



## ROUND UP FUND FACT SHEET

March 2022



## FACTS AND FIGURES



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# Equity Market Overview

BSE Sensex 30 closed @ 58568 +4% & NSE Nifty 50 closed @ 17464 +4% mom basis in the month of March, 2022.

*Positive Performing sectors were* Telecom +9.5%, Teck +9% , IT + 8.7%, Oil & Gas + 8.2%

*Negative Performing sectors were* Auto -2.3%, Cons. Goods -1.9%, Cap Goods -0.5%,

Surging commodity prices and international sanctions levied against Russia following its invasion of Ukraine are expected to appreciably depress global economic growth.

Brent oil futures slid to around \$100/bbl after touching an intraday high of nearly \$139/bbl in the month of March 2022.

US 10-year Treasury Yield hit its highest level since March 2019 as investors continued to digest the latest moves from the Federal Reserve on its tightening policy.

Investors fear the Fed's more aggressive tightening approach in an attempt to combat rising inflation could actually hurt economic growth and lead to a recession.

As per data from SEBI and NSDL, FPI were net sellers amounting Rs. 1.40 lakh crore at end of March 2022. However Domestic Institutional Investors (DIIs) emerged as net buyers with an amount of Rs. 2.21 lakh core for the same period.

Collection of GST crosses at Rs.1.42 Lakh Core mark, all time high in March 2022.

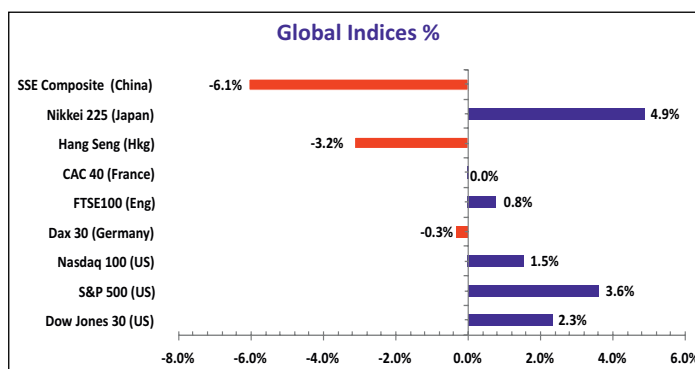
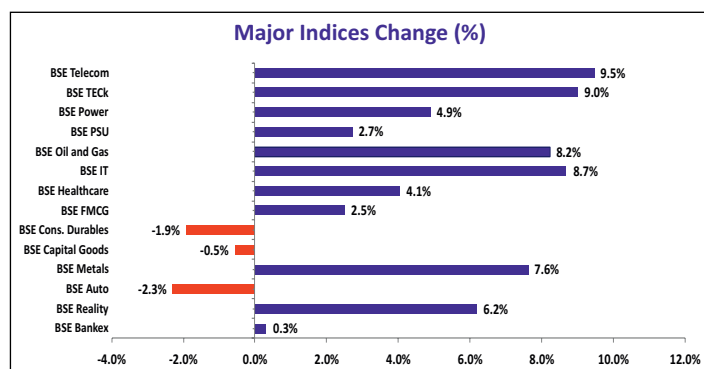
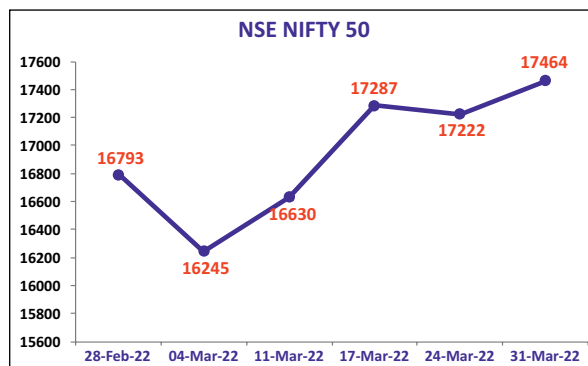
The **Index of Industrial Production (IIP)** or factory output of India recovers to 1.3% in Jan. 2022 after hitting 10 month low at 0.4% in December 2021 as per data released by Ministry of Statistics and Programme Implementation (MoSPI).

The wholesale price index based (**WPI**) inflation rose to 13.11% in February 2022. India's retail inflation (**CPI**) accelerates to 6.07%, in February 2022, hits 8 month high.

**Foreign Exchange Reserve** stood at US\$ 617.65 billion (down by \$2.03 bln) the last week of ended March 2022.

India's **Trade Deficit** rose 87.5% to USD 192.41 billion in 2021-22 as against USD 102.63 billion in the previous year as per govt. data.

**USD/INR** quoted @ 75.79, **Brent Crude** @ 104.83 USD per barrel and **Gold** @ 1936.72 USD Oz at the end of March, 2022.



Source: Bloomberg

# Fixed Income Overview

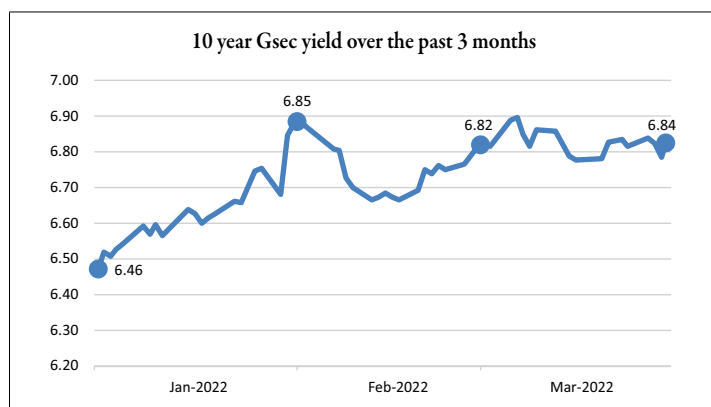
## MACRO Economic Data for the month:

	As on 28/02/2022	As on 31/03/2022	Change
5 year Gsec	6.05%	6.10%	05bps
10 year Gsec	6.77%	6.84%	07bps
5 year Corp bonds	6.33%	6.42%	09 bps
10 year Corp bonds	7.09%	7.05%	-04 bps
3 months Tbill	3.70%	3.70%	00 bps
3 month CD	3.91%	3.89%	-02 bps
Brent Crude \$	100.99	107.91	6.92
INR = USD	75.34	75.79	0.45

## The major macro events during the month:

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

- The Monetary Policy Committee (MPC) kept the policy repo rate unchanged at 4.00 per cent, accordingly, the marginal standing facility (MSF) rate and the Bank Rate stand remains unchanged at 4.25 per cent, The standing deposit facility (SDF) rate, which will now be the floor of the LAF (liquidity adjustment facility) corridor, will be at 3.75 per cent.
- The MPC also decided to remain accommodative while focusing 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 5.7 per cent in 2022-23, with Q1 at 6.3 per cent; Q2 at 5.8 per cent; Q3 at 5.4 per cent; and Q4 at 5.1 per cent.
- Outlook for Growth - Real GDP growth for 2022-23 is now projected 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.



## Inflation & IIP:

**CPI inflation** increased modestly to 6.07% in February 2022 compared to 6.01% in January 2022. Core inflation remained unchanged at 6.18%.

**IIP** saw modest 1.3% YOY growth in January 2022 compared to 0.7% in December 2021. Manufacturing grew by 1.1%, Mining grew by 2.8% and Electricity grew by 0.9%.

## Trade Deficit & GST Collections:

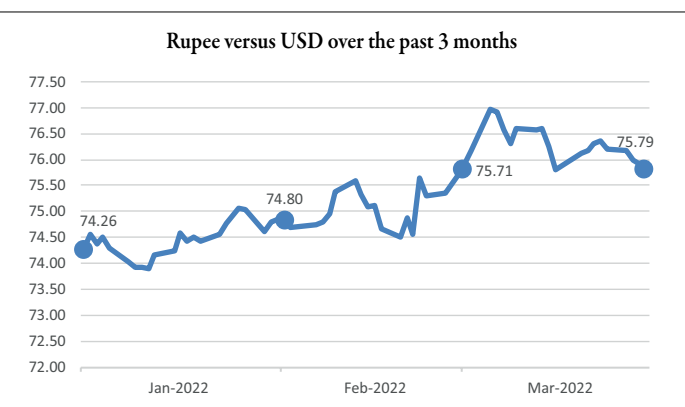
**India's trade deficit** in March 2022 moderated to US\$ 18.7 bn from US\$ 20.9 bn in February 2022. Exports increased to US\$ 40.4 bn from US\$ 34.6 bn in February. Imports increased to US\$ 59.1 bn from US\$ 55.5 bn in February. The cumulative trade deficit for FY22 widened to more than a decade high at USD 192 bn (FY13 trade deficit was US\$ 190 bn). The cumulative exports in FY22 at US\$ 418 bn have exceeded the government's target of US\$ 400 bn.

**February GST collections** (collected in March): Based on the PIB release, total GST collection for February was at Rs 1,421 bn as against Rs 1,384 bn in January.

## Market Outlook:

During the month of March yields went up by around 5 bps. However RBI policy was hawkish and emphasised more on inflation over growth which spiked 10 year Gsec to 7.12% (20 bps up on policy day) and 5 year Gsec to 6.47% (29 bps up on policy day).

Yields are likely to go up considering huge borrowing programme, inflation and RBI signalling withdrawal of accommodation. It would be opportune time to start gradually increasing allocation (SIP) to Gilt and Dynamic bond funds.



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

Source: Internal Research

## HOW TO READ FACTSHEET?

### Fund Manager:

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

### Application Amount for Fresh Subscription:

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

### Minimum Additional Amount:

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

### Yield to Maturity:

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

### SIP:

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

### NAV:

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

### Benchmark:

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

### Entry Load:

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

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

### Exit Load:

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

### Modified Duration:

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

### Standard Deviation:

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

### Sharpe Ratio:

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

### Beta Ratio:

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

### AUM:

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

### Holdings:

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

### Nature of Scheme:

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

### Rating Profile:

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

### Total Expense Ratio:

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

### Average Maturity:

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

### Portfolio Yield:

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

### Risk Free Return:

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

### Tracking Error:

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

### Portfolio Turnover Ratio:

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

# IDBI Equity Advantage Fund (IEAF)

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

## Scheme Features

### Investment objective:

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

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

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

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

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

	<b>Regular</b>	<b>Direct</b>
Growth	38.18	42.24
IDCW**	22.95	26.07

**Monthly Average AUM:**

₹ 496.63 Crs.

**AUM as on 31st March 2022:**

₹ 511.26 Crs.

**Expense Ratio as on 31st March 2022:**

Regular : 2.45%  
Direct : 1.20%

Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 31st March 2022:**

Standard Deviation : 17.7985%  
Beta : 0.7621  
Sharpe Ratio : 0.5813  
Portfolio Turnover Ratio^^ : 0.26

Risk free rate: Overnight MIBOR (3.90% as on 31/03/22). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

**Load Structure:**

**Entry Load** : Not Applicable.

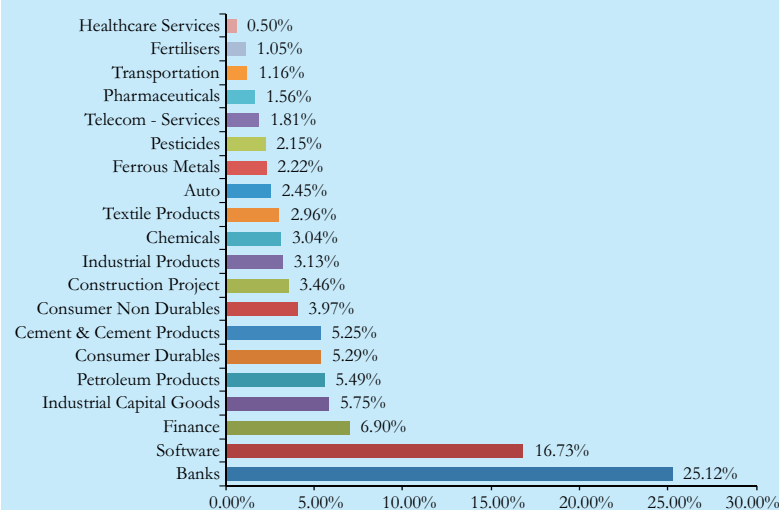
**Exit Load (for Lumpsum & SIP)** : Nil. Investment under the scheme is subject to a lock-in period of 3 years.

## Portfolio as on 31/03/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>99.99</b>	
ICICI Bank Ltd.	7.55	Grasim Industries Ltd.	1.62
Infosys Ltd.	7.19	Voltas Ltd.	1.59
HDFC Bank Ltd.	7.11	Eicher Motors Ltd.	1.58
State Bank of India	4.31	Asian Paints Ltd.	1.48
Reliance Industries Ltd.	4.02	Bharat Petroleum Corp. Ltd.	1.47
HCL Technologies Ltd.	3.34	IndusInd Bank Ltd.	1.35
Cholamandalam Investment & Finance Co. Ltd.	3.26	Polycab India Ltd.	1.28
Mphasis Ltd.	3.19	Shree Cement Ltd.	1.28
Axis Bank Ltd.	3.17	Crompton Greaves Consumer Electricals Ltd.	1.21
ABB India Ltd.	3.03	Cipla Ltd.	1.20
Page Industries Ltd.	2.96	Adani Ports and Special Economic Zone Ltd.	1.16
Housing Development Finance Corp. Ltd.	2.66	Coromandel International Ltd.	1.05
Century Plyboards (India) Ltd.	2.49	NCC Ltd.	1.00
Larsen & Toubro Ltd.	2.46	Happiest Minds Technologies Ltd.	0.99
SRF Ltd.	2.25	LIC Housing Finance Ltd.	0.98
TATA Steel Ltd.	2.22	Honeywell Automation India Ltd.	0.90
PI Industries Ltd.	2.15	TATA Motors Ltd.	0.87
MindTree Ltd.	2.02	TATA Chemicals Ltd.	0.79
Ultratech Cement Ltd.	1.92	Godrej Consumer Products Ltd.	0.71
Bharat Forge Ltd.	1.85	Apollo Hospitals Enterprise Ltd.	0.50
Thermax Ltd.	1.82	Dalmia Bharat Ltd.	0.43
Bharti Airtel Ltd.	1.81	Dr. Reddy's Laboratories Ltd.	0.36
Nestle India Ltd.	1.78	<b>TREPS on G-Sec or T-Bills</b>	<b>0.25</b>
Kotak Mahindra Bank Ltd.	1.63	<b>Cash &amp; Cash Receivables</b>	<b>-0.24</b>
		<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



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

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

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

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

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

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

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

\*IDCW - previously known as Dividend

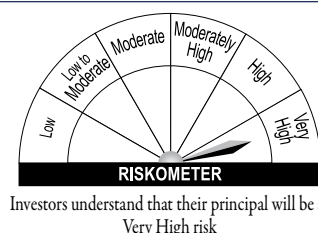
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



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



# IDBI India Top 100 Equity Fund (IIT100EF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

15th May, 2012

Benchmark:

NIFTY 100 - Total Return Index (TRI)

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

	Regular	Direct
Growth	39.25	43.46
IDCW**	23.29	26.52

Monthly Average AUM:

₹ 562.77 Crs.

AUM as on 31st March 2022:

₹ 586.21 Crs.

Expense Ratio as on 31st March 2022:

Regular : 2.56%

Direct : 1.31%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st March 2022:

Standard Deviation : 19.1878%

Beta : 0.8951

Sharpe Ratio : 0.7656

Portfolio Turnover Ratio^^ : 0.30

Risk free rate: Overnight MIBOR (3.90% as on 31/03/22). 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.

IDCW History		(Face Value: ₹ 10/- Per Unit)		
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI India Top 100 Equity Fund - IDCW** (Regular Plan)</b>				
27th April, 2021	2.0000	2.0000	20.60	18.87
4th April, 2019	1.3281	1.3281	17.11	15.68
19th March, 2018	1.5000	1.5000	17.79	16.33
<b>IDBI India Top 100 Equity Fund - IDCW** (Direct Plan)</b>				
27th April, 2021	2.0000	2.0000	22.93	21.23
4th April, 2019	1.3281	1.3281	18.46	17.04
19th March, 2018	1.5000	1.5000	18.76	17.30

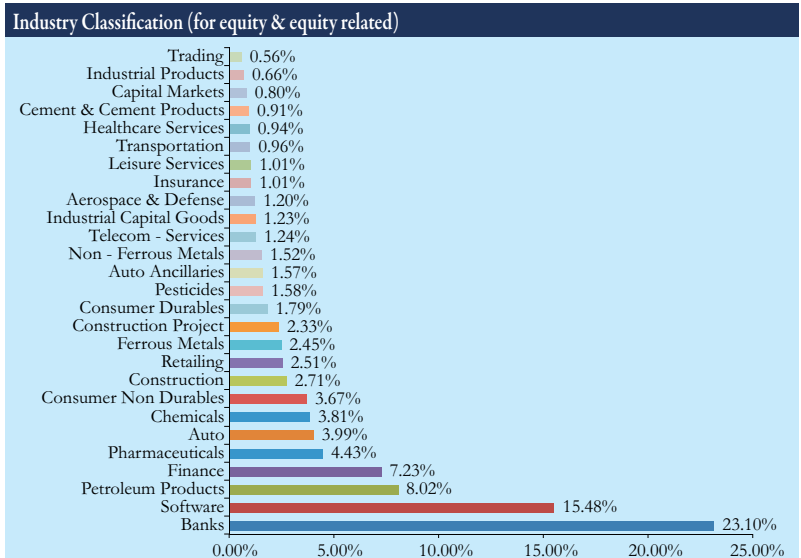
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date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

\*IDCW - previously known as Dividend

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

Portfolio as on 31/03/2022			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>DEBENTURES</b>	<b>0.02</b>	Adani Ports and Special Economic Zone Ltd.	0.96
Britannia Industries Ltd.	0.02	Apollo Hospitals Enterprise Ltd.	0.94
<b>EQUITY &amp; EQUITY RELATED</b>	<b>96.71</b>	Ultratech Cement Ltd.	0.91
Reliance Industries Ltd.	8.02	Pidilite Industries Ltd.	0.90
HDFC Bank Ltd.	7.08	Birlasoft Ltd.	0.88
ICICI Bank Ltd.	6.34	Cholamandalam Investment & Finance Co. Ltd.	0.86
Infosys Ltd.	5.75	UPL Ltd.	0.86
Housing Development Finance Corp. Ltd.	3.48	Asian Paints Ltd.	0.85
TATA Consultancy Services Ltd.	3.40	Godrej Properties Ltd.	0.82
Axis Bank Ltd.	3.24	Vinati Organics Ltd.	0.82
State Bank of India	2.95	WABCO India Ltd.	0.81
Kotak Mahindra Bank Ltd.	2.43	ICICI Securities Ltd.	0.80
Larsen & Toubro Ltd.	2.33	Cipla Ltd.	0.79
Bajaj Finance Ltd.	2.32	Bosch Ltd.	0.76
HCL Technologies Ltd.	2.31	PI Industries Ltd.	0.72
Persistent Systems Ltd.	2.07	Crompton Greaves Consumer Electricals Ltd.	0.71
TATA Steel Ltd.	2.06	Eicher Motors Ltd.	0.69
DLF Ltd.	1.56	Nestle India Ltd.	0.68
Sun Pharmaceutical Industries Ltd.	1.52	Bharat Forge Ltd.	0.66
SRF Ltd.	1.50	Jubilant Foodworks Ltd.	0.65
Aditya Birla Fashion and Retail Ltd.	1.49	Gland Pharma Ltd.	0.64
Mahindra & Mahindra Ltd.	1.25	PCBL Ltd.	0.59
Bharti Airtel Ltd.	1.24	LIC Housing Finance Ltd.	0.57
ABB India Ltd.	1.23	Redington (India) Ltd.	0.56
Bharat Electronics Ltd.	1.20	Happiest Minds Technologies Ltd.	0.55
Hindalco Industries Ltd.	1.18	Wipro Ltd.	0.52
Hindustan Unilever Ltd.	1.09	Dr. Reddy's Laboratories Ltd.	0.51
Titan Co. Ltd.	1.08	Jindal Steel & Power Ltd.	0.39
IndusInd Bank Ltd.	1.06	Devyani International Ltd.	0.36
ITC Ltd.	1.05	Vedanta Ltd.	0.34
Maruti Suzuki India Ltd.	1.05	Indiabulls Real Estate Ltd.	0.33
Avenue Supermarts Ltd.	1.02	<b>TREPS on G-Sec or T-Bills</b>	<b>2.89</b>
HDFC Life Insurance Co. Ltd.	1.01	<b>Cash &amp; Cash Receivables</b>	<b>0.38</b>
Ashok Leyland Ltd.	1.00	<b>TOTAL</b>	<b>100.00</b>
Divis Laboratories Ltd.	0.97		

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



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

Disclaimer of IISL: The IDBI India Top 100 Equity Fund offered by IDBI Mutual Fund or its affiliates is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL) and its affiliates. IISL and its affiliates do not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of IDBI India Top 100 Equity Fund or any member of the public regarding the advisability of investing in securities generally or in the IDBI India Top 100 Equity Fund linked to NIFTY 100 Index or particularly in the ability of the NIFTY 100 Index to track general stock market performance in India. Please read the full Disclaimers in relation to the NIFTY100 Index in the Scheme Information Document.

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

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

# IDBI Flexi Cap Fund (IFF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Alok Ranjan

### Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

### Inception Date:

28th March, 2014

### Benchmark:

NIFTY 500 - Total Return Index (TRI)

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

	Regular	Direct
Growth	34.49	38.29
IDCW**	21.17	24.16

### Monthly Average AUM:

₹ 377.94 Crs.

### AUM as on 31st March 2022:

₹ 389.41 Crs.

### Expense Ratio as on 31st March 2022:

Regular : 2.54%

Direct : 1.17%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st March 2022:

Standard Deviation : 19.2392%

Beta : 0.8542

Sharpe Ratio : 0.7760

Portfolio Turnover Ratio^^ : 0.15

Risk free rate: Overnight MIBOR (3.90% as on 31/03/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

### Load Structure:

Entry Load : Not Applicable.

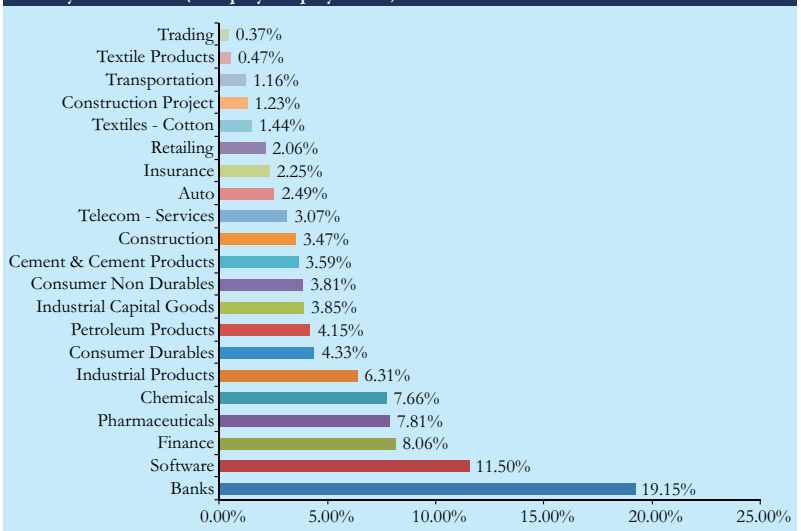
Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/03/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>DEBENTURES</b>	<b>0.04</b>	Thermax Ltd.	1.49
Britannia Industries Ltd.	0.04	Vardhman Textiles Ltd.	1.44
<b>EQUITY &amp; EQUITY RELATED</b>	<b>98.23</b>	Mahindra & Mahindra Ltd.	1.43
HDFC Bank Ltd.	6.40	Happiest Minds Technologies Ltd.	1.37
Infosys Ltd.	4.93	Tech Mahindra Ltd.	1.36
ICICI Bank Ltd.	4.33	Shree Cement Ltd.	1.35
Reliance Industries Ltd.	4.15	ICICI Lombard General Insurance Co. Ltd.	1.31
SRF Ltd.	4.03	Larsen & Toubro Ltd.	1.23
Bajaj Finance Ltd.	3.70	Canara Bank	1.17
Grindwell Norton Ltd.	3.53	Dabur India Ltd.	1.10
Sun Pharmaceutical Industries Ltd.	3.23	Hindustan Unilever Ltd.	1.10
Bharti Airtel Ltd.	3.07	Eicher Motors Ltd.	1.06
Axis Bank Ltd.	2.94	Arihant Superstructures Ltd.	0.98
Housing Development Finance Corp. Ltd.	2.68	Asian Paints Ltd.	0.83
SKF India Ltd.	2.58	IndusInd Bank Ltd.	0.81
DLF Ltd.	2.49	Nestle India Ltd.	0.78
Titan Co. Ltd.	2.41	Firstsource Solutions Ltd.	0.61
ABB India Ltd.	2.36	SBI Life Insurance Co. Ltd.	0.48
Laurus Labs Ltd.	2.31	Welspun India Ltd.	0.47
Cipla Ltd.	2.27	Deepak Nitrite Ltd.	0.46
Ultratech Cement Ltd.	2.24	HDFC Life Insurance Co. Ltd.	0.46
Avenue Supermarts Ltd.	2.06	Indian Railway Catering & Tourism Corp. Ltd.	0.45
Crompton Greaves Consumer Electricals Ltd.	1.92	Adani Ports and Special Economic Zone Ltd.	0.40
Kotak Mahindra Bank Ltd.	1.78	Redington (India) Ltd.	0.37
State Bank of India	1.72	Gateway Distriparks Ltd.	0.31
Cholamandalam Investment & Finance Co. Ltd.	1.68	Bharat Forge Ltd.	0.20
TATA Consultancy Services Ltd.	1.63	<b>TREPS on G-Sec or T-Bills</b>	<b>1.57</b>
Neogen Chemicals Ltd.	1.60	<b>Cash &amp; Cash Receivables</b>	<b>0.16</b>
Wipro Ltd.	1.60	<b>TOTAL</b>	<b>100.00</b>
Pidilite Industries Ltd.	1.57		

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

## Industry Classification (for equity & equity related)



Data as on 31st March, 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

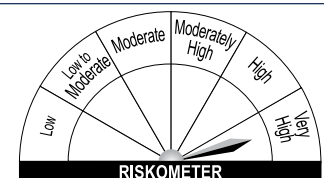
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## 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>
Ms. Rupali Sunil Pandit	(Managing the Scheme since 21st March, 2022)

### Inception Date:

25th June, 2010

### Benchmark:

NIFTY 50 - Total Return Index (TRI)

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

	Regular	Direct
Growth	32.0064	34.5384
IDCW**	30.5396	32.9323

### Monthly Average AUM:

₹ 207.28 Crs.

### AUM as on 31st March 2022:

₹ 214.40 Crs.

### Expense Ratio as on 31st March 2022:

Regular : 0.90%

Direct : 0.27%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st March 2022:

Portfolio Turnover Ratio^^ : 0.16

Tracking Error : 0.3747%

Annualised tracking error for last 3 year's period.

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

### Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

## IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

\*IDCW - previously known as Dividend

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

## Product Label

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

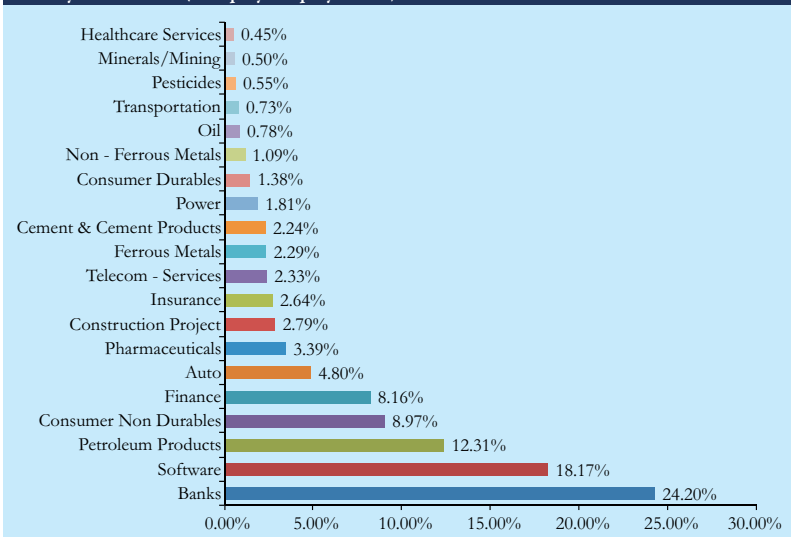
- Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI)
- Investments only in and all stocks comprising NIFTY 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)

## Portfolio as on 31/03/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>99.58</b>	
Reliance Industries Ltd.	11.86	Ultratech Cement Ltd.	1.00
Infosys Ltd.	9.14	Power Grid Corp. of India Ltd.	0.97
HDFC Bank Ltd.	8.40	JSW Steel Ltd.	0.93
ICICI Bank Ltd.	6.62	NTPC Ltd.	0.84
Housing Development Finance Corp. Ltd.	5.64	Grasim Industries Ltd.	0.82
TATA Consultancy Services Ltd.	5.06	Nestle India Ltd.	0.81
Kotak Mahindra Bank Ltd.	3.36	IndusInd Bank Ltd.	0.79
ITC Ltd.	2.86	Oil & Natural Gas Corp. Ltd.	0.78
Larsen & Toubro Ltd.	2.79	Adani Ports and Special Economic Zone Ltd.	0.73
Axis Bank Ltd.	2.56	Divi's Laboratories Ltd.	0.73
Bajaj Finance Ltd.	2.52	Cipla Ltd.	0.69
State Bank of India	2.47	Dr. Reddy's Laboratories Ltd.	0.68
Hindustan Unilever Ltd.	2.39	HDFC Life Insurance Co. Ltd.	0.65
Bharti Airtel Ltd.	2.33	SBI Life Insurance Co. Ltd.	0.64
Asian Paints Ltd.	1.81	Bajaj Auto Ltd.	0.62
HCL Technologies Ltd.	1.61	TATA Consumer Products Ltd.	0.61
Titan Co. Ltd.	1.38	UPL Ltd.	0.55
TATA Steel Ltd.	1.36	Coal India Ltd.	0.50
Bajaj Finserv Ltd.	1.35	Britannia Industries Ltd.	0.49
Maruti Suzuki India Ltd.	1.31	Apollo Hospitals Enterprise Ltd.	0.45
Sun Pharmaceutical Industries Ltd.	1.29	Bharat Petroleum Corp. Ltd.	0.45
Tech Mahindra Ltd.	1.22	Eicher Motors Ltd.	0.45
Wipro Ltd.	1.14	Shree Cement Ltd.	0.42
Hindalco Industries Ltd.	1.09	Hero Moto Corp Ltd.	0.39
TATA Motors Ltd.	1.02	TREPS on G-Sec or T-Bills	0.04
Mahindra & Mahindra Ltd.	1.01	Cash & Cash Receivables	0.38
		<b>TOTAL</b>	<b>100.00</b>

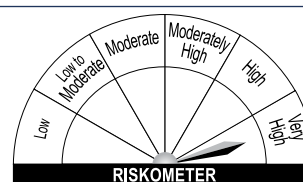
\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)



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

## Riskometer



Investors understand that their principal will be at Very High risk

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



# IDBI Nifty Junior Index Fund (INJIF)

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

## Scheme Features

### Investment objective:

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

**Fund Manager:** Total Experience: Over 22 Years

Ms. Rupali Sunil Pandit (Managing the Scheme since 21st March, 2022)

### Inception Date:

20th September, 2010

### Benchmark:

NIFTY Next 50 - Total Return Index (TRI)

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

	Regular	Direct
Growth	30.7056	33.0469
IDCW**	30.7056	33.0469

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

### Monthly Average AUM:

₹ 54.07 Crs.

### AUM as on 31st March 2022:

₹ 55.44 Crs.

### Expense Ratio as on 31st March 2022:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st March 2022:

Portfolio Turnover Ratio^^ : 0.34

Tracking Error : 0.5325%

Annualised tracking error for last 3 year's period.

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

### Load Structure:

Entry Load : Not Applicable.

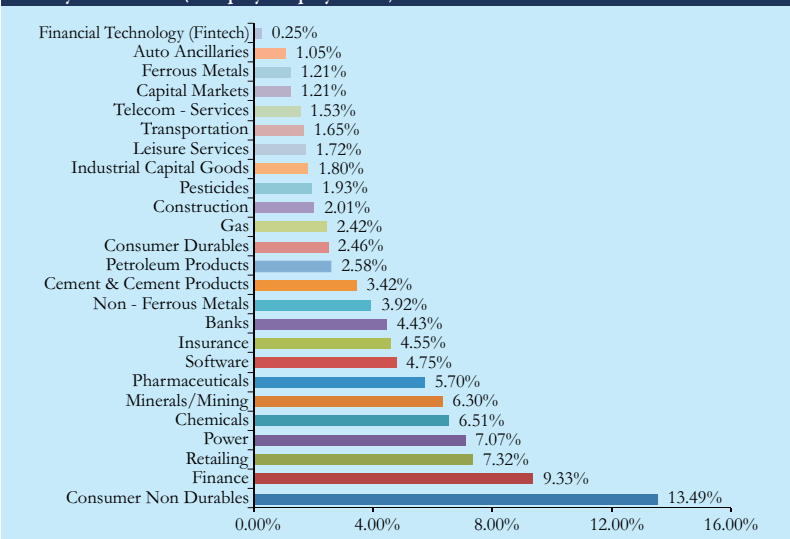
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 31/03/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>98.61</b>	
Adani Enterprises Ltd.	4.72	Bank of Baroda	1.77
Vedanta Ltd.	3.92	Colgate Palmolive (India) Ltd.	1.75
Adani Green Energy Ltd.	3.56	Jubilant Foodworks Ltd.	1.72
Adani Transmission Ltd.	3.51	ICICI Prudential Life Insurance Co. Ltd.	1.66
SRF Ltd.	3.32	Interglobe Aviation Ltd.	1.65
Avenue Supermarts Ltd.	3.22	NMDC Ltd.	1.58
Pidilite Industries Ltd.	3.19	ACC Ltd.	1.55
Info Edge (India) Ltd.	2.97	Indus Towers Ltd.	1.53
ICICI Lombard General Insurance Co. Ltd.	2.89	Lupin Ltd.	1.53
Dabur India Ltd.	2.67	Berger Paints India Ltd.	1.45
Indian Oil Corp'n. Ltd.	2.58	Bajaj Holdings & Investment Ltd.	1.35
Piramal Enterprises Ltd.	2.49	Biocon Ltd.	1.31
Havells India Ltd.	2.46	Muthoot Finance Ltd.	1.23
GAIL (India) Ltd.	2.42	HDFC Asset Management Co. Ltd.	1.21
Cholamandalam Investment & Finance Co. Ltd.	2.41	Steel Authority of India Ltd.	1.21
Godrej Consumer Products Ltd.	2.41	Torrent Pharmaceuticals Ltd.	1.17
Larsen & Toubro Infotech Ltd.	2.39	Bosch Ltd.	1.05
MindTree Ltd.	2.36	Gland Pharma Ltd.	0.93
United Spirits Ltd.	2.26	Punjab National Bank	0.89
Marico Ltd.	2.22	Zydus Lifesciences Ltd.	0.76
DLF Ltd.	2.01	Procter & Gamble Hygiene and Health Care Ltd.	0.73
PI Industries Ltd.	1.93	Zomato Ltd.	0.62
Ambuja Cements Ltd.	1.87	FSN E-Commerce Ventures Ltd.	0.51
SBI Cards & Payment Services Ltd.	1.85	One 97 Communications Ltd.	0.25
Siemens Ltd.	1.80	TREPS on G-Sec or T-Bills	1.19
Bandhan Bank Ltd.	1.77	Cash & Cash Receivables	0.20
		<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



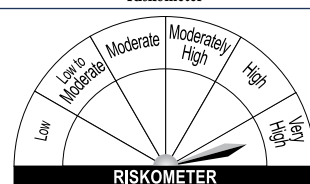
Data as on 31st March, 2022, Industry Classification as recommended by AMFI.

## 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 31st March 2022 (₹ per unit):</b>		
	<b>Regular</b>	<b>Direct</b>
Growth	16.28	17.65
IDCW**	15.28	16.6
<b>Monthly Average AUM:</b> ₹ 186.46 Crs.		
<b>AUM as on 31st March 2022:</b> ₹ 190.12 Crs.		
<b>Expense Ratio as on 31st March 2022:</b> Regular : 2.57% Direct : 1.64% Expense ratio is inclusive of GST on management fees.		
<b>Quantitative Measures as on 31st March 2022:</b> Standard Deviation : 23.9992% Beta : 0.9144 Sharpe Ratio : 0.5304 Portfolio Turnover Ratio^^ : 4.7 Risk free rate: Overnight MIBOR (3.90% as on 31/03/22). 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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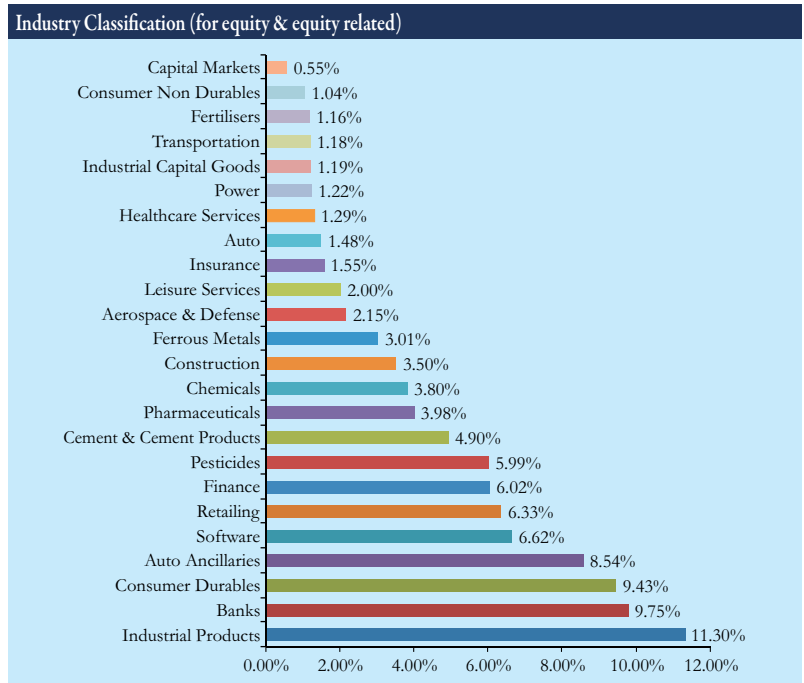
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date 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 31/03/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
Trent Ltd.	3.64	Apollo Hospitals Enterprise Ltd.	1.29
Minda Industries Ltd.	3.58	Laurus Labs Ltd.	1.27
PI Industries Ltd.	3.37	TATA Power Co. Ltd.	1.22
The Federal Bank Ltd.	3.16	Whirlpool of India Ltd.	1.22
ICICI Bank Ltd.	2.87	Arihant Superstructures Ltd.	1.21
Alkem Laboratories Ltd.	2.71	Honeywell Automation India Ltd.	1.19
Coforge Ltd.	2.68	Container Corp. of India Ltd.	1.18
Voltas Ltd.	2.60	Bata India Ltd.	1.17
Relaxo Footwears Ltd.	2.54	Coromandel International Ltd.	1.16
Cholamandalam Investment & Finance Co. Ltd.	2.52	Bayer Cropsience Ltd.	1.10
Astral Ltd.	2.47	Jubilant Foodworks Ltd.	1.08
Balkrishna Industries Ltd.	2.36	3M India Ltd.	1.04
Supreme Industries Ltd.	2.35	Oracle Financial Services Software Ltd.	1.00
Jindal Steel & Power Ltd.	2.18	REC Ltd.	1.00
Bharat Electronics Ltd.	2.15	IG Petrochemicals Ltd.	0.94
Godrej Properties Ltd.	1.97	MindTree Ltd.	0.93
Info Edge (India) Ltd.	1.95	Devyani International Ltd.	0.92
Crompton Greaves Consumer Electricals Ltd.	1.90	Aarti Surfactants Ltd.	0.89
Dalmia Bharat Ltd.	1.78	Bajaj Finance Ltd.	0.85
Polycab India Ltd.	1.78	City Union Bank Ltd.	0.83
Mitsu Chem Plast Ltd.	1.70	TATA Steel Long Products Ltd.	0.83
SKF India Ltd.	1.67	Route Mobile Ltd.	0.81
Muthoot Finance Ltd.	1.65	Indiamart Intermesh Ltd.	0.74
ACC Ltd.	1.63	Apollo Tyres Ltd.	0.72
Max Financial Services Ltd.	1.55	Birlasoft Ltd.	0.60
State Bank of India	1.52	Firstsource Solutions Ltd.	0.60
UPL Ltd.	1.52	PCBL Ltd.	0.57
The Ramco Cements Ltd.	1.49	Aditya Birla Sun Life Amc Ltd.	0.55
Ashok Leyland Ltd.	1.48	Bosch Ltd.	0.47
Endurance Technologies Ltd.	1.41	Indiabulls Real Estate Ltd.	0.32
Aarti Industries Ltd.	1.40	TREPS on G-Sec or T-Bills	1.98
Bank of Baroda	1.37	Cash & Cash Receivables	0.04
Bharat Forge Ltd.	1.33	<b>TOTAL</b>	<b>100.00</b>

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



Data as on 31st March, 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 predominantly in equity &amp; equity related instruments of Midcap companies</li> </ul>	
<b>Riskometer</b> <p>Investors understand that their principal will be at Very High risk</p>	

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

# IDBI Small Cap Fund (ISF)

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

## Scheme Features

### Investment objective:

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

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

### Inception Date:

21st June 2017

### Benchmark:

NIFTY Smallcap 250 - Total Return Index (TRI)

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

	Regular	Direct
Growth	17.54	18.97
IDCW**	17.54	18.97

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

### Monthly Average AUM:

₹ 130.49 Crs.

### AUM as on 31st March 2022:

₹ 135.05 Crs.

### Expense Ratio as on 31st March 2022:

Regular : 2.54%  
Direct : 1.54%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st March 2022:

Standard Deviation : 24.7294%  
Beta : 0.7866  
Sharpe Ratio : 0.7926  
Portfolio Turnover Ratio^^ : 0.24

Risk free rate: Overnight MIBOR (3.90% as on 31/03/22). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

### Load Structure:

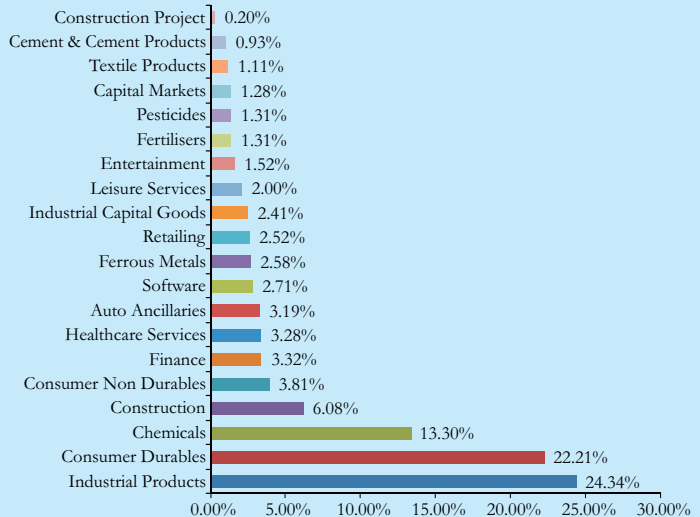
**Entry Load** : Not Applicable.  
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/03/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		PNC Infratech Ltd.	1.58
Greenpanel Industries Ltd.	5.08	Finolex Industries Ltd.	1.55
Elgi Equipments Ltd.	4.10	Lemon Tree Hotels Ltd.	1.55
Grindwell Norton Ltd.	4.05	Inox Leisure Ltd.	1.52
KEL Industries Ltd.	4.05	Orient Electric Ltd.	1.51
Navin Fluorine International Ltd.	3.64	Balrampur Chini Mills Ltd.	1.47
KNR Constructions Ltd.	3.49	Somany Ceramics Ltd.	1.44
Narayana Hrudayalaya Ltd.	3.28	KSB Ltd.	1.33
Fine Organic Industries Ltd.	3.24	Chambal Fertilisers and Chemicals Ltd.	1.31
Timken India Ltd.	3.19	Dhanuka Agritech Ltd.	1.31
Century Plyboards (India) Ltd.	3.14	Computer Age Management Services Ltd.	1.28
Can Fin Homes Ltd.	2.98	TATA Chemicals Ltd.	1.23
Tube Investments of India Ltd.	2.94	Welspun India Ltd.	1.11
Carborundum Universal Ltd.	2.91	Arihant Superstructures Ltd.	1.01
Birlasoft Ltd.	2.71	HeidelbergCement India Ltd.	0.93
Blue Star Ltd.	2.62	Kirloskar Oil Engines Ltd.	0.87
V-Mart Retail Ltd.	2.52	Rossari Biotech Ltd.	0.84
Hitachi Energy India Ltd.	2.41	MM Forgings Ltd.	0.64
Galaxy Surfactants Ltd.	2.31	TATA Steel Long Products Ltd.	0.53
Sheela Foam Ltd.	2.29	Restaurant Brands Asia Ltd.	0.45
Relaxo Footwears Ltd.	2.27	Dhanvarsha Finvest Ltd.	0.34
Cera Sanitaryware Ltd.	2.15	Vishwaraj Sugar Industries Ltd.	0.30
Ratnamani Metals & Tubes Ltd.	2.05	Balkrishna Industries Ltd.	0.25
Deepak Nitrite Ltd.	2.04	Techno Electric & Engineering Co. Ltd.	0.20
Hatsun Agro Product Ltd.	2.04	TREPS on G-Sec or T-Bills	0.24
Greenply Industries Ltd.	1.71	Cash & Cash Receivables	0.35
Mitsu Chem Plast Ltd.	1.65	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



Data as on 31st March, 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.

<b>Fund Manager:</b>	<b>Total Experience:</b> 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 31st March 2022 (₹ per unit):

	Regular	Direct
Growth	15.27	16.28
IDCW**	15.27	16.28

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

**Monthly Average AUM:**  
₹ 132.38 Crs.

**AUM as on 31st March 2022:**  
₹ 137.09 Crs.

### Expense Ratio as on 31st March 2022:

Regular : 2.55%  
Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st March 2022:

Standard Deviation : 19.9240%  
Beta : 0.8978  
Sharpe Ratio : 0.6367  
Portfolio Turnover Ratio^^ : 0.01

Risk free rate: Overnight MIBOR (3.90% as on 31/03/22). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

### Load Structure:

**Entry Load** : Not Applicable.

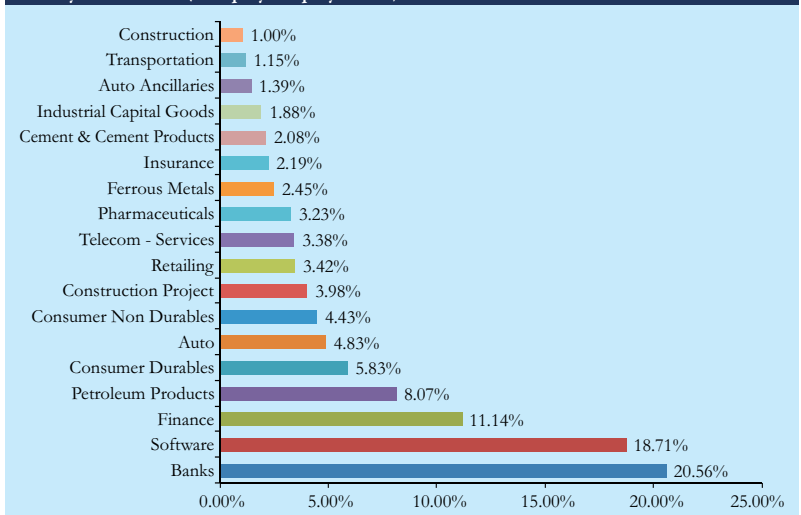
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/03/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>99.72</b>	ICICI Lombard General Insurance Co. Ltd.	2.19
Infosys Ltd.	8.67	JK Lakshmi Cement Ltd.	2.08
HDFC Bank Ltd.	8.23	Asian Paints Ltd.	2.01
Reliance Industries Ltd.	8.07	Siemens Ltd.	1.88
TATA Consultancy Services Ltd.	7.52	Cipla Ltd.	1.68
ICICI Bank Ltd.	7.08	State Bank of India	1.67
Housing Development Finance Corp. Ltd.	5.91	Divi's Laboratories Ltd.	1.55
Larsen & Toubro Ltd.	3.98	Mahindra & Mahindra Ltd.	1.43
Bajaj Finance Ltd.	3.86	TATA Consumer Products Ltd.	1.43
Kotak Mahindra Bank Ltd.	3.58	WABCO India Ltd.	1.39
Avenue Supermarts Ltd.	3.42	Muthoot Finance Ltd.	1.37
Maruti Suzuki India Ltd.	3.40	Indian Railway Catering & Tourism Corp. Ltd.	1.15
Bharti Airtel Ltd.	3.38	DLF Ltd.	1.00
Titan Co. Ltd.	3.21	ITC Ltd.	0.99
Blue Star Ltd.	2.62	<b>TREPS on G-Sec or T-Bills</b>	<b>0.00^</b>
Mphasis Ltd.	2.52	Cash & Cash Receivables	0.28
Jindal Steel & Power Ltd.	2.45	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



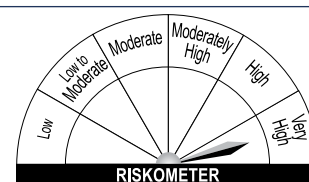
Data as on 31st March, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

### Riskometer



Investors understand that their principal will be at Very High risk

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

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

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

## Scheme Features

### Investment objective:

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

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

### Inception Date:

4th June 2018

### Benchmark:

NIFTY Financial Services - Total Return Index (TRI)

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

	Regular	Direct
Growth	12.85	13.56
IDCW**	12.85	13.56

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

### Monthly Average AUM:

₹ 85.51 Crs.

### AUM as on 31st March 2022:

₹ 89.53 Crs.

### Expense Ratio as on 31st March 2022:

Regular : 2.54%  
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st March 2022:

Standard Deviation : 28.7324%  
Beta : 0.9527  
Sharpe Ratio : 0.2394  
Portfolio Turnover Ratio^^ : 0.01

Risk free rate: Overnight MIBOR (3.90% as on 31/03/22). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

### Load Structure:

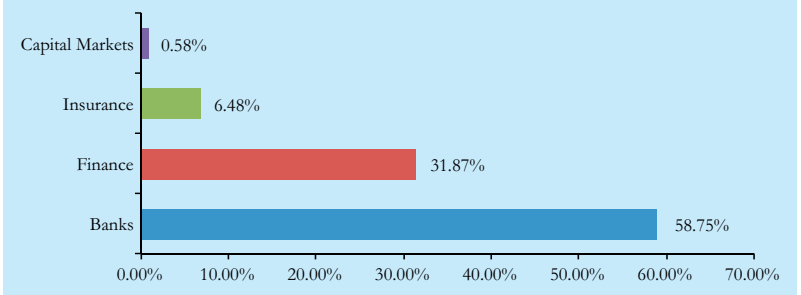
**Entry Load** : Not Applicable.  
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/03/2022

Issuer Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>97.68</b>
HDFC Bank Ltd.	18.55
ICICI Bank Ltd.	18.10
Housing Development Finance Corp. Ltd.	12.27
Bajaj Finance Ltd.	7.70
State Bank of India	5.58
Axis Bank Ltd.	5.52
Kotak Mahindra Bank Ltd.	5.12
Cholamandalam Investment & Finance Co. Ltd.	3.97
Bajaj Finserv Ltd.	2.90
Can Fin Homes Ltd.	2.72
The Federal Bank Ltd.	1.64
AU Small Finance Bank Ltd.	1.56
HDFC Life Insurance Co. Ltd.	1.44
Aavas Financiers Ltd.	1.27
Bank of Baroda	1.23
Max Financial Services Ltd.	1.23
Shriram Transport Finance Co. Ltd.	1.21
LIC Housing Finance Ltd.	1.20
City Union Bank Ltd.	0.98
ICICI Lombard General Insurance Co. Ltd.	0.91
SBI Cards & Payment Services Ltd.	0.80
Muthoot Finance Ltd.	0.73
HDFC Asset Management Co. Ltd.	0.58
IndusInd Bank Ltd.	0.47
<b>TREPS on G-Sec or T-Bills</b>	<b>2.26</b>
<b>Cash &amp; Cash Receivables</b>	<b>0.06</b>
<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



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

	Regular	Direct
Growth	15.85	16.52
IDCW**	15.85	16.52

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

Monthly Average AUM:

₹ 100.85 Crs.

AUM as on 31st March 2022:

₹ 103.58 Crs.

Expense Ratio as on 31st March 2022:

Regular : 2.58%

Direct : 1.71%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st March 2022:

Standard Deviation : 21.7523%

Beta : 0.9714

Sharpe Ratio : 0.5780

Portfolio Turnover Ratio^^ : 0.32

Risk free rate: Overnight MIBOR (3.90% as on 31/03/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

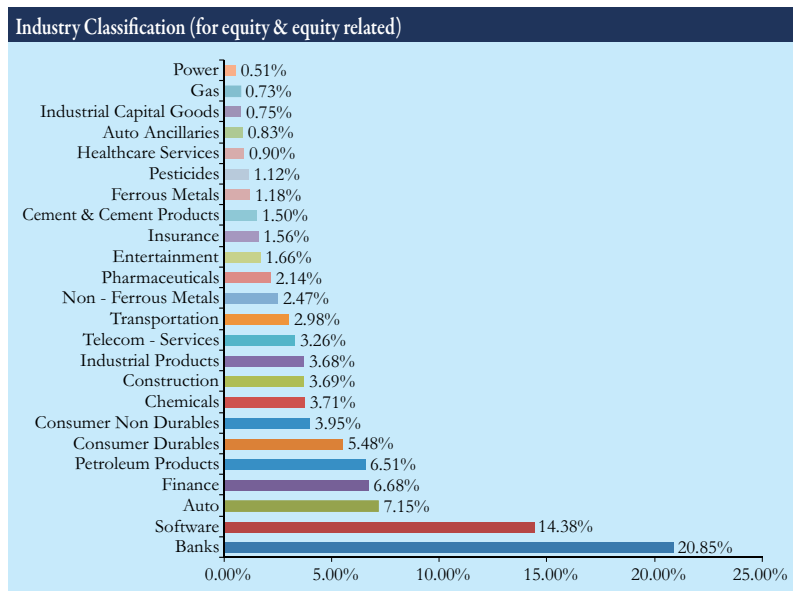
Exit Load : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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

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

Portfolio as on 31/03/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		HCL Technologies Ltd.	1.52
Infosys Ltd.	8.05	Supreme Industries Ltd.	1.50
ICICI Bank Ltd.	5.90	Vinati Organics Ltd.	1.50
Reliance Industries Ltd.	5.63	Amber Enterprises India Ltd.	1.38
HDFC Bank Ltd.	5.39	United Spirits Ltd.	1.37
State Bank of India	4.77	Crompton Greaves Consumer Electricals Ltd.	1.33
Housing Development Finance Corp. Ltd.	4.04	Ultratech Cement Ltd.	1.27
Bharti Airtel Ltd.	3.26	Adani Ports and Special Economic Zone Ltd.	1.20
Persistent Systems Ltd.	3.00	TATA Steel Ltd.	1.18
Hindalco Industries Ltd.	2.47	PI Industries Ltd.	1.12
Aarti Industries Ltd.	2.21	Oberoi Realty Ltd.	1.04
Bharat Forge Ltd.	2.18	Havells India Ltd.	0.92
Sun Pharmaceutical Industries Ltd.	2.14	Max Healthcare Institute Ltd.	0.90
KNR Constructions Ltd.	2.02	Hindustan Petroleum Corp. Ltd.	0.88
Axis Bank Ltd.	1.98	Kotak Mahindra Bank Ltd.	0.87
Bank of Baroda	1.94	MRF Ltd.	0.83
TATA Motors Ltd.	1.93	Asian Paints Ltd.	0.81
Bajaj Finance Ltd.	1.87	Honeywell Automation India Ltd.	0.75
Maruti Suzuki India Ltd.	1.85	Gujarat Gas Ltd.	0.73
Voltas Ltd.	1.85	Indiabulls Real Estate Ltd.	0.63
Mahindra & Mahindra Ltd.	1.83	Cholamandalam Investment & Finance Co. Ltd.	0.55
Coforge Ltd.	1.81	CESC Ltd.	0.51
Container Corp. of India Ltd.	1.78	Ambuja Cements Ltd.	0.23
Varun Beverages Ltd.	1.77	Dhanvarsha Finvest Ltd.	0.22
Inox Leisure Ltd.	1.66	<b>TREPS on G-Sec or T-Bills</b>	<b>2.51</b>
HDFC Life Insurance Co. Ltd.	1.56	<b>Cash &amp; Cash Receivables</b>	<b>-0.18</b>
Ashok Leyland Ltd.	1.54	<b>TOTAL</b>	<b>100.00</b>

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



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

	Regular	Direct
Growth	17.01	17.75
IDCW**	17.01	17.75

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

**Monthly Average AUM:**  
₹ 92.32 Crs.

**AUM as on 31st March 2022:**  
₹ 94.35 Crs.

**Expense Ratio as on 31st March 2022:**

Regular : 2.51%  
Direct : 1.55%

Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 31st March 2022:**

Standard Deviation : 17.0848%  
Beta : 0.7597  
Sharpe Ratio : 0.8694  
Portfolio Turnover Ratio^^ : 0.11

Risk free rate: Overnight MIBOR (3.90% as on 31/03/22). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

### Load Structure:

**Entry Load** : Not Applicable.

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

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

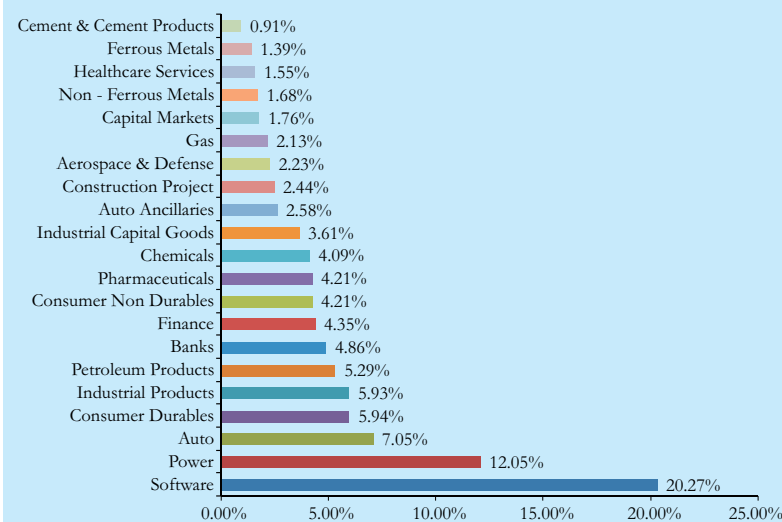
Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.

## Portfolio as on 31/03/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		Mahanagar Gas Ltd.	2.13
Infosys Ltd.	11.54	BEML Ltd.	1.93
TATA Consultancy Services Ltd.	5.90	Multi Commodity Exchange of India Ltd.	1.76
Carborundum Universal Ltd.	4.44	NHPC Ltd.	1.73
Power Grid Corp. of India Ltd.	4.11	Mahindra & Mahindra Ltd.	1.71
Atul Ltd.	4.09	Hindustan Zinc Ltd.	1.68
ICICI Bank Ltd.	3.87	Honeywell Automation India Ltd.	1.68
Divi's Laboratories Ltd.	3.27	ITC Ltd.	1.67
Titan Co. Ltd.	3.23	Dr. Lal Path labs Ltd.	1.55
Bajaj Finance Ltd.	3.08	Bharat Forge Ltd.	1.49
Tech Mahindra Ltd.	2.83	TATA Steel Ltd.	1.39
Reliance Industries Ltd.	2.79	Colgate Palmolive (India) Ltd.	1.30
Relaxo Footwears Ltd.	2.71	Housing Development Finance Corp. Ltd.	1.27
Escorts Ltd.	2.69	Asian Paints Ltd.	1.24
Maruti Suzuki India Ltd.	2.65	Torrent Power Ltd.	1.04
NTPC Ltd.	2.64	State Bank of India	0.99
Tube Investments of India Ltd.	2.58	Aurobindo Pharma Ltd.	0.94
TATA Power Co. Ltd.	2.53	ACC Ltd.	0.91
Hindustan Petroleum Corp. Ltd.	2.50	<b>TREPS on G-Sec or T-Bills</b>	<b>1.37</b>
Larsen & Toubro Ltd.	2.44	<b>Cash &amp; Cash Receivables</b>	<b>0.10</b>
Bharat Electronics Ltd.	2.23	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



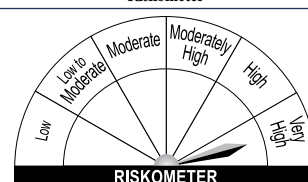
Data as on 31st March, 2022, Industry Classification as recommended by AMFI.

## 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.

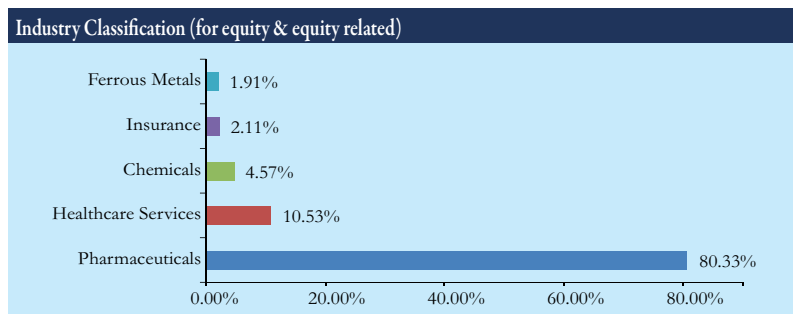
# IDBI Healthcare Fund (IHF)

(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 31st March 2022 (₹ per unit):</b>		
	<b>Regular</b>	<b>Direct</b>
Growth	17.99	18.86
IDCW**	17.99	18.86
** IDCW stands for Income Distribution cum Capital Withdrawal.		
<b>Monthly Average AUM:</b> ₹ 67.38 Crs.		
<b>AUM as on 31st March 2022:</b> ₹ 68.30 Crs.		
<b>Expense Ratio as on 31st March 2022:</b> Regular : 2.48% Direct : 1.24% Expense ratio is inclusive of GST on management fees.		
<b>Quantitative Measures as on 31st March 2022:</b> Standard Deviation : 19.5676% Beta : 0.8579 Sharpe Ratio : 0.8851 Portfolio Turnover Ratio^^ : 0.33 Risk free rate: Overnight MIBOR (3.90% as on 31/03/22). 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 31/03/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>99.45</b>	
Sun Pharmaceutical Industries Ltd.	17.24	Vinati Organics Ltd.	1.86
Divi's Laboratories Ltd.	11.34	Pfizer Ltd.	1.61
Dr. Reddy's Laboratories Ltd.	9.45	Lupin Ltd.	1.53
Cipla Ltd.	7.60	Biocon Ltd.	1.47
Apollo Hospitals Enterprise Ltd.	5.87	Aster DM Healthcare Ltd.	1.42
Aurobindo Pharma Ltd.	4.73	Jubilant Ingrevia Ltd.	1.38
IPCA Laboratories Ltd.	3.79	Rossari Biotech Ltd.	1.33
JB Chemicals & Pharmaceuticals Ltd.	3.34	Zydus Lifesciences Ltd.	1.28
Alkem Laboratories Ltd.	3.33	ICICI Lombard General Insurance Co. Ltd.	1.15
Gland Pharma Ltd.	3.14	Indoco Remedies Ltd.	1.07
Torrent Pharmaceuticals Ltd.	3.08	Metropolis Healthcare Ltd.	1.01
Laurus Labs Ltd.	2.96	Natco Pharma Ltd.	1.00
Abbott India Ltd.	2.37	HDFC Life Insurance Co. Ltd.	0.96
Syngene International Ltd.	2.23	<b>TREPS on G-Sec or T-Bills</b>	<b>0.29</b>
TATA Steel Ltd.	1.91	<b>Cash &amp; Cash Receivables</b>	<b>0.26</b>
		<b>TOTAL</b>	<b>100.00</b>

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



Data as on 31st March, 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>  <b>RISKOMETER</b> 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 Hybrid Equity Fund (IHEF)

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

## Scheme Features

### Investment objective:

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

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

Inception Date: 24th October 2016

Benchmark: CRISIL Hybrid 35+65-Aggressive Index

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

	Regular	Direct
Growth	15.9298	17.1651
IDCW**	14.5352	15.7435

Monthly Average AUM: ₹ 191.78 Crs.

AUM as on 31st March 2022: ₹ 195.73 Crs.

Expense Ratio as on 31st March 2022:

Regular : 2.55%

Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st March 2022:

YTM	: 5.90%
Average Maturity	: 4.23 Years
Modified Duration	: 2.71 Years
Macaulay Duration	: 2.92 Years
Standard Deviation	: 13.9414%
Beta	: 0.9727
Sharpe Ratio	: 0.5723
Portfolio Turnover Ratio^^	: 0.74

Risk free rate: Overnight MIBOR (3.90% as on 31/03/22). 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

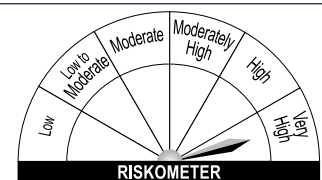
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## 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



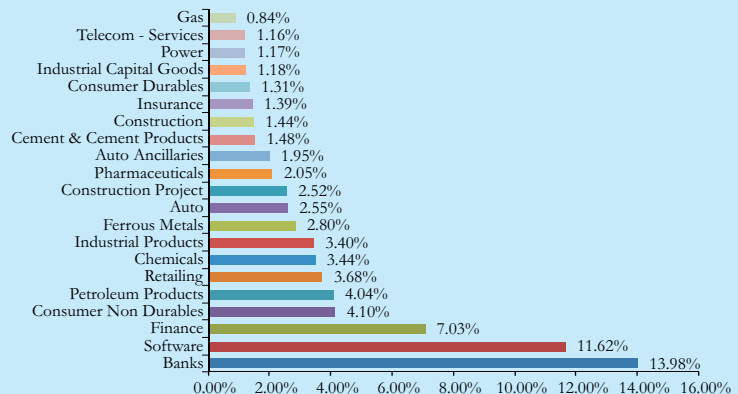
Investors understand that their principal will be at Very High risk

## Portfolio as on 31/03/2022

Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			ACC Ltd.	N.A	0.97
HDFC Bank Ltd.	N.A	4.85	KNR Constructions Ltd.	N.A	0.97
Infosys Ltd.	N.A	4.38	Aarti Industries Ltd.	N.A	0.93
ICICI Bank Ltd.	N.A	4.23	Gujarat Gas Ltd.	N.A	0.84
Reliance Industries Ltd.	N.A	4.04	HDFC Life Insurance Co. Ltd.	N.A	0.82
Housing Development Finance Corp. Ltd.	N.A	3.66	Eicher Motors Ltd.	N.A	0.78
TATA Consultancy Services Ltd.	N.A	2.79	Nestle India Ltd.	N.A	0.76
Axis Bank Ltd.	N.A	2.76	CESC Ltd.	N.A	0.64
Larsen & Toubro Ltd.	N.A	2.52	ICICI Lombard General Insurance Co. Ltd.	N.A	0.57
Bajaj Finance Ltd.	N.A	2.23	Power Grid Corp. of India Ltd.	N.A	0.53
State Bank of India	N.A	2.14	Ultratech Cement Ltd.	N.A	0.51
Arul Ltd.	N.A	2.10	Indiabulls Real Estate Ltd.	N.A	0.47
Avenue Supermarts Ltd.	N.A	2.05	NOCIL Ltd.	N.A	0.41
Tech Mahindra Ltd.	N.A	2.00	Gland Pharma Ltd.	N.A	0.25
Sundram Fasteners Ltd.	N.A	1.95	Dhanvarsha Finvest Ltd.	N.A	0.12
Asian Paints Ltd.	N.A	1.89	<b>DEBENTURES</b>		<b>13.43</b>
Timken India Ltd.	N.A	1.83	(AT1 Bond under Basel III)	CRISIL AA+	6.81
Divi's Laboratories Ltd.	N.A	1.80	Axis Bank Ltd.	CRISIL AA+	2.06
TATA Motors Ltd.	N.A	1.77	(AT1 Bond under Basel III)	CRISIL AAA	2.02
Jindal Steel & Power Ltd.	N.A	1.63	Bank of Baroda		
Trent Ltd.	N.A	1.63	Chennai Petroleum Corp. Ltd.		
Supreme Industries Ltd.	N.A	1.57	Piramal Capital &		
Godrej Consumer Products Ltd.	N.A	1.45	Housing Finance Ltd.	[ICRA]AA	1.03
Birlasoft Ltd.	N.A	1.44	REC Ltd.	CRISIL AAA	0.76
Voltas Ltd.	N.A	1.31	NTPC Ltd.	CRISIL AAA	0.75
Siemens Ltd.	N.A	1.18	<b>T-BILLS</b>		<b>12.15</b>
TATA Steel Ltd.	N.A	1.17	91 Days	SOV	12.15
Bharti Airtel Ltd.	N.A	1.16	<b>TREPS on G-Sec or T-Bills</b>		<b>2.95</b>
Muthoot Finance Ltd.	N.A	1.02	<b>Cash &amp; Cash Receivables</b>		<b>-1.66</b>
HCL Technologies Ltd.	N.A	1.01	<b>TOTAL</b>		<b>100.00</b>

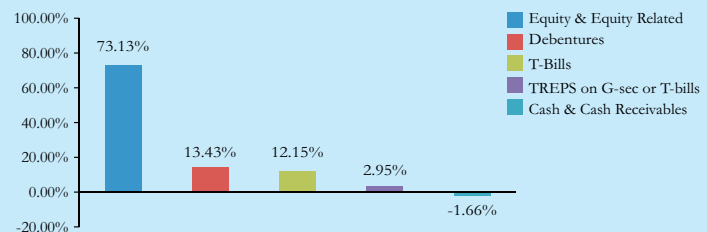
\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)

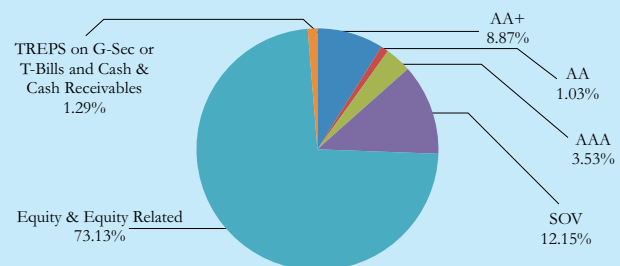


Data as on 31st March, 2022, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile



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



## Snapshot of IDBI Mutual Fund Schemes

Benchmark	IEAF	IIT100EF	IFF	IMF	ISF	IF30EF	IB&FSF	ILTVF	IDYF	IHF	IHEF	IESF	ILQF	IDBF	IGF	IUSTF	ISTBF	ICRF	INIF	INJIF	IGFOF	IDBIGOLD				
	NIFTY 500 Index - (TRI)	NIFTY 100 Index - (TRI)	NIFTY 500 Index - (TRI)	NIFTY Midcap 150 - (TRI)	NIFTY Smallcap 250 Index - (TRI)	NIFTY 500 Index - (TRI)	NIFTY Financial Services - (TRI)	NIFTY 500 Index - (TRI)	NIFTY 500 Index - (TRI)	S&P BSE Healthcare - (TRI)	CRISIL Hybrid 35+65-Aggressive Index	40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index + 30% of NIFTY 50 Index - (TRI)	CRISIL Liquid Fund Index	CRISIL Composite Bond Fund Index	CRISIL Dynamic Gilt Index	CRISIL Ultra Short Term Debt Index	CRISIL Short Term Bond Fund Index	NIFTY Credit Risk Bond Index	NIFTY 50 Index - (TRI)	NIFTY Next 50 Index - (TRI)	Domestic price of Gold	Domestic price of Physical Gold				
Fund Manager	Mr. Alok Ranjan										Mr. Alok Ranjan (Equity portion) Mr. Raju Sharma (Debt portion)		Mr. Raju Sharma			Mr. Bhupesh Kalyani			Ms. Rupali Sunil Pandit		Mr. Khozem Z. Jabalpurwala					
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.

<b>Load Structure (for lumpsum &amp; SIP)</b>	<b>Entry Load</b> (For normal transactions / Switch-in and SIP) – Not applicable
	<b>Exit Load</b> (Redemption / Switch-out / Transfer/ SWP): For INIE, 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>
	<b>For ILIQF: Exit Load Provision</b>

Units redeemed/switched-out within "X" days from the date of allotment	Day 1*	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
Exit load as a % of redemption proceeds/switched-out amount	0.0070%	0.0065%	0.0060%	0.0055%	0.0050%	0.0045%	Nil
* For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.							

The exit load will be applicable for both normal transactions and SIP/STP transactions. In case of SIP/STP, the date of allotment for each installment for subscription will be reckoned for charging exit load on redemption.

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



# IDBI Equity Savings Fund (IESF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Raju Sharma  
(Debt Portion)

### Total Experience:

Over 30 Years  
(Managing the Scheme since 3rd May, 2017)

Mr. Alok Ranjan  
(Equity Portion)

Over 25 Years  
(Managing the Scheme since 6th August, 2021)

### Inception Date: 7th March, 2011

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

### Benchmark: NIFTY Equity Savings Index

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

	Regular	Direct
Growth	20.9055	22.8299
Monthly IDCW**	16.4708	15.4267
Quarterly IDCW**	15.5724	12.7250

### Monthly Average AUM: ₹ 11.90 Crs.

### AUM as on 31st March 2022: ₹ 11.77 Crs.

### Expense Ratio as on 31st March 2022:

Regular : 2.13%

Direct : 1.16%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st March 2022:

YTM : 5.15%  
Average Maturity : 2.78 Years  
Modified Duration : 1.73 Years  
Macaulay Duration : 1.87 Years

Standard Deviation : 9.5223%

Beta : 1.1857

Sharpe Ratio : 0.4932

Portfolio Turnover Ratio^^ : 4.24

Risk free rate: Overnight MIBOR (3.90% as on 31/03/22). 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 31/03/2022

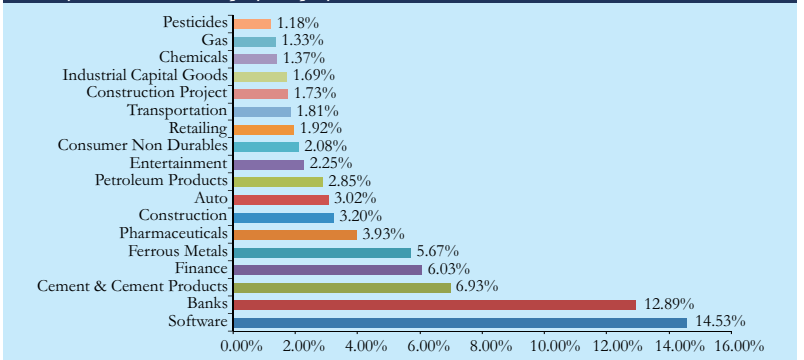
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			Birlasoft Ltd.	N.A	1.74
TATA Consultancy Services Ltd.	N.A	6.67	Larsen & Toubro Ltd.	N.A	1.73
ICICI Bank Ltd.	N.A	6.09	Grasim Industries Ltd.	N.A	1.70
TATA Steel Ltd.	N.A	5.67	Honeywell Automation India Ltd.	N.A	1.69
Housing Development Finance Corp. Ltd.	N.A	4.49	Ultratech Cement Ltd.	N.A	1.57
ACC Ltd.	N.A	3.66	Bajaj Finance Ltd.	N.A	1.54
HCL Technologies Ltd.	N.A	3.56	Aarti Industries Ltd.	N.A	1.37
DLF Ltd.	N.A	3.20	Gujarat Gas Ltd.	N.A	1.33
Reliance Industries Ltd.	N.A	2.85	Mahindra & Mahindra Ltd.	N.A	1.20
Axis Bank Ltd.	N.A	2.76	UPL Ltd.	N.A	1.18
Infosys Ltd.	N.A	2.56	Godrej Consumer Products Ltd.	N.A	1.08
Inox Leisure Ltd.	N.A	2.25	ITC Ltd.	N.A	1.00
HDFC Bank Ltd.	N.A	2.07	<b>DEBENTURES</b>		7.63
Divi's Laboratories Ltd.	N.A	2.06	Bank of Baroda		
State Bank of India	N.A	1.97	(AT1 Bond under Basel III)	CRISIL AA+	6.87
Avenue Supermarts Ltd.	N.A	1.92	NTPC Ltd.	CRISIL AAA	0.76
Sun Pharmaceutical Industries Ltd.	N.A	1.87	<b>TREPS on G-Sec or T-Bills</b>		4.07
Maruti Suzuki India Ltd.	N.A	1.82	Cash & Cash Receivables		13.89
Indian Railway Catering & Tourism Corp. Ltd.	N.A	1.81	<b>TOTAL</b>		100.00

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

Fixed Deposits placed for margin purpose for Derivative

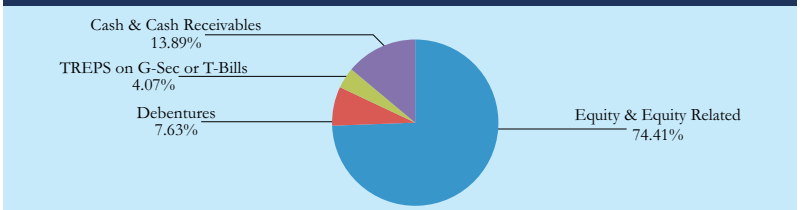
Total Outstanding exposure in Derivative Instruments as on 31st March, 2022: Rs. 347.11/- (Market Value in Lakhs)

## Industry Classification (for equity & equity related)

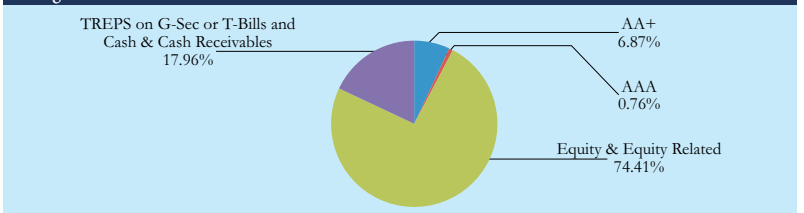


Data as on 31st March, 2022, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile

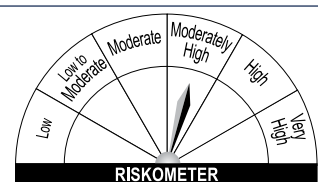


## Product Label

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 Index

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

	Regular	Direct
Growth	2,272.5997	2,291.1211
Daily IDCW**	1,005.2683	1,002.3548
Weekly IDCW**	1,023.5311	1,004.2558
Monthly IDCW**	1,004.3534	1,002.8007
Bonus^	00.0000	1,716.6529

^ 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:

₹ 784.95 Crs.

### AUM as on 31st March 2022:

₹ 875.92 Crs.

### Expense Ratio as on 31st March 2022:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st March 2022:

YTM : 3.91%

Average Maturity : 75 Days

Modified Duration : 75 Days

Macaulay Duration : 75 Days

### Load Structure:

Entry Load: Not Applicable

### Exit Load:

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

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

## IDCW History

(Face Value: ₹ 1000/- Per Unit)

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

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

25th March, 2022	2.6944	2.6944	1,006.2147	1,003.6394
25th February, 2022	3.1927	3.1927	1,006.7230	1,003.6394
25th January, 2022	2.7730	2.7730	1,006.3106	1,003.6394

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

25th March, 2022	2.7183	2.7183	1,004.6782	1,002.0799
25th February, 2022	3.2239	3.2239	1,005.1938	1,002.0799
25th January, 2022	2.8012	2.8012	1,004.7784	1,002.0799

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

\*IDCW - previously known as Dividend

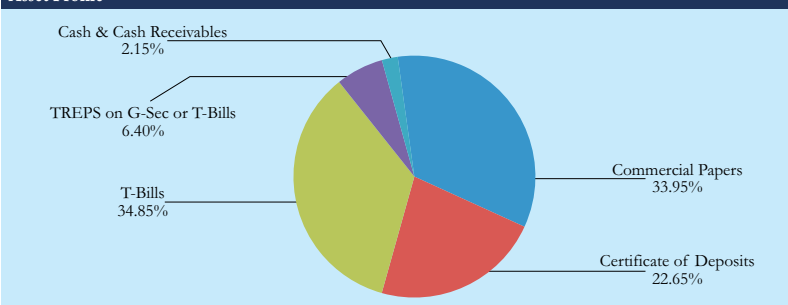
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 31/03/2022

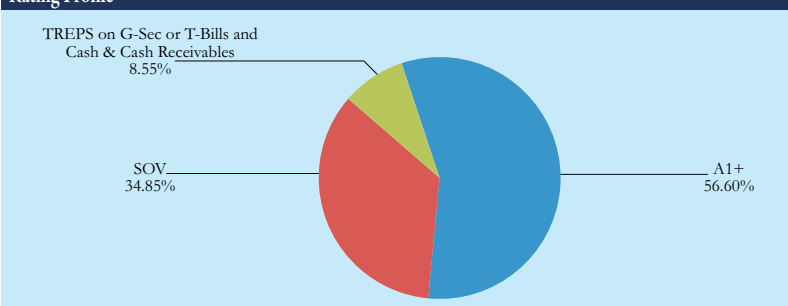
Issuer Name	Rating	% To Net Assets*
<b>COMMERCIAL PAPERS</b>		<b>33.95</b>
Reliance Retail Ventures Ltd.	CRISIL A1+	8.49
GIC Housing Finance Ltd.	CRISIL A1+	8.48
Housing Development Finance Corp. Ltd.	CRISIL A1+	5.66
Reliance Jio Infocomm Ltd.	CRISIL A1+	5.66
ICICI Securities Ltd.	CRISIL A1+	5.66
<b>CERTIFICATE OF DEPOSITS</b>		<b>22.65</b>
Axis Bank Ltd.	CRISIL A1+	8.49
Indian Bank	IND A1+	8.48
HDFC Bank Ltd.	IND A1+	5.68
<b>T-BILLS</b>		<b>34.85</b>
91 DTB	SOV	34.85
<b>TREPS on G-Sec or T-Bills</b>		<b>6.40</b>
<b>Cash &amp; Cash Receivables</b>		<b>2.15</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*:	Riskometer
<ul style="list-style-type: none"> <li>High level of liquidity along with regular income for short term</li> <li>Investments in Debt / Money Market Instruments with maturity / residual maturity up to 91 days</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 Ultra Short Term Fund (IUSTF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Bhupesh Kalyani

Total Experience: Over 19 Years

(Managing the Scheme since 1st February, 2017)

Inception Date:

3rd September, 2010

Benchmark:

CRISIL Ultra Short Term Debt Index

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

	Regular	Direct
Growth	2,253.9775	2,365.8067
Daily IDCW**	1,017.0054	1,031.1905
Weekly IDCW**	1,089.0787	1,092.8578
Monthly IDCW**	1,115.3854	1,448.8208
Bonus	2,254.1137	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:

₹ 293.17 Crs.

AUM as on 31st March 2022:

₹ 314.48 Crs.

Expense Ratio as on 31st March 2022:

Regular : 0.59%

Direct : 0.27%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st March 2022:

YTM : 4.18%

Average Maturity : 150 Days

Modified Duration : 134 Days

Macaulay Duration : 140 Days

Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

IDCW History (Face Value: ₹ 1000/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI Ultra Short Term Fund - Monthly IDCW** (Regular Plan)</b>				
28th March, 2021	2.7926	2.7926	1117.3070	1114.8705
28th February, 2021	3.2749	3.2749	1117.5148	1114.5144
27th January, 2021	2.6704	2.6704	1116.7320	1114.2399

<b>IDBI Ultra Short Term Fund - Monthly IDCW** (Direct Plan)</b>				
28th March, 2021	3.9450	3.9450	1451.5712	1448.1156
28th February, 2021	4.6239	4.6239	1451.8671	1447.6262
27th January, 2021	3.8336	3.8336	1450.8164	1447.2432

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

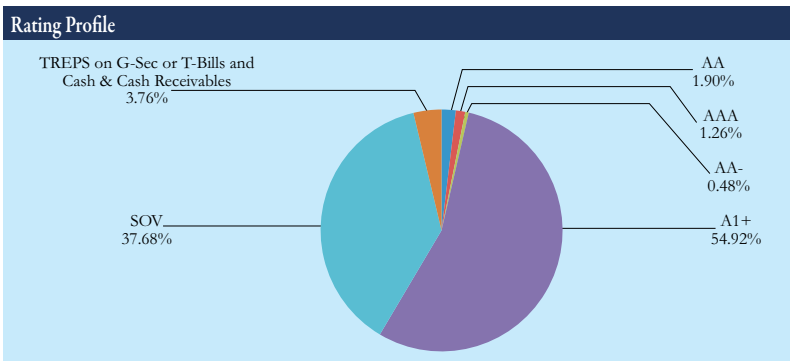
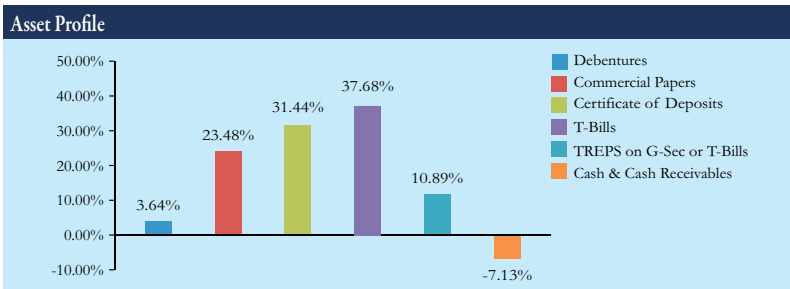
\*IDCW - previously known as Dividend

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

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

Portfolio as on 31/03/2022		
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
TATA Power Co. Ltd.	IND AA	0.65
REC Ltd.	CRISIL AAA	0.63
Chennai Petroleum Corp. Ltd.	CRISIL AAA	0.63
JSW Steel Ltd.	IND AA	0.49
Godrej Properties Ltd.	[ICRA]AA	0.49
TATA Motors Ltd.	CRISIL AA-	0.48
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.27
<b>COMMERCIAL PAPERS</b>		
GIC Housing Finance Ltd.	CRISIL A1+	7.88
Housing Development Finance Corp. Ltd.	CRISIL A1+	7.81
Reliance Retail Ventures Ltd.	CRISIL A1+	7.79
<b>CERTIFICATE OF DEPOSITS</b>		
Axis Bank Ltd.	CRISIL A1+	7.88
Indian Bank	IND A1+	7.88
Canara Bank	CRISIL A1+	7.86
HDFC Bank Ltd.	IND A1+	7.82
<b>T-BILLS</b>		
91 DTB	SOV	21.97
182 DTB	SOV	15.71
<b>TREPS on G-Sec or T-Bills</b>		
Cash & Cash Receivables		-7.13
<b>TOTAL</b>		<b>100.00</b>

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



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

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

# IDBI Short Term Bond Fund (ISTBF)

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

## Scheme Features

### Investment objective:

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

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

### Inception Date:

23rd March, 2011

### Benchmark:

CRISIL Short Term Bond Fund Index

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

	Regular	Direct
Growth	22.4935	24.1868
Weekly IDCW**	12.2457	13.3860
Monthly IDCW**	12.1394	15.3605

### Monthly Average AUM:

₹ 31.26 Crs.

### AUM as on 31st March 2022:

₹ 31.38 Crs.

### Expense Ratio as on 31st March 2022:

Regular : 0.75%

Direct : 0.28%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st March 2022:

YTM	: 4.84%
Average Maturity	: 1.69 Years
Modified Duration	: 1.34 Years
Macaulay Duration	: 1.41 Years

### Load Structure:

Entry Load : Not Applicable.

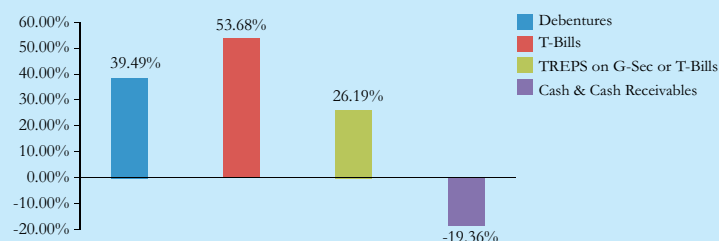
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 31/03/2022

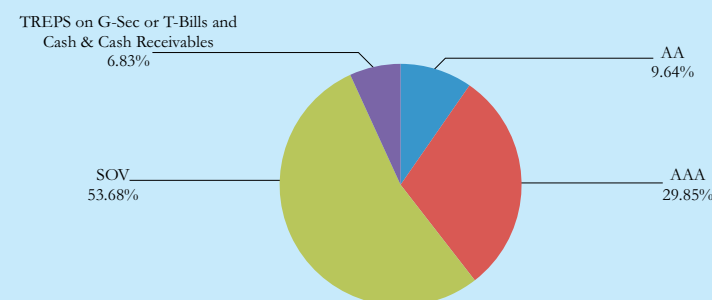
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		<b>39.49</b>
Power Finance Corp. Ltd.	CRISIL AAA	8.73
REC Ltd.	CRISIL AAA	8.54
Chennai Petroleum Corp. Ltd.	CRISIL AAA	6.93
Godrej Industries Ltd.	CRISIL AA	6.43
NTPC Ltd.	CRISIL AAA	5.65
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	3.21
<b>T-BILLS</b>		<b>53.68</b>
91 DTB	SOV	53.68
<b>TREPS on G-Sec or T-Bills</b>		<b>26.19</b>
<b>Cash &amp; Cash Receivables</b>		<b>-19.36</b>
<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 Short Term Bond Fund - Monthly IDCW\*\* (Regular Plan)

28th March, 2021	0.0207	0.0207	12.1511	12.1286
28th December, 2021	0.0091	0.0091	12.1392	12.1273
26th November, 2021	0.0396	0.0396	12.1516	12.1271

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

28th March, 2021	0.0307	0.0307	15.3786	15.3463
28th December, 2021	0.0161	0.0161	15.3625	15.3430
26th November, 2021	0.0574	0.0574	15.3791	15.3410

**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.

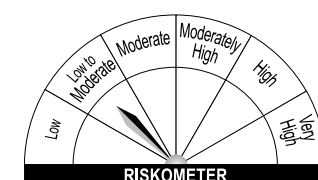
# please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.

## Product Label

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

- Regular income for short term
- Investments in Debt/Money market instruments such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years

## Riskometer



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 Credit Risk Fund (ICRF)

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

Scheme Features		
<b>Investment objective:</b> The investment objective of the Scheme is to generate regular income and opportunities for capital appreciation by investing predominantly in AA and below rated corporate bonds across maturity spectrum. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.		
<b>Fund Manager:</b> Mr. Bhupesh Kalyani	<b>Total Experience:</b> Over 19 Years (Managing the Scheme since 1st February, 2017)	
<b>Inception Date:</b> 3rd March, 2014		
<b>Benchmark:</b> NIFTY Credit Risk Bond Index		
<b>NAV as on 31st March 2022 (₹ per unit):</b>		
	<b>Regular</b>	<b>Direct</b>
Growth	15.3344	16.4087
Quarterly IDCW**	10.8505	11.1917
Annual IDCW**	11.4676	12.5578
<b>Monthly Average AUM:</b> ₹ 34.06 Crs.		
<b>AUM as on 31st March 2022:</b> ₹ 34.15 Crs.		
<b>Expense Ratio as on 31st March 2022:</b> Regular : 1.35% Direct : 0.62% Expense ratio is inclusive of GST on management fees.		
<b>Quantitative Measures as on 31st March 2022:</b> YTM : 5.77% Average Maturity : 2.43 Years Modified Duration : 1.77 Years Macaulay Duration : 1.87 Years		
<b>Load Structure:</b>		
<b>Entry Load</b>	: Not Applicable.	
<b>Exit Load for Lumpsum &amp; SIP)</b>	: <ul style="list-style-type: none"><li>• If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil.</li><li>• If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV.</li><li>• If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.</li></ul>	

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

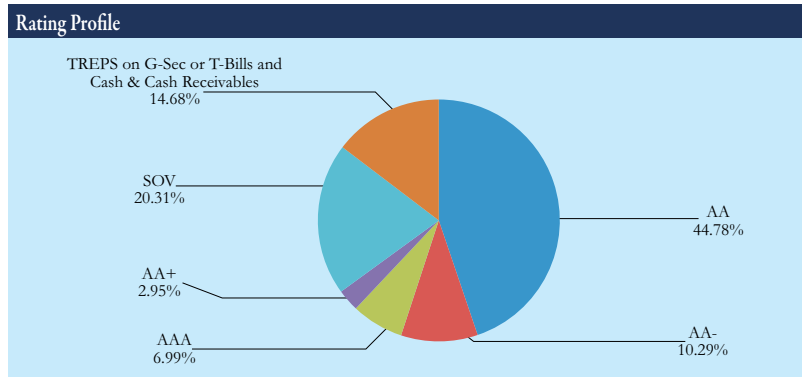
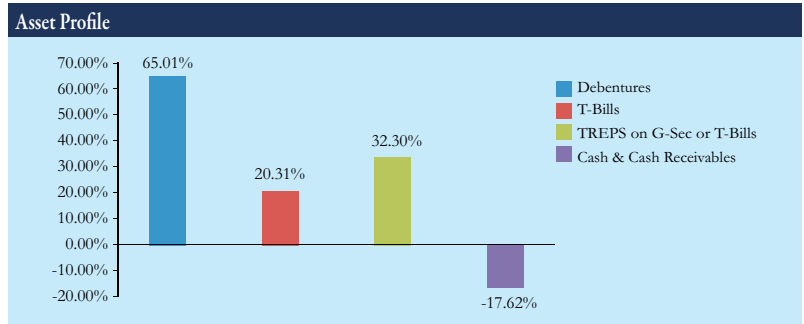
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date 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 31/03/2022		
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
JSW Steel Ltd.	IND AA	10.63
Godrej Properties Ltd.	[ICRA]AA	10.44
TATA Motors Ltd.	CRISIL AA-	10.29
TATA Power Co. Ltd.	IND AA	8.94
Godrej Industries Ltd.	CRISIL AA	8.86
REC Ltd.	CRISIL AAA	6.10
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	5.91
Axis Bank Ltd. (AT1 Bond under Basel III)	CRISIL AA+	2.95
Power Finance Corp. Ltd.	CRISIL AAA	0.89
Yes Bank Ltd. (AT1 Bond under Basel III)	[ICRA]D	0.00^
<b>T-BILLS</b>		
91 DTB	SOV	20.31
<b>TREPS on G-Sec or T-Bills</b>		
Cash & Cash Receivables		-17.62
<b>TOTAL</b>		<b>100.00</b>

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



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

(An open-ended dynamic debt scheme investing across duration)

## Scheme Features

### Investment objective:

The objective of the scheme is to generate regular income while maintaining liquidity through active management of a portfolio comprising of debt and money market instruments.

### Fund Manager:

Mr. Raju Sharma

### Total Experience: Over 30 Years

(Managing the Scheme since 3rd May, 2017)

### Inception Date:

21st February 2012

### Benchmark:

CRISIL Composite Bond Fund Index

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

	Regular	Direct
Growth	18.0434	19.4356
Quarterly IDCW**	12.6132	10.7951
Annual IDCW**	13.2164	15.8342

### Monthly Average AUM:

₹ 19.25 Crs.

### AUM as on 31st March 2022:

₹ 19.13 Crs.

### Expense Ratio as on 31st March 2022:

Regular : 1.16%

Direct : 0.41%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st March 2022:

YTM	: 4.94%
Average Maturity	: 2.05 Years
Modified Duration	: 1.60 Years
Macaulay Duration	: 1.70 Years

### Load Structure:

Entry Load : Not Applicable.

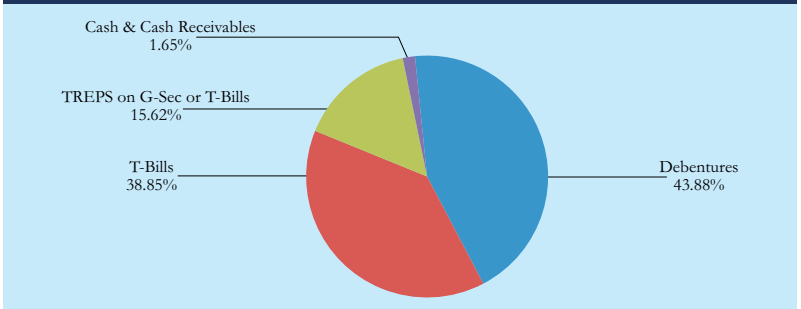
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 31/03/2022

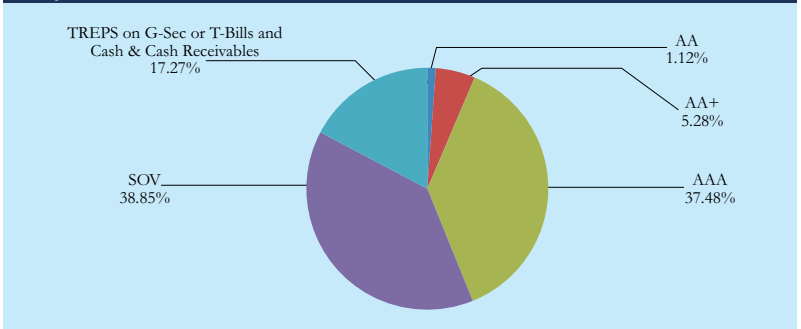
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		<b>43.88</b>
Power Finance Corpn. Ltd.	CRISIL AAA	10.61
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	9.30
REC Ltd.	CRISIL AAA	8.82
NTPC Ltd.	CRISIL AAA	8.75
Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	5.28
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	1.12
<b>T- BILLS</b>		<b>38.85</b>
91 DTB	SOV	38.85
<b>TREPS on G-Sec or T-Bills</b>		<b>15.62</b>
<b>Cash &amp; Cash Receivables</b>		<b>1.65</b>
<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

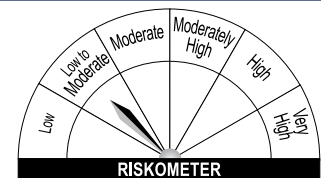
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## 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 Low to Moderate risk

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

# IDBI Gilt Fund (IGF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 30 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st December, 2012

Benchmark:

CRISIL Dynamic Gilt Index

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

	Regular	Direct
Growth	17.4289	18.5703
Quarterly IDCW**	12.0635	13.7097
Annual IDCW**	12.9052	14.0009

Monthly Average AUM:

₹ 17.36 Crs.

AUM as on 31st March 2022:

₹ 17.43 Crs.

Expense Ratio as on 31st March 2022:

Regular : 1.17%

Direct : 0.40%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st March 2022:

YTM : 3.72%

Average Maturity : 0.23 Years

Modified Duration : 0.23 Years

Macaulay Duration : 0.23 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
27th July, 2017	0.2353	0.2180	10.6557	10.3103
20th April, 2017	0.7883	0.7303	11.5717	10.4070
<b>IDBI Gilt Fund - Quarterly IDCW** (Direct Plan)</b>				
20th February, 2019	0.2253	0.2086	11.7303	11.4129
27th July, 2017	0.3575	0.0000	11.7938	11.2775
20th April, 2017	0.5462	0.0000	12.2578	11.4817
<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

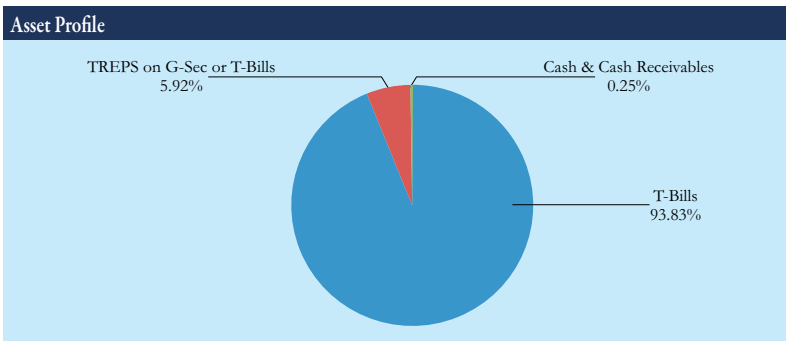
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date 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 31/03/2022		
Issuer Name	Rating	% to Net Assets*
T-BILLS		93.83
91-DTB	SOV	93.83
TREPS on G-Sec or T-Bills		5.92
Cash & Cash Receivables		0.25
<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 Low risk</p>

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

# IDBI Gold Fund (IGFOF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Khozem Z. Jabalpurwala (Managing the Scheme since 21st March, 2022)

### Total Experience: Over 22 Years

### Inception Date:

14th August, 2012

### Benchmark:

Domestic price of Gold

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

	Regular	Direct
Growth	13.8753	14.4279

### Monthly Average AUM:

₹ 41.41 Crs.

### AUM as on 31st March 2022:

₹ 40.60 Crs.

### Expense Ratio as on 31st March 2022:

Regular : 0.67%

Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

### Load Structure:

Entry Load : Not Applicable.

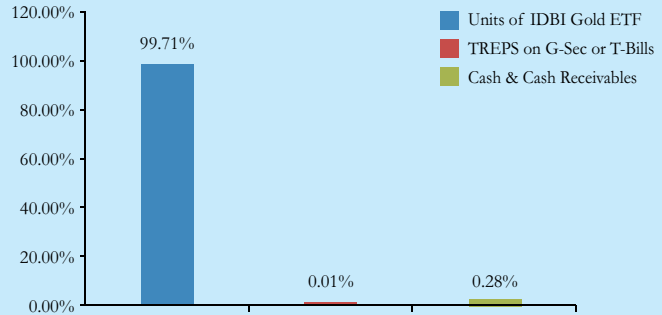
Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within for Lumpsum & SIP) 12 months from the date of allotment.

## Portfolio as on 31/03/2022

Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.71
TREPS on G-Sec or T-Bills	0.01
Cash & Cash Receivables	0.28
TOTAL	100.00

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

## Asset Profile

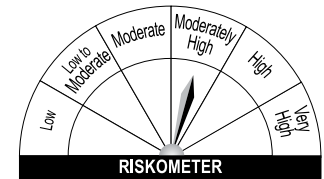


## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

## AUM REPORT FOR THE QUARTER ENDED (31/03/2022)

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	85300.28
Gilt Fund/ Glit Fund with 10 year constant duration	1756.84
Remaining Income/ Debt Oriented Schemes	38815.36
Growth/ Equity Oriented Schemes (Other than ELSS)	178170.91
ELSS Funds	51528.21
Hybrid Schemes	21010.98
Solution Oriented Schemes	0.00
Index Funds	26708.28
GOLD ETF	8770.49
Other ETF	0.00
Fund of Fund investing overseas	0.00
Total	412061.35

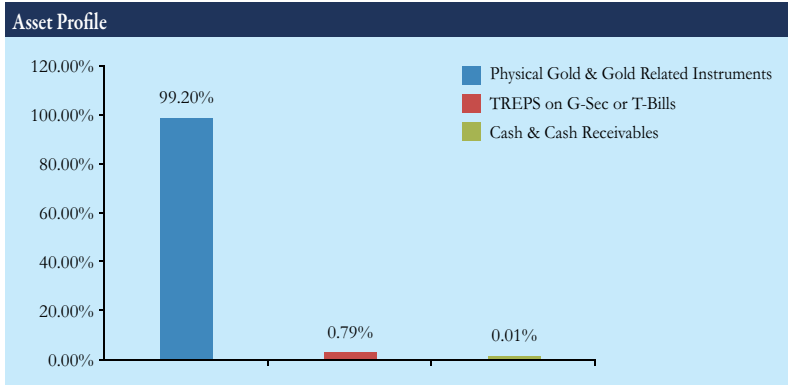
# IDBI Gold Exchange Traded Fund (IDBIGOLD)

(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> Over 22 Years
Mr. Khozem Z. Jabalpurwala	(Managing the Scheme since 21st March, 2022)
<b>Inception Date:</b>	
9th November, 2011	
<b>Benchmark:</b>	
Domestic price of Physical Gold	
<b>NAV as on 31st March 2022 (₹ per unit):</b>	
NAV	4,792.4299
Physical Gold Price*	5,195.4887
Cash Component	-403.0588
* Source: Stock Holding Corporation of India Ltd. (Custodian for IDBI Gold ETF)	
<b>Monthly Average AUM:</b>	
₹ 91.75 Crs.	
<b>AUM as on 31st March 2022:</b>	
₹ 90.09 Crs.	
<b>Expense Ratio as on 31st March 2022:</b>	
Regular : 0.35%	
Expense ratio is inclusive of GST on management fees.	
<b>Quantitative Measures as on 31st March 2022:</b>	
Tracking Error : 0.3352%	
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 31/03/2022	
Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments	99.20
TREPS on G-Sec or T-Bills	0.79
Cash & Cash Receivables	0.01
<b>TOTAL</b>	<b>100.00</b>

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

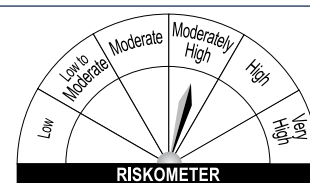


## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

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

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## Contact us

### IDBI Asset Management Limited

(Investment Manager to IDBI Mutual Fund)

CIN: U65100MH2010PLC199319

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

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



Phone: 022-66442800



Fax: 022-66442801



E-mail: [contactus@idbimutual.co.in](mailto:contactus@idbimutual.co.in)



Website: [www.idbimutual.co.in](http://www.idbimutual.co.in)



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

## Our Branches:

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

## SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - March 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	20.52	22.29	19.50	12,052	12,229	11,950
3 years	13.35	16.75	16.06	14,578	15,934	15,654
5 years	10.86	14.55	15.94	16,746	19,734	20,954
Since Inception	16.94	16.40	14.79	38,180	36,696	32,565

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	23.82	20.63	20.26	12,382	12,063	12,026
Last 3 years	17.99	15.68	15.82	16,450	15,500	15,557
Last 5 years	12.68	14.66	15.14	18,171	19,822	20,246
Since Inception	14.84	15.47	15.06	39,250	41,426	39,994

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	28.03	22.29	19.50	12,803	12,229	11,950
Last 3 years	18.25	16.75	16.06	16,558	15,934	15,654
Last 5 years	13.38	14.55	15.94	18,745	19,734	20,954
Since Inception	16.71	15.34	14.23	34,490	31,374	29,049

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	14.25	25.05	20.26	11,425	12,505	12,026
Last 3 years	14.41	20.72	15.82	14,991	17,622	15,557
Last 5 years	9.12	15.35	15.14	15,475	20,425	20,246
Since Inception	9.86	17.31	16.07	16,280	22,871	21,646

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	40.54	37.02	20.26	14,054	13,702	12,026
Last 3 years	22.10	21.38	15.82	18,233	17,913	15,557
Since Inception	12.48	10.57	14.65	17,540	16,159	19,214

FM managing this Scheme since 6th August, 2021.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
#NIFTY Smallcap 250-TRI, ## NIFTY 50-TRI

### IDBI Focused 30 Equity Fund (IF30EF) Inception date: 17th November, 2017

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	22.95	22.29	20.26	12,295	12,229	12,026
Last 3 years	15.53	16.75	15.82	15,440	15,934	15,557
Since Inception	10.17	13.08	14.23	15,270	17,110	17,885

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	5.50	9.71	20.26	10,550	10,971	12,026
3 years	6.57	11.45	15.82	12,111	13,856	15,557
Since Inception	6.78	13.15	15.23	12,850	16,039	17,199

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	21.83	22.29	19.50	12,183	12,229	11,950
3 years	14.89	16.75	16.06	15,182	15,934	15,654
Since Inception	13.59	13.35	13.69	15,850	15,729	15,896

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	21.24	22.29	20.26	12,124	12,229	12,026
Last 3 years	18.65	16.75	15.82	16,726	15,934	15,557
Since Inception	17.60	17.57	17.29	17,010	16,997	16,864

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	11.05	14.59	20.26	11,105	11,459	12,026
Last 3 years	21.27	19.84	15.82	17,865	17,238	15,557
Since Inception	20.95	21.08	18.22	17,990	18,049	16,768

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

Schemes managed by Fund Manager (FM) - Ms. Rupali Sunil Pandit  
Total Experience: Over 22 Years

### IDBI Nifty Index Fund (INIF) Inception date: 25th June, 2010

Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	18.35	20.26	11,835	12,026
Last 3 years	14.32	15.82	14,956	15,557
Last 5 years	13.40	15.14	18,756	20,246
Since Inception	10.39	12.05	32,006	38,177

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	20.48	21.58	20.26	12,048	12,158	12,026
Last 3 years	12.86	14.38	15.82	14,390	14,981	15,557
Last 5 years	9.84	11.59	15.14	15,993	17,308	20,246
Since Inception	10.22	12.04	11.06	30,706	37,102	33,522

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



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

**Schemes managed by Fund Manager (FM) - Mr. Khozem Z. Jabalpurwala**  
Total Experience: Over 22 Years

IDBI Gold Fund (IGFOF) Inception date: 14th August, 2012				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	13.26	17.96	11,326	11,796
Last 3 years	15.36	17.91	15,372	16,417
Last 5 years	9.98	12.39	16,097	17,940
Since Inception	3.46	5.74	13,875	17,124

FM managing this Scheme since 20th June, 2019.  
# Domestic Price of Gold.

IDBI Gold Exchange Traded Fund (IDBIGOLD) Inception date: 9th November, 2011				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	17.42	17.96	11,742	11,796
Last 3 years	17.04	17.91	16,051	16,417
Last 5 years	11.73	12.39	17,420	17,940
Since Inception	4.94	5.76	16,517	17,906

FM managing this Scheme since 20th June, 2019.  
# Domestic Price of Physical Gold.

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

IDBI Hybrid Equity Fund (IHEF) Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	15.99	15.29	20.26	11,599	11,529	12,026
Last 3 years	11.43	14.51	15.82	13,848	15,031	15,557
Last 5 years	7.84	12.79	15.14	14,590	18,260	20,246
Since Inception	8.94	12.67	15.02	15,930	19,130	21,397

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	7.36	9.95	1.08	10,736	10,995	10,108
Last 3 years	8.43	9.89	6.28	12,756	13,275	12,007
Since Inception	7.02	9.82	6.30	13,131	14,563	12,777

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	3.48	3.68	3.76	10,348	10,368	10,376
Last 3 years	4.52	4.70	5.28	11,420	11,479	11,671
Last 5 years	5.56	5.71	5.82	13,106	13,201	13,272
1 month	3.67	3.95	5.65	N.A	N.A	N.A
2 weeks	3.87	3.92	5.71	N.A	N.A	N.A
1 week	4.33	4.10	5.55	N.A	N.A	N.A
Since Inception	7.25	7.14	6.53	22,726	22,473	20,997

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

IDBI Dynamic Bond Fund (IDBF) Inception date: 21st February, 2012			
Period	Returns (in %)		
	Scheme	Benchmark#	Additional Benchmark##
Last 1 year	4.98	4.48	1.08
Last 3 years	6.02	8.21	6.27
Last 5 years	4.88	7.29	5.02
Since Inception	6.01	8.32	6.65

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

IDBI Gilt Fund (IGF) Inception date: 21st December, 2012						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.56	4.17	1.08	10,256	10,417	10,108
Last 3 years	5.13	7.72	6.27	11,624	12,507	12,007
Last 5 years	4.11	6.78	5.02	12,232	13,884	12,776
Since Inception	6.17	7.96	6.61	17,429	20,354	18,114

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

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

IDBI Ultra Short Term Fund (IUSTF) Inception date: 3rd September, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.01	4.32	3.76	10,401	10,432	10,376
Last 3 years	4.95	5.71	5.28	11,564	11,817	11,671
Last 5 years	5.61	6.46	5.82	13,142	13,676	13,272
Since Inception	7.27	7.77	6.59	22,540	23,792	20,937

FM managing this Scheme since 1st February, 2017.  
# CRISIL Ultra Short Term Debt Index, ## CRISIL 1 Year T-Bill Index.

IDBI Short Term Bond Fund (ISTBF) Inception date: 23rd March, 2011						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	12.90	5.19	1.08	11,290	10,519	10,108
Last 3 years	6.68	7.58	6.27	12,147	12,453	12,007
Last 5 years	6.60	7.29	5.02	13,771	14,221	12,776
Since Inception	7.63	8.23	6.50	22,494	23,933	20,020

FM managing this Scheme since 1st February, 2017.  
# CRISIL Short Term Bond Fund Index, ## CRISIL 10 Year Gilt Index.

IDBI Credit Risk Fund (ICRF) Inception date: 3rd March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	16.70	8.16	1.08	11,670	10,816	10,108
Last 3 years	1.68	9.22	6.27	10,514	13,039	12,007
Last 5 years	3.29	8.53	5.02	11,756	15,058	12,776
Since Inception	5.43	9.28	7.48	15,334	20,486	17,909

FM managing this Scheme since 1st February, 2017.  
# NIFTY Credit Risk Bond Fund, ## CRISIL 10 Year Gilt Index.

# Scheme Benchmark; ## Additional Benchmark as per SEBI Circular dated August 22, 2011.  
Past performance may or may not be sustained in the future. Returns pertain to growth option under Regular Plan. The returns are Compounded Annual Growth Returns (CAGR) for past 1 year, 3 years, 5 years & since inception period and annualised for the period below 1 year. The Regular and Direct Plan of IDBI Mutual Fund have different expense structure.

## SCHEME PERFORMANCE - DIRECT PLANS (As of last business day of the month - March 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	21.94	22.29	19.50	12,194	12,229	11,950
Last 3 years	14.76	16.75	16.06	15,129	15,934	15,654
Last 5 years	12.45	14.55	15.94	17,990	19,734	20,954
Since Inception	18.33	16.40	14.79	42,240	36,696	32,565

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	25.32	20.63	20.26	12,532	12,063	12,026
Last 3 years	19.42	15.68	15.82	17,057	15,500	15,557
Last 5 years	14.31	14.66	15.14	19,524	19,822	20,246
Since Inception	14.78	14.01	13.72	35,799	33,626	32,831

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	29.75	22.29	19.50	12,975	12,229	11,950
Last 3 years	19.88	16.75	16.06	17,256	15,934	15,654
Last 5 years	15.22	14.55	15.94	20,313	19,734	20,954
Since Inception	18.24	15.34	14.23	38,290	31,374	29,049

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	15.28	25.05	20.26	11,528	12,505	12,026
Last 3 years	15.51	20.72	15.82	15,428	17,622	15,557
Last 5 years	10.81	15.35	15.14	16,714	20,425	20,246
Since Inception	11.59	17.31	16.07	17,650	22,871	21,646

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	41.99	37.02	20.26	14,199	13,702	12,026
Last 3 years	23.43	21.38	15.82	18,838	17,913	15,557
Since Inception	14.34	10.57	14.65	18,970	16,159	19,214

FM managing this Scheme since 6th August, 2021.  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
#NIFTY Smallcap 250-TRI, ## NIFTY 50-TRI

IDBI Focused 30 Equity Fund (IF30EF) Inception date: 17th November, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	23.99	22.29	20.26	12,399	12,229	12,026
Last 3 years	16.66	16.75	15.82	15,898	15,934	15,557
Since Inception	11.80	13.08	14.23	16,280	17,110	17,885

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	6.60	9.71	20.26	10,660	10,971	12,026
Last 3 years	7.76	11.45	15.82	12,521	13,856	15,557
Since Inception	8.29	13.15	15.23	13,560	16,039	17,199

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	22.83	22.29	19.50	12,283	12,229	11,950
Last 3 years	15.93	16.75	16.06	15,600	15,934	15,654
Since Inception	14.90	13.35	13.69	16,520	15,729	15,896

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	22.41	22.29	20.26	12,241	12,229	12,026
Last 3 years	20.14	16.75	15.82	17,368	15,934	15,557
Since Inception	19.14	17.57	17.29	17,750	16,997	16,864

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

IDBI Healthcare Fund Inception date: 28th February, 2019						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	12.40	14.59	20.26	11,240	11,459	12,026
Last 3 years	23.11	19.84	15.82	18,692	17,238	15,557
Since Inception	22.81	21.08	18.22	18,860	18,049	16,768

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

**Schemes managed by Fund Manager (FM) - Ms. Rupali Sunil Pandit**  
Total Experience: Over 22 Years

IDBI Nifty Index Fund (INIF) Inception date: 1st January, 2013				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	19.16	20.26	11,916	12,026
Last 3 years	15.19	15.82	15,302	15,557
Last 5 years	14.45	15.14	19,646	20,246
Since Inception	12.92	13.72	30,774	32,831

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

IDBI Nifty Junior Index Fund (INJIF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	21.18	21.58	20.26	12,118	12,158	12,026
Last 3 years	13.54	14.38	15.82	14,654	14,981	15,557
Last 5 years	10.71	11.59	15.14	16,634	17,308	20,246
Since Inception	14.09	15.14	13.72	33,847	36,843	32,831

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

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

Schemes managed by Fund Manager (FM) - Mr. Khozem Z. Jabalpurwala  
Total Experience: Over 22 Years

IDBI Gold Fund (IGFOF) Inception date: 1st January, 2013				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	13.73	17.96	11,373	11,796
Last 3 years	15.84	17.91	15,563	16,417
Last 5 years	10.50	12.39	16,480	17,940
Since Inception	4.05	5.81	14,432	16,862

FM managing this Scheme since 20th June, 2019.  
# Domestic Price of Gold.

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

IDBI Hybrid Equity Fund (IHEF) Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	16.99	15.29	20.26	11,699	11,529	12,026
Last 3 years	12.48	14.51	15.82	14,244	15,031	15,557
Last 5 years	9.32	12.79	15.14	15,614	18,260	20,246
Since Inception	10.45	12.67	15.02	17,165	19,130	21,397

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	8.39	9.95	1.08	10,839	10,834	10,108
Last 3 years	9.51	9.89	6.28	13,142	13,080	12,007
Since Inception	8.39	9.82	6.30	13,817	14,563	12,777

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	3.52	3.68	3.76	10,352	10,368	10,376
Last 3 years	4.58	4.70	5.28	11,439	11,479	11,671
Last 5 years	5.64	5.71	5.82	13,158	13,201	13,272
1 month	3.71	3.95	5.65	NA	NA	NA
2 weeks	3.91	3.92	5.71	NA	NA	NA
1 week	4.37	4.10	5.55	NA	NA	NA
Since Inception	6.93	6.93	6.55	18,582	18,582	17,985

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

IDBI Dynamic Bond Fund (IDBF) Inception date: 1st January, 2013			
Period	Returns (in %)		Value of ₹ 10,000/- invested
	Scheme	Benchmark#	Additional Benchmark## (₹)
Last 1 year	5.77	4.48	10,577
Last 3 years	6.84	8.21	12,201
Last 5 years	5.94	7.29	13,349
Since Inception	6.52	8.25	17,928

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

IDBI Gilt Fund (IGF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.35	4.17	1.08	10,335	10,417	10,108
Last 3 years	5.98	7.72	6.27	11,909	12,507	12,007
Last 5 years	5.01	6.78	5.02	12,773	13,884	12,776
Since Inception	6.85	7.83	6.49	18,458	20,074	17,895

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	4.35	4.32	3.76	10,435	10,432	10,376
Last 3 years	5.35	5.71	5.28	11,698	11,817	11,671
Last 5 years	6.18	6.46	5.82	13,500	13,676	13,272
Since Inception	7.36	7.46	6.55	19,290	19,455	17,985

FM managing this Scheme since 1st February, 2017.  
# CRISIL Ultra Short Term Debt Index, ## CRISIL 1 Year T-Bill Index.

IDBI Short Term Bond Fund (ISTBF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	13.42	5.19	1.08	11,342	10,519	10,108
Last 3 years	7.24	7.58	6.27	12,341	12,453	12,007
Last 5 years	7.45	7.29	5.02	14,323	14,221	12,776
Since Inception	8.12	8.13	6.49	20,588	20,600	17,895

FM managing this Scheme since 1st February, 2017.  
# CRISIL Short Term Bond Fund Index, ## CRISIL 10 Year Gilt Index.

IDBI Credit Risk Fund (ICRF) Inception date: 3rd March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	17.56	8.16	1.08	11,756	10,816	10,108
Last 3 years	2.37	9.22	6.27	10,731	13,039	12,007
Last 5 years	4.14	8.53	5.02	12,252	15,058	12,776
Since Inception	6.32	9.28	7.48	16,409	20,486	17,909

FM managing this Scheme since 1st February, 2017.  
# NIFTY Credit Risk Bond Fund, ## CRISIL 10 Year Gilt Index.

# Scheme Benchmark; ## Additional Benchmark as per SEBI Circular dated August 22, 2011.  
Past performance may or may not be sustained in the future. Returns pertain to growth option under Direct Plan. The returns are Compounded Annual Growth Returns (CAGR) for past 1 year, 3 years, 5 years & since inception period and annualised for the period below 1 year. The Regular and Direct Plan of IDBI Mutual Fund have different expense structure.

## SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - REGULAR PLANS (As of last business day of the month - March 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				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,030.00	840.00	600.00	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	1,817.36	1,277.90	832.08	476.24	127.59
Scheme Return (% XIRR)	12.85	11.79	13.05	19.08	12.00
Benchmark (NIFTY 500-TRI#) return (% XIRR)	15.41	16.02	17.69	25.03	12.54
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	15.09	16.16	17.67	22.44	13.17

### 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				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,190.00	840.00	600.00	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	2,468.46	1,400.84	914.97	510.57	128.17
Scheme Return (% XIRR)	14.10	14.36	16.92	24.11	12.93
Benchmark (NIFTY 100-TRI#) return (% XIRR)	14.88	15.59	17.01	22.92	12.47
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.73	15.82	17.41	23.02	12.95

### IDBI Flexi Cap Fund (IFF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 28th March, 2014				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	970.00	840.00	600.00	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	1,763.24	1,414.51	923.86	519.93	129.96
Scheme Return (% XIRR)	14.40	14.63	17.31	25.44	15.83
Benchmark (NIFTY 50-TRI#) return (% XIRR)	15.24	16.02	17.69	25.03	12.54
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	15.13	16.16	17.67	22.44	13.17

### 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				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,420.00	840.00	600.00	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	3,046.05	1,390.59	891.60	491.72	127.48
Scheme Return (% XIRR)	12.22	14.16	15.86	21.38	11.82
Benchmark (NIFTY 50-TRI #) return (% XIRR)	13.89	15.82	17.41	23.02	12.95
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	13.89	15.82	17.41	23.02	12.95

### 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				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,390.00	840.00	600.00	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	3,096.11	1,295.04	827.74	482.68	124.54
Scheme Return (% XIRR)	13.09	12.16	12.84	20.04	7.13
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	14.98	13.81	14.31	21.62	8.01
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.99	15.82	17.41	23.02	12.95

### IDBI Midcap Fund (IMF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 25th January, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	630.00	NA	600.00	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	891.44	NA	842.86	495.55	119.52
Scheme Return (% XIRR)	13.18	NA	13.57	21.94	-0.74
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	20.07	NA	20.49	31.74	11.38
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	17.23	NA	17.41	23.02	12.95

### IDBI SmallCap Fund (ISF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 21st June, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	580.00	NA	NA	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	996.20	NA	NA	612.67	135.66
Scheme Return (% XIRR)	22.64	NA	NA	37.85	25.21
Benchmark (NIFTY Smallcap 250 - TRI#) return (% XIRR)	21.79	NA	NA	38.19	16.57
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	17.62	NA	NA	23.02	12.95

### IDBI Focused 30 Equity Fund (IF30EF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 17th November, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	530.00	NA	NA	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	763.08	NA	NA	500.23	129.16
Scheme Return (% XIRR)	16.63	NA	NA	22.62	14.54
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	18.99	NA	NA	25.03	12.54
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.40	NA	NA	23.02	12.95

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

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 4th June, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	460.00	NA	NA	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	563.73	NA	NA	432.92	119.10
Scheme Return (% XIRR)	10.62	NA	NA	12.38	-1.39
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	14.77	NA	NA	15.69	0.52
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	19.9426	NA	NA	23.02	12.95

### IDBI Long Term Value Fund (ILTVF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	440.00	NA	NA	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	631.66	NA	NA	505.52	127.45
Scheme Return (% XIRR)	20.13	NA	NA	23.38	11.78
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	21.85	NA	NA	25.03	12.54
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	20.16	NA	NA	22.44	13.17

### 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				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	400.00	NA	NA	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	575.04	NA	NA	507.30	127.24
Scheme Return (% XIRR)	22.41	NA	NA	23.64	11.45
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	23.51	NA	NA	25.03	12.54
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	21.81	NA	NA	23.02	12.95

### IDBI Healthcare Fund (IHf)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 28th February, 2019				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	380.00	NA	NA	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	517.58	NA	NA	481.63	116.69
Scheme Return (% XIRR)	20.02	NA	NA	19.89	-5.09
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	23.11	NA	NA	23.42	-3.23
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	22.43	NA	NA	23.02	12.95

# 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 - March 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)	1,030.00	840.00	600.00	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	1,940.42	1,346.05	861.76	485.81	128.45
Scheme Return (% XIRR)	14.31	13.24	14.47	20.51	13.39
Benchmark (NIFTY 500-TRI#) return (% XIRR)	15.41	16.02	17.69	25.03	12.54
Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)	15.09	16.16	17.67	22.44	13.17

## 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)	1,110.00	840.00	600.00	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	2,328.55	1,475.80	947.84	520.82	129.04
Scheme Return (% XIRR)	15.41	15.82	18.36	25.57	14.34
Benchmark (NIFTY 100-TRI#) return (% XIRR)	14.86	15.59	17.01	22.92	12.47
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	14.79	15.82	17.41	23.02	12.95

## 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)	970.00	840.00	600.00	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	1,886.00	1,499.55	961.19	531.75	130.96
Scheme Return (% XIRR)	16.00	16.27	18.94	27.10	17.47
Benchmark (NIFTY 500-TRI#) return (% XIRR)	15.24	16.02	17.69	25.03	12.54
Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)	15.13	16.16	17.67	22.44	13.17

## 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)	1,110.00	840.00	600.00	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	2,178.74	1,440.95	911.69	497.73	127.94
Scheme Return (% XIRR)	14.05	15.15	16.77	22.26	12.57
Benchmark (NIFTY 50-TRI#) return (% XIRR)	14.79	15.82	17.41	23.02	12.95
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	14.79	15.82	17.41	23.02	12.95

## 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)	1,110.00	840.00	600.00	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	2,168.03	1,335.36	842.37	487.52	124.94
Scheme Return (% XIRR)	13.95	13.02	13.55	20.76	7.77
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	14.91	13.81	14.31	21.62	8.01
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	14.79	15.82	17.41	23.02	12.95

## 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)	630.00	NA	600.00	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	921.28	NA	868.67	503.02	120.14
Scheme Return (% XIRR)	14.45	NA	14.80	23.02	0.21
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	20.07	NA	20.49	31.74	11.38
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	17.23	NA	17.41	23.02	12.95

## 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)	580.00	NA	NA	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	1,028.78	NA	NA	623.54	136.51
Scheme Return (% XIRR)	24.03	NA	NA	39.22	26.62
Benchmark (NIFTY Smallcap 250 - TRI #) return (% XIRR)	21.79	NA	NA	38.19	16.57
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	17.62	NA	NA	23.02	12.95

## 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)	530.00	NA	NA	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	783.34	NA	NA	507.86	129.82
Scheme Return (% XIRR)	17.86	NA	NA	23.72	15.60
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	18.99	NA	NA	25.03	12.54
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.40	NA	NA	23.02	12.95

## 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)	460.00	NA	NA	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	576.83	NA	NA	440.11	119.81
Scheme Return (% XIRR)	11.84	NA	NA	13.52	-0.29
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	14.77	NA	NA	15.69	0.52
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	19.94	NA	NA	23.02	12.95

## 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)	440.00	NA	NA	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	643.15	NA	NA	512.42	128.05
Scheme Return (% XIRR)	21.18	NA	NA	24.37	12.75
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	21.85	NA	NA	25.03	12.54
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	20.16	NA	NA	22.44	13.17

## 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)	400.00	NA	NA	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	587.24	NA	NA	516.66	127.91
Scheme Return (% XIRR)	23.77	NA	NA	24.98	12.51
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	23.51	NA	NA	25.03	12.54
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	21.81	NA	NA	23.02	12.95

## IDBI Healthcare Fund (IHF)


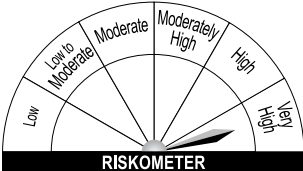
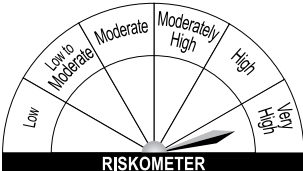
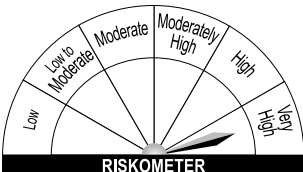

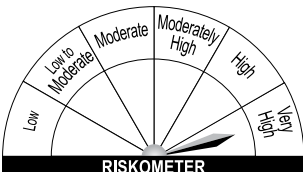
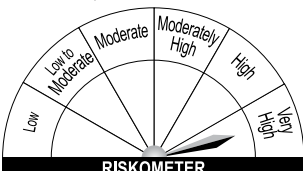
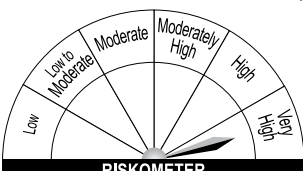
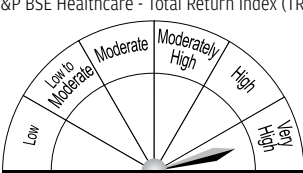

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 28th February, 2019				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	380.00	NA	NA	360.00	120.00
Market value as on 31st March, 2022 (Rs. in '000)	531.18	NA	NA	493.50	117.43
Scheme Return (% XIRR)	21.79	NA	NA	21.64	-3.96
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	23.11	NA	NA	23.42	-3.23
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	22.43	NA	NA	23.02	12.95

# 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.



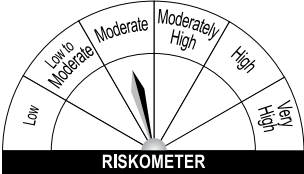
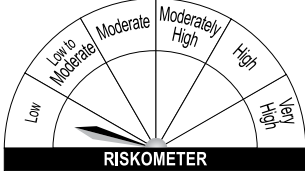
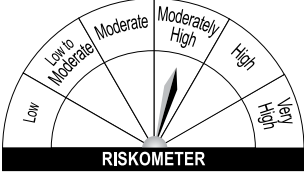
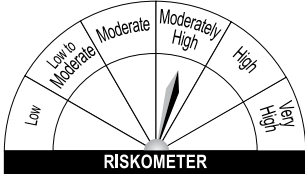
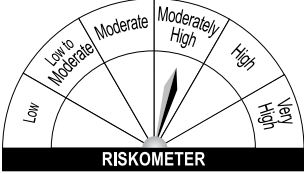
## BENCHMARK AND SCHEME RISKOMETER

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 style="text-align: center;"><b>RISKOMETER</b></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>  <p style="text-align: center;"><b>RISKOMETER</b></p>	
<ul style="list-style-type: none"> <li>• IDBI Nifty Index Fund (INIF)</li> </ul>	<p>NIFTY 50 - Total Return Index (TRI)</p>  <p style="text-align: center;"><b>RISKOMETER</b></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>  <p style="text-align: center;"><b>RISKOMETER</b></p>	 <p style="text-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 Midcap Fund (IMF)</li> </ul>	<p>NIFTY Midcap 150 - Total Return Index (TRI)</p>  <p style="text-align: center;"><b>RISKOMETER</b></p>	
<ul style="list-style-type: none"> <li>• IDBI Small Cap Fund (ISF)</li> </ul>	<p>NIFTY Smallcap 250 - Total Return Index (TRI)</p>  <p style="text-align: center;"><b>RISKOMETER</b></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>  <p style="text-align: center;"><b>RISKOMETER</b></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>  <p style="text-align: center;"><b>RISKOMETER</b></p>	 <p style="text-align: center;"><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Very High risk</p>

# BENCHMARK AND SCHEME RISKOMETER (CONTD...)

NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> <li>IDBI Hybrid Equity Fund (IHEF)</li> </ul>	CRISIL Hybrid 35+65-Aggressive Index 	<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>	NIFTY Equity Savings Index 	<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>	CRISIL Liquid Fund Index 	
<ul style="list-style-type: none"> <li>IDBI Ultra Short Term Fund (IUSTF)</li> </ul>	CRISIL Ultra Short Term Debt Index 	
<ul style="list-style-type: none"> <li>IDBI Short Term Bond Fund (ISTBF)</li> </ul>	CRISIL Short Term Bond Fund Index 	<p>Investors understand that their principal will be at Low to Moderate risk</p>
<ul style="list-style-type: none"> <li>IDBI Dynamic Bond Fund (IDBF)</li> </ul>	CRISIL Composite Bond Fund Index 	
<ul style="list-style-type: none"> <li>IDBI Credit Risk Fund (ICRF)</li> </ul>	NIFTY Credit Risk Bond Index 	<p>Investors understand that their principal will be at Moderate risk</p>

# BENCHMARK AND SCHEME RISKOMETER (CONTD...)

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

## 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)																			
Interest Rate Risk ↓																						
Relatively Low (Class I)		B-I																				
Moderate (Class II)																						
Relatively High (Class III)																						
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	
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																				
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		
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																					
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	
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																				
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.**