58	10,343	10,371	10,358
Last 3 years	5.54	5.70	6.39	11,759	11,811	12,045
Last 5 years	6.07	6.19	6.30	13,427	13,505	13,576
1 month	3.51	3.57	2.32	NA	NA	NA
2 weeks	3.72	3.70	2.64	NA	NA	NA
1 week	3.83	3.73	4.17	NA	NA	NA
Since Inception	7.51	7.38	6.71	22,147	21,868	20,407

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	6.10	4.90	4.08	10,610	10,490	10,408
Last 3 years	7.19	9.82	9.61	12,319	13,248	13,171
Last 5 years	5.64	8.39	7.25	13,157	14,963	14,192
Since Inception	6.14	8.67	7.33	17,463	21,780	19,397

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	2.42	3.71	4.08	10,242	10,371	10,408
Last 3 years	7.58	9.80	9.61	12,457	13,244	13,171
Last 5 years	5.66	7.99	7.25	13,173	14,688	14,192
Since Inception	6.61	8.36	7.36	17,257	19,839	18,330

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	4.30	4.55	3.58	10,430	10,455	10,358
Last 3 years	5.77	6.75	6.39	11,836	13,244	12,045
Last 5 years	6.04	6.93	6.30	13,409	13,980	13,576
Since Inception	7.48	8.02	6.78	21,846	23,053	20,348

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	5.98	5.67	4.08	10,598	10,567	10,408
Last 3 years	4.95	8.71	9.61	11,562	12,849	13,171
Last 5 years	5.43	7.92	7.25	13,026	14,642	14,192
Since Inception	7.07	8.48	7.11	20,177	23,083	20,259

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	8.86	9.67	4.08	10,886	10,967	10,408
Last 3 years	-1.08	9.61	9.61	9,679	13,174	13,171
Last 5 years	1.72	8.90	7.25	10,889	15,320	14,192
Since Inception	4.07	9.50	8.45	13,400	19,447	18,123

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 - June 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	41.74	58.77	52.38	14174	15877	15238
Last 3 years	10.25	15.40	15.32	13408	15382	15350
Last 5 years	12.25	15.63	15.58	17827	20678	20639
Since Inception	18.44	16.30	14.62	37490	32508	29020

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	55.75	54.02	54.58	15,575	15,402	15,458
Last 3 years	16.22	14.56	15.00	15,709	15,045	15,220
Last 5 years	14.03	15.08	15.08	19,288	20,189	20,191
Since Inception	14.52	13.87	13.51	31,664	30,167	29,351

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	54.81	60.77	52.38	15,481	16,077	15,238
Last 3 years	14.00	15.00	15.32	14,827	15,220	15,350
Last 5 years	13.66	15.40	15.58	18,975	20,473	20,639
Since Inception	17.85	15.33	13.99	32,960	28,171	25,887

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	65.95	84.97	54.58	16,595	18,497	15,458
Last 3 years	13.59	15.13	15.00	14,666	15,273	15,220
Since Inception	12.59	14.48	16.07	16,910	18,206	19,352

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	93.89	109.40	54.58	19,389	20,940	15,458
Last 3 years	14.39	14.66	15.00	14,981	15,084	15,220
Since Inception	11.59	9.38	14.38	15,550	14,350	17,177

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	47.55	54.02	54.58	14,755	15,402	15,458
Last 3 years	12.25	14.56	15.00	14,152	15,045	15,220
Since Inception	10.13	13.03	13.85	14,180	15,576	15,989

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	54.14	56.63	54.58	15,414	15,663	15,458
Last 3 years	9.56	14.88	15.00	13,157	15,174	15,220
Since Inception	9.48	14.96	15.02	13,210	15,351	15,376

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	59.23	61.83	52.38	15,923	16,183	15,238
Since Inception	14.78	13.12	12.93	14,840	14,234	14,166

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	52.49	52.86	54.58	15,249	15,286	15,458
Since Inception	20.30	14.28	17.65	15,950	14,010	15,077

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	49.25	58.16	54.58	14,925	15,816	15,458
Since Inception	33.92	31.33	18.92	19,790	18,906	14,991

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	52.98	54.58	15,298	15,458
Last 3 years	14.35	15.00	14,964	15,220
Last 5 years	14.31	15.08	19,523	20,191
Since Inception	12.67	13.51	27,558	29,351

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	48.41	50.64	54.58	14,841	15,064	15,458
Last 3 years	11.16	11.92	15.00	13,742	14,029	15,220
Last 5 years	13.93	14.82	15.08	19,199	19,960	20,191
Since Inception	14.43	15.56	13.51	31,453	34,174	29,351

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 - June 2021) (contd...)

IDBI Gold Fund (IGFOF)						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#		Scheme (₹)	Benchmark# (₹)	
Last 1 year	-4.20	-3.51		9,580	9,649	
Last 3 years	13.95	15.40		14,806	15,380	
Last 5 years	6.27	7.87		13,557	14,606	
Since Inception	3.41	5.02		13,301	15,160	

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	33.98	37.86	54.58	13,398	13,786	15,458
Last 3 years	8.35	14.26	15.00	12,725	14,926	15,220
Since Inception	10.04	12.86	14.85	15,658	17,629	19,129

Mrs. Uma Venkatraman managing this Scheme (Equity Portion) since 1st July, 2018 & Mr. Raju Sharma managing this Scheme (Debt Portion) since 3rd May, 2017

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

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

IDBI Equity Savings Fund (IESF)						
Inception Date: 27th March, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	21.72	17.92	4.08	12,172	11,792	10,408
Last 3 years	9.28	9.90	9.61	13,058	13,279	13,171
Since Inception	8.67	9.96	8.19	13,116	13,633	12,929

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	3.47	3.71	3.58	10,347	10,371	10,358
Last 3 years	5.62	5.70	6.39	11,784	11,811	12,045
Last 5 years	6.16	6.19	6.30	13,486	13,505	13,576
1 month	3.56	3.57	2.32	NA	NA	NA
2 weeks	3.76	3.70	2.64	NA	NA	NA
1 week	3.87	3.73	4.17	NA	NA	NA
Since Inception	7.23	7.22	6.79	18,103	18,081	17,479

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	6.89	4.90	4.08	10,689	10,490	10,408
Last 3 years	8.15	9.82	9.61	12,654	13,248	13,171
Last 5 years	6.77	8.39	7.25	13,880	14,963	14,192
Since Inception	6.63	8.63	7.24	17,254	20,202	18,108

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	3.23	3.71	4.08	10,323	10,371	10,408
Last 3 years	8.43	9.80	9.61	12,755	13,244	13,171
Last 5 years	6.62	7.99	7.25	13,778	14,688	14,192
Since Inception	7.28	8.22	7.24	18,171	19,567	18,108

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	4.66	4.55	3.58	10,466	10,455	10,358
Last 3 years	6.25	6.75	6.39	11,999	12,170	12,045
Last 5 years	6.69	6.93	6.30	13,829	13,980	13,576
Since Inception	7.61	7.75	6.79	18,652	18,851	17,479

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	6.43	5.67	4.08	10,643	10,567	10,408
Last 3 years	5.69	8.71	9.61	11,808	12,849	13,171
Last 5 years	6.36	7.92	7.25	13,612	14,642	14,192
Since Inception	7.44	8.41	7.24	18,404	19,868	18,108

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	9.63	9.67	4.08	10,963	10,967	10,408
Last 3 years	-0.38	9.61	9.61	9,886	13,174	13,171
Last 5 years	2.61	8.90	7.25	11,377	15,320	14,192
Since Inception	4.96	9.50	8.45	14,260	19,447	18,123

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 - June 2021)

## IDBI Equity Advantage Fund (IEAF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 10th September, 2013				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	940.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	1,545.31	1,238.63	806.25	461.42	144.42
Scheme Return (% XIRR)	12.40	10.91	11.78	16.84	40.07
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	15.55	15.47	17.71	24.54	51.62
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.89	15.06	17.48	22.01	42.32

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

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 15th May, 2012				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,100.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	2,122.06	1,348.05	890.08	511.11	150.53
Scheme Return (% XIRR)	13.84	13.29	15.79	24.19	50.69
Benchmark (NIFTY 100-TRI#) return (% XIRR)	14.81	14.76	16.83	22.62	46.94
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.57	14.81	17.15	22.62	46.03

## IDBI Flexi Cap Fund (IFF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 28th March, 2014				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	880.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	1,453.07	1,336.00	876.84	501.97	150.21
Scheme Return (% XIRR)	13.41	13.03	15.18	22.87	50.13
Benchmark (NIFTY 50-TRI#) return (% XIRR)	15.26	15.30	17.53	25.01	54.41
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.91	15.06	17.48	22.01	42.32

## IDBI Nifty Index Fund (INIF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 25th June, 2010				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,330.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	2,658.02	1,335.33	881.12	487.89	146.09
Scheme Return (% XIRR)	11.92	13.02	15.38	20.81	42.96
Benchmark (NIFTY 50-TRI#) return (% XIRR)	13.66	14.81	17.15	22.62	46.03
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.66	14.81	17.15	22.62	46.03

## IDBI Nifty Junior Index Fund (INJIF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 20th September, 2010				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,300.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	2,805.72	1,311.11	837.26	488.94	150.28
Scheme Return (% XIRR)	13.52	12.51	13.31	20.97	50.26
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	15.51	14.35	15.03	22.72	52.73
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.77	14.81	17.15	22.62	46.03

## IDBI Midcap Fund (IMF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 25th January, 2017				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	540.00	NA	NA	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	777.34	NA	NA	525.97	155.77
Scheme Return (% XIRR)	16.30	NA	NA	26.29	59.99
Benchmark (Nifty Midcap 100 - TRI#) return (% XIRR)	19.86	NA	NA	31.67	80.34
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	17.73	NA	NA	22.62	46.03

## IDBI SmallCap Fund (ISF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 21st June, 2017				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	490.00	NA	NA	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	744.38	NA	NA	564.18	171.87
Scheme Return (% XIRR)	20.85	NA	NA	31.53	89.48
Benchmark (Nifty Smallcap 250 - TRI#) return (% XIRR)	23.65	NA	NA	37.53	105.49
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	18.34	NA	NA	22.62	46.03

## IDBI Focused 30 Equity Fund (IF30EF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 17th November, 2017				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	440.00	NA	NA	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	587.62	NA	NA	480.85	144.69
Scheme Return (% XIRR)	15.97	NA	NA	19.77	40.53
Benchmark (Nifty 100 - TRI#) return (% XIRR)	19.29	NA	NA	22.62	46.94
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	19.55	NA	NA	22.62	46.03

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

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 4th June, 2018				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	370.00	NA	NA	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	467.45	NA	NA	454.83	146.13
Scheme Return (% XIRR)	15.37	NA	NA	15.82	43.02
Benchmark (Nifty Financial Services - TRI#) return (% XIRR)	19.83	NA	NA	20.15	46.23
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	22.16	NA	NA	22.62	46.03

## IDBI Long Term Value Fund (ILTVF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 20th August, 2018				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	350.00	NA	NA	NA	120.00
Market value as on 30th June, 2021 (Rs. in '000)	487.82	NA	NA	NA	152.85
Scheme Return (% XIRR)	23.58	NA	NA	NA	54.79
Benchmark (S&P BSE 500 - TRI#) return (% XIRR)	26.11	NA	NA	NA	55.20
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	22.42	NA	NA	NA	42.32

## IDBI Dividend Yield Fund (IDYF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 21st December, 2018				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	310.00	NA	NA	NA	120.00
Market value as on 30th June, 2021 (Rs. in '000)	437.54	NA	NA	NA	147.48
Scheme Return (% XIRR)	28.03	NA	NA	NA	45.36
Benchmark (Nifty Dividend Opportunities 50 - TRI#) return (% XIRR)	25.40	NA	NA	NA	53.39
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	25.76	NA	NA	NA	46.03

## IDBI Healthcare Fund (IHF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 28th February, 2019				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	290.00	NA	NA	NA	120.00
Market value as on 30th June, 2021 (Rs. in '000)	457.21	NA	NA	NA	145.48
Scheme Return (% XIRR)	41.04	NA	NA	NA	41.89
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	45.32	NA	NA	NA	52.78
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	27.16	NA	NA	NA	46.03

# 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 - June 2021)

## IDBI Equity Advantage Fund (IEAF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 10th September, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	940.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	1,639.95	1,304.53	836.19	470.46	145.39
Scheme Return (% XIRR)	13.87	12.37	13.25	18.21	41.74
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	15.55	15.47	17.71	24.54	51.62
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.89	15.06	17.48	22.01	42.32

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

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,020.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	1,977.69	1,418.11	922.75	520.87	151.49
Scheme Return (% XIRR)	15.10	14.71	17.26	25.58	52.39
Benchmark (NIFTY 100-TRI#) return (% XIRR)	14.79	14.76	16.83	22.62	46.94
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.62	14.81	17.15	22.62	46.03

## IDBI Flexi Cap Fund (IFF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 28th March, 2014				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	880.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	1,543.21	1,414.62	913.38	512.80	151.30
Scheme Return (% XIRR)	15.02	14.64	16.85	24.43	52.06
Benchmark (NIFTY 500-TRI#) return (% XIRR)	15.26	15.30	17.53	25.01	54.41
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.91	15.06	17.48	22.01	42.32

## IDBI Nifty Index Fund (INIF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,020.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	1,867.89	1,385.64	903.01	494.06	146.70
Scheme Return (% XIRR)	13.82	14.06	16.38	21.72	44.01
Benchmark (NIFTY 50-TRI#) return (% XIRR)	14.62	14.81	17.15	22.62	46.03
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.62	14.81	17.15	22.62	46.03

## IDBI Nifty Junior Index Fund (INJIF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,020.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	1,930.86	1,355.12	853.90	493.69	150.83
Scheme Return (% XIRR)	14.56	13.43	14.10	21.67	51.22
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	15.62	14.35	15.03	22.72	52.73
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.62	14.81	17.15	22.62	46.03

## IDBI Midcap Fund (IMF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 25th January, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	540.00	NA	NA	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	800.05	NA	NA	533.77	156.52
Scheme Return (% XIRR)	17.62	NA	NA	27.38	61.32
Benchmark (Nifty Midcap 100 - TRI#) return (% XIRR)	19.86	NA	NA	31.67	80.34
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	17.73	NA	NA	22.62	46.03

## IDBI SmallCap Fund (ISF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 21st June, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	490.00	NA	NA	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	764.44	NA	NA	573.56	172.80
Scheme Return (% XIRR)	22.22	NA	NA	32.78	91.21
Benchmark (Nifty Smallcap 250 - TRI #) return (% XIRR)	23.65	NA	NA	37.53	105.49
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	18.34	NA	NA	22.62	46.03

## IDBI Focused 30 Equity Fund (IF30EF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 17th November, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	440.00	NA	NA	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	601.02	NA	NA	488.73	145.42
Scheme Return (% XIRR)	17.26	NA	NA	20.94	41.78
Benchmark (Nifty 100 - TRI#) return (% XIRR)	19.29	NA	NA	22.62	46.94
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	19.55	NA	NA	22.62	46.03

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

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 4th June, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	370.00	NA	NA	360.00	120.00
Market value as on 30th June, 2021 (Rs. in '000)	476.05	NA	NA	462.84	146.97
Scheme Return (% XIRR)	16.62	NA	NA	17.05	44.48
Benchmark (Nifty Financial Services - TRI#) return (% XIRR)	19.83	NA	NA	20.15	46.23
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	22.16	NA	NA	22.62	46.03

## IDBI Long Term Value Fund (ILTVF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	350.00	NA	NA	NA	120.00
Market value as on 30th June, 2021 (Rs. in '000)	494.73	NA	NA	NA	153.60
Scheme Return (% XIRR)	24.64	NA	NA	NA	56.13
Benchmark (S&P BSE 500 - TRI#) return (% XIRR)	26.11	NA	NA	NA	55.20
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	22.42	NA	NA	NA	42.32

## IDBI Dividend Yield Fund (IDYF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	310.00	NA	NA	NA	120.00
Market value as on 30th June, 2021 (Rs. in '000)	444.93	NA	NA	NA	148.25
Scheme Return (% XIRR)	29.50	NA	NA	NA	46.71
Benchmark (Nifty Dividend Opportunities 50 - TRI#) return (% XIRR)	25.40	NA	NA	NA	53.39
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	25.76	NA	NA	NA	46.03

## IDBI Healthcare Fund (IHF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 28th February, 2019				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	290.00	NA	NA	NA	120.00
Market value as on 30th June, 2021 (Rs. in '000)	466.93	NA	NA	NA	146.52
Scheme Return (% XIRR)	43.16	NA	NA	NA	43.70
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	45.32	NA	NA	NA	52.78
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	27.16	NA	NA	NA	46.03

# 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.