



## ROUND UP FUND FACT SHEET

June 2022



## FACTS AND FIGURES



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## Equity Market Overview

BSE Sensex 30 closed @ 53018 -4.6% & NSE NIFTY 50 closed @ 15780 -4.8% mom basis for the month of June 2022.

*Positive Performing sectors* were Auto +1.2%.

*Negative Performing sectors* were Metal -14.1%, Cons. Durable -8.7%, Realty -6.4%, IT -6.0%

Reserve Bank of India's Monetary Policy Committee increased the policy repo rates by 50bps to 4.90% from 4.40%. A repo rate hike of 50 bps was imminent given the current inflationary trajectory and geopolitical concern.

Indian Rupee spot notched a fresh record low against US Dollar. Rising crude oil prices, persistent FII selling is weighing on Indian Rupee.

US Fed Chair Jerome Powell cautioned that US economy remains strong but a series of aggressive rate hikes meant to cool soaring inflation could eventually trigger a recession.

European Union plans to cut oil imports from Russia by two thirds, planning to ban all Russian oil imports arriving by sea by the end of the year 2022.

Organisation of the Petroleum Exporting Countries (OPEC) maintained its forecast that world oil demand would rise by 3.36 million barrels per day (bpd) in 2022.

In June 2022 Foreign Portfolio Investors (FPI) outflow stood at Rs. 50,203 Crore from Indian Equities Market i.e highest monthly outflow. In the last six months of 2022 (Jan to June) outflows come to the tune of Rs. 2,17,358 crore from the Indian Equities.

According to Association of Mutual Funds in India (Amfi) data, the industry average AUM rose to Rs. 37.75 lakh crore in the quarter ended June 2022 from Rs. 33.2 lakh crore at the end of June 2021.

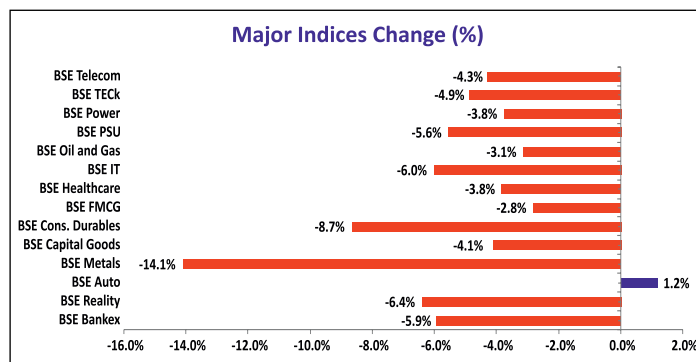
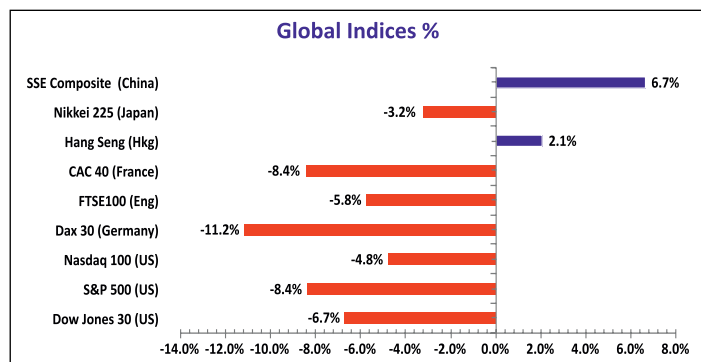
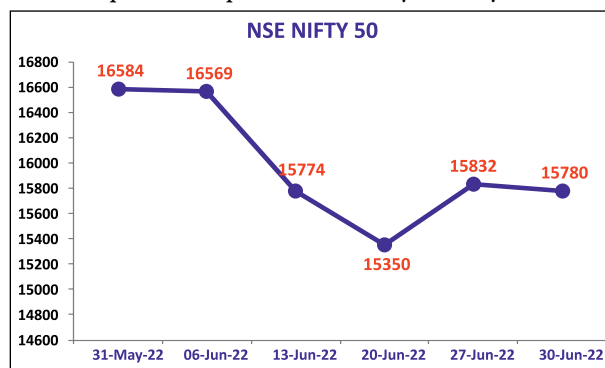
Collection of GST crosses at Rs.1.44 Lakh Crore in June 2022, rise 56% year on year.

The **Index of Industrial Production (IIP)** or factory output of India growth jumps to 7.1% in April 2022 as per data released by Ministry of Statistics and Program Implementation (MoSPI).

The wholesale price index based (WPI) inflation hits 30 year peak of 15.88% in May 2022. India's retail inflation (CPI) accelerates to 7.04%, in May 2022.

**Foreign Exchange Reserve** stood at US\$ 596.46 billion the last week of ended June 2022, aiming to retain the \$600 billion mark amid current global uncertainties.

**USD/INR** quoted @ 78.97, **Brent Crude** @ 109.55 USD per barrel and **Gold** @ 1805.61 USD Oz at the end of June 2022.



Source: Bloomberg

# Fixed Income Overview

## MACRO Economic Data for the month:

	As on 31/05/2022	As on 30/06/2022	Change
5 year Gsec	7.14%	7.18%	04bps
10 year Gsec	7.42%	7.45%	03bps
5 year Corp bonds	7.45%	7.55%	10 bps
10 year Corp bonds	7.72%	7.80%	08 bps
3 months Tbill	4.87%	5.12%	25 bps
Brent Crude \$	122.84	114.81	-8.03
INR = USD	77.64	78.97	1.33

## The major macro events during the month:

### Highlights of RBI policy on June 08, 2022:

- The Monetary Policy Committee (MPC) increased the policy repo rate by 50 bps to 4.90 per cent, consequently, the standing deposit facility (SDF) rate stands adjusted to 4.65% and the marginal standing facility (MSF) rate and the Bank Rate stands to 5.15 per cent
- The MPC also decided to remain focused on withdrawal of accommodation to ensure that inflation remains within the target going forward, while supporting growth
- Outlook for Inflation - CPI inflation is now projected at 6.7 per cent in 2022-23, with Q1 at 7.5 per cent; Q2 at 7.4 per cent; Q3 at 6.2 per cent; and Q4 at 5.8 per cent, with risks evenly balanced
- Outlook for Growth - Real GDP growth projection for 2022-23 is retained at 7.2 per cent, with Q1 at 16.2 per cent; Q2 at 6.2 per cent; Q3 at 4.1 per cent; and Q4 at 4.0 per cent, with risks broadly balanced
- The tense global geopolitical situation and the consequent elevated commodity prices impart considerable uncertainty to the domestic inflation outlook. The restrictions on wheat exports should improve the domestic supplies but the shortfall in the rabi production due to the heat wave could be an offsetting risk. The forecast of a normal south-west monsoon augurs well for the kharif agricultural production and the food price outlook. The recovery in domestic

economic activity is gathering strength. Rural consumption should benefit from the likely normal south-west monsoon and the expected improvement in agricultural prospects. A rebound in contact-intensive services is likely to bolster urban consumption, going forward

### Inflation & IIP:

**CPI inflation** eased to 7.04% in May 2022 compared to 7.79% in April 2022 on broad based fall across food, fuel and core segments. The moderation in May CPI inflation was led primarily by a favourable base. Core inflation fell to 6.4% as against 7.2% in April 2022.

**IIP growth** accelerated to an eight month high of 7.1% in April 2022 compared to 2.2% in March supported by a broad-based improvement across sectors with strong growth recorded in the manufacturing and electricity sector. Manufacturing grew by 6.3%, Mining grew by 7.8% and Electricity grew by 11.8%.

### Trade Deficit & GST Collections:

**India's trade deficit** in June 2022 increased to US\$ 25.6 bn from US\$ 24.3 bn in May 2022. Exports decreased to US\$ 37.9 bn from US\$ 38.9 bn in May. Imports increased marginally to US\$ 63.6 bn from US\$ 63.2 bn in May. Exports moderated for the 3rd consecutive month whereas imports registered a tepid uptick. The uptick in imports was on account of large increase in oil and coal imports. The positive development was moderation in gold imports. Gold imports fell to US\$ 2.6 bn from US\$ 6.0 bn in May.

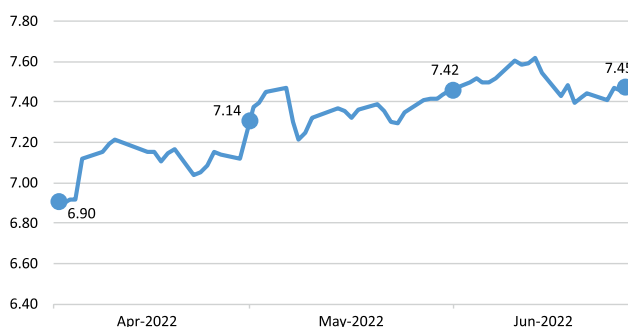
**May GST collections** (collected in June): Based on the PIB release, total GST collection for May was Rs 1.45 lakh crore as against Rs 1.41 lakh crore in April. It was the second highest monthly collection since the introduction of GST five years ago.

### Market Outlook:

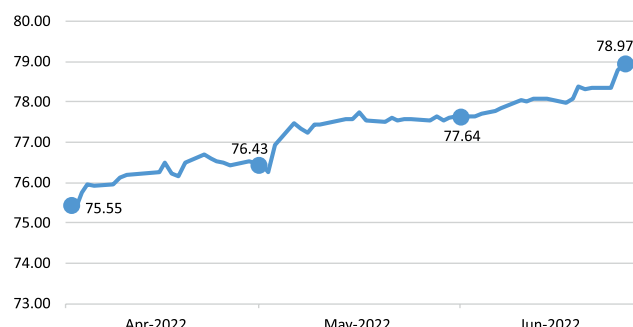
During the month of June yields went up across the curve due to repo rate hike by RBI, high oil prices and global yields. Yields went up initially in line with global yields but reversed with softening in commodity prices.

Inflationary risks through supply bottlenecks and higher commodity prices arising from the prolonged geopolitical crisis will keep the markets volatile. Yields are attractive at current levels and are likely to remain range bound in near term. It would be opportune time to start increasing allocation in Gilt and Dynamic Funds with a long term view.

10 year Gsec yield over the past 3 months



Rupee versus USD over the past 3 months



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Source: Internal Research

## HOW TO READ FACTSHEET?

### Fund Manager:

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

### Application Amount for Fresh Subscription:

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

### Minimum Additional Amount:

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

### Yield to Maturity:

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

### SIP:

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

### NAV:

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

### Benchmark:

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

### Entry Load:

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

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

### Exit Load:

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

### Modified Duration:

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

### Standard Deviation:

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

### Sharpe Ratio:

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

### Beta Ratio:

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

### AUM:

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

### Holdings:

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

### Nature of Scheme:

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

### Rating Profile:

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

### Total Expense Ratio:

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

### Average Maturity:

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

### Portfolio Yield:

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

### Risk Free Return:

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

### Tracking Error:

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

### Portfolio Turnover Ratio:

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

# IDBI Equity Advantage Fund (IEAF)

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

## Scheme Features

### Investment objective:

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

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

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

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

**NAV as on 30th June 2022 (₹ per unit):**

	<b>Regular</b>	<b>Direct</b>
Growth	33.89	37.60
IDCW**	20.37	23.21

### Monthly Average AUM:

₹ 449.39 Crs.

### AUM as on 30th June 2022:

₹ 443.68 Crs.

### Expense Ratio as on 30th June 2022:

Regular : 2.44%  
Direct : 1.22%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2022:

Standard Deviation : 18.4331%  
Beta : 0.7726  
Sharpe Ratio : 0.3280  
Portfolio Turnover Ratio^^ : 0.06

Risk free rate: Overnight MIBOR (4.95% as on 30/06/22). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

### Load Structure:

**Entry Load** : Not Applicable.

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

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

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

27th April, 2021	2.0000	2.0000	20.68	18.97
4th April, 2019	0.8854	0.8854	18.39	17.47
19th March, 2018	1.6000	1.6000	19.48	17.97

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

27th April, 2021	2.0000	2.0000	22.99	21.31
4th April, 2019	0.8854	0.8854	19.84	18.93
19th March, 2018	1.6000	1.6000	20.55	19.05

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

\*IDCW - previously known as Dividend

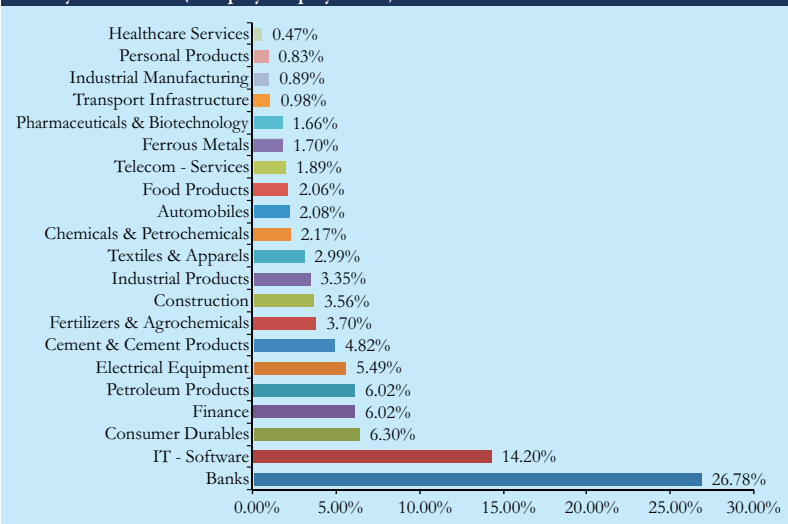
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 30/06/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>97.96</b>	TATA Steel Ltd.	1.70
ICICI Bank Ltd.	8.43	MindTree Ltd.	1.56
HDFC Bank Ltd.	7.51	Asian Paints Ltd.	1.49
Infosys Ltd.	6.35	Grasim Industries Ltd.	1.48
State Bank of India	4.68	Bharat Petroleum Corpn. Ltd.	1.46
Reliance Industries Ltd.	4.56	Coromandel International Ltd.	1.45
ABB India Ltd.	3.72	Volta Ltd.	1.43
Cholamandam Investment & Finance Co. Ltd.	3.24	Polycab India Ltd.	1.37
HCL Technologies Ltd.	3.22	IndusInd Bank Ltd.	1.32
Axis Bank Ltd.	3.06	Crompton Greaves Consumer Electricals Ltd.	1.27
Page Industries Ltd.	2.99	Cipla Ltd.	1.24
Housing Development Finance Corpn. Ltd.	2.78	Shree Cement Ltd.	1.17
Mphasis Ltd.	2.50	NCC Ltd.	1.07
Larsen & Toubro Ltd.	2.49	Adani Ports and Special Economic Zone Ltd.	0.98
PI Industries Ltd.	2.25	Honeywell Automation India Ltd.	0.89
SRF Ltd.	2.17	Godrej Consumer Products Ltd.	0.83
Century Plyboards (India) Ltd.	2.11	Happiest Minds Technologies Ltd.	0.57
Eicher Motors Ltd.	2.08	Apollo Hospitals Enterprise Ltd.	0.47
Nestle India Ltd.	2.06	Dr. Reddy's Laboratories Ltd.	0.42
Bharat Forge Ltd.	1.98	Dalmia Bharat Ltd.	0.29
Bharti Airtel Ltd.	1.89	<b>TREPS on G-Sec or T-Bills</b>	<b>1.90</b>
Ultratech Cement Ltd.	1.88	<b>Cash &amp; Cash Receivables</b>	<b>0.14</b>
Kotak Mahindra Bank Ltd.	1.78	<b>TOTAL</b>	<b>100.00</b>
Thermax Ltd.	1.77		

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

## Industry Classification (for equity & equity related)



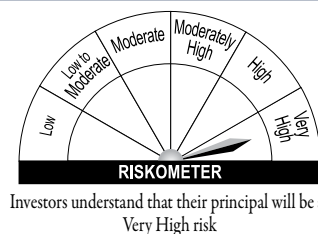
Data as on 30th June, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

### Riskometer



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



# IDBI India Top 100 Equity Fund (IIT100EF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

15th May, 2012

Benchmark:

NIFTY 100 - Total Return Index (TRI)

NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	35.19	39.04
IDCW**	20.88	23.82

Monthly Average AUM:

₹ 546.84 Crs.

AUM as on 30th June 2022:

₹ 543.52 Crs.

Expense Ratio as on 30th June 2022:

Regular : 2.56%

Direct : 1.30%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th June 2022:

Standard Deviation : 19.7951%

Beta : 0.9035

Sharpe Ratio : 0.4795

Portfolio Turnover Ratio^^ : 0.24

Risk free rate: Overnight MIBOR (4.95% as on 30/06/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

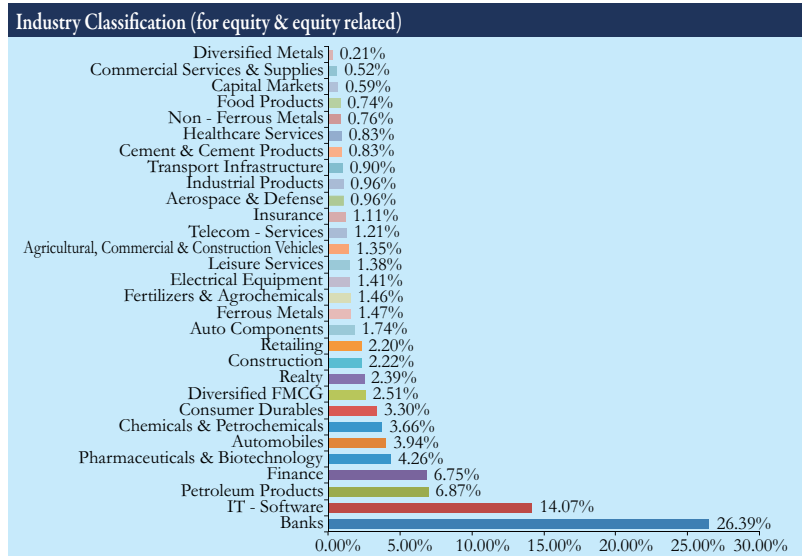
Load Structure:

Entry Load : Not Applicable.

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

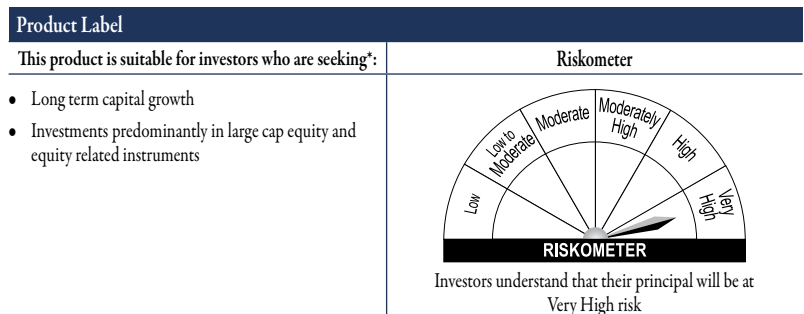
Portfolio as on 30/06/2022			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>DEBENTURES</b>	<b>0.02</b>	Bharat Forge Ltd.	0.96
Britannia Industries Ltd.	0.02	Avenue Supermarts Ltd.	0.94
<b>EQUITY &amp; EQUITY RELATED</b>	<b>96.99</b>	Adani Ports and Special Economic Zone Ltd.	0.90
HDFC Bank Ltd.	7.62	Vinati Organics Ltd.	0.90
Reliance Industries Ltd.	6.87	ZF Commercial Vehicle Control Systems India Ltd.	0.88
ICICI Bank Ltd.	6.63	Bosch Ltd.	0.86
Infosys Ltd.	5.65	Divis Laboratories Ltd.	0.86
State Bank of India	4.86	Eicher Motors Ltd.	0.84
Housing Development Finance Corp. Ltd.	4.09	Apollo Hospitals Enterprise Ltd.	0.83
Axis Bank Ltd.	3.83	Ultratech Cement Ltd.	0.83
TATA Consultancy Services Ltd.	3.20	Pidilite Industries Ltd.	0.82
Kotak Mahindra Bank Ltd.	2.48	Asian Paints Ltd.	0.80
Larsen & Toubro Ltd.	2.22	Cholamandalam Investment & Finance Co. Ltd.	0.80
HCL Technologies Ltd.	2.08	Cipla Ltd.	0.77
Bajaj Finance Ltd.	1.86	Hindalco Industries Ltd.	0.76
Mahindra & Mahindra Ltd.	1.83	UPL Ltd.	0.76
Titan Co. Ltd.	1.81	Birlasoft Ltd.	0.74
Persistent Systems Ltd.	1.59	Nestle India Ltd.	0.74
Sun Pharmaceutical Industries Ltd.	1.49	Devyani International Ltd.	0.70
TATA Steel Ltd.	1.47	PI Industries Ltd.	0.70
ABB India Ltd.	1.41	Crompton Greaves Consumer Electricals Ltd.	0.69
DLF Ltd.	1.39	Jubilant Foodworks Ltd.	0.68
SRF Ltd.	1.36	ICICI Securities Ltd.	0.59
Ashok Leyland Ltd.	1.35	PCBL Ltd.	0.58
Hindustan Unilever Ltd.	1.28	Dr. Reddy's Laboratories Ltd.	0.57
Maruti Suzuki India Ltd.	1.27	Gland Pharma Ltd.	0.57
Aditya Birla Fashion and Retail Ltd.	1.26	Redington (India) Ltd.	0.52
ITC Ltd.	1.23	Happiest Minds Technologies Ltd.	0.41
Bharti Airtel Ltd.	1.21	Wipro Ltd.	0.40
HDFC Life Insurance Co. Ltd.	1.11	Vedanta Ltd.	0.21
Godrej Properties Ltd.	1.00	<b>TREPS on G-Sec or T-Bills</b>	<b>2.27</b>
IndusInd Bank Ltd.	0.97	<b>Cash &amp; Cash Receivables</b>	<b>0.72</b>
Bharat Electronics Ltd.	0.96	<b>TOTAL</b>	<b>100.00</b>

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



Data as on 30th June, 2022, Industry Classification as recommended by AMFI.

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

# IDBI Flexi Cap Fund (IFF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Alok Ranjan

### Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

### Inception Date:

28th March, 2014

### Benchmark:

NIFTY 500 - Total Return Index (TRI)

### NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	30.41	33.85
IDCW**	18.66	21.36

### Monthly Average AUM:

₹ 349.77 Crs.

### AUM as on 30th June 2022:

₹ 346.37 Crs.

### Expense Ratio as on 30th June 2022:

Regular : 2.52%

Direct : 1.17%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2022:

Standard Deviation : 20.0025%

Beta : 0.8662

Sharpe Ratio : 0.4887

Portfolio Turnover Ratio^^ : 0.15

Risk free rate: Overnight MIBOR (4.95% as on 30/06/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

### Load Structure:

Entry Load : Not Applicable.

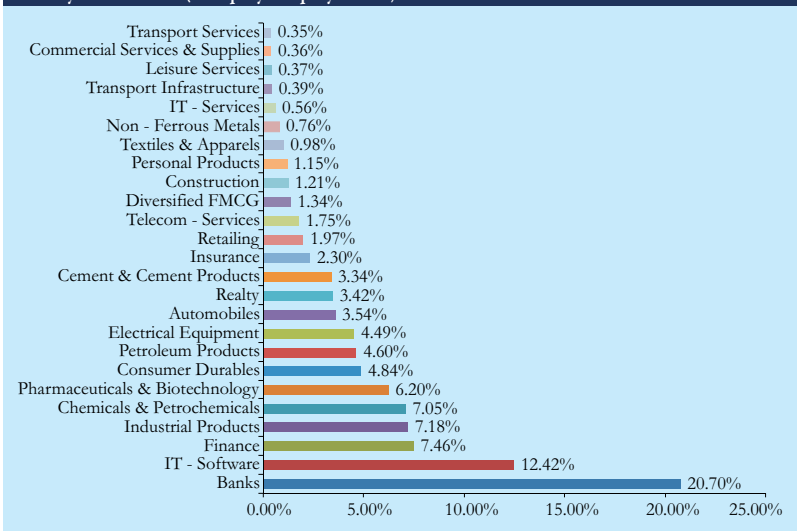
Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 30/06/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>DEBENTURES</b>	<b>0.04</b>	Pidilite Industries Ltd.	1.51
Britannia Industries Ltd.	0.04	Eicher Motors Ltd.	1.36
<b>EQUITY &amp; EQUITY RELATED</b>	<b>98.73</b>	Hindustan Unilever Ltd.	1.34
HDfC Bank Ltd.	7.13	Neogen Chemicals Ltd.	1.34
Infosys Ltd.	6.02	ICICI Lombard General Insurance Co. Ltd.	1.25
ICICI Bank Ltd.	4.72	Happiest Minds Technologies Ltd.	1.21
Reliance Industries Ltd.	4.60	Larsen & Toubro Ltd.	1.21
SRF Ltd.	3.80	Shree Cement Ltd.	1.20
Grindwell Norton Ltd.	3.71	Dabur India Ltd.	1.15
Bajaj Finance Ltd.	3.10	Arihant Superstructures Ltd.	1.12
SKF India Ltd.	2.98	Canara Bank	1.05
ABB India Ltd.	2.83	Tech Mahindra Ltd.	1.02
Axis Bank Ltd.	2.77	Vardhman Textiles Ltd.	0.98
Housing Development Finance Corp. Ltd.	2.73	MindTree Ltd.	0.83
State Bank of India	2.35	Asian Paints Ltd.	0.81
Sun Pharmaceutical Industries Ltd.	2.34	IndusInd Bank Ltd.	0.78
DLF Ltd.	2.30	Hindalco Industries Ltd.	0.76
Mahindra & Mahindra Ltd.	2.18	Firstsource Solutions Ltd.	0.56
Ultratech Cement Ltd.	2.14	HDfC Life Insurance Co. Ltd.	0.53
Titan Co. Ltd.	2.07	SBI Life Insurance Co. Ltd.	0.52
Laurus Labs Ltd.	2.04	Bharat Forge Ltd.	0.49
Avenue Supermarts Ltd.	1.97	Deepak Nitrite Ltd.	0.40
Crompton Greaves Consumer Electricals Ltd.	1.96	Adani Ports and Special Economic Zone Ltd.	0.39
Kotak Mahindra Bank Ltd.	1.90	Indian Railway Catering & Tourism Corp. Ltd.	0.37
Cipla Ltd.	1.82	Redington (India) Ltd.	0.36
Bharti Airtel Ltd.	1.75	Gateway Distriparks Ltd.	0.35
Wipro Ltd.	1.74	<b>TREPS on G-Sec or T-Bills</b>	<b>1.11</b>
Thermax Ltd.	1.66	<b>Cash &amp; Cash Receivables</b>	<b>0.12</b>
Cholamandalam Investment & Finance Co. Ltd.	1.63	<b>TOTAL</b>	<b>100.00</b>
TATA Consultancy Services Ltd.	1.60		

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

## Industry Classification (for equity & equity related)



Data as on 30th June, 2022, Industry Classification as recommended by AMFI.

## IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

\*IDCW - previously known as Dividend

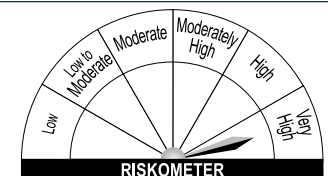
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Nifty Index Fund (INIF)

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

## Scheme Features

### Investment objective:

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

<b>Fund Manager:</b>	<b>Total Experience: Over 22 Years</b>
Mr. Alok Ranjan	(Managing the Scheme since 17th June, 2022)

### Inception Date:

25th June, 2010

### Benchmark:

NIFTY 50 - Total Return Index (TRI)

### NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	29.0389	31.3849
IDCW**	27.7074	29.9254

### Monthly Average AUM:

₹ 196.55 Crs.

### AUM as on 30th June 2022:

₹ 194.31 Crs.

### Expense Ratio as on 30th June 2022:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2022:

Portfolio Turnover Ratio^^ : 0.06

Tracking Error : 0.3782%

Annualised tracking error for last 3 year's period.

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

### Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

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

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

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

\*IDCW - previously known as Dividend

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

## Product Label

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

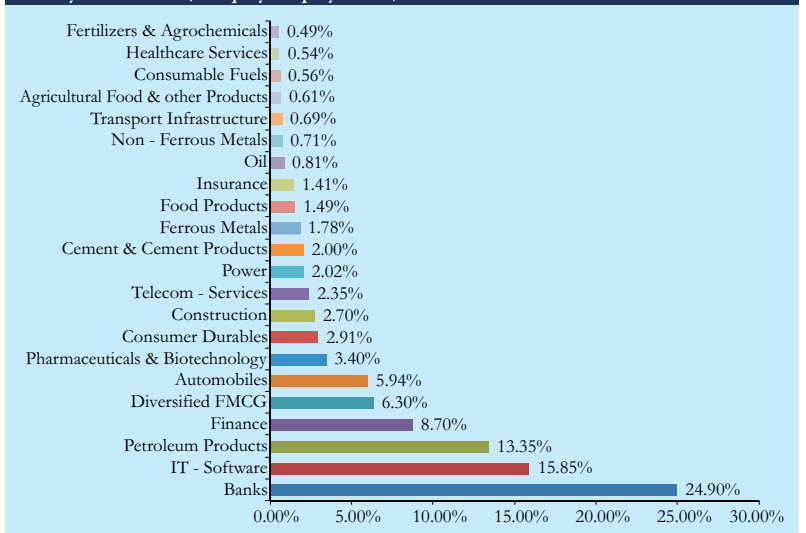
- Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI)
- Investments only in and all stocks comprising NIFTY 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)

## Portfolio as on 30/06/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>99.51</b>	
Reliance Industries Ltd.	12.93	Nestle India Ltd.	0.90
HDFC Bank Ltd.	8.54	Tech Mahindra Ltd.	0.89
Infosys Ltd.	7.72	Wipro Ltd.	0.88
ICICI Bank Ltd.	7.10	Oil & Natural Gas Corp. Ltd.	0.81
Housing Development Finance Corp. Ltd.	5.68	JSW Steel Ltd.	0.78
TATA Consultancy Services Ltd.	4.88	Dr. Reddy's Laboratories Ltd.	0.77
Kotak Mahindra Bank Ltd.	3.53	IndusInd Bank Ltd.	0.74
ITC Ltd.	3.44	HDFC Life Insurance Co. Ltd.	0.73
Hindustan Unilever Ltd.	2.86	Grasim Industries Ltd.	0.71
Larsen & Toubro Ltd.	2.70	Hindalco Industries Ltd.	0.71
State Bank of India	2.57	Adani Ports and Special Economic Zone Ltd.	0.69
Axis Bank Ltd.	2.42	Bajaj Auto Ltd.	0.69
Bharti Airtel Ltd.	2.35	Cipla Ltd.	0.68
Bajaj Finance Ltd.	2.07	SBI Life Insurance Co. Ltd.	0.68
Asian Paints Ltd.	1.75	Divi's Laboratories Ltd.	0.66
Maruti Suzuki India Ltd.	1.62	TATA Consumer Products Ltd.	0.61
Mahindra & Mahindra Ltd.	1.50	Britannia Industries Ltd.	0.59
HCL Technologies Ltd.	1.48	Coal India Ltd.	0.56
Sun Pharmaceutical Industries Ltd.	1.29	Eicher Motors Ltd.	0.56
Titan Co. Ltd.	1.16	Apollo Hospitals Enterprise Ltd.	0.54
TATA Motors Ltd.	1.06	Hero MotoCorp Ltd.	0.51
Power Grid Corp. of India Ltd.	1.04	UPL Ltd.	0.49
TATA Steel Ltd.	1.00	Bharat Petroleum Corp. Ltd.	0.42
NTPC Ltd.	0.98	Shree Cement Ltd.	0.36
Bajaj Finserv Ltd.	0.95	<b>TREPS on G-Sec or T-Bills</b>	<b>0.10</b>
Ultratech Cement Ltd.	0.93	<b>Cash &amp; Cash Receivables</b>	<b>0.39</b>
		<b>TOTAL</b>	<b>100.00</b>

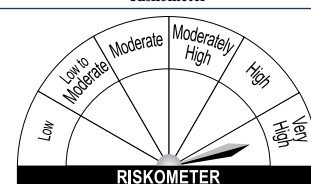
\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)



Data as on 30th June, 2022, Industry Classification as recommended by AMFI.

## Riskometer



Investors understand that their principal will be at Very High risk

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



# IDBI Nifty Junior Index Fund (INJIF)

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

## Scheme Features

### Investment objective:

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

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 22 Years
Mr. Alok Ranjan	(Managing the Scheme since 17th June, 2022)

### Inception Date:

20th September, 2010

### Benchmark:

NIFTY Next 50 - Total Return Index (TRI)

### NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	27.2861	29.4092
IDCW**	27.2861	29.4092

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

### Monthly Average AUM:

₹ 49.50 Crs.

### AUM as on 30th June 2022:

₹ 48.87 Crs.

### Expense Ratio as on 30th June 2022:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2022:

Portfolio Turnover Ratio^^ : 0.28

Tracking Error : 0.5370%

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.

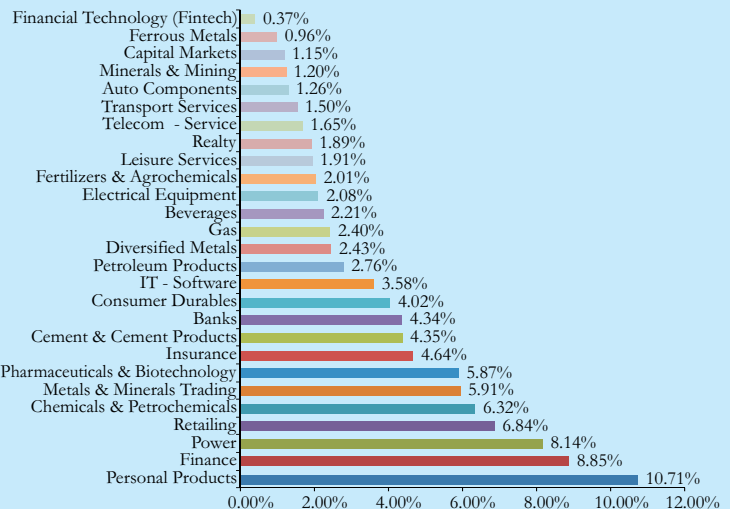
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 30/06/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>99.35</b>	
Adani Enterprises Ltd.	5.91	MindTree Ltd.	1.81
Adani Transmission Ltd.	4.12	Bank of Baroda	1.77
Adani Green Energy Ltd.	4.02	Larsen & Toubro Infotech Ltd.	1.77
SRF Ltd.	3.20	ACC Ltd.	1.75
Pidilite Industries Ltd.	3.12	Bandhan Bank Ltd.	1.74
Avenue Supermarts Ltd.	3.07	Indus Towers Ltd.	1.65
Info Edge (India) Ltd.	2.83	Interlobe Aviation Ltd.	1.50
Dabur India Ltd.	2.82	Lupin Ltd.	1.42
Godrej Consumer Products Ltd.	2.79	Bajaj Holdings & Investment Ltd.	1.38
ICICI Lombard General Insurance Co. Ltd.	2.79	Biocon Ltd.	1.36
Indian Oil Corp'n. Ltd.	2.76	Torrent Pharmaceuticals Ltd.	1.36
Havells India Ltd.	2.68	Berger Paints India Ltd.	1.34
Ambuja Cements Ltd.	2.60	Bosch Ltd.	1.26
Vedanta Ltd.	2.43	NMDC Ltd.	1.20
Marico Ltd.	2.41	HDFC Asset Management Co. Ltd.	1.15
GAIL (India) Ltd.	2.40	Muthoot Finance Ltd.	1.02
Cholamandalam Investment & Finance Co. Ltd.	2.38	Steel Authority of India Ltd.	0.96
United Spirits Ltd.	2.21	Zydus Lifesciences Ltd.	0.88
Piramal Enterprises Ltd.	2.16	Gland Pharma Ltd.	0.85
Siemens Ltd.	2.08	Punjab National Bank	0.83
PI Industries Ltd.	2.01	Procter & Gamble Hygiene and Health Care Ltd.	0.76
Colgate Palmolive (India) Ltd.	1.93	FSN E-Commerce Ventures Ltd.	0.48
Jubilant Foodworks Ltd.	1.91	Zomato Ltd.	0.46
SBI Cards & Payment Services Ltd.	1.91	One 97 Communications Ltd.	0.37
DLF Ltd.	1.89	TREPS on G-Sec or T-Bills	0.38
ICICI Prudential Life Insurance Co. Ltd.	1.85	Cash & Cash Receivables	0.27
		<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



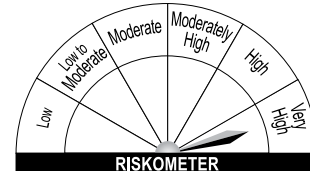
Data as on 30th June, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

### Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Midcap Fund (IMF)

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

Scheme Features		
<b>Investment objective:</b> The objective of the scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Midcap Companies. However there can be no assurance that the investment objective under the scheme will be realized.		
<b>Fund Manager:</b>	<b>Total Experience:</b> Over 25 Years	
Mr. Alok Ranjan	(Managing the Scheme since 6th August, 2021)	
<b>Inception Date:</b> 25th January 2017		
<b>Benchmark:</b> NIFTY Midcap 150 - Total Return Index (TRI)		
<b>NAV as on 30th June 2022 (₹ per unit):</b>		
	<b>Regular</b>	<b>Direct</b>
Growth	14.79	16.06
IDCW**	13.88	15.10
<b>Monthly Average AUM:</b> ₹ 174.03 Crs.		
<b>AUM as on 30th June 2022:</b> ₹ 172.97 Crs.		
<b>Expense Ratio as on 30th June 2022:</b> Regular : 2.53% Direct : 1.62% Expense ratio is inclusive of GST on management fees.		
<b>Quantitative Measures as on 30th June 2022:</b> Standard Deviation : 24.4750% Beta : 0.9202 Sharpe Ratio : 0.4026 Portfolio Turnover Ratio^^ : 0.24 Risk free rate: Overnight MIBOR (4.95% as on 30/06/22). Source: FIMMDA. Ratios calculated on monthly 3 years data point. ^^ Lower of Purchase or Sale for one year/average AUM for one year.		
<b>Load Structure:</b> Entry Load : Not Applicable. Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.		

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

## IDBI Midcap Fund - IDCW\*\* (Regular Plan)

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

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

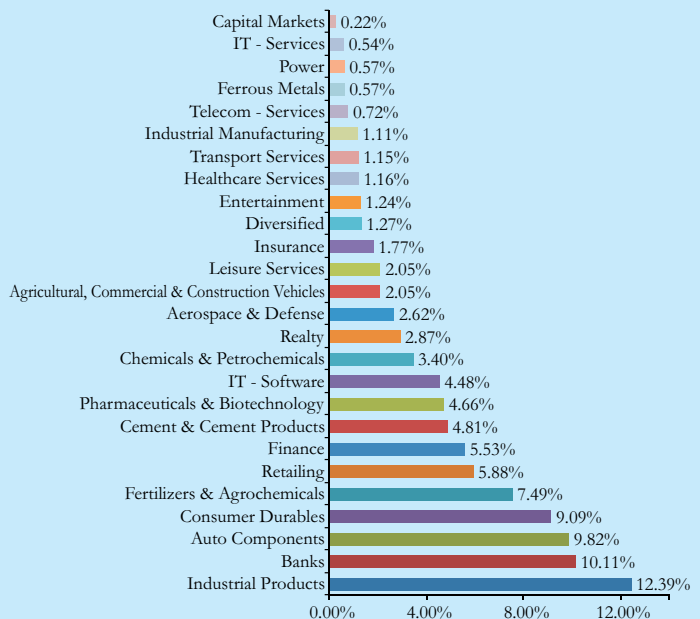
\*IDCW - previously known as Dividend

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

Portfolio as on 30/06/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
Bank of Baroda	1.31	Bank of Baroda	1.31
3M India Ltd.	1.27	3M India Ltd.	1.27
Zee Entertainment Enterprises Ltd.	1.24	Zee Entertainment Enterprises Ltd.	1.24
Bayer Cropscience Ltd.	1.22	Bayer Cropscience Ltd.	1.22
Apollo Hospitals Enterprise Ltd.	1.16	Apollo Hospitals Enterprise Ltd.	1.16
Container Corp. of India Ltd.	1.15	Container Corp. of India Ltd.	1.15
Jubilant Foodworks Ltd.	1.15	Jubilant Foodworks Ltd.	1.15
Aarti Industries Ltd.	1.13	Aarti Industries Ltd.	1.13
Honeywell Automation India Ltd.	1.11	Honeywell Automation India Ltd.	1.11
REC Ltd.	1.11	REC Ltd.	1.11
Bata India Ltd.	1.10	Bata India Ltd.	1.10
Laurus Labs Ltd.	1.10	Laurus Labs Ltd.	1.10
Granules India Ltd.	1.09	Granules India Ltd.	1.09
City Union Bank Ltd.	0.95	City Union Bank Ltd.	0.95
Oracle Financial Services Software Ltd.	0.95	Oracle Financial Services Software Ltd.	0.95
Devyani International Ltd.	0.90	Devyani International Ltd.	0.90
IG Petrochemicals Ltd.	0.88	IG Petrochemicals Ltd.	0.88
Aarti Surfactants Ltd.	0.82	Aarti Surfactants Ltd.	0.82
Apollo Tyres Ltd.	0.77	Apollo Tyres Ltd.	0.77
TATA Steel Long Products Ltd.	0.73	TATA Steel Long Products Ltd.	0.73
Indiamart Interesh Ltd.	0.72	Indiamart Interesh Ltd.	0.72
Route Mobile Ltd.	0.72	Route Mobile Ltd.	0.72
Bajaj Finance Ltd.	0.70	Bajaj Finance Ltd.	0.70
MindTree Ltd.	0.68	MindTree Ltd.	0.68
Jindal Steel & Power Ltd.	0.57	Jindal Steel & Power Ltd.	0.57
PCBL Ltd.	0.57	PCBL Ltd.	0.57
TATA Power Co. Ltd.	0.57	TATA Power Co. Ltd.	0.57
Bosch Ltd.	0.54	Bosch Ltd.	0.54
Firstsource Solutions Ltd.	0.54	Firstsource Solutions Ltd.	0.54
Birlasoft Ltd.	0.51	Birlasoft Ltd.	0.51
Aditya Birla Sun Life Amc Ltd.	0.22	Aditya Birla Sun Life Amc Ltd.	0.22
TREPS on G-Sec or T-Bills	2.32	TREPS on G-Sec or T-Bills	2.32
Cash & Cash Receivables	0.11	Cash & Cash Receivables	0.11
<b>TOTAL</b>	<b>100.00</b>	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



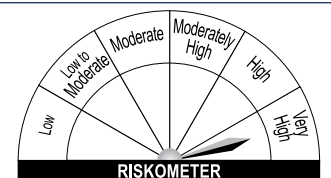
Data as on 30th June, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Small Cap Fund (ISF)

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

## Scheme Features

### Investment objective:

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

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

### Inception Date:

21st June 2017

### Benchmark:

NIFTY Smallcap 250 - Total Return Index (TRI)

### NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	15.83	17.15
IDCW**	15.83	17.15

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

### Monthly Average AUM:

₹ 123.74 Crs.

### AUM as on 30th June 2022:

₹ 122.03 Crs.

### Expense Ratio as on 30th June 2022:

Regular : 2.53%

Direct : 1.54%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2022:

Standard Deviation : 25.1263%

Beta : 0.7833

Sharpe Ratio : 0.6407

Portfolio Turnover Ratio^^ : 0.09

Risk free rate: Overnight MIBOR (4.95% as on 30/06/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

### Load Structure:

**Entry Load** : Not Applicable.

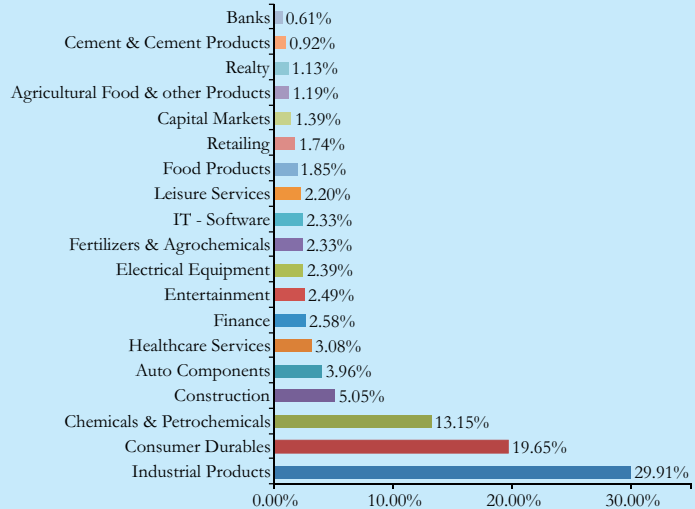
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 30/06/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>97.95</b>	PNC Infratech Ltd.	1.64
Elgi Equipments Ltd.	5.82	Inox Leisure Ltd.	1.61
Fine Organic Industries Ltd.	4.30	Ratnamani Metals & Tubes Ltd.	1.57
Grindwell Norton Ltd.	4.19	Finolex Industries Ltd.	1.51
Greenpanel Industries Ltd.	4.16	Greenply Industries Ltd.	1.47
KEL Industries Ltd.	4.10	Dhanuka Agritech Ltd.	1.41
Timken India Ltd.	3.92	Orient Electric Ltd.	1.41
Tube Investments of India Ltd.	3.69	Computer Age Management Services Ltd.	1.39
Navin Fluorine International Ltd.	3.60	Somany Ceramics Ltd.	1.38
KNR Constructions Ltd.	3.16	Balrampur Chini Mills Ltd.	1.19
Narayana Hrudayalaya Ltd.	3.08	Arihant Superstructures Ltd.	1.13
Carborundum Universal Ltd.	2.89	Kirloskar Oil Engines Ltd.	0.98
Galaxy Surfactants Ltd.	2.61	Chambal Fertilisers and Chemicals Ltd.	0.92
Century Plyboards (India) Ltd.	2.55	HeidelbergCement India Ltd.	0.92
Blue Star Ltd.	2.49	Rossari Biotech Ltd.	0.89
Hitachi Energy India Ltd.	2.39	Zee Entertainment Enterprises Ltd.	0.88
Birlasoft Ltd.	2.33	MM Forgings Ltd.	0.70
Relaxo Footwears Ltd.	2.27	DCB Bank Ltd.	0.61
Can Fin Homes Ltd.	2.23	Restaurant Brands Asia Ltd.	0.55
Mitsu Chem Plast Ltd.	2.10	TATA Steel Long Products Ltd.	0.47
Cera Sanitaryware Ltd.	1.98	Dhanvarsha Finvest Ltd.	0.35
Sheela Foam Ltd.	1.94	Balkrishna Industries Ltd.	0.27
Hatsun Agro Product Ltd.	1.85	Techno Electric & Engineering Co. Ltd.	0.25
Deepak Nitrite Ltd.	1.75	<b>TREPS on G-Sec or T-Bills</b>	<b>2.08</b>
V-Mart Retail Ltd.	1.74	<b>Cash &amp; Cash Receivables</b>	<b>-0.03</b>
KSB Ltd.	1.66	<b>TOTAL</b>	<b>100.00</b>
Lemon Tree Hotels Ltd.	1.65		

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

## Industry Classification (for equity & equity related)



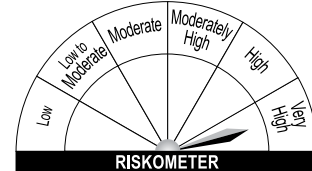
Data as on 30th June, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

### Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Focused 30 Equity Fund (IF30EF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

17th November, 2017

Benchmark:

NIFTY 500 - Total Return Index (TRI)

NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	13.60	14.53
IDCW**	13.60	14.53

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

Monthly Average AUM:

₹ 121.85 Crs.

AUM as on 30th June 2022:

₹ 120.56 Crs.

Expense Ratio as on 30th June 2022:

Regular : 2.54%

Direct : 1.61%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th June 2022:

Standard Deviation : 20.5496%

Beta : 0.9033

Sharpe Ratio : 0.3773

Portfolio Turnover Ratio^^ : 0.01

Risk free rate: Overnight MIBOR (4.95% as on 30/06/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

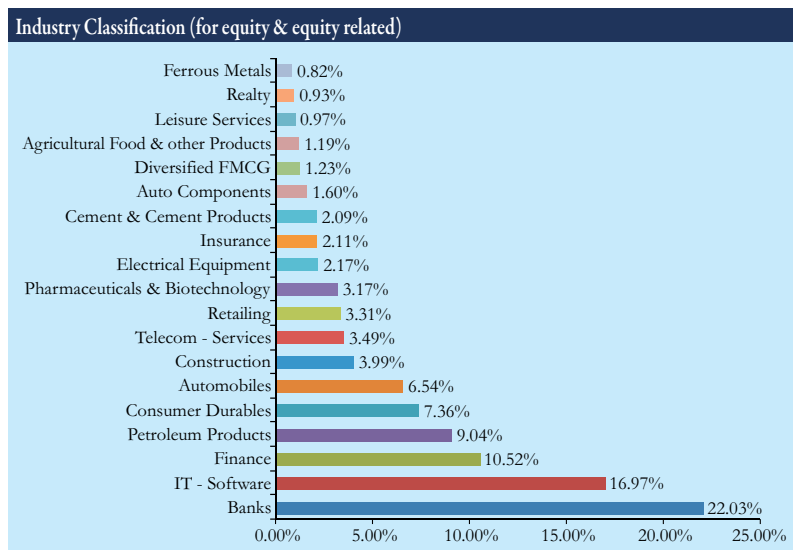
Load Structure:

Entry Load : Not Applicable.

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

Portfolio as on 30/06/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>99.53</b>	
Reliance Industries Ltd.	9.04	ICICI Lombard General Insurance Co. Ltd.	2.11
HDFC Bank Ltd.	8.58	JK Lakshmi Cement Ltd.	2.09
ICICI Bank Ltd.	7.80	Asian Paints Ltd.	2.00
Infosys Ltd.	7.56	Mphasis Ltd.	1.94
TATA Consultancy Services Ltd.	7.47	State Bank of India	1.79
Housing Development Finance Corp. Ltd.	6.10	Cipla Ltd.	1.72
Maruti Suzuki India Ltd.	4.34	ZF Commercial Vehicle Control Systems India Ltd.	1.60
Larsen & Toubro Ltd.	3.99	Divi's Laboratories Ltd.	1.45
Kotak Mahindra Bank Ltd.	3.86	ITC Ltd.	1.23
Bharti Airtel Ltd.	3.49	TATA Consumer Products Ltd.	1.19
Avenue Supermarts Ltd.	3.31	Muthoot Finance Ltd.	1.15
Bajaj Finance Ltd.	3.27	Indian Railway Catering & Tourism Corp. Ltd.	0.97
Titan Co. Ltd.	2.80	DLF Ltd.	0.93
Blue Star Ltd.	2.56	Jindal Steel & Power Ltd.	0.82
Mahindra & Mahindra Ltd.	2.20	<b>TREPS on G-Sec or T-Bills</b>	<b>0.24</b>
Siemens Ltd.	2.17	<b>Cash &amp; Cash Receivables</b>	<b>0.23</b>
		<b>TOTAL</b>	<b>100.00</b>

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



Data as on 30th June, 2022, 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 predominantly in large cap focused equity &amp; equity related instruments of upto 30 companies and balance in debt &amp; money market instruments</li> </ul>	<b>Riskometer</b> <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 Banking & Financial Services Fund (IB&FSF)

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

## Scheme Features

### Investment objective:

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

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

### Inception Date:

4th June 2018

### Benchmark:

NIFTY Financial Services - Total Return Index (TRI)

### NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	11.51	12.17
IDCW**	11.51	12.17

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

### Monthly Average AUM:

₹ 80.35 Crs.

### AUM as on 30th June 2022:

₹ 79.12 Crs.

### Expense Ratio as on 30th June 2022:

Regular : 2.52%  
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2022:

Standard Deviation : 28.9264%  
Beta : 0.9553  
Sharpe Ratio : 0.0508  
Portfolio Turnover Ratio^^ : 0.02

Risk free rate: Overnight MIBOR (4.95% as on 30/06/22). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

### Load Structure:

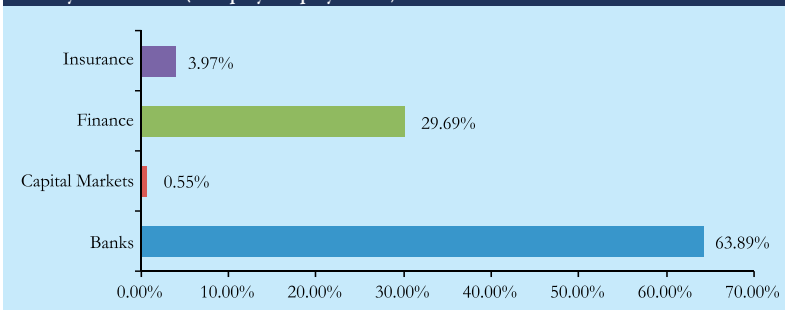
**Entry Load** : Not Applicable.  
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 30/06/2022

Issuer Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>98.10</b>
ICICI Bank Ltd.	19.83
HDFC Bank Ltd.	19.24
Housing Development Finance Corpn. Ltd.	12.61
Axis Bank Ltd.	6.68
Bajaj Finance Ltd.	6.48
State Bank of India	6.46
Kotak Mahindra Bank Ltd.	5.49
Cholamandalam Investment & Finance Co. Ltd.	3.88
Bajaj Finserv Ltd.	2.10
Can Fin Homes Ltd.	2.08
The Federal Bank Ltd.	1.71
AU Small Finance Bank Ltd.	1.67
HDFC Life Insurance Co. Ltd.	1.66
Max Financial Services Ltd.	1.44
Bank of Baroda	1.22
City Union Bank Ltd.	1.14
Aavas Financiers Ltd.	1.13
ICICI Lombard General Insurance Co. Ltd.	0.87
SBI Cards & Payment Services Ltd.	0.81
Muthoot Finance Ltd.	0.60
HDFC Asset Management Co. Ltd.	0.55
IndusInd Bank Ltd.	0.45
<b>TREPS on G-Sec or T-Bills</b>	<b>1.43</b>
<b>Cash &amp; Cash Receivables</b>	<b>0.47</b>
<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



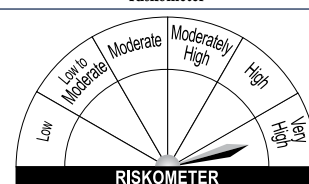
Data as on 30th June, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Very High risk

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



# IDBI Long Term Value Fund (ILTVF)

(An open ended equity scheme following value investment strategy)

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

20th August 2018

Benchmark:

NIFTY 500 - Total Returns Index (TRI)

NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	14.19	14.82
IDCW**	14.19	14.82

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

Monthly Average AUM:

₹ 92.60 Crs.

AUM as on 30th June 2022:

₹ 92.10 Crs.

Expense Ratio as on 30th June 2022:

Regular : 2.58%

Direct : 1.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th June 2022:

Standard Deviation : 22.2148%

Beta : 0.9712

Sharpe Ratio : 0.3509

Portfolio Turnover Ratio^^ : 0.31

Risk free rate: Overnight MIBOR (4.95% as on 30/06/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

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

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

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

Portfolio as on 30/06/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		Supreme Industries Ltd.	1.46
Infosys Ltd.	6.94	HCL Technologies Ltd.	1.43
ICICI Bank Ltd.	6.43	Crompton Greaves Consumer Electricals Ltd.	1.36
Reliance Industries Ltd.	6.24	United Spirits Ltd.	1.32
HDFC Bank Ltd.	5.56	Ultratech Cement Ltd.	1.22
State Bank of India	5.07	Adani Ports and Special Economic Zone Ltd.	1.17
Housing Development Finance Corp. Ltd.	4.13	PI Industries Ltd.	1.15
Bharti Airtel Ltd.	3.32	Max Healthcare Institute Ltd.	1.06
Mahindra & Mahindra Ltd.	2.79	MRF Ltd.	1.02
Persistent Systems Ltd.	2.41	Amber Enterprises India Ltd.	0.99
Maruti Suzuki India Ltd.	2.33	Havells India Ltd.	0.98
Bharat Forge Ltd.	2.28	Kotak Mahindra Bank Ltd.	0.93
Ashok Leyland Ltd.	2.18	Obero Realty Ltd.	0.92
Sun Pharmaceutical Industries Ltd.	2.18	TATA Steel Ltd.	0.88
Varun Beverages Ltd.	2.00	Asian Paints Ltd.	0.80
Bank of Baroda	1.90	Hindustan Petroleum Corp. Ltd.	0.80
Axis Bank Ltd.	1.86	Honeywell Automation India Ltd.	0.72
KNR Constructions Ltd.	1.86	Gujarat Gas Ltd.	0.68
Aarti Industries Ltd.	1.81	CESC Ltd.	0.54
HDFC Life Insurance Co. Ltd.	1.80	Cholamandalam Investment & Finance Co. Ltd.	0.54
Inox Leisure Ltd.	1.79	Indiabulls Real Estate Ltd.	0.42
Container Corp. of India Ltd.	1.77	Ambuja Cements Ltd.	0.31
Vinati Organics Ltd.	1.71	Dhanvarsha Finvest Ltd.	0.23
Hindalco Industries Ltd.	1.65	<b>TREPS on G-Sec or T-Bills</b>	<b>4.17</b>
Voltas Ltd.	1.63	<b>Cash &amp; Cash Receivables</b>	<b>0.08</b>
Coforge Ltd.	1.61	<b>TOTAL</b>	<b>100.00</b>
Bajaj Finance Ltd.	1.57		

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



Data as on 30th June, 2022, Industry Classification as recommended by AMFI.

Product Label	
<b>This product is suitable for investors who are seeking*:</b> <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><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 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.

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

**Inception Date:**  
21st December 2018

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

**NAV as on 30th June 2022 (₹ per unit):**

	Regular	Direct
Growth	15.21	15.91
IDCW**	15.21	15.91

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

**Monthly Average AUM:**  
₹ 84.06 Crs.

**AUM as on 30th June 2022:**  
₹ 83.78 Crs.

**Expense Ratio as on 30th June 2022:**

Regular : 2.52%  
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 30th June 2022:**

Standard Deviation : 17.8735%  
Beta : 0.7754  
Sharpe Ratio : 0.574  
Portfolio Turnover Ratio^^ : 0.08

Risk free rate: Overnight MIBOR (4.95% as on 30/06/22). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

### Load Structure:

**Entry Load** : Not Applicable.

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

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

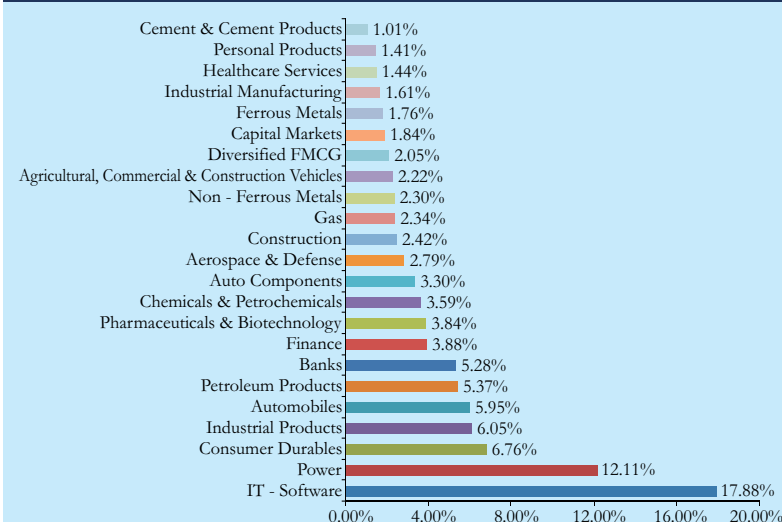
Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.

## Portfolio as on 30/06/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		ITC Ltd.	2.05
Infosys Ltd.	9.96	Multi Commodity Exchange of India Ltd.	1.84
TATA Consultancy Services Ltd.	5.80	TATA Steel Ltd.	1.76
Power Grid Corp. of India Ltd.	4.52	Honeywell Automation India Ltd.	1.61
Carborundum Universal Ltd.	4.49	Bharat Forge Ltd.	1.56
ICICI Bank Ltd.	4.22	Hindustan Zinc Ltd.	1.52
Atul Ltd.	3.59	BEML Ltd.	1.50
Maruti Suzuki India Ltd.	3.34	Dr. Lal Path labs Ltd.	1.44
Tube Investments of India Ltd.	3.30	Colgate Palmolive (India) Ltd.	1.41
NTPC Ltd.	3.15	Housing Development Finance Corp. Ltd.	1.30
Reliance Industries Ltd.	3.10	Asian Paints Ltd.	1.22
Divi's Laboratories Ltd.	3.03	TATA Power Co. Ltd.	1.21
Bharat Electronics Ltd.	2.79	Torrent Power Ltd.	1.08
Titan Co. Ltd.	2.78	State Bank of India	1.06
Relaxo Footwears Ltd.	2.76	ACC Ltd.	1.01
Mahindra & Mahindra Ltd.	2.61	Aurobindo Pharma Ltd.	0.81
Bajaj Finance Ltd.	2.58	Hindalco Industries Ltd.	0.78
Larsen & Toubro Ltd.	2.42	Escorts Kubota Ltd.	0.72
Mahanagar Gas Ltd.	2.34	<b>TREPS on G-Sec or T-Bills</b>	<b>2.36</b>
Hindustan Petroleum Corp. Ltd.	2.27	<b>Cash &amp; Cash Receivables</b>	<b>0.44</b>
NHPC Ltd.	2.15	<b>TOTAL</b>	<b>100.00</b>
Tech Mahindra Ltd.	2.12		

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

## Industry Classification (for equity & equity related)



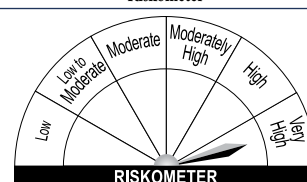
Data as on 30th June, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

- Long term capital growth
- Investment in predominantly in dividend yielding 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.

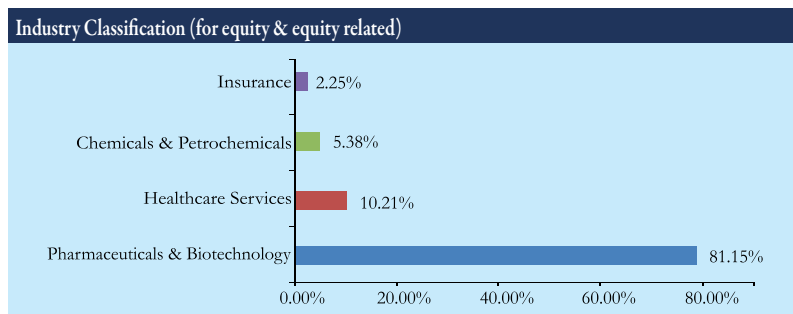
# IDBI Healthcare Fund (IHF)

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

Scheme Features		
<b>Investment objective:</b> 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.		
<b>Fund Manager:</b>	<b>Total Experience: Over 25 Years</b>	
Mr. Alok Ranjan	(Managing the Scheme since 6th August, 2021)	
<b>Inception Date:</b> 28th February 2019		
<b>Benchmark:</b> S&P BSE Healthcare - Total Return Index (TRI)		
<b>NAV as on 30th June 2022 (₹ per unit):</b>		
	<b>Regular</b>	<b>Direct</b>
Growth	16.11	16.93
IDCW**	16.11	16.93
** IDCW stands for Income Distribution cum Capital Withdrawal.		
<b>Monthly Average AUM:</b> ₹ 59.61 Crs.		
<b>AUM as on 30th June 2022:</b> ₹ 59.14 Crs.		
<b>Expense Ratio as on 30th June 2022:</b> Regular : 2.50% Direct : 1.24% Expense ratio is inclusive of GST on management fees.		
<b>Quantitative Measures as on 30th June 2022:</b> Standard Deviation : 20.2527% Beta : 0.8924 Sharpe Ratio : 0.6727 Portfolio Turnover Ratio^^ : 0.11 Risk free rate: Overnight MIBOR (4.95% as on 30/06/22). Source: FIMMDA. Ratios calculated on monthly 3 years data point. ^^ Lower of Purchase or Sale for one year/average AUM for one year.		
<b>Load Structure:</b> 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 30/06/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
Sun Pharmaceutical Industries Ltd.	16.96	Pfizer Ltd.	1.74
Dr. Reddy's Laboratories Ltd.	11.17	Jubilant Ingrevia Ltd.	1.72
Divi's Laboratories Ltd.	10.81	Biocon Ltd.	1.56
Cipla Ltd.	7.13	Zydus Lifesciences Ltd.	1.51
Apollo Hospitals Enterprise Ltd.	5.53	Aster DM Healthcare Ltd.	1.48
Aurobindo Pharma Ltd.	4.19	Rossari Biotech Ltd.	1.48
JB Chemicals & Pharmaceuticals Ltd.	3.85	Indoco Remedies Ltd.	1.20
IPCA Laboratories Ltd.	3.68	HDFC Life Insurance Co. Ltd.	1.13
Torrent Pharmaceuticals Ltd.	3.65	ICICI Lombard General Insurance Co. Ltd.	1.12
Alkem Laboratories Ltd.	3.19	Natco Pharma Ltd.	0.99
Gland Pharma Ltd.	2.99	Lupin Ltd.	0.93
Abbott India Ltd.	2.90	Metropolis Healthcare Ltd.	0.80
Laurus Labs Ltd.	2.70	TREPS on G-Sec or T-Bills	0.68
Syngene International Ltd.	2.40	Cash & Cash Receivables	0.33
Vinati Organics Ltd.	2.18	<b>TOTAL</b>	<b>100.00</b>

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



Data as on 30th June, 2022, Industry Classification as recommended by AMFI.

Product Label	
<b>This product is suitable for investors who are seeking*:</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>	<b>Riskometer</b> <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Very High risk</p>

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

# IDBI Hybrid Equity Fund (IHEF)

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

## Scheme Features

### Investment objective:

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

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

Inception Date: 24th October 2016

Benchmark: CRISIL Hybrid 35+65-Aggressive Index

NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	14.3694	15.5122
IDCW**	13.1114	14.2276

Monthly Average AUM: ₹ 175.93 Crs.

AUM as on 30th June 2022: ₹ 174.19 Crs.

Expense Ratio as on 30th June 2022:

Regular : 2.55%

Direct : 1.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th June 2022:

YTM	: 7.38%
Average Maturity	: 8.32 Years
Modified Duration	: 4.69 Years
Macaulay Duration	: 4.98 Years
Standard Deviation	: 14.3131%
Beta	: 0.9767
Sharpe Ratio	: 0.3123
Portfolio Turnover Ratio^^	: 1.00

Risk free rate: Overnight MIBOR (4.95% as on 30/06/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

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

## IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

\*IDCW - previously known as Dividend

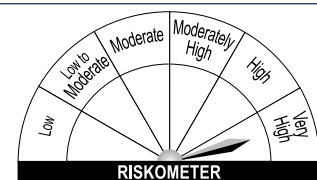
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Very High risk

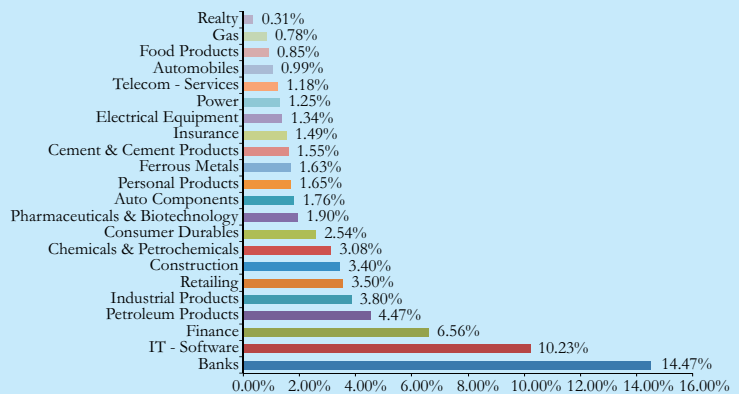
\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

## Portfolio as on 30/06/2022

Issuer/Security Name	Rating	% To Net Assets*	Issuer/Security Name	Rating	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>					
HDFC Bank Ltd.	N.A	4.99	TATA Steel Ltd.	N.A	0.87
ICICI Bank Ltd.	N.A	4.61	Nestle India Ltd.	N.A	0.85
Reliance Industries Ltd.	N.A	4.47	Muthoot Finance Ltd.	N.A	0.84
Infosys Ltd.	N.A	3.78	Gujarat Gas Ltd.	N.A	0.78
Housing Development Finance Corp. Ltd.	N.A	3.74	Aarti Industries Ltd.	N.A	0.77
TATA Consultancy Services Ltd.	N.A	2.74	Jindal Steel & Power Ltd.	N.A	0.76
Axis Bank Ltd.	N.A	2.60	CESC Ltd.	N.A	0.67
Larsen & Toubro Ltd.	N.A	2.50	Power Grid Corp. of India Ltd.	N.A	0.58
Timken India Ltd.	N.A	2.28	ICICI Lombard General Insurance Co. Ltd.	N.A	0.54
State Bank of India	N.A	2.27	Ultratech Cement Ltd.	N.A	0.48
Avenue Supermarts Ltd.	N.A	1.96	NOCIL Ltd.	N.A	0.47
Bajaj Finance Ltd.	N.A	1.86	Indiabulls Real Estate Ltd.	N.A	0.31
Atul Ltd.	N.A	1.84	Gland Pharma Ltd.	N.A	0.23
Sundram Fasteners Ltd.	N.A	1.76	Dhanvarsha Finvest Ltd.	N.A	0.12
Divi's Laboratories Ltd.	N.A	1.67	<b>DEBENTURES</b>		<b>12.48</b>
Godrej Consumer Products Ltd.	N.A	1.65	Bank of Baroda		
Trent Ltd.	N.A	1.54	(AT1 Bond under Basel III)	CRISIL AA+	7.51
Supreme Industries Ltd.	N.A	1.52	Chennai Petroleum Corp. Ltd.	CRISIL AAA	2.19
Tech Mahindra Ltd.	N.A	1.50	Piramal Capital & Housing Finance Ltd.	[ICRA]AA	1.14
Asian Paints Ltd.	N.A	1.39	REC Ltd.	CRISIL AAA	0.82
Siemens Ltd.	N.A	1.34	NTPC Ltd.	CRISIL AAA	0.82
Birlasoft Ltd.	N.A	1.26	<b>GOVERNMENT SECURITIES</b>		<b>12.83</b>
Bharti Airtel Ltd.	N.A	1.18	CGL 2029	SOV	8.49
Voltas Ltd.	N.A	1.15	CGL 2026	SOV	2.45
ACC Ltd.	N.A	1.07	CGL 2032	SOV	1.89
Eicher Motors Ltd.	N.A	0.99	<b>CERTIFICATE OF DEPOSITS</b>		<b>1.70</b>
HCL Technologies Ltd.	N.A	0.95	Axis Bank Ltd.	CRISIL A1+	1.70
HDFC Life Insurance Co. Ltd.	N.A	0.95	TREPS on G-Sec or T-Bills		3.16
KNR Constructions Ltd.	N.A	0.90	Cash & Cash Receivables		1.10
			<b>TOTAL</b>		<b>100.00</b>

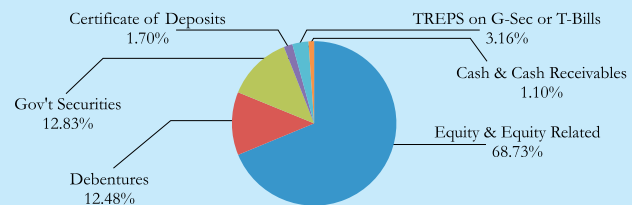
\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)

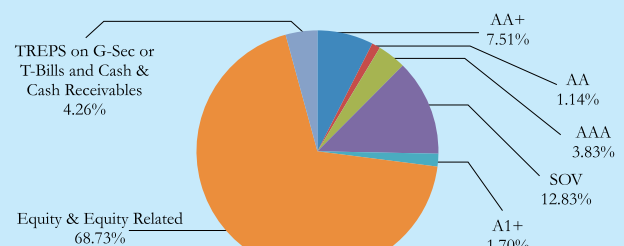


Data as on 30th June, 2022, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile





Snapshot of IDBI Mutual Fund Schemes

	IEAF	IIT100EF	IFF	IMF	ISF	IF30EF	IB&FSF	ILTVF	IDYF	IHF	IHEF	IESF	ILQF	IDBF	IGF	IUSTF	ISTBF	ICRF	INIF	INJIF	IGFOF	IDBIGOLD				
Benchmark	NIFTY 500 Index - (TRI)	NIFTY 100 Index - (TRI)	NIFTY 500 Index (TRI)	NIFTY Midcap 150 - (TRI)	NIFTY Smallcap 250 Index - (TRI)	NIFTY 500 Index (TRI)	NIFTY Financial Services - (TRI)	NIFTY 500 Index - (TRI)	NIFTY 500 Index - (TRI)	S&P BSE Healthcare - (TRI)	CRISIL Hybrid 35+65-Aggressive Index	40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index + 30% of NIFTY 50 Index - (TRI)	CRISIL Liquid Fund B-I Index	CRISIL Dynamic Bond Fund A-III Index	CRISIL Dynamic Gilt Index	CRISIL Ultra Short Duration Fund B-I Index	CRISIL Short Duration Fund A-II Index	NIFTY Credit Risk Bond Index C-III	NIFTY 50 Index - (TRI)	NIFTY Next 50 Index - (TRI)	Domestic price of Gold	Domestic price of Physical Gold				
Fund Manager	Mr. Alok Ranjan										Mr. Alok Ranjan (Equity portion) Mr. Raju Sharma (Debt portion)			Mr. Raju Sharma			Mr. Bhupesh Kalyani			Mr. Alok Ranjan		Ms. Poonam Bansal				
Minimum/ Maximum Application Amount	Minimum Application Amount (Lumpsum)											Maximum Application Amount (Lumpsum)										For IDBI Gold : Authorized participants & Large investors - In creation unit lot of 1000 units and multiples of 1000 units thereof or in equivalent amount in cash.				
	New Purchase – Rs. 5000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter											New & Additional Purchase: No limit														
Minimum Additional Investment	Rs. 1000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter																					Other investors (Only subscription on Stock Exchange where the Scheme is listed)- 1 unit or in multiples thereof at the prevailing listed price. No Switch-in is permitted in the Scheme.				
SIP	● Rs. 500 per month for a minimum period of 12 months.    ● Rs. 1000 per month for a minimum period of 6 months.    ● Rs. 1500 per quarter for a minimum period of 4 quarters.																					NA				
	● Only for IUSTF: Rs. 500 per day for a minimum of 30 installments continuously for all business days.																									
	Investments above minimum amount mentioned shall be made in multiples of Re.1/- for all SIP, except for IEAF it shall be made in multiples of Rs. 500/-. In case of SIP transactions, statutory lock-in period of 3 years is applicable to every installment made to IEAF.																									
SWP & STP	Minimum balance in the Scheme should be Rs.25,000/- at the time of enrollment. SWP/STP from IEAF to any other Schemes of IDBI Mutual Fund is available only after completion of lock-in period of 3 years.																					NA				
	STP:																									
	Sub-options for STP					Eligible dates for effect					Minimum amount per transfer*					Daily STP amount per transfer					Minimum term/duration applicable					
	Daily (only offered under ILIQF, IUSTF and ISTBF)					All Business days					Rs. 200/-					Rs. 200/- to less than Rs. 500/-					30 Business days					
	Weekly					1st Business day of the week					Rs. 1,000/-					Rs. 500/- to less than Rs. 1,000/-					12 Business days					
	Monthly					1st, 5th, 10th, 15th, 20th and 25th of the month					Rs. 1,000/-					Rs. 1,000/- and above					6 Business days					
	Quarterly					1st, 5th, 10th, 15th, 20th and 25th of the each quarter					Rs. 2,500/-					Weekly & Monthly STP: 12 Installments; Quarterly STP: 4 Installments										
	(*Multiples of Re.1/- thereafter except under IEAF where STP will be made at a minimum of Rs.500/- and in multiples of Rs.500/- thereafter.)																									
	SWP: Minimum amount for each withdrawal is Rs.1000/- and in multiples of Re.1/- thereafter for a minimum period of 6 months. Withdrawal on 25 <sup>th</sup> of each month or, if 25 <sup>th</sup> is a holiday, then the next effective business day.																									

Full Form of SIP, SWP & STP is “Systematic Investment Plan”, “Systematic Withdrawal Plan” & “Systematic Transfer Plan”  
Plans, options and sub-options

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

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

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

Load Structure (for lumpsum & SIP)	Entry Load (For normal transactions/Switch-in and SIP) – Not applicable																							
	Exit Load (Redemption/Switch-out/Transfer/SWP):																							
	For INIF, INJIF, IUSTF, ISTBF, IDBF, IGF & IDBIGOLD: Nil																							
	For IIT100EF, IFF, IMF, ISF, IF30EF, IB&FSF, IHF, IHEF, IESF & IGFOF: 1% for exit within 12 months from the date of allotment.																							
	For IEAF: Nil. (Statutory lock-in of 3 years).																							
	For ILTVF, IDYF & ICRF:																							
	<ul style="list-style-type: none"><li>• If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil.</li><li>• If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV.</li><li>• If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.</li></ul>																							
	For ILIQF: Exit Load Provision																							
	<table><tr><td>Units redeemed/switched-out within "X" days from the date of allotment</td><td>Day 1*</td><td>Day 2</td><td>Day 3</td><td>Day 4</td><td>Day 5</td><td>Day 6</td><td>Day 7</td></tr><tr><td>Exit load as a % of redemption proceeds/switched-out amount</td><td>0.0070%</td><td>0.0065%</td><td>0.0060%</td><td>0.0055%</td><td>0.0050%</td><td>0.0045%</td><td>Nil</td></tr></table>								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
	Units redeemed/switched-out within "X" days from the date of allotment	Day 1*	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7																
Exit load as a % of redemption proceeds/switched-out amount	0.0070%	0.0065%	0.0060%	0.0055%	0.0050%	0.0045%	Nil																	
* For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.																								
The exit load will be applicable for both normal transactions and SIP/STP transactions. In case of SIP/STP, the date of allotment for each installment for subscription will be reckoned for charging exit load on redemption.																								

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



# IDBI Equity Savings Fund (IESF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

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

### Inception Date: 7th March, 2011

(w.e.f. 27th March 2018 the scheme has become effective & prior to this date the scheme was classified as IDBI Monthly Income Plan)

### Benchmark: NIFTY Equity Savings Index

### NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	20.1604	22.0683
Monthly IDCW**	15.8838	14.9121
Quarterly IDCW**	15.0174	12.3004

### Monthly Average AUM: ₹ 11.12 Crs.

### AUM as on 30th June 2022: ₹ 11.04 Crs.

### Expense Ratio as on 30th June 2022:

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

### Quantitative Measures as on 30th June 2022:

YTM	: 5.71%
Average Maturity	: 4.77 Years
Modified Duration	: 2.08 Years
Macaulay Duration	: 2.26 Years
Standard Deviation	: 9.7134%
Beta	: 1.1847
Sharpe Ratio	: 0.2168
Portfolio Turnover Ratio^^	: 4.11
Risk free rate: Overnight MIBOR (4.95% as on 30/06/22). Source: FIMMDA.	
Ratios calculated on monthly 3 years data point.	
^^ Lower of Purchase or Sale for one year/average AUM for one year.	

### Load Structure:

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

### IDCW History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual/HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
<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 30/06/2022

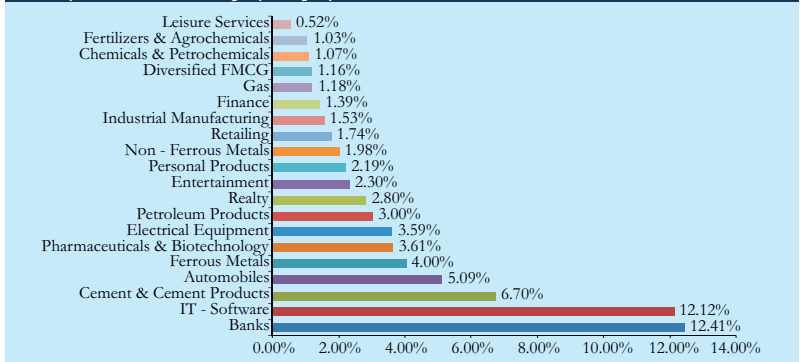
Issuer/Security Name	Rating	% To Net Assets*	Issuer/Security Name	Rating	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			<b>DEBENTURES</b>		
EQUITY & EQUITY RELATED		69.41	Bank of Baroda		7.18
ICICI Bank Ltd.	N.A	6.28	(AT1 Bond under Basel III)	CRISIL AA+	0.78
TATA Consultancy Services Ltd.	N.A	6.21	TREPS on G-Sec or T-Bills	CRISIL AAA	7.23
TATA Steel Ltd.	N.A	4.00	Cash & Cash Receivables		15.40
ACC Ltd.	N.A	3.84	TOTAL		100.00
Siemens Ltd.	N.A	3.59			
Infosys Ltd.	N.A	3.15			
Reliance Industries Ltd.	N.A	3.00			
Mahindra & Mahindra Ltd.	N.A	2.92			
DLF Ltd.	N.A	2.80			
State Bank of India	N.A	2.53			
Inox Leisure Ltd.	N.A	2.30			
Godrej Consumer Products Ltd.	N.A	2.19			
Maruti Suzuki India Ltd.	N.A	2.17			
HDFC Bank Ltd.	N.A	2.02			
Hindalco Industries Ltd.	N.A	1.98			
Divi's Laboratories Ltd.	N.A	1.81			
Sun Pharmaceutical Industries Ltd.	N.A	1.80			
Avenue Supermarts Ltd.	N.A	1.74			
Axis Bank Ltd.	N.A	1.58			
Honeywell Automation India Ltd.	N.A	1.53			
Birlasoft Ltd.	N.A	1.44			
Grasim Industries Ltd.	N.A	1.44			
Ultratech Cement Ltd.	N.A	1.42			
Housing Development Finance Corp. Ltd.	N.A	1.39			
HCL Technologies Ltd.	N.A	1.32			
Gujarat Gas Ltd.	N.A	1.18			
ITC Ltd.	N.A	1.16			
Aarti Industries Ltd.	N.A	1.07			
UPL Ltd.	N.A	1.03			
Indian Railway Catering & Tourism Corp. Ltd.	N.A	0.52			

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

Fixed Deposits placed for margin purpose for Derivative

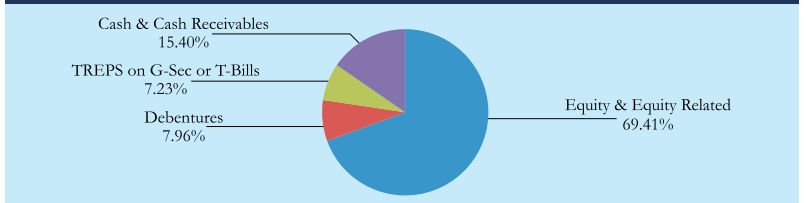
Total Outstanding exposure in Derivative Instruments as on 30th June, 2022: Rs. 286.71/- (Market Value in Lakhs)

## Industry Classification (for equity & equity related)

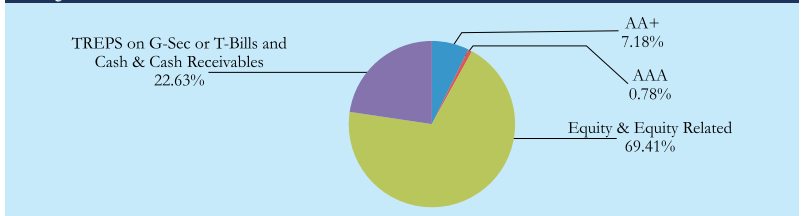


Data as on 30th June, 2022, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile

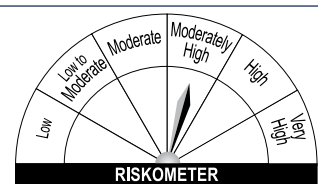


## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

# IDBI Liquid Fund (ILIQF)

(An open-ended liquid scheme)

## Scheme Features

### Investment objective:

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

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

### Inception Date:

9th July, 2010

### Benchmark:

CRISIL Liquid Fund B-I Index

### NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	2,295.1523	2,314.0895
Daily IDCW**	1,005.2683	1,002.3548
Weekly IDCW**	1,023.5896	1,004.3152
Monthly IDCW**	1,004.0934	1,002.5366
Bonus^	00.0000	1,733.9363

^ 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:

₹ 707.44 Crs.

### AUM as on 30th June 2022:

₹ 649.98 Crs.

### Expense Ratio as on 30th June 2022:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2022:

YTM : 5.12%

Average Maturity : 52 Days

Modified Duration : 52 Days

Macaulay Duration : 52 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** (₹)	Ex IDCW** (₹)
-------------	-----------------------------	---------------------	----------------	---------------

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

27th June, 2022	4.2616	4.2616	1,007.7844	1,003.6394
25th May, 2022	2.5620	2.5620	1,006.0928	1,003.6394
25th April, 2022	3.3673	3.3673	1,006.9112	1,003.6394

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

27th June, 2022	4.2991	4.2991	1,006.2535	1,002.0799
25th May, 2022	2.5905	2.5905	1,004.5609	1,002.0799
25th April, 2022	3.3970	3.3970	1,005.3804	1,002.0799

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

\*IDCW - previously known as Dividend

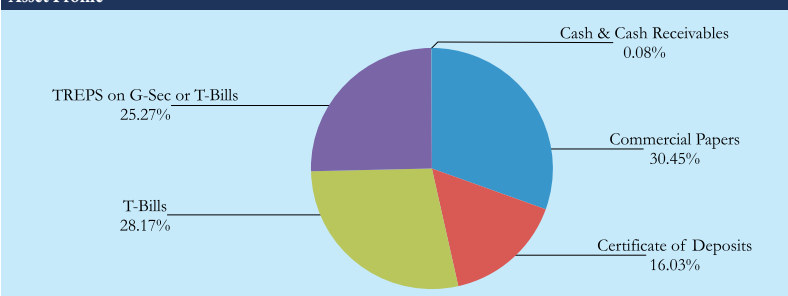
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 30/06/2022

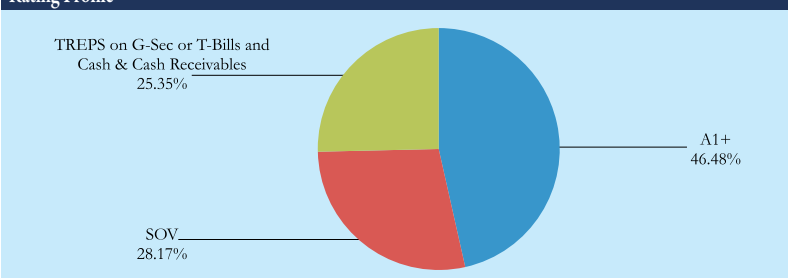
Issuer Name	Rating	% To Net Assets*
<b>COMMERCIAL PAPERS</b>		<b>30.45</b>
Aditya Birla Money Ltd.	CRISIL A1+	7.63
KEC International Ltd.	CRISIL A1+	7.61
Housing Development Finance Corp. Ltd.	CRISIL A1+	7.61
Reliance Retail Ventures Ltd.	CRISIL A1+	7.60
<b>CERTIFICATE OF DEPOSITS</b>		<b>16.03</b>
Punjab National Bank	CRISIL A1+	7.65
HDFC Bank Ltd.	IND A1+	8.38
<b>T-BILLS</b>		<b>28.17</b>
91 DTB	SOV	28.17
<b>TREPS on G-Sec or T-Bills</b>		<b>25.27</b>
<b>Cash &amp; Cash Receivables</b>		<b>0.08</b>
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile

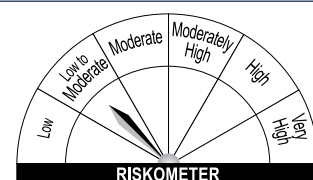


## Product Label

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

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

## Riskometer



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

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

# IDBI Ultra Short Term Fund (IUSTF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Bhupesh Kalyani

Total Experience: Over 19 Years

(Managing the Scheme since 1st February, 2017)

Inception Date:

3rd September, 2010

Benchmark:

CRISIL Ultra Short Duration Fund B-I Index

NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	2,270.9153	2,385.4141
Daily IDCW**	1,017.0054	1,031.1905
Weekly IDCW**	1,090.5651	1,094.4126
Monthly IDCW**	1,115.7227	1,449.2834
Bonus	2,271.0536	00.0000

^ 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:

₹ 238.91 Crs.

AUM as on 30th June 2022:

₹ 231.64 Crs.

Expense Ratio as on 30th June 2022:

Regular : 0.43%

Direct : 0.25%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th June 2022:

YTM : 5.36%

Average Maturity : 121 Days

Modified Duration : 101 Days

Macaulay Duration : 107 Days

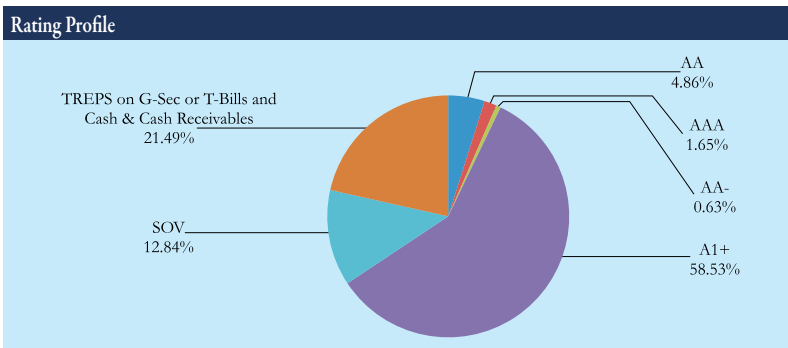
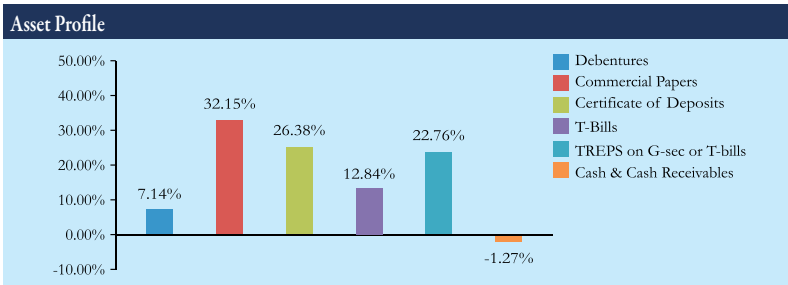
Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 30/06/2022		
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
Steel Authority of India Ltd.	IND AA	7.14
TATA Power Co. Ltd.	IND AA	2.32
REC Ltd.	CRISIL AAA	0.87
Chennai Petroleum Corp. Ltd.	CRISIL AAA	0.83
JSW Steel Ltd.	IND AA	0.82
Godrej Properties Ltd.	IND AA	0.65
TATA Motors Ltd.	[ICRA]AA	0.65
Piramal Capital & Housing Finance Ltd.	CRISIL AA-	0.63
	[ICRA]AA	0.37
<b>COMMERCIAL PAPERS</b>		
KEC International Ltd.	CRISIL A1+	32.15
Housing Development Finance Corp. Ltd.	CRISIL A1+	10.76
Reliance Retail Ventures Ltd.	CRISIL A1+	10.71
<b>CERTIFICATE OF DEPOSITS</b>		
Axis Bank Ltd.	CRISIL A1+	10.68
HDFC Bank Ltd.	IND A1+	26.38
Canara Bank	CRISIL A1+	9.35
<b>T-BILLS</b>		
182 DTB	SOV	8.53
TREPS on G-Sec or T-Bills		8.50
Cash & Cash Receivables		12.84
<b>TOTAL</b>		12.84
		22.76
		-1.27
		100.00

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



IDCW History (Face Value: ₹ 1000/- Per Unit)				
Record Date	Individual/HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI Ultra Short Term Fund - Monthly IDCW** (Regular Plan)</b>				
28th June, 2022	4.2104	4.2104	1,119.3352	1,115.2954
26th May, 2022	0.8187	0.8187	1115.7642	1115.1248
26th April, 2022	2.9947	2.9947	1117.8652	1114.9455

<b>IDBI Ultra Short Term Fund - Monthly IDCW** (Direct Plan)</b>				
28th June, 2022	5.8473	5.8473	1,454.3324	1,448.7139
26th May, 2022	1.4312	1.4312	1449.6707	1448.4851
26th April, 2022	4.2443	4.2443	1452.3599	1448.2395

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

\*IDCW - previously known as Dividend

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

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

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

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

# IDBI Short Term Bond Fund (ISTBF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Bhupesh Kalyani

Total Experience: Over 19 Years

(Managing the Scheme since 1st February, 2017)

Inception Date:

23rd March, 2011

Benchmark:

CRISIL Short Duration Fund A-II Index

NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	22.3020	24.0090
Weekly IDCW**	12.1305	13.2747
Monthly IDCW**	12.0361	15.2476

Monthly Average AUM:

₹ 30.76 Crs.

AUM as on 30th June 2022:

₹ 29.82 Crs.

Expense Ratio as on 30th June 2022:

Regular : 0.75%

Direct : 0.28%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th June 2022:

YTM : 6.91%

Average Maturity : 3.08 Years

Modified Duration : 2.40 Years

Macaulay Duration : 2.53 Years

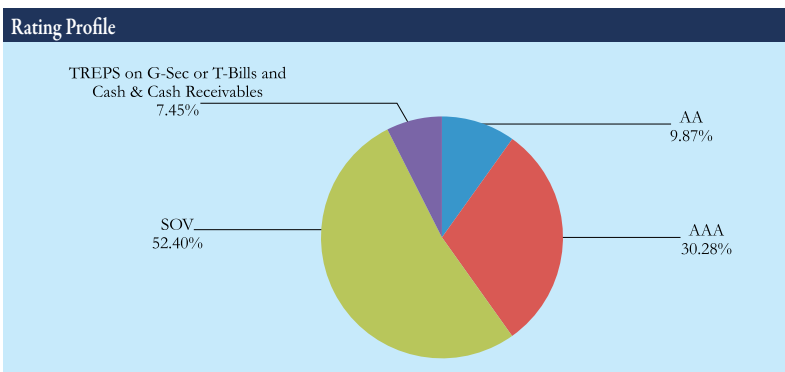
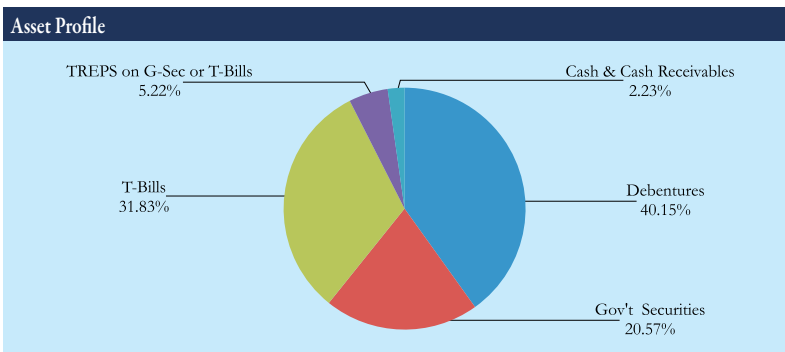
Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 30/06/2022		
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
Power Finance Corpn. Ltd.	CRISIL AAA	8.85
REC Ltd.	CRISIL AAA	8.66
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	7.03
Godrej Industries Ltd.	CRISIL AA	6.54
NTPC Ltd.	CRISIL AAA	5.74
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	3.33
<b>GOVERNMENT SECURITIES</b>		
CGL 2026	SOV	12.70
CGL 2032	SOV	7.87
<b>T-BILLS</b>		<b>31.83</b>
364 DTB	SOV	31.83
<b>TREPS on G-Sec or T-Bills</b>		<b>5.22</b>
<b>Cash &amp; Cash Receivables</b>		<b>2.23</b>
<b>TOTAL</b>		<b>100.00</b>

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



IDCW History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual/HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI Short Term Bond Fund - Monthly IDCW** (Regular Plan)</b>				
28th March, 2022	0.0207	0.0207	12.1511	12.1286
28th February, 2022	0.0675	0.0675	12.1948	12.1281
28th December, 2021	0.0091	0.0091	12.1392	12.1273
<b>IDBI Short Term Bond Fund - Monthly IDCW** (Direct Plan)</b>				
28th March, 2022	0.0307	0.0307	15.3786	15.3463
28th February, 2022	0.0962	0.0962	15.4392	15.3445
28th December, 2021	0.0161	0.0161	15.3625	15.3430

**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> 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 Fund C-III Index

### NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	15.1832	16.2764
Quarterly IDCW**	10.7434	11.1015
Annual IDCW**	11.3545	12.4566

### Monthly Average AUM:

₹ 32.06 Crs.

### AUM as on 30th June 2022:

₹ 32.17 Crs.

### Expense Ratio as on 30th June 2022:

Regular : 1.35%

Direct : 0.62%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2022:

YTM	: 7.39%
Average Maturity	: 3.26 Years
Modified Duration	: 2.40 Years
Macaulay Duration	: 2.53 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

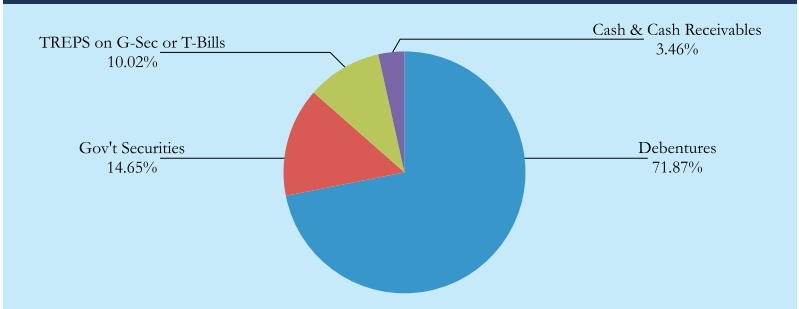
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 30/06/2022

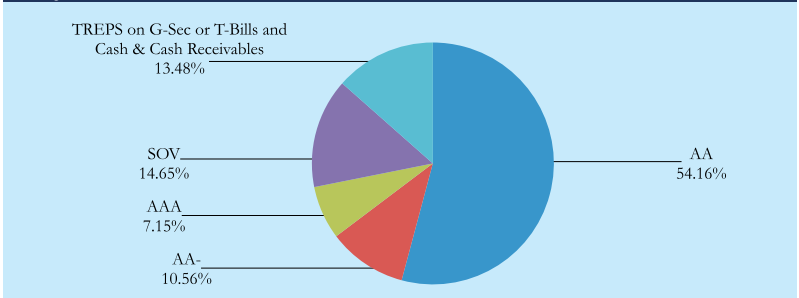
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
JSW Steel Ltd.	IND AA	10.93
Godrej Properties Ltd.	[ICRA]AA	10.90
Tata Motors Ltd.	CRISIL AA-	10.56
Tata Power Company Ltd.	IND AA	9.37
Godrej Industries Ltd.	CRISIL AA	9.10
Steel Authority of India Ltd.	IND AA	7.69
REC Ltd.	CRISIL AAA	6.24
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	6.17
Power Finance Corporation Ltd.	CRISIL AAA	0.91
Yes Bank Ltd. (AT1 Bond under Basel III)	[ICRA]D	0.00^
<b>GOVERNMENT SECURITIES</b>		
CGL 2032	SOV	14.65
CGL 2026	SOV	5.89
<b>TREPS on G-Sec or T-Bills</b>		
Cash & Cash Receivables		3.46
<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

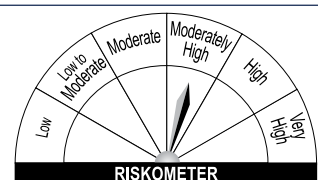


## Product Label

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 30 Years

(Managing the Scheme since 3rd May, 2017)

### Inception Date:

21st February 2012

### Benchmark:

CRISIL Dynamic Bond Fund A-III Index

### NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	17.7935	19.2023
Quarterly IDCW**	12.4385	10.6655
Annual IDCW**	13.0334	15.6441

### Monthly Average AUM:

₹ 17.48 Crs.

### AUM as on 30th June 2022:

₹ 16.37 Crs.

### Expense Ratio as on 30th June 2022:

Regular : 1.17%

Direct : 0.42%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th June 2022:

YTM	: 7.12%
Average Maturity	: 5.55 Years
Modified Duration	: 3.82 Years
Macaulay Duration	: 4.03 Years

### Load Structure:

Entry Load : Not Applicable.

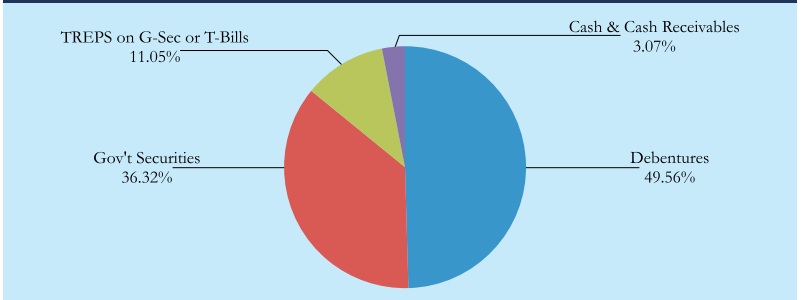
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 30/06/2022

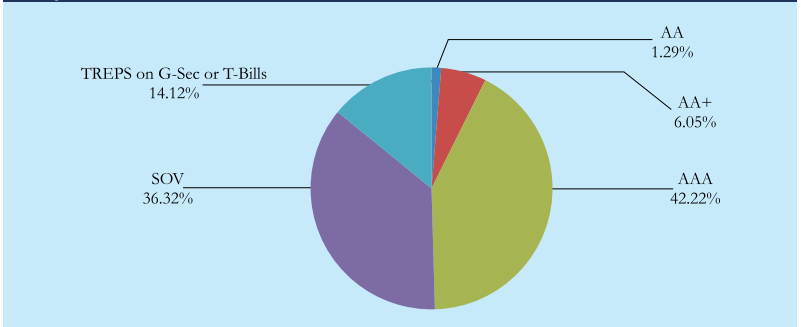
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
Power Finance Corpn. Ltd.	CRISIL AAA	11.94
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	10.48
REC Ltd.	CRISIL AAA	9.93
NTPC Ltd.	CRISIL AAA	9.87
Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	6.05
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	1.29
<b>GOVERNMENT SECURITIES</b>		<b>36.32</b>
CGL 2032	SOV	17.21
CGL 2029	SOV	15.06
CGL 2026	SOV	4.05
TREPS on G-Sec or T-Bills		11.05
Cash & Cash Receivables		3.07
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile



## IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

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

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

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

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

\*IDCW - previously known as Dividend

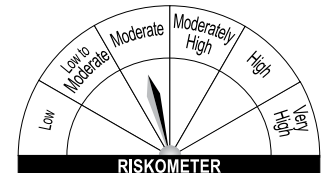
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Moderate risk

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

# IDBI Gilt Fund (IGF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 30 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st December, 2012

Benchmark:

CRISIL Dynamic Gilt Index

NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	17.2182	18.3811
Quarterly IDCW**	11.9177	13.5701
Annual IDCW**	12.7492	13.8583

Monthly Average AUM:

₹ 11.80 Crs.

AUM as on 30th June 2022:

₹ 9.93 Crs.

Expense Ratio as on 30th June 2022:

Regular : 1.17%

Direct : 0.40%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th June 2022:

YTM : 7.03%

Average Maturity : 5.99 Years

Modified Duration : 4.56 Years

Macaulay Duration : 4.72 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 ₹)
<b>IDBI Gilt Fund - Quarterly IDCW** (Regular Plan)</b>				
20th February, 2019	0.1936	0.1793	10.5697	10.2965
28th July, 2017	0.2353	0.2180	10.6557	10.3103
21st April, 2017	0.7883	0.7303	11.5117	10.4070
<b>IDBI Gilt Fund - Quarterly IDCW** (Direct Plan)</b>				
20th February, 2019	0.2253	0.2086	11.7303	11.4129
28th July, 2017	0.3575	0.0000	11.7938	11.2775
21st April, 2017	0.5462	0.0000	12.2518	11.4817
<b>IDBI Gilt Fund - Annual IDCW** (Regular Plan)</b>				
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
<b>IDBI Gilt Fund - Annual IDCW** (Direct Plan)</b>				
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

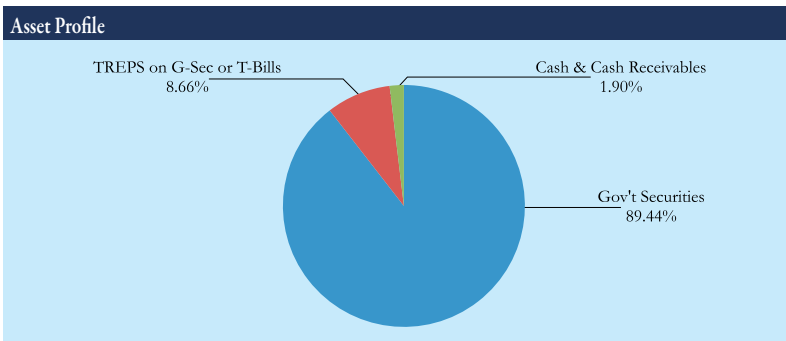
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date 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 30/06/2022		
Issuer Name	Rating	% to Net Assets*
<b>GOVERNMENT SECURITIES</b>		
CGL 2026	SOV	36.24
CGL 2032	SOV	28.37
CGL 2029	SOV	24.83
TREPS on G-Sec or T-Bills		8.66
Cash & Cash Receivables		1.90
<b>TOTAL</b>		<b>100.00</b>

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



Product Label	
<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Long term regular income along with capital appreciation with at least medium term horizon</li> <li>Investments in dated Central &amp; State Government Securities/T-Bills/Money Market Instrument</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 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:

Ms. Poonam Bansal

### Total Experience: Nil

(Managing the Scheme since 17th June, 2022)

### Inception Date:

14th August, 2012

### Benchmark:

Domestic price of Physical Gold

### NAV as on 30th June 2022 (₹ per unit):

	Regular	Direct
Growth	13.7753	14.3386

### Monthly Average AUM:

₹ 40.40 Crs.

### AUM as on 30th June 2022:

₹ 40.09 Crs.

### Expense Ratio as on 30th June 2022:

Regular : 0.67%

Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

### Load Structure:

Entry Load : Not Applicable.

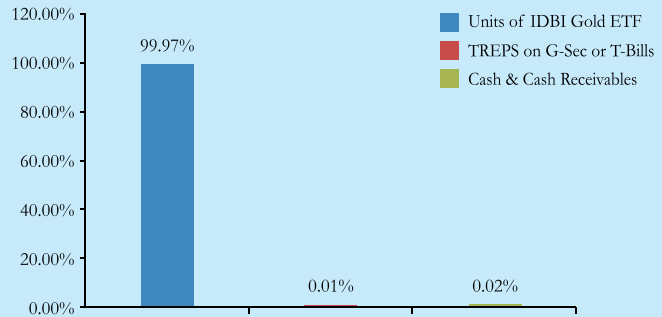
Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within for Lumpsum & SIP) 12 months from the date of allotment.

## Portfolio as on 30/06/2022

Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.97
TREPS on G-Sec or T-Bills	0.01
Cash & Cash Receivables	0.02
TOTAL	100.00

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

## Asset Profile

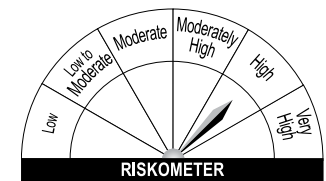


## Product Label

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 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 (30/06/2022)

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	78074.05
Gilt Fund/Gilt Fund with 10 year constant duration	1408.05
Remaining Income/Debt Oriented Schemes	35086.12
Growth/Equity Oriented Schemes (Other than ELSS)	170101.67
ELSS Funds	47464.57
Hybrid Schemes	19478.67
Solution Oriented Schemes	0.00
Index Funds	25681.63
GOLD ETF	8875.27
Other ETF	0.00
Fund of Fund investing overseas	0.00
Total	386170.04

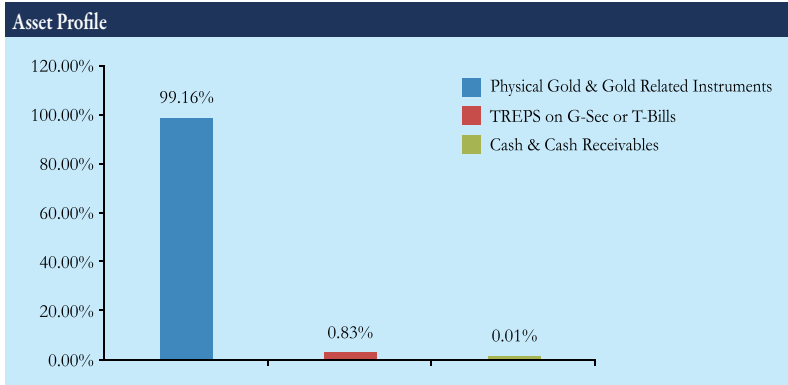
# IDBI Gold Exchange Traded Fund (IDBIGOLD)

(An open-ended scheme replicating/tracking the performance of gold in domestic prices)

Scheme Features	
<b>Investment objective:</b>	
To invest in physical gold and gold related instruments with the objective to replicate the performance of gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset.	
<b>Fund Manager:</b>	<b>Total Experience:</b> Nil
Ms. Poonam Bansal	(Managing the Scheme since 17th June, 2022)
<b>Inception Date:</b>	
9th November, 2011	
<b>Benchmark:</b>	
Domestic price of Physical Gold	
<b>NAV as on 30th June 2022 (₹ per unit):</b>	
NAV	4,683.8844
Physical Gold Price*	5,080.9052
Cash Component	-397.0208
* Source: Stock Holding Corporation of India Ltd. (Custodian for IDBI Gold ETF)	
<b>Monthly Average AUM:</b>	
₹ 87.70 Crs.	
<b>AUM as on 30th June 2022:</b>	
₹ 87.11 Crs.	
<b>Expense Ratio as on 30th June 2022:</b>	
Regular : 0.35%	
Expense ratio is inclusive of GST on management fees.	
<b>Quantitative Measures as on 30th June 2022:</b>	
Tracking Error : 0.3188%	
Annualised tracking error for last 3 year's period.	
<b>Load Structure:</b>	
Entry Load : Not Applicable	
Exit Load (for Lumpsum & SIP) : Nil	
<b>Listing:</b>	
The Scheme is listed on National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE).	

Portfolio as on 30/06/2022	
Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments	99.16
TREPS on G-Sec or T-Bills	0.83
Cash & Cash Receivables	0.01
<b>TOTAL</b>	<b>100.00</b>

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



Product Label	
<b>This product is suitable for investors who are seeking*:</b>	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>To replicate the performance of gold in domestic prices with at least medium term horizon</li> <li>Investments in physical gold and gold related instruments/debt &amp; money market instruments</li> </ul>	<p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at High risk</p>
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	

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

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## Contact us

### IDBI Asset Management Limited

(Investment Manager to IDBI Mutual Fund)

CIN: U65100MH2010PLC199319

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

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

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

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

## Our Branches:

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

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

**Schemes managed by Fund Manager (FM) - Mr. Alok Ranjan**  
Total Experience: Over 25 Years

### IDBI Equity Advantage Fund (IEAF) Inception date: 10th September, 2013

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
1 year	-0.91	0.56	2.22	9,909	10,056	10,222
3 years	9.65	12.77	11.69	13,192	14,353	13,944
5 years	6.88	11.23	12.71	13,947	17,034	18,194
Since Inception	14.86	14.57	13.14	33,890	33,134	29,665

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.40	1.08	1.66	10,040	10,108	10,166
Last 3 years	13.15	11.57	11.55	14,499	13,899	13,891
Last 5 years	9.06	11.48	12.03	15,434	17,224	17,653
Since Inception	13.22	13.96	13.59	35,190	37,566	36,349

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	1.37	0.56	2.22	10,137	10,056	10,222
Last 3 years	13.40	12.77	11.69	14,599	14,353	13,944
Last 5 years	9.20	11.23	12.71	15,531	17,034	18,194
Since Inception	14.41	13.43	12.50	30,410	28,329	26,462

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

### IDBI Midcap Fund (IMF) Inception date: 25th January, 2017

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-5.86	-0.38	1.66	9,414	9,962	10,166
Last 3 years	12.24	17.64	11.55	14,153	16,300	13,891
Last 5 years	6.43	11.99	12.03	13,657	17,622	17,653
Since Inception	7.47	14.31	13.27	14,790	20,674	19,673

FM managing this Scheme since 6th August, 2021.  
# NIFTY Midcap 150-TRI, ## NIFTY 50-TRI.

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	9.17	-3.36	1.66	10,917	9,664	10,166
Last 3 years	19.09	17.52	11.55	16,912	16,253	13,891
Last 5 years	9.59	7.27	12.03	15,814	14,204	17,653
Since Inception	9.57	6.72	11.73	15,830	13,869	17,463

FM managing this Scheme since 6th August, 2021.  
#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	1.57	0.56	1.66	10,157	10,056	10,166
Last 3 years	11.06	12.77	11.55	13,710	14,353	13,891
Since Inception	6.88	9.87	11.09	13,600	15,449	16,255

FM managing this Scheme since 6th August, 2021.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
#NIFTY 500-TRI, ## NIFTY 50-TRI

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-8.80	-5.12	1.66	9,120	9,488	10,166
3 years	2.01	5.12	11.55	10,618	11,620	13,891
Since Inception	3.51	9.67	11.59	11,510	14,564	15,632

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-0.98	0.56	2.22	9,902	10,056	10,222
3 years	10.63	12.77	11.69	13,553	14,353	13,944
Since Inception	9.48	9.51	10.06	14,190	14,202	14,481

FM managing this Scheme since 6th August, 2021.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
# NIFTY 500-TRI, ## S&P BSE Sensex-TRI

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-1.23	0.56	1.66	9,877	10,056	10,166
Last 3 years	14.43	12.77	11.55	15,000	14,353	13,891
Since Inception	12.63	12.92	12.88	15,210	15,347	15,327

FM managing this Scheme Since 6th August, 2021.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
# NIFTY 500 - TRI, ## NIFTY 50 - TRI

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-15.43	-15.06	1.66	8,457	8,494	10,166
Last 3 years	18.01	19.61	11.55	16,456	17,139	13,891
Since Inception	15.36	15.25	13.46	16,110	16,059	15,240

FM managing this Scheme since 6th August, 2021.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
#S&P BSE Healthcare - TRI, ## NIFTY 50 - TRI

### 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	0.81	1.66	10,081	10,166
Last 3 years	10.12	11.55	13,364	13,891
Last 5 years	10.40	12.03	16,406	17,653
Since Inception	9.27	10.90	29,039	34,697

FM managing this Scheme since 17th June, 2022.  
# 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	-4.79	-4.06	1.66	9,521	9,594	10,166
Last 3 years	9.82	11.22	11.55	13,254	13,770	13,891
Last 5 years	6.35	7.94	12.03	13,606	14,659	17,653
Since Inception	8.89	10.67	9.92	27,286	33,017	30,467

FM managing this Scheme since 17th June, 2022.  
# NIFTY Next 50-TRI, ## NIFTY 50-TRI.



## SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - June 2022) (contd...)

Schemes managed by Fund Manager (FM) - Ms. Poonam Bansal  
Total Experience: Nil

IDBI Gold Fund (IGFOF) Inception date: 14th August, 2012				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	7.39	8.77	10,739	10,877
Last 3 years	12.03	13.73	14,075	14,727
Last 5 years	10.02	11.94	16,124	17,585
Since Inception	3.29	5.36	13,775	16,746

FM managing this Scheme since 17th June, 2022.  
# Domestic Price of Gold.

IDBI Gold Exchange Traded Fund (IDBIGOLD) Inception date: 9th November, 2011				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	8.35	8.77	10,835	10,877
Last 3 years	12.96	13.73	14,429	14,727
Last 5 years	11.29	11.94	17,073	17,585
Since Inception	4.60	5.40	16,143	17,511

FM managing this Scheme since 17th June, 2022.  
# Domestic Price of Physical Gold.

Scheme managed by Fund Managers (FM) -  
Mr. Alok Ranjan (Equity Portion) - Total Experience: Over 25 Years &  
Mr. Raju Sharma (Debt Portion) Total Experience: Over 30 Years

IDBI Hybrid Equity Fund (IHEF) Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-1.78	1.30	1.66	9,822	10,130	10,166
Last 3 years	8.70	11.28	11.55	12,852	13,791	13,891
Last 5 years	5.21	10.42	12.03	12,890	16,417	17,653
Since Inception	6.58	10.74	12.41	14,369	17,857	19,447

Mr. Alok Ranjan (Equity Portion) managing this Scheme since 6th August, 2021 &  
Mr. Raju Sharma managing this Scheme (Debt Portion) since 3rd May, 2017  
# CRISIL Hybrid 35+65-Aggressive Index, ## NIFTY 50-TRI.

IDBI Equity Savings Fund (IESF) Inception Date: 27th March, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.84	2.99	-3.64	10,084	10,299	9,636
Last 3 years	6.77	8.14	3.69	12,177	12,653	11,150
Since Inception	5.69	8.45	5.29	12,663	14,132	12,458

Mr. Raju Sharma Managing this Scheme (Debt Portion) since 3rd May, 2017 &  
Mr. Alok Ranjan Managing this Scheme (Equity Portion) since 6th August, 2021.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
# NIFTY Equity Savings Index, ## CRISIL 10 Year Gilt Index.

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

IDBI Liquid Fund (ILIQF) Inception date: 9th July, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.63	3.89	2.97	10,363	10,389	10,297
Last 3 years	4.27	4.42	4.73	11,339	11,388	11,490
Last 5 years	5.43	5.44	5.58	13,028	13,037	13,122
1 month	4.77	4.94	4.70	N.A	N.A	N.A
2 weeks	4.96	5.05	7.12	N.A	N.A	N.A
1 week	4.96	4.99	7.46	N.A	N.A	N.A
Since Inception	7.18	7.02	6.39	22,952	22,556	21,013

FM managing this Scheme since 3rd May, 2017  
# CRISIL Liquid Fund B-I Index, ## CRISIL 1 Year T-Bill Index, NA Not Applicable.

IDBI Dynamic Bond Fund (IDBF) Inception date: 21st February, 2012			
Period	Returns (in %)		
	Scheme	Benchmark#	Additional Benchmark##
Last 1 year	1.89	0.65	-3.64
Last 3 years	5.43	6.42	3.70
Last 5 years	4.38	6.31	4.13
Since Inception	5.72	8.14	6.22

FM managing this Scheme since 3rd May, 2017  
# CRISIL Dynamic Bond Fund A-III Index, ## CRISIL 10 Year Gilt Index.

IDBI Gilt Fund (IGF) Inception date: 21st December, 2012						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-0.23	0.27	-3.64	9,977	10,027	9,636
Last 3 years	3.49	5.47	3.70	11,087	11,738	11,150
Last 5 years	3.60	5.73	4.13	11,938	13,213	12,244
Since Inception	5.87	7.49	6.15	17,218	19,894	17,662

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

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

IDBI Ultra Short Term Fund (IUSTF) Inception date: 3rd September, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.95	4.17	2.97	10,395	10,417	10,297
Last 3 years	6.27	5.39	4.74	12,008	11,711	11,490
Last 5 years	5.46	6.22	5.58	13,048	13,526	13,122
Since Inception	7.18	7.65	6.45	22,709	23,928	20,953

FM managing this Scheme since 1st February, 2017.  
# CRISIL Ultra Short Duration Fund B-I 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	10.53	2.64	-3.64	11,053	10,264	9,636
Last 3 years	7.49	6.15	3.70	12,427	11,967	11,150
Last 5 years	6.09	6.49	4.13	13,442	13,698	12,244
Since Inception	7.37	7.87	6.11	22,302	23,513	19,522

FM managing this Scheme since 1st February, 2017.  
# CRISIL Short Duration Fund A-II 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	13.31	5.74	-3.64	11,331	10,573	9,636
Last 3 years	3.42	8.57	3.70	11,063	12,806	11,150
Last 5 years	2.90	8.16	4.13	11,536	14,804	12,244
Since Inception	5.14	9.31	6.92	15,041	21,522	17,249

FM managing this Scheme since 1st February, 2017.  
# NIFTY Credit Risk Bond Fund C-III Index, ## 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 2022)

Schemes managed by Fund Manager (FM) - Mr. Alok Ranjan  
Total Experience: Over 25 Years

IDBI Equity Advantage Fund (IEAF) Inception date: 10th September, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.29	0.56	2.22	10,029	10,056	10,222
Last 3 years	10.97	12.77	11.69	13,678	14,353	13,944
Last 5 years	8.38	11.23	12.71	14,956	17,034	18,194
Since Inception	16.23	14.57	13.14	37,600	33,134	29,665

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

IDBI India Top 100 Equity Fund (IIT100EF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	1.56	1.08	1.66	10,156	10,108	10,166
Last 3 years	14.44	11.57	11.55	15,004	13,899	13,891
Last 5 years	10.58	11.48	12.03	16,542	17,224	17,653
Since Inception	13.09	12.45	12.20	32,158	30,493	29,839

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

IDBI Flexi Cap Fund (IFF) Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.70	0.56	2.22	10,270	10,056	10,222
Last 3 years	14.90	12.77	11.69	15,186	14,353	13,944
Last 5 years	10.93	11.23	12.71	16,799	17,034	18,194
Since Inception	15.90	13.43	12.50	33,850	28,329	26,462

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

IDBI Midcap Fund (IMF) Inception date: 25th January, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-5.03	-0.38	1.66	9,497	9,962	10,166
Last 3 years	13.20	17.64	11.55	14,521	16,300	13,891
Last 5 years	7.98	11.99	12.03	14,680	17,622	17,653
Since Inception	9.12	14.31	13.27	16,060	20,674	19,673

FM managing this Scheme since 6th August, 2021.  
# NIFTY Midcap 150-TRI, ## NIFTY 50-TRI.

IDBI Small Cap Fund (ISF) Inception date: 21st June, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	10.29	-3.36	1.66	11,029	9,664	10,166
Last 3 years	20.24	17.52	11.55	17,411	16,253	13,891
Last 5 years	11.34	7.27	12.03	17,116	14,204	17,653
Since Inception	11.33	6.72	11.73	17,150	13,869	17,463

FM managing this Scheme since 6th August, 2021.  
# 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	2.47	0.56	1.66	10,247	10,056	10,166
Last 3 years	12.08	12.77	11.55	14,093	14,353	13,891
Since Inception	8.42	9.87	11.09	14,530	15,449	16,255

FM managing this Scheme since 6th August, 2021.  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
# NIFTY 500-TRI, ## NIFTY 50-TRI

IDBI Banking & Financial Services Fund (IB&FSF) Inception date: 4th June, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-7.87	-5.12	1.66	9,213	9,488	10,166
Last 3 years	3.08	5.12	11.55	10,954	11,620	13,891
Since Inception	4.94	9.67	11.59	12,170	14,564	15,632

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

IDBI Long Term Value Fund Inception date: 20th August, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-0.13	0.56	2.22	9,987	10,056	10,222
Last 3 years	11.54	12.77	11.69	13,889	14,353	13,944
Since Inception	10.72	9.51	10.06	14,820	14,202	14,481

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

IDBI Dividend Yield Fund Inception date: 21st December, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-0.25	0.56	1.66	9,975	10,056	10,166
Last 3 years	15.78	12.77	11.55	15,537	14,353	13,891
Since Inception	14.08	12.92	12.88	15,910	15,347	15,327

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

IDBI Healthcare Fund Inception date: 28th February, 2019						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-14.45	-15.06	1.66	8,555	8,494	10,166
Last 3 years	19.73	19.61	11.55	17,188	17,139	13,891
Since Inception	17.09	15.25	13.46	16,930	16,059	15,240

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

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	1.48	1.66	10,148	10,166	
Last 3 years	10.95	11.55	13,669	13,891	
Last 5 years	11.39	12.03	17,158	17,653	
Since Inception	11.43	12.20	27,964	29,839	

FM managing this Scheme since 17th June, 2022.  
# 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	-4.23	-4.06	1.66	9,577	9,594	10,166
Last 3 years	10.47	11.22	11.55	13,492	13,770	13,891
Last 5 years	7.15	7.94	12.03	14,127	14,659	17,653
Since Inception	12.31	13.32	12.20	30,121	32,787	29,839

FM managing this Scheme since 17th June, 2022.  
# NIFTY Next 50-TRI, ## NIFTY 50-TRI.

## SCHEME PERFORMANCE - DIRECT PLANS (As of last business day of the month - June 2022) (contd...)

Schemes managed by Fund Manager (FM) - Ms. Poonam Bansal  
Total Experience: Nil

IDBI Gold Fund (IGFOF) Inception date: 1st January, 2013				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	7.83	8.77	10,783	10,877
Last 3 years	12.49	13.73	14,247	14,727
Last 5 years	10.53	11.94	16,502	17,585
Since Inception	3.87	5.41	14,342	16,490

FM managing this Scheme since 17th June, 2022.  
# Domestic Price of Physical Gold.

Scheme managed by Fund Managers (FM) -  
Mr. Alok Ranjan (Equity Portion) - Total Experience: Over 25 Years &  
Mr. Raju Sharma (Debt Portion) Total Experience: Over 30 Years

IDBI Hybrid Equity Fund (IHEF) Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-0.93	1.30	1.66	9,907	10,130	10,166
Last 3 years	9.65	11.28	11.55	13,193	13,791	13,891
Last 5 years	6.58	10.42	12.03	13,753	16,417	17,653
Since Inception	8.03	10.74	12.41	15,512	17,857	19,447

Mr. Alok Ranjan managing this Scheme (Equity Portion) since 6th August, 2021 &  
Mr. Raju Sharma managing this Scheme (Debt Portion) since 3rd May, 2017  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
# CRISIL Hybrid 35+65-Aggressive Index, ## NIFTY 50-TRI.

IDBI Equity Savings Fund (IESF) Inception Date: 27th March, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	1.83	2.99	-3.64	10,183	10,299	9,636
Last 3 years	7.78	8.14	3.69	12,526	12,653	11,150
Since Inception	7.02	8.45	5.29	13,356	14,132	12,458

Mr. Raju Sharma managing this Scheme (Debt Portion) since 3rd May, 2017 &  
Mr. Alok Ranjan managing this Scheme (Equity Portion) since 6th August, 2021.  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
# NIFTY Equity Savings Index, ## CRISIL 10 Year Gilt Index.

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

IDBI Liquid Fund (ILIQF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.67	3.89	2.97	10,367	10,389	10,297
Last 3 years	4.32	4.42	4.73	11,355	11,388	11,490
Last 5 years	5.51	5.44	5.58	13,078	13,037	13,122
1 month	4.81	4.94	4.70	NA	NA	NA
2 weeks	5.00	5.05	7.12	NA	NA	NA
1 week	5.00	4.99	7.46	NA	NA	NA
Since Inception	6.85	6.78	6.39	18,768	18,650	17,999

FM managing this Scheme since 3rd May, 2017  
# CRISIL Liquid Fund B-I Index, ## CRISIL 1 Year T-Bill Index, NA Not Applicable.

IDBI Dynamic Bond Fund (IDBF) Inception date: 1st January, 2013			
Period	Returns (in %)		
	Scheme	Benchmark#	Additional Benchmark##
Last 1 year	2.66	0.65	-3.64
Last 3 years	6.23	6.42	3.70
Last 5 years	5.41	6.31	4.13
Since Inception	6.20	7.86	6.04

FM managing this Scheme since 3rd May, 2017  
# CRISIL Dynamic Bond Fund A-III 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	0.54	0.27	-3.64	10,054	10,027	9,636
Last 3 years	4.33	5.47	3.70	11,361	11,738	11,150
Last 5 years	4.48	5.73	4.13	12,453	13,213	12,244
Since Inception	6.55	7.35	6.04	18,270	19,621	17,449

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

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

IDBI Ultra Short Term Fund (IUSTF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.28	4.17	2.97	10,428	10,417	10,297
Last 3 years	6.66	5.39	4.74	12,141	11,711	11,490
Last 5 years	6.00	6.22	5.58	13,386	13,526	13,122
Since Inception	7.26	7.32	6.38	19,450	19,567	17,999

FM managing this Scheme since 1st February, 2017.  
# CRISIL Ultra Short Duration Fund B-I 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	11.04	2.64	-3.64	11,104	10,264	9,636
Last 3 years	8.06	6.15	3.70	12,625	11,967	11,150
Last 5 years	6.89	6.49	4.13	13,958	13,698	12,244
Since Inception	7.82	7.70	6.04	20,436	20,237	17,449

FM managing this Scheme since 1st February, 2017.  
# CRISIL Short Duration Fund A-II 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	14.14	5.74	-3.64	11,414	10,573	9,636
Last 3 years	4.12	8.57	3.70	11,292	12,806	11,150
Last 5 years	3.73	8.16	4.13	12,011	14,804	12,244
Since Inception	6.02	9.31	6.92	16,276	20,996	17,463

FM managing this Scheme since 1st February, 2017.  
# NIFTY Credit Risk Bond Fund C-III Index, ## 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 2022)

## IDBI Equity Advantage Fund (IEAF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 10th September, 2013				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,060.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	1,640.50	1,111.95	722.58	411.24	109.20
Scheme Return (% XIRR)	9.63	7.89	7.38	8.86	-16.35
Benchmark (NIFTY 500 Index-TRI#) return (% XIRR)	12.45	12.42	12.34	15.33	-13.79
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	12.34	12.83	12.52	13.59	-11.23

## 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)	1,220.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	2,240.68	1,229.60	800.89	441.46	110.14
Scheme Return (% XIRR)	11.50	10.71	11.51	13.74	-14.96
Benchmark (NIFTY 100-TRI#) return (% XIRR)	12.45	12.12	11.81	13.77	-12.65
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	12.36	12.44	12.25	14.03	-11.77

## 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)	1,000.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	1,581.86	1,219.76	793.82	441.95	108.93
Scheme Return (% XIRR)	10.73	10.49	11.15	13.82	-16.74
Benchmark (NIFTY 500-TRI#) return (% XIRR)	12.09	12.42	12.34	15.33	-13.79
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	12.18	12.83	12.52	13.59	-11.23

## 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)	1,450.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	2,791.45	1,234.55	786.79	433.91	111.81
Scheme Return (% XIRR)	10.32	10.82	10.80	12.54	-12.47
Benchmark (NIFTY 50-TRI #) return (% XIRR)	11.97	12.44	12.25	14.03	-11.77
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	11.97	12.44	12.25	14.03	-11.77

## 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)	1,420.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	2,778.16	1,123.36	721.09	417.02	106.79
Scheme Return (% XIRR)	10.79	8.18	7.30	9.81	-19.86
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	12.66	9.76	8.66	11.21	-19.32
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	12.02	12.44	12.25	14.03	-11.77

## 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)	660.00	NA	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	837.37	NA	751.83	436.32	105.55
Scheme Return (% XIRR)	8.59	NA	8.97	12.93	-21.66
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	14.69	NA	15.14	21.19	-15.62
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	12.31	NA	12.25	14.03	-11.77

## 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)	610.00	NA	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	926.47	NA	910.6	530.29	113.81
Scheme Return (% XIRR)	16.47	NA	16.73	26.91	-9.48
Benchmark (NIFTY Smallcap 250 - TRI#) return (% XIRR)	13.71	NA	13.96	23.77	-21.96
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	12.23	NA	12.25	14.03	-11.77

## 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)	560.00	NA	NA	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	707.18	NA	NA	432.26	110.34
Scheme Return (% XIRR)	9.97	NA	NA	12.28	-14.67
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	12.65	NA	NA	15.33	-13.79
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	12.41	NA	NA	14.03	-11.77

## 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)	490.00	NA	NA	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	532.28	NA	NA	382.89	105.94
Scheme Return (% XIRR)	4.01	NA	NA	4.05	-21.09
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	8.29	NA	NA	7.51	-18.70
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	12.85	NA	NA	14.03	-11.77

## 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)	470.00	NA	NA	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	593.07	NA	NA	439.49	110.01
Scheme Return (% XIRR)	11.92	NA	NA	13.43	-15.15
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	13.83	NA	NA	15.33	-13.79
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	12.85	NA	NA	13.59	-11.23

## 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)	430.00	NA	NA	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	541.75	NA	NA	436.39	109.61
Scheme Return (% XIRR)	12.99	NA	NA	12.94	-15.74
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	14.45	NA	NA	15.33	-13.79
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	13.41	NA	NA	14.03	-11.77

## 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)	410.00	NA	NA	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	491.22	NA	NA	410.78	104.57
Scheme Return (% XIRR)	10.62	NA	NA	8.78	-23.06
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	12.81	NA	NA	11.96	-23.40
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	13.49	NA	NA	14.03	-11.77

# 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 2022)

## IDBI Equity Advantage Fund (IEAF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 10th September, 2013				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,060.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	1,754.66	1,171.04	747.87	419.49	109.90
Scheme Return (% XIRR)	11.08	9.34	8.76	10.21	-15.32
Benchmark (NIFTY 500 Index-TRI #) return (% XIRR)	12.45	12.42	12.34	15.33	-13.79
Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)	12.34	12.83	12.52	13.59	-11.23

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

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 1st January, 2013				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,140.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	2,119.33	1,294.27	828.53	449.97	110.76
Scheme Return (% XIRR)	12.59	12.15	12.88	15.07	-14.04
Benchmark (NIFTY 100-TRI#) return (% XIRR)	12.24	12.12	11.81	13.77	-12.65
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	12.22	12.44	12.25	14.03	-11.77

## 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)	1,000.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	1,694.56	1,292.46	824.95	451.79	109.68
Scheme Return (% XIRR)	12.33	12.11	12.71	15.36	-15.64
Benchmark (NIFTY 500-TRI#) return (% XIRR)	12.09	12.42	12.34	15.33	-13.79
Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)	12.18	12.83	12.52	13.59	-11.23

## IDBI Nifty Index Fund (INIF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 1st January, 2013				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,140.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	2,007.65	1,278.36	803.94	439.13	112.20
Scheme Return (% XIRR)	11.51	11.80	11.67	13.37	-11.90
Benchmark (NIFTY 50-TRI#) return (% XIRR)	12.22	12.44	12.25	14.03	-11.77
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	12.22	12.44	12.25	14.03	-11.77

## IDBI Nifty Junior Index Fund (INJIF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 1st January, 2013				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,140.00	840.00	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	1,956.25	1,157.35	733.53	421.23	107.13
Scheme Return (% XIRR)	10.99	9.01	7.98	10.50	-19.37
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	11.91	9.76	8.66	11.21	-19.32
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	12.22	12.44	12.25	14.03	-11.77

## 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)	660.00	NA	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	865.84	NA	773.30	442.66	106.00
Scheme Return (% XIRR)	9.80	NA	10.10	13.93	-21.00
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	14.69	NA	15.14	21.19	-15.62
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	12.31	NA	12.25	14.03	-11.77

## 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)	610.00	NA	600.00	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	957.51	NA	940.36	539.46	114.41
Scheme Return (% XIRR)	17.80	NA	18.04	28.19	-8.57
Benchmark (NIFTY Smallcap 250 - TRI #) return (% XIRR)	13.71	NA	13.96	23.77	-21.96
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	12.23	NA	12.25	14.03	-11.77

## 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)	560.00	NA	NA	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	726.72	NA	NA	438.81	110.87
Scheme Return (% XIRR)	11.15	NA	NA	13.32	-13.87
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	12.65	NA	NA	15.33	-13.79
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	12.41	NA	NA	14.03	-11.77

## 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)	490.00	NA	NA	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	545.07	NA	NA	389.08	106.50
Scheme Return (% XIRR)	5.17	NA	NA	5.12	-20.28
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	8.29	NA	NA	7.51	-18.70
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	12.85	NA	NA	14.03	-11.77

## 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)	470.00	NA	NA	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	604.57	NA	NA	445.52	110.51
Scheme Return (% XIRR)	12.93	NA	NA	14.38	-14.41
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	13.83	NA	NA	15.33	-13.79
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	12.85	NA	NA	13.59	-11.23

## 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				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	430.00	NA	NA	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	553.98	NA	NA	444.19	110.16
Scheme Return (% XIRR)	14.28	NA	NA	14.17	-14.93
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	14.45	NA	NA	15.33	-13.79
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	13.41	NA	NA	14.03	-11.77

## IDBI Healthcare Fund (IHF)

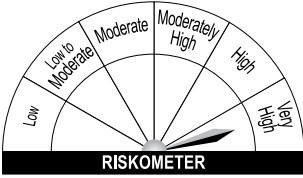
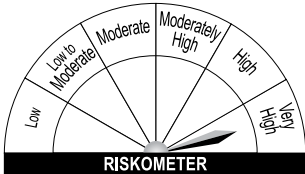
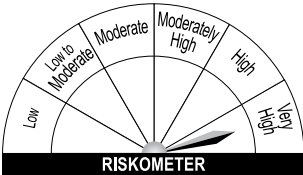
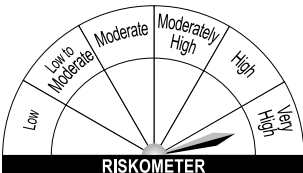
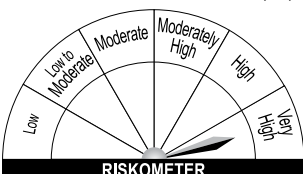
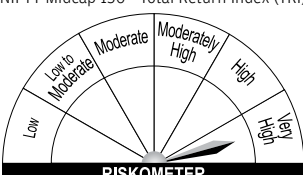
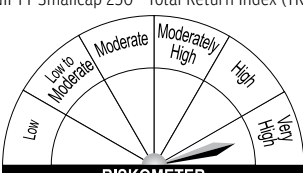
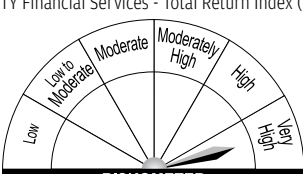
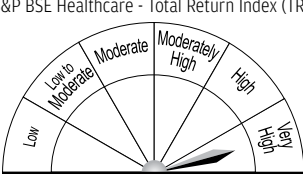
<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 28th February, 2019				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	410.00	NA	NA	360.00	120.00
Market value as on 30th June, 2022 (Rs. in '000)	504.60	NA	NA	420.25	105.15
Scheme Return (% XIRR)	12.24	NA	NA	10.34	-22.23
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	12.81	NA	NA	11.96	-23.40
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	13.49	NA	NA	14.03	-11.77

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

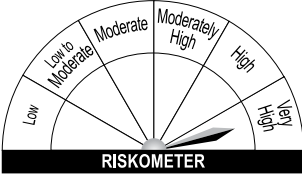
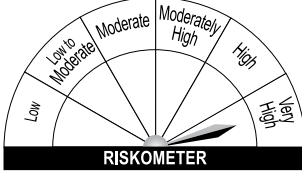
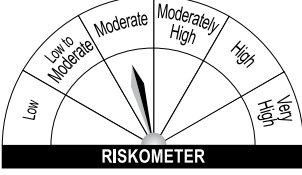

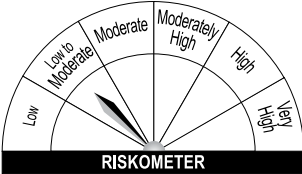
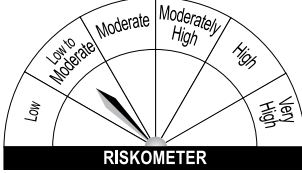
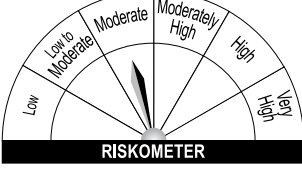
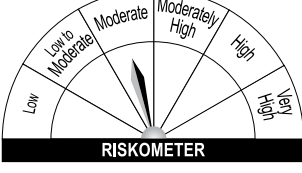
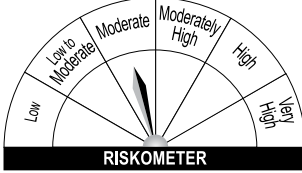
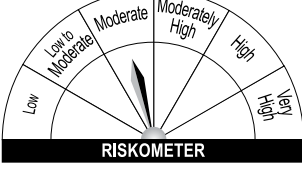

Past Performance may or may not be sustained in the future. Returns pertain to growth option under Direct Plan and the same have been computed using XIRR by excel spreadsheet function. XIRR helps in calculating return on investments based on cash flows that are uniform and regular monthly subscriptions. The Regular and Direct Plan of IDBI Mutual Fund have different expense structure.



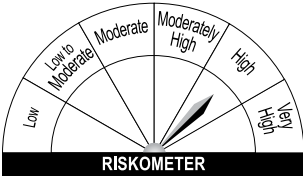
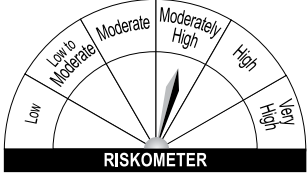
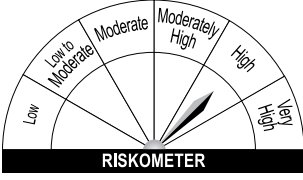
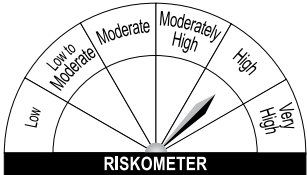
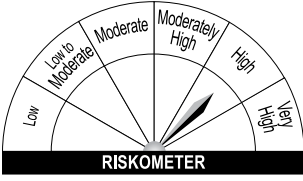
## BENCHMARK AND SCHEME RISKOMETER

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

**BENCHMARK AND SCHEME RISKOMETER (CONTD...)**

NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> <li>IDBI Hybrid Equity Fund (IHEF)</li> </ul>	<p>CRISIL Hybrid 35+65-Aggressive Index</p>  <p align="center"><b>RISKOMETER</b></p>	 <p align="center"><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Very High risk</p>
<ul style="list-style-type: none"> <li>IDBI Equity Savings Fund (IESF)</li> </ul>	<p>NIFTY Equity Savings Index</p>  <p align="center"><b>RISKOMETER</b></p>	 <p align="center"><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Moderately High risk</p>
<ul style="list-style-type: none"> <li>IDBI Liquid Fund (ILIQF)</li> </ul>	<p>CRISIL Liquid Fund B-I Index</p>  <p align="center"><b>RISKOMETER</b></p>	 <p align="center"><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Low to Moderate risk</p>
<ul style="list-style-type: none"> <li>IDBI Ultra Short Term Fund (IUSTF)</li> </ul>	<p>CRISIL Ultra Short Duration Fund B-I Index</p>  <p align="center"><b>RISKOMETER</b></p>	
<ul style="list-style-type: none"> <li>IDBI Short Term Bond Fund (ISTBF)</li> </ul>	<p>CRISIL Short Duration Fund A-II Index</p>  <p align="center"><b>RISKOMETER</b></p>	 <p align="center"><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Moderate risk</p>
<ul style="list-style-type: none"> <li>IDBI Dynamic Bond Fund (IDBF)</li> </ul>	<p>CRISIL Dynamic Bond Fund A-III Index</p>  <p align="center"><b>RISKOMETER</b></p>	
<ul style="list-style-type: none"> <li>IDBI Gilt Fund (IGF)</li> </ul>	<p>CRISIL Dynamic Gilt Index</p>  <p align="center"><b>RISKOMETER</b></p>	

# BENCHMARK AND SCHEME RISKOMETER (CONTD...)

NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> <li>IDBI Credit Risk Fund (ICRF)</li> </ul>	<p>NIFTY Credit Risk Bond Index C-III</p>  <p><b>RISKOMETER</b></p>	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Moderately High risk</p>
<ul style="list-style-type: none"> <li>IDBI Gold Fund (IGFOF)</li> </ul>	<p>Domestic price of Gold</p>  <p><b>RISKOMETER</b></p>	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at High risk</p>
<ul style="list-style-type: none"> <li>IDBI Gold Exchange Traded Fund (IDBIGOLD)</li> </ul>	<p>Domestic price of Physical Gold</p>  <p><b>RISKOMETER</b></p>	

## PRC MATRIX OF DEBT SCHEMES OF IDBI MUTUAL FUND

SEBI vide its Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, regarding **Potential Risk Class (PRC) Matrix** for debt schemes based on Interest Rate Risk and Credit Risk. Accordingly, PRC Matrix for debt schemes of IDBI Mutual Fund w.e.f. December 1, 2021 is as follows:

Name of Scheme	Potential Risk Class (PRC) Matrix																					
IDBI Liquid Fund	<table><tr><th colspan="4">Potential Risk Class</th></tr><tr><td>Credit Risk →</td><td rowspan="2">Relatively Low (Class A)</td><td rowspan="2">Moderate (Class B)</td><td rowspan="2">Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓	Relatively Low (Class I)		B-I		Moderate (Class II)				Relatively High (Class III)			
Potential Risk Class																						
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																			
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IDBI Ultra Short Term Fund	<table><tr><th colspan="4">Potential Risk Class</th></tr><tr><td>Credit Risk →</td><td rowspan="2">Relatively Low (Class A)</td><td rowspan="2">Moderate (Class B)</td><td rowspan="2">Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td>B-III</td><td></td></tr></table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓	Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)		B-III	
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IDBI Short Term Bond Fund	<table><tr><th colspan="4">Potential Risk Class</th></tr><tr><td>Credit Risk →</td><td rowspan="2">Relatively Low (Class A)</td><td rowspan="2">Moderate (Class B)</td><td rowspan="2">Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓	Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)	A-III		
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IDBI Credit Risk Fund	<table><tr><th colspan="4">Potential Risk Class</th></tr><tr><td>Credit Risk →</td><td rowspan="2">Relatively Low (Class A)</td><td rowspan="2">Moderate (Class B)</td><td rowspan="2">Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td>B-III</td><td></td></tr></table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓	Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)		B-III	
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IDBI Dynamic Bond Fund	<table><tr><th colspan="4">Potential Risk Class</th></tr><tr><td>Credit Risk →</td><td rowspan="2">Relatively Low (Class A)</td><td rowspan="2">Moderate (Class B)</td><td rowspan="2">Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓	Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)	A-III		
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**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**