



ROUND UP FUND FACT SHEET

November 2021



FACTS AND FIGURES



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Equity Market Overview

BSE Sensex 30 closed @ 57064 -3.8%, NSE NIFTY 50 @ 16983 -3.9 % mom basis in the month of Nov 2021.

Positive performing sectors were Telecom +6.7%, Power +3.6%, IT +2.7%. Negative performing sectors were Metal -9%, Bankex -8.7%, PSU-5.6%, Auto -5.3%.

Global markets saw heavy selling on discovery of new variant Omicron.

Worries over China's debt woes coupled with concerns for tightening the monetary policy by U.S. Fed capped the sentiments for the market participants.

Indian equity markets also saw consistent selling by the foreign institutional investors as one of the leading global investment bank downgraded Indian equities valuations.

The Governor of the Reserve Bank of India remarked that strong growth impulses and fast-moving economic indicators express confidence in the economy, which is expected to grow at 9.5% in FY22.

GST collection grew about 25% year-on-year to Rs 1.31 trillion in November 2021, the second-highest mop-up ever.

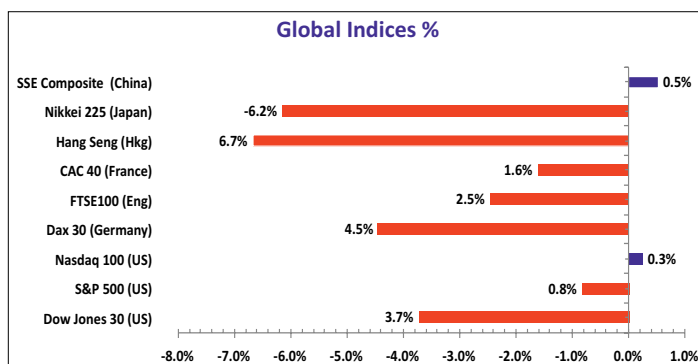
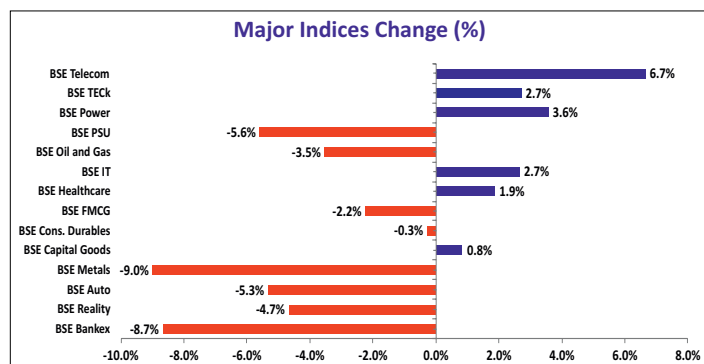
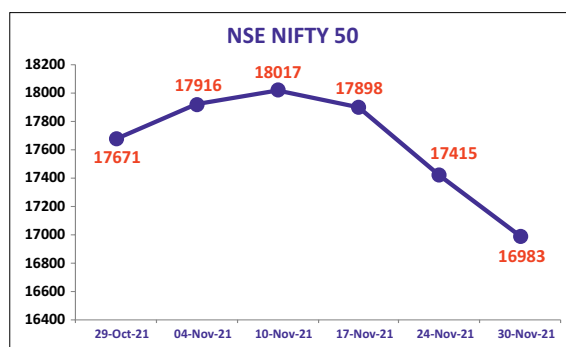
The Index of Industrial Production (IIP) slips to 3.1% in September 2021 as per data released by Ministry of Statistics and Programme Implementation (MoSPI).

Foreign Exchange Reserves stood at \$640.4 billion in the week ended November 2021. India has the 4th largest foreign exchange reserve in the world as per Minister of State of Finance.

India's April – Oct 2021 Fiscal Deficit at 36.3% of full year target. Weaker exports in November have widened India's Trade Deficit. The November trade deficit at \$23.3 billion surpassed the previous high of \$22.6 billion in September 2021.

The wholesale price index-based (WPI) inflation spike to 12.54% in Oct. 21 compared with 10.66% in Sept. India's retail inflation (CPI) stood at 4.48% in October 2021.

USD/INR quoted @ 75.17, Brent Crude @ 70.85 USD per barrel and Gold @ 1776 USD Oz at the end of November 2021.



Source: Bloomberg

Fixed Income Overview

MACRO Economic Data for the month:

	As on 31/10/2021	As on 30/11/2021	Change
5 year Gsec	5.76%	5.65%	-11 bps
10 year Gsec	6.39%	6.33%	-06 bps
5 year Corp bonds	6.07%	6.05%	-02 bps
10 year Corp bonds	6.91%	6.83%	-08 bps
3 months Tbill	3.60%	3.51%	-09 bps
3 month CD	3.70%	3.57%	-13 bps
Brent Crude \$	84.38	70.57	-13.81
INR = USD	74.88	75.17	0.29

The major macro events during the month:

GDP:

GDP grew by 8.4% in Q1FY22 compared to 20.1% in Q1FY22. Growth in Q1FY22 was on back of favourable base effect.

The manufacturing sector grew by 5.5% in Q2FY22 compared to 49.6% in Q1FY22. Agriculture witnessed growth of 4.5% in Q2FY22 compared to 4.5% in Q1FY22. Electricity & other utility services grew at a rate of 8.9% in Q2FY22 compared 14.3% in Q1FY22 while construction sector recorded growth of 7.5% in Q2FY22 compared to 68.3% in the Q1FY22. The services sector growth remained robust at 10.2% in Q2FY22 compared to 11.4% in Q1FY22.

Inflation & IIP:

CPI inflation increased to 4.48% in October 2021 compared to 4.35% in September 2021 due to hardening of vegetable and fuel prices. Core inflation increase to 6.17% as against 5.86% in September on higher transportation costs.

IIP expands 3.1% YoY in September 2021 compared to 12.0% YoY in August 2021 owing to normalisation of base. Manufacturing growth was 2.7%, Mining grew by 8.6% and Electricity grew by 0.9%.

Trade Deficit & GST Collections:

India's trade deficit in November 2021 touched an all time high of US\$ 23.3 bn from US\$ 19.7 bn in October 2021 led by fall in exports. Exports decreased to US\$ 29.9 bn from US\$ 35.7 bn in October. Imports moderated to US\$ 53.2 bn from US\$ 55.4 bn in October.

October GST collections (collected in November) remained buoyant on the back of festive demand and improving compliance. Based on the PIB release, total GST collection for October was at Rs 1,315 bn as against Rs 1,301 bn in September.

Market Outlook:

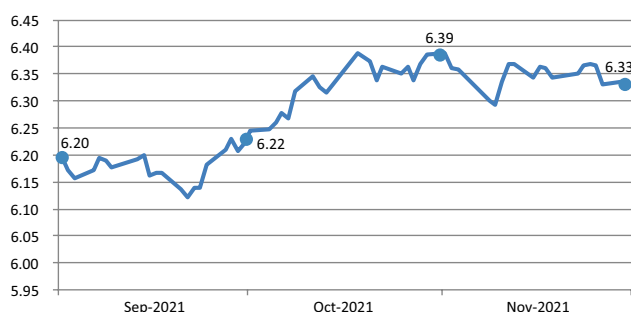
During the month of November we have seen a rally of 5-10 bps in bonds across the yield curve. Fed tapering of USD 15 Bn started from the month of November. This resulted in volatility in forex, equity and bond markets across globe.

However due to fear of omicron variant we have seen sharp correction in crude and commodity prices. This may slow down economic recovery. As a resultant yields were impacted positively.

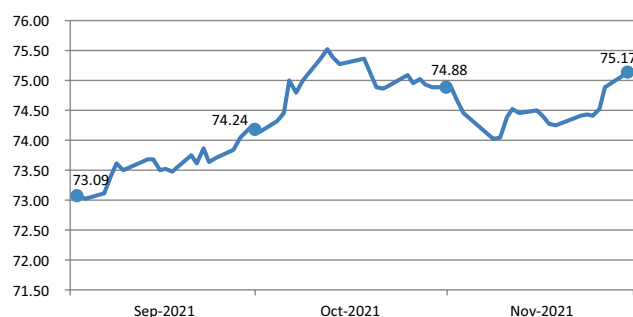
Fiscal deficit during April-October touched 36.3% of the budgeted amount at Rs 5.5 lakh crore. It has remained significantly lower, both in absolute terms and as a proportion of the budget estimate due to robust tax collections and lower expenditure. This is favourable for the bond markets as there would not be any additional borrowing.

Markets would remain volatile due to new variant of coronavirus. Commodity prices and RBI normalization process would determine the rate trajectory in near term.

10 year Gsec yield over the past 3 months



Rupee versus USD over the past 3 months



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

Source: Internal Research

HOW TO READ FACTSHEET?

Fund Manager:

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

Application Amount for Fresh Subscription:

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

Minimum Additional Amount:

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

Yield to Maturity:

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

SIP:

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

NAV:

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

Benchmark:

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

Entry Load:

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

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

Exit Load:

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

Modified Duration:

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

Standard Deviation:

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

Sharpe Ratio:

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

Beta Ratio:

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

AUM:

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

Holdings:

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

Nature of Scheme:

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

Rating Profile:

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

Total Expense Ratio:

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

Average Maturity:

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

Portfolio Yield:

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

Risk Free Return:

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

Tracking Error:

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

Portfolio Turnover Ratio:

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

IDBI Equity Advantage Fund (IEAF)

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

Scheme Features

Investment objective:

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

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

Inception Date:
10th September, 2013

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

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

	Regular	Direct
Growth	37.02	40.79
IDCW**	22.24	25.17

Monthly Average AUM:

₹ 544.68 Crs.

AUM as on 30th November 2021:

₹ 513.43 Crs.

Expense Ratio as on 30th November 2021:

Regular : 2.41%
Direct : 1.19%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

Standard Deviation : 18.1411%
Beta : 0.7751
Sharpe Ratio : 0.5363
Portfolio Turnover Ratio^^ : 0.52

Risk free rate: Overnight MIBOR (3.41% as on 30/11/21). Source: FIMMDA.
Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

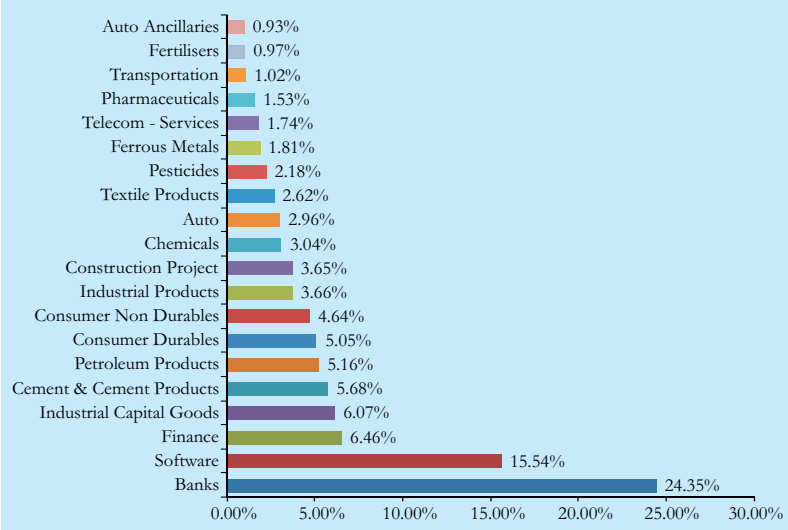
Exit Load (for Lumpsum & SIP) : Nil. Investment under the scheme is subject to a lock-in period of 3 years.

Portfolio as on 30/11/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED		Thermax Ltd.	1.64
ICICI Bank Ltd.	7.36	Grasim Industries Ltd.	1.61
HDFC Bank Ltd.	7.19	Volta Ltd.	1.53
Infosys Ltd.	6.43	Bharat Petroleum Corp. Ltd.	1.51
State Bank of India	4.00	Crompton Greaves Consumer Electricals Ltd.	1.44
Reliance Industries Ltd.	3.65	Shree Cement Ltd.	1.38
ABB India Ltd.	3.55	IndusInd Bank Ltd.	1.27
HCL Technologies Ltd.	3.25	Polycab India Ltd.	1.24
Housing Development Finance Corp. Ltd.	2.96	NCC Ltd.	1.21
Axis Bank Ltd.	2.72	TATA Motors Ltd.	1.21
Mphasis Ltd.	2.72	Cipla Ltd.	1.14
Page Industries Ltd.	2.62	Happiest Minds Technologies Ltd.	1.12
Cholamandalam Investment & Finance Co. Ltd.	2.49	Adani Ports and Special Economic Zone Ltd.	1.02
Larsen & Toubro Ltd.	2.44	LIC Housing Finance Ltd.	1.01
PI Industries Ltd.	2.18	Coromandel International Ltd.	0.97
SRF Ltd.	2.17	Balkrishna Industries Ltd.	0.93
Ultratech Cement Ltd.	2.15	Godrej Consumer Products Ltd.	0.88
Century Plyboards (India) Ltd.	2.08	Honeywell Automation India Ltd.	0.88
MindTree Ltd.	2.02	TATA Chemicals Ltd.	0.87
Nestle India Ltd.	1.95	Graphite India Ltd.	0.60
Bharat Forge Ltd.	1.82	Dalmia Bharat Ltd.	0.54
Asian Paints Ltd.	1.81	Dr. Reddy's Laboratories Ltd.	0.39
Kotak Mahindra Bank Ltd.	1.81	TREPS on G-Sec or T-Bills	1.00
TATA Steel Ltd.	1.81	Cash & Cash Receivables	-0.06
Eicher Motors Ltd.	1.75	TOTAL	100.00
Bharti Airtel Ltd.	1.74		

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

Industry Classification (for equity & equity related)



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

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

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

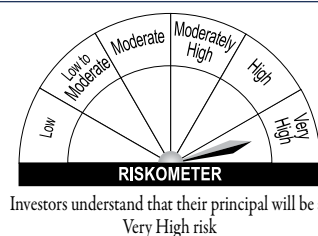
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

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 30th November 2021 (₹ per unit):

	Regular	Direct
Growth	38.22	42.15
IDCW**	22.68	25.72

Monthly Average AUM:

₹ 562.16 Crs.

AUM as on 30th November 2021:

₹ 540.08 Crs.

Expense Ratio as on 30th November 2021:

Regular : 2.59%

Direct : 1.33%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

Standard Deviation : 19.2692%

Beta : 0.8920

Sharpe Ratio : 0.8254

Portfolio Turnover Ratio^^ : 0.62

Risk free rate: Overnight MIBOR (3.41% as on 30/11/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

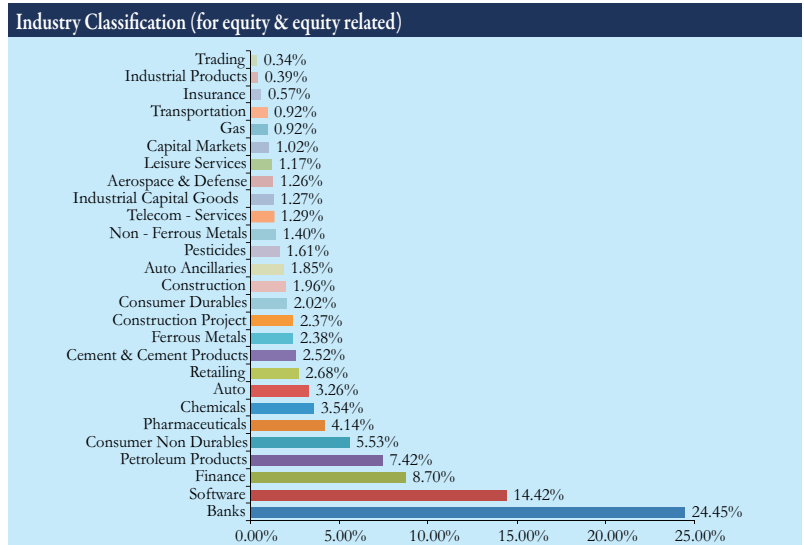
Load Structure:

Entry Load : Not Applicable.

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

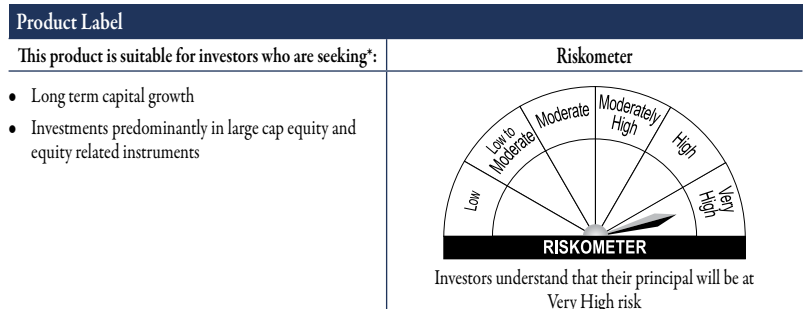
Portfolio as on 30/11/2021			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.02	Crompton Greaves Consumer Electricals Ltd.	0.92
Britannia Industries Ltd.	0.02	GAIL (India) Ltd.	0.92
EQUITY & EQUITY RELATED	99.40	Pidilite Industries Ltd.	0.88
HDFC Bank Ltd.	7.80	Vinati Organics Ltd.	0.86
Reliance Industries Ltd.	7.42	Cipla Ltd.	0.82
ICICI Bank Ltd.	6.74	UPL Ltd.	0.82
Infosys Ltd.	5.61	Nestle India Ltd.	0.81
Housing Development Finance Corp. Ltd.	4.23	ACC Ltd.	0.80
TATA Consultancy Services Ltd.	3.15	IndusInd Bank Ltd.	0.79
Axis Bank Ltd.	3.03	PI Industries Ltd.	0.79
Kotak Mahindra Bank Ltd.	2.95	Gland Pharma Ltd.	0.76
State Bank of India	2.52	Godrej Consumer Products Ltd.	0.74
Bajaj Finance Ltd.	2.42	Cholamandalam Investment & Finance Co. Ltd.	0.72
Larsen & Toubro Ltd.	2.04	Eicher Motors Ltd.	0.72
Persistent Systems Ltd.	1.95	Happiest Minds Technologies Ltd.	0.68
TATA Steel Ltd.	1.83	LIC Housing Finance Ltd.	0.64
ITC Ltd.	1.70	Canara Bank	0.62
DLF Ltd.	1.67	Dr. Reddy's Laboratories Ltd.	0.61
HCL Technologies Ltd.	1.42	Shree Cement Ltd.	0.61
Mahindra & Mahindra Ltd.	1.40	Wipro Ltd.	0.61
Aditya Birla Fashion and Retail Ltd.	1.37	Divis Laboratories Ltd.	0.59
Sun Pharmaceutical Industries Ltd.	1.36	Maruti Suzuki India Ltd.	0.58
Hindustan Unilever Ltd.	1.34	Phillips Carbon Black Ltd.	0.58
Avenue Supermarts Ltd.	1.31	HDFC Life Insurance Co. Ltd.	0.57
Bharti Airtel Ltd.	1.29	Ashok Leyland Ltd.	0.56
ABB India Ltd.	1.27	Jindal Steel & Power Ltd.	0.55
Bharat Electronics Ltd.	1.26	Power Finance Corp. Ltd.	0.44
SRF Ltd.	1.22	Bharat Forge Ltd.	0.39
Ultratech Cement Ltd.	1.11	Redington (India) Ltd.	0.34
Titan Co. Ltd.	1.10	NCC Ltd.	0.33
ICICI Securities Ltd.	1.02	Vedanta Ltd.	0.31
Birlasoft Ltd.	1.00	Indiabulls Real Estate Ltd.	0.29
Jubilant Foodworks Ltd.	0.97	REC Ltd.	0.25
Asian Paints Ltd.	0.94	Devyani International Ltd.	0.20
Hindalco Industries Ltd.	0.93	National Aluminium Co. Ltd.	0.16
WABCO India Ltd.	0.93	TREPS on G-Sec or T-Bills	0.53
Adani Ports and Special Economic Zone Ltd.	0.92	Cash & Cash Receivables	0.05
Bosch Ltd.	0.92	TOTAL	100.00

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



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

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

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

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

*IDCW - previously known as Dividend

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

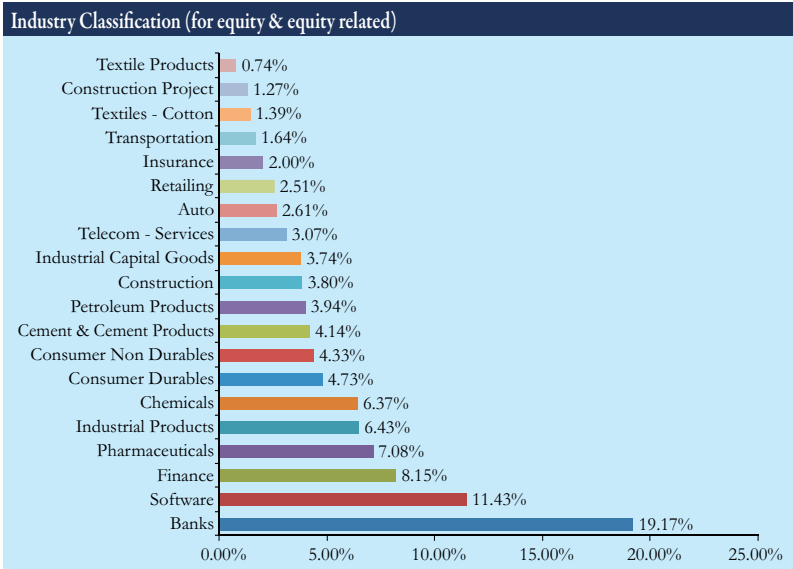
IDBI Flexi Cap Fund (IFF)

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

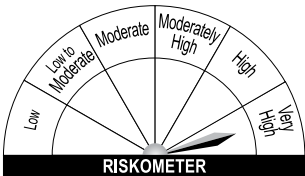
Scheme Features		
Investment objective: The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing in a diversified portfolio of Equity and Equity related Instruments across market capitalization. However there can be no assurance that the investment objective under the Scheme will be realized.		
Fund Manager:	Total Experience: Over 25 Years Mr. Alok Ranjan (Managing the Scheme since 6th August, 2021)	
Inception Date:	28th March, 2014	
Benchmark:	NIFTY 500 - Total Return Index (TRI)	
NAV as on 30th November 2021 (₹ per unit):	Regular	Direct
Growth	33.98	37.56
IDCW**	20.86	23.70
Monthly Average AUM: ₹ 389.48 Crs.		
AUM as on 30th November 2021: ₹ 375.03 Crs.		
Expense Ratio as on 30th November 2021: Regular : 2.52% Direct : 1.17% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 30th November 2021: Standard Deviation : 19.2612% Beta : 0.8475 Sharpe Ratio : 0.7890 Portfolio Turnover Ratio^^ : 0.33 Risk free rate: Overnight MIBOR (3.41% as on 30/11/21). Source: FIMMDA. Ratios calculated on monthly 3 years data point. ^^ Lower of Purchase or Sale for one year/average AUM for one year.		
Load Structure: Entry Load : Not Applicable. Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.		

Portfolio as on 30/11/2021			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.04	ICICI Lombard General Insurance Co. Ltd.	1.48
Britannia Industries Ltd.	0.04	Pidilite Industries Ltd.	1.47
EQUITY & EQUITY RELATED	98.54	Tech Mahindra Ltd.	1.45
HDFC Bank Ltd.	6.75	Thermax Ltd.	1.40
Infosys Ltd.	4.60	Vardhman Textiles Ltd.	1.39
ICICI Bank Ltd.	4.40	Cholamandalam Investment & Finance Co. Ltd.	1.33
Reliance Industries Ltd.	3.94	Neogen Chemicals Ltd.	1.32
Bajaj Finance Ltd.	3.71	Hindustan Unilever Ltd.	1.29
Grindwell Norton Ltd.	3.29	Dabur India Ltd.	1.27
SRF Ltd.	3.13	Larsen & Toubro Ltd.	1.27
Housing Development Finance Corp. Ltd.	3.11	Arihant Superstructures Ltd.	1.25
Bharti Airtel Ltd.	3.07	State Bank of India	1.23
SKF India Ltd.	2.94	TATA Consultancy Services Ltd.	1.12
Sun Pharmaceutical Industries Ltd.	2.77	Eicher Motors Ltd.	1.07
Axis Bank Ltd.	2.63	Indian Railway Catering & Tourism Corp. Ltd.	0.94
Ultratech Cement Ltd.	2.62	Nestle India Ltd.	0.89
DLF Ltd.	2.55	Asian Paints Ltd.	0.88
Avenue Supermarts Ltd.	2.51	Firstsource Solutions Ltd.	0.85
Crompton Greaves Consumer Electricals Ltd.	2.39	Welspun India Ltd.	0.74
ABB India Ltd.	2.34	SBI Life Insurance Co. Ltd.	0.52
Titan Co. Ltd.	2.34	IndusInd Bank Ltd.	0.50
Cipla Ltd.	2.25	Deepak Nitrite Ltd.	0.45
Kotak Mahindra Bank Ltd.	2.07	Adani Ports and Special Economic Zone Ltd.	0.36
Laurus Labs Ltd.	2.06	Gateway Distriparks Ltd.	0.34
Wipro Ltd.	1.78	Bharat Forge Ltd.	0.20
Happiest Minds Technologies Ltd.	1.63	TREPS on G-Sec or T-Bills	1.22
Canara Bank	1.59	Cash & Cash Receivables	0.20
Mahindra & Mahindra Ltd.	1.54	TOTAL	100.00
Shree Cement Ltd.	1.52		

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



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

Product Label	
This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none">• Long term capital appreciation• Investments in a diversified portfolio consisting of equity & equity related instruments across market capitalization	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Very High risk</p>

IDBI Nifty Index Fund (INIF)

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

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience: Over 22 Years
Mr. Firdaus Marazban Ragina	(Managing the Scheme since 9th October, 2018)

Inception Date:

25th June, 2010

Benchmark:

NIFTY 50 - Total Return Index (TRI)

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

	Regular	Direct
Growth	31.1423	33.5359
IDCW**	29.7152	31.9771

Monthly Average AUM:

₹ 221.89 Crs.

AUM as on 30th November 2021:

₹ 212.99 Crs.

Expense Ratio as on 30th November 2021:

Regular : 0.90%

Direct : 0.27%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

Portfolio Turnover Ratio^^ : 0.15

Tracking Error : 0.3718%

Annualised tracking error for last 3 year's period.

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

Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

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

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

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

*IDCW - previously known as Dividend

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

Product Label

This product is suitable for investors who are seeking*:

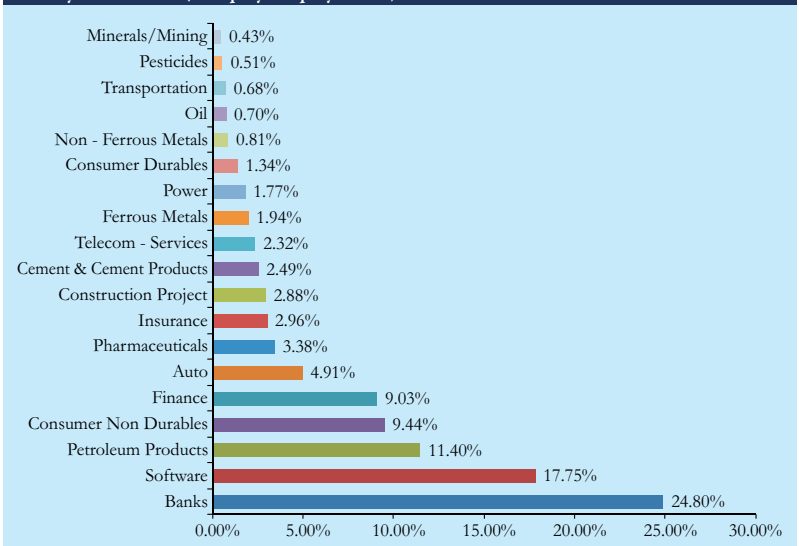
- Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI)
- Investments only in and all stocks comprising NIFTY 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)

Portfolio as on 30/11/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.00	Mahindra & Mahindra Ltd.	1.08
Britannia Industries Ltd.	0.00^	Power Grid Corp. of India Ltd.	0.95
EQUITY & EQUITY RELATED	99.54	Nestle India Ltd.	0.92
Reliance Industries Ltd.	10.51	Grasim Industries Ltd.	0.86
HDFC Bank Ltd.	8.83	HDFC Life Insurance Co. Ltd.	0.86
Infosys Ltd.	8.58	Divi's Laboratories Ltd.	0.84
ICICI Bank Ltd.	6.69	NTPC Ltd.	0.82
Housing Development Finance Corp. Ltd.	6.52	Hindalco Industries Ltd.	0.81
TATA Consultancy Services Ltd.	4.94	JSW Steel Ltd.	0.81
Kotak Mahindra Bank Ltd.	3.89	Dr. Reddy's Laboratories Ltd.	0.77
Larsen & Toubro Ltd.	2.88	IndusInd Bank Ltd.	0.72
Hindustan Unilever Ltd.	2.80	Oil & Natural Gas Corp. Ltd.	0.70
ITC Ltd.	2.61	SBI Life Insurance Co. Ltd.	0.69
Bajaj Finance Ltd.	2.51	Adani Ports and Special Economic Zone Ltd.	0.68
State Bank of India	2.39	Cipla Ltd.	0.67
Bharti Airtel Ltd.	2.32	TATA Consumer Products Ltd.	0.63
Axis Bank Ltd.	2.28	Bajaj Auto Ltd.	0.57
Asian Paints Ltd.	1.91	Britannia Industries Ltd.	0.57
HCL Technologies Ltd.	1.67	UPL Ltd.	0.51
Bajaj Finserv Ltd.	1.41	Bharat Petroleum Corp. Ltd.	0.48
Titan Co. Ltd.	1.34	Shree Cement Ltd.	0.47
Tech Mahindra Ltd.	1.29	Eicher Motors Ltd.	0.45
Maruti Suzuki India Ltd.	1.27	Coal India Ltd.	0.43
Wipro Ltd.	1.27	Hero MotoCorp Ltd.	0.43
Ultratech Cement Ltd.	1.16	Indian Oil Corp. Ltd.	0.41
TATA Steel Ltd.	1.13	TREPS on G-Sec or T-Bills	0.12
TATA Motors Ltd.	1.11	Cash & Cash Receivables	0.34
Sun Pharmaceutical Industries Ltd.	1.10	TOTAL	100.00

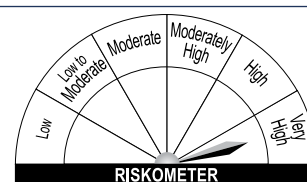
* Rounded off to the nearest two digits after the decimal point. ^ Less Than 0.005%.

Industry Classification (for equity & equity related)



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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Nifty Junior Index Fund (INJIF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 22 Years

Mr. Firdaus Marazban Ragina

(Managing the Scheme since 9th October, 2018)

Inception Date:

20th September, 2010

Benchmark:

NIFTY Next 50 - Total Return Index (TRI)

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

	Regular	Direct
Growth	31.0805	33.3861
IDCW**	31.0805	33.3861

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 57.59 Crs.

AUM as on 30th November 2021:

₹ 55.54 Crs.

Expense Ratio as on 30th November 2021:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

Portfolio Turnover Ratio^^ : 0.37

Tracking Error : 0.5337%

Annualised tracking error for last 3 year's period.

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

Load Structure:

Entry Load : Not Applicable.

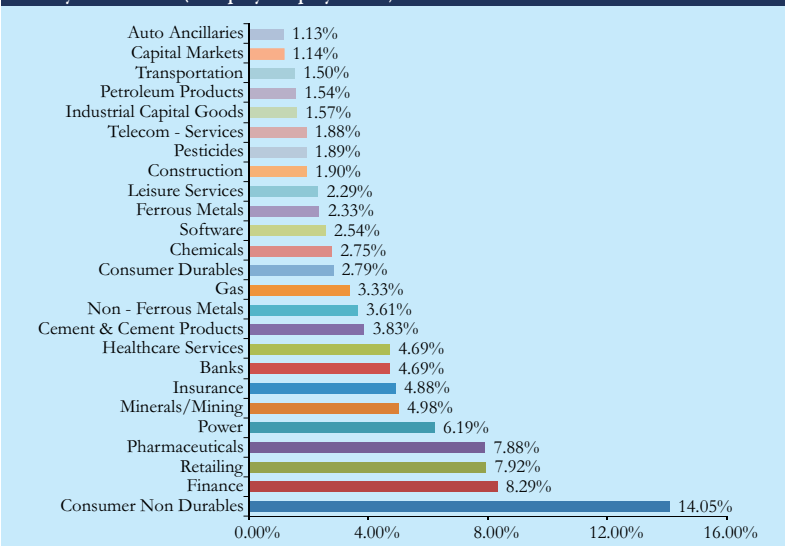
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 30/11/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		99.59	
Apollo Hospitals Enterprise Ltd.	4.69	Colgate Palmolive (India) Ltd.	1.57
Avenue Supermarts Ltd.	4.25	Siemens Ltd.	1.57
Adani Enterprises Ltd.	3.74	Hindustan Petroleum Corpn. Ltd.	1.54
Info Edge (India) Ltd.	3.67	Bajaj Holdings & Investment Ltd.	1.53
Vedanta Ltd.	3.61	Aurobindo Pharma Ltd.	1.52
Adani Green Energy Ltd.	3.19	Bandhan Bank Ltd.	1.51
Adani Transmission Ltd.	3.00	Interglobe Aviation Ltd.	1.50
ICICI Lombard General Insurance Co. Ltd.	3.00	Berger Paints India Ltd.	1.49
Godrej Consumer Products Ltd.	2.86	Indraprastha Gas Ltd.	1.39
Dabur India Ltd.	2.84	Biocon Ltd.	1.35
Havells India Ltd.	2.79	Bank of Baroda	1.31
Pidilite Industries Ltd.	2.75	SBI Cards & Payment Services Ltd.	1.30
Larsen & Toubro Infotech Ltd.	2.54	Muthoot Finance Ltd.	1.27
Piramal Enterprises Ltd.	2.41	NMDC Ltd.	1.24
Jubilant Foodworks Ltd.	2.29	Torrent Pharmaceuticals Ltd.	1.22
Marico Ltd.	2.28	Steel Authority of India Ltd.	1.18
Ambuja Cements Ltd.	2.25	Jindal Steel & Power Ltd.	1.15
United Spirits Ltd.	2.15	HDFC Asset Management Co. Ltd.	1.14
GAIL (India) Ltd.	1.94	Bosch Ltd.	1.13
DLF Ltd.	1.90	Gland Pharma Ltd.	1.07
PI Industries Ltd.	1.89	Cadila Healthcare Ltd.	0.98
ICICI Prudential Life Insurance Co. Ltd.	1.88	Yes Bank Ltd.	0.96
Indus Towers Ltd.	1.88	Punjab National Bank	0.91
Cholamandalam Investment & Finance Co. Ltd.	1.78	Procter & Gamble Hygiene and Health Care Ltd.	0.86
Lupin Ltd.	1.74	TREPS on G-Sec or T-Bills	0.04
ACC Ltd.	1.58	Cash & Cash Receivables	0.37
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



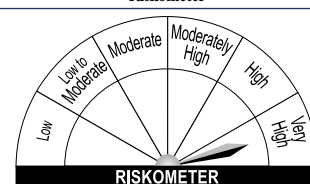
Data as on 30th November, 2021, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Midcap Fund (IMF)

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

Scheme Features		
Investment objective: The objective of the scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Midcap Companies. However there can be no assurance that the investment objective under the scheme will be realized.		
Fund Manager: Mr. Alok Ranjan	Total Experience: Over 25 Years (Managing the Scheme since 6th August, 2021)	
Inception Date: 25th January 2017		
Benchmark: NIFTY Midcap 100 - Total Return Index (TRI)		
NAV as on 30th November 2021 (₹ per unit):		
	Regular	Direct
Growth	17.09	18.48
IDCW**	16.04	17.37
Monthly Average AUM: ₹ 215.64 Crs.		
AUM as on 30th November 2021: ₹ 204.05 Crs.		
Expense Ratio as on 30th November 2021: Regular : 2.55% Direct : 1.64% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 30th November 2021: Standard Deviation : 23.7467% Beta : 0.8514 Sharpe Ratio : 0.6685 Portfolio Turnover Ratio^^ : 0.43 Risk free rate: Overnight MIBOR (3.41% as on 30/11/21). Source: FIMMDA. Ratios calculated on monthly 3 years data point. ^^ Lower of Purchase or Sale for one year/average AUM for one year.		
Load Structure: Entry Load : Not Applicable. Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.		

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

IDBI Midcap Fund - IDCW** (Regular Plan)

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

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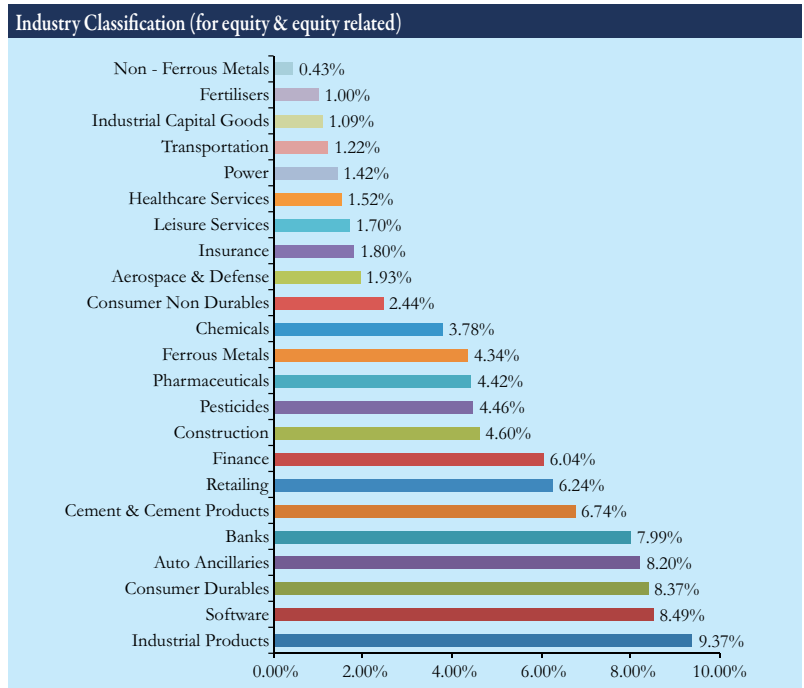
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date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

*IDCW - previously known as Dividend

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

Portfolio as on 30/11/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Minda Industries Ltd.	3.24	Polycab India Ltd.	1.62
PI Industries Ltd.	3.20	Apollo Hospitals Enterprise Ltd.	1.52
Godrej Properties Ltd.	3.18	TATA Power Co. Ltd.	1.42
ICICI Bank Ltd.	3.18	State Bank of India	1.32
Coforge Ltd.	3.04	Aarti Industries Ltd.	1.28
ACC Ltd.	2.96	UPL Ltd.	1.26
Relaxo Footwears Ltd.	2.87	3M India Ltd.	1.23
Trent Ltd.	2.70	Bharat Forge Ltd.	1.22
Muthoot Finance Ltd.	2.62	Indian Railway Catering & Tourism Corp. Ltd.	1.22
The Federal Bank Ltd.	2.62	TATA Consumer Products Ltd.	1.21
Alkem Laboratories Ltd.	2.50	Indiamart Intermesh Ltd.	1.20
Astral Ltd.	2.50	Steel Authority of India Ltd.	1.17
Jindal Steel & Power Ltd.	2.40	Aarti Surfactants Ltd.	1.12
Info Edge (India) Ltd.	2.34	Cadila Healthcare Ltd.	1.10
Voltas Ltd.	2.34	Honeywell Automation India Ltd.	1.09
MindTree Ltd.	2.33	Bata India Ltd.	1.04
Supreme Industries Ltd.	2.32	Coromandel International Ltd.	1.00
Balkrishna Industries Ltd.	2.24	Arihant Superstructures Ltd.	0.93
Crompton Greaves Consumer Electricals Ltd.	2.12	IG Petrochemicals Ltd.	0.90
Dalmia Bharat Ltd.	2.08	City Union Bank Ltd.	0.87
Endurance Technologies Ltd.	2.00	Solara Active Pharma Sciences Ltd.	0.82
Bharat Electronics Ltd.	1.93	TATA Steel Long Products Ltd.	0.77
Cholamandalam Investment & Finance Co. Ltd.	1.80	Firstsource Solutions Ltd.	0.76
Max Financial Services Ltd.	1.80	Apollo Tyres Ltd.	0.72
Route Mobile Ltd.	1.78	Birlasoft Ltd.	0.58
SKF India Ltd.	1.71	Indiabulls Real Estate Ltd.	0.49
Jubilant Foodworks Ltd.	1.70	Phillips Carbon Black Ltd.	0.48
The Ramco Cements Ltd.	1.70	National Aluminium Co. Ltd.	0.43
Bajaj Finance Ltd.	1.62	TREPS on G-Sec or T-Bills	2.41
		TOTAL	100.00

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



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

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

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

IDBI Small Cap Fund (ISF)

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

Scheme Features

Investment objective:

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

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

Inception Date:

21st June 2017

Benchmark:

NIFTY Smallcap 250 - Total Return Index (TRI)

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

	Regular	Direct
Growth	17.16	18.49
IDCW**	17.16	18.49

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 134.46 Crs.

AUM as on 30th November 2021:

₹ 132.58 Crs.

Expense Ratio as on 30th November 2021:

Regular : 2.56%

Direct : 1.54%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

Standard Deviation : 25.0331%

Beta : 0.8000

Sharpe Ratio : 0.8216

Portfolio Turnover Ratio^^ : 0.43

Risk free rate: Overnight MIBOR (3.41% as on 30/11/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

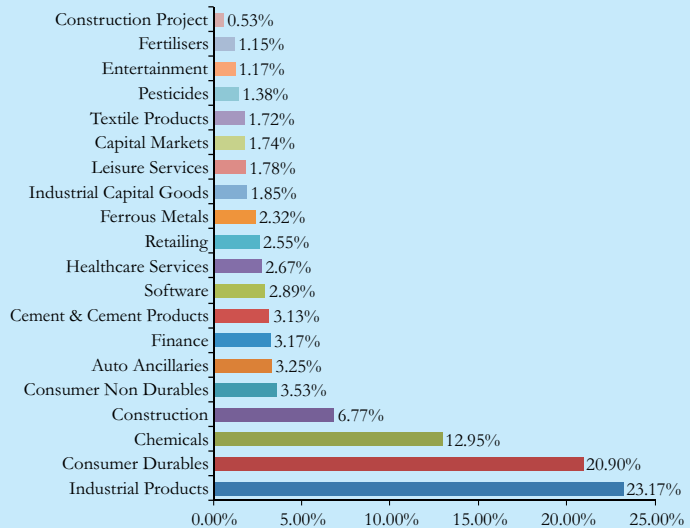
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 30/11/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		Orient Electric Ltd.	1.86
Elgi Equipments Ltd.	4.11	ABB Power Products & Systems India Ltd.	1.85
Grindwell Norton Ltd.	3.69	Ratnamani Metals & Tubes Ltd.	1.78
KEI Industries Ltd.	3.62	Computer Age Management Services Ltd.	1.74
KNR Constructions Ltd.	3.51	Welspun India Ltd.	1.72
Carborundum Universal Ltd.	3.41	Greenply Industries Ltd.	1.58
Navin Fluorine International Ltd.	3.40	Dhanuka Agritech Ltd.	1.38
Greenpanel Industries Ltd.	3.30	Arihant Superstructures Ltd.	1.35
Timken India Ltd.	3.07	KSB Ltd.	1.28
Tube Investments of India Ltd.	2.99	Kirloskar Oil Engines Ltd.	1.23
Fine Organic Industries Ltd.	2.96	Rossari Biotech Ltd.	1.22
Birlasoft Ltd.	2.89	Inox Leisure Ltd.	1.17
Can Fin Homes Ltd.	2.84	Chambal Fertilisers and Chemicals Ltd.	1.15
Relaxo Footwears Ltd.	2.81	TATA Chemicals Ltd.	1.12
Century Plyboards (India) Ltd.	2.69	Lemon Tree Hotels Ltd.	1.11
Narayana Hrudayalaya Ltd.	2.67	HeidelbergCement India Ltd.	1.10
Hatsun Agro Product Ltd.	2.58	Balrampur Chini Mills Ltd.	0.95
V-Mart Retail Ltd.	2.55	Burger King India Ltd.	0.67
Blue Star Ltd.	2.40	MM Forgings Ltd.	0.60
Galaxy Surfactants Ltd.	2.28	TATA Steel Long Products Ltd.	0.54
Cera Sanitaryware Ltd.	2.20	Techno Electric & Engineering Co. Ltd.	0.53
Sheela Foam Ltd.	2.19	Dhanvarsha Finvest Ltd.	0.33
Finolex Industries Ltd.	2.16	Balkrishna Industries Ltd.	0.26
JK Cement Ltd.	2.03	TREPS on G-Sec or T-Bills	1.17
Deepak Nitrite Ltd.	1.97	Cash & Cash Receivables	0.21
PNC Infratech Ltd.	1.91	TOTAL	100.00
Somany Ceramics Ltd.	1.87		

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

Industry Classification (for equity & equity related)



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

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Focused 30 Equity Fund (IF30EF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

17th November, 2017

Benchmark:

NIFTY 100 - Total Return Index (TRI)

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

	Regular	Direct
Growth	15.13	16.08
IDCW**	15.13	16.08

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 146.36 Crs.

AUM as on 30th November 2021:

₹ 139.44 Crs.

Expense Ratio as on 30th November 2021:

Regular : 2.55%

Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

Standard Deviation : 20.0224%

Beta : 0.9210

Sharpe Ratio : 0.6955

Portfolio Turnover Ratio^^ : 0.17

Risk free rate: Overnight MIBOR (3.41% as on 30/11/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

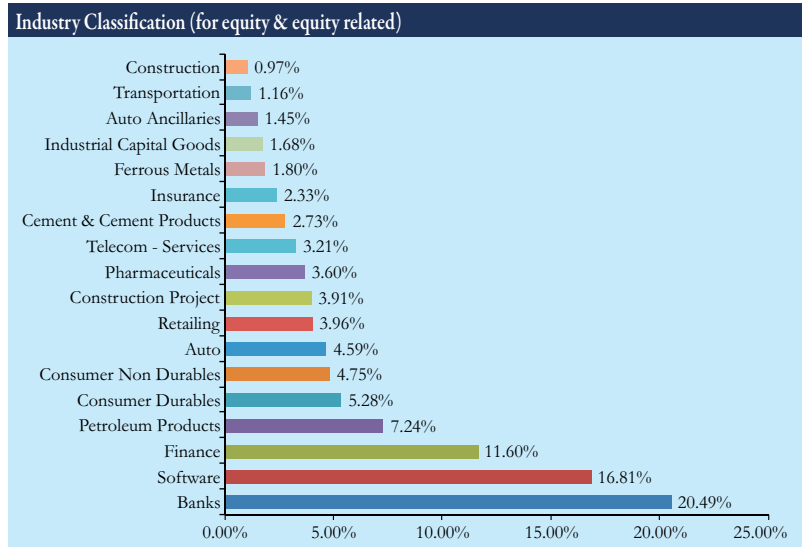
Load Structure:

Entry Load : Not Applicable.

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

Portfolio as on 30/11/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		Mphasis Ltd.	2.12
HDFC Bank Ltd.	8.21	Asian Paints Ltd.	2.01
Infosys Ltd.	7.65	Cipla Ltd.	1.92
Reliance Industries Ltd.	7.24	Jindal Steel & Power Ltd.	1.80
TATA Consultancy Services Ltd.	7.04	Divi's Laboratories Ltd.	1.68
ICICI Bank Ltd.	6.81	Siemens Ltd.	1.68
Housing Development Finance Corpn. Ltd.	6.49	State Bank of India	1.53
Avenue Supermarts Ltd.	3.96	Mahindra & Mahindra Ltd.	1.46
Kotak Mahindra Bank Ltd.	3.94	Muthoot Finance Ltd.	1.45
Larsen & Toubro Ltd.	3.91	WABCO India Ltd.	1.45
Bajaj Finance Ltd.	3.66	TATA Consumer Products Ltd.	1.41
Bharti Airtel Ltd.	3.21	ITC Ltd.	1.33
Maruti Suzuki India Ltd.	3.13	Indian Railway Catering & Tourism Corpn. Ltd.	1.16
Titan Co. Ltd.	2.96	DLF Ltd.	0.97
JK Lakshmi Cement Ltd.	2.73	TREPS on G-Sec or T-Bills	2.58
ICICI Lombard General Insurance Co. Ltd.	2.33	Cash & Cash Receivables	-0.14
Blue Star Ltd.	2.32	TOTAL	100.00

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



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

Product Label	
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital growth Investment predominantly in large cap focused equity & equity related instruments of upto 30 companies and balance in debt & money market instruments 	Riskometer <p>RISKOMETER</p> <p>Investors understand that their principal will be at Very High risk</p>

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

IDBI Banking & Financial Services Fund (IB&FSF)

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

Scheme Features

Investment objective:

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

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

Inception Date:

4th June 2018

Benchmark:

NIFTY Financial Services - Total Return Index (TRI)

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

	Regular	Direct
Growth	13.03	13.70
IDCW**	13.03	13.70

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹97.84 Crs.

AUM as on 30th November 2021:

₹91.16 Crs.

Expense Ratio as on 30th November 2021:

Regular : 2.60%
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

Standard Deviation : 29.0982%
Beta : 0.9504
Sharpe Ratio : 0.3668
Portfolio Turnover Ratio^^ : 0.25
Risk free rate: Overnight MIBOR (3.41% as on 30/11/21). Source: FIMMDA.
Ratios calculated on monthly 3 years data point.

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

Load Structure:

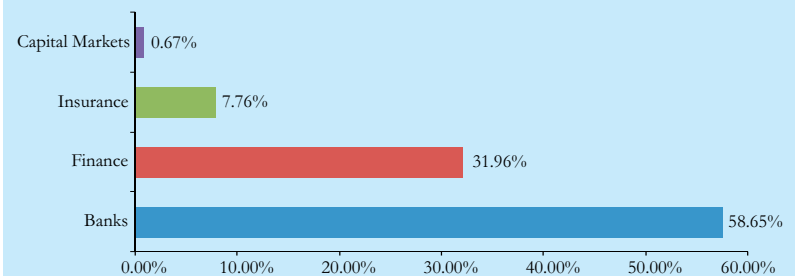
Entry Load : Not Applicable.
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 30/11/2021

Issuer Name	% To Net Assets*
EQUITY & EQUITY RELATED	99.04
HDFC Bank Ltd.	19.48
ICICI Bank Ltd.	17.38
Housing Development Finance Corp. Ltd.	13.48
Bajaj Finance Ltd.	7.29
Kotak Mahindra Bank Ltd.	5.62
State Bank of India	5.11
Axis Bank Ltd.	4.67
Cholamandalam Investment & Finance Co. Ltd.	2.99
Bajaj Finserv Ltd.	2.88
Can Fin Homes Ltd.	2.50
Max Financial Services Ltd.	2.12
HDFC Life Insurance Co. Ltd.	1.79
Shriram Transport Finance Co. Ltd.	1.47
The Federal Bank Ltd.	1.43
Aavas Financiers Ltd.	1.37
AU Small Finance Bank Ltd.	1.35
LIC Housing Finance Ltd.	1.22
DCB Bank Ltd.	1.16
City Union Bank Ltd.	1.08
ICICI Lombard General Insurance Co. Ltd.	0.97
Bank of Baroda	0.93
SBI Cards & Payment Services Ltd.	0.87
Muthoot Finance Ltd.	0.77
HDFC Asset Management Co. Ltd.	0.67
IndusInd Bank Ltd.	0.44
TREPS on G-Sec or T-Bills	0.41
Cash & Cash Receivables	0.55
TOTAL	100.00

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

Industry Classification (for equity & equity related)



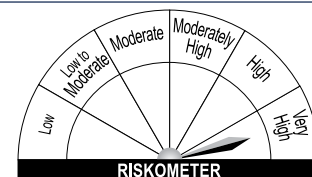
Data as on 30th November, 2021, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Long Term Value Fund (ILTVF)

(An open ended equity scheme following value investment strategy)

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

Inception Date:

20th August 2018

Benchmark:

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

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

	Regular	Direct
Growth	15.35	15.96
IDCW**	15.35	15.96

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 111.48 Crs.

AUM as on 30th November 2021:

₹ 104.44 Crs.

Expense Ratio as on 30th November 2021:

Regular : 2.60%

Direct : 1.71%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

Standard Deviation : 21.6854%

Beta : 0.9632

Sharpe Ratio : 0.6002

Portfolio Turnover Ratio^^ : 0.40

Risk free rate: Overnight MIBOR (3.41% as on 30/11/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

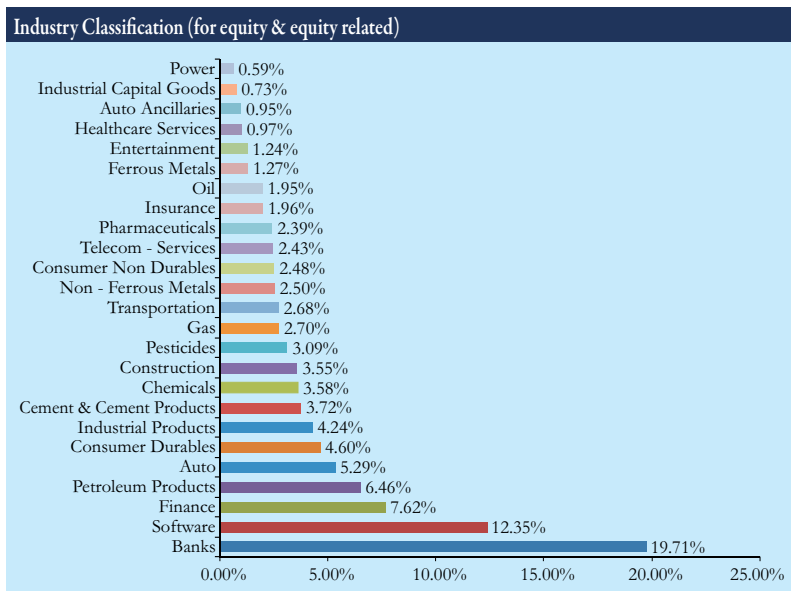
Exit Load : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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

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

Portfolio as on 30/11/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		99.05	
Infosys Ltd.	7.17	Ashok Leyland Ltd.	1.56
ICICI Bank Ltd.	5.73	Bank of Baroda	1.48
HDFC Bank Ltd.	5.43	Vinati Organics Ltd.	1.43
Reliance Industries Ltd.	5.10	Ultratech Cement Ltd.	1.42
State Bank of India	4.42	Hindustan Petroleum Corpn. Ltd.	1.36
Housing Development Finance Corpn. Ltd.	3.97	TATA Steel Ltd.	1.27
Coforge Ltd.	2.60	Inox Leisure Ltd.	1.24
Persistent Systems Ltd.	2.58	SBI Cards & Payment Services Ltd.	1.23
KNR Constructions Ltd.	2.52	Amber Enterprises India Ltd.	1.17
Hindalco Industries Ltd.	2.50	PI Industries Ltd.	1.13
Bharti Airtel Ltd.	2.43	Havells India Ltd.	1.08
Sun Pharmaceutical Industries Ltd.	2.39	Adani Ports and Special Economic Zone Ltd.	1.05
Aarti Industries Ltd.	2.15	Indiabulls Real Estate Ltd.	1.03
Bharat Forge Ltd.	2.14	Max Healthcare Institute Ltd.	0.97
Supreme Industries Ltd.	2.10	Gujarat Gas Ltd.	0.96
TATA Motors Ltd.	2.02	Kotak Mahindra Bank Ltd.	0.96
HDFC Life Insurance Co. Ltd.	1.96	MRF Ltd.	0.95
UPL Ltd.	1.96	Asian Paints Ltd.	0.82
Oil & Natural Gas Corpn. Ltd.	1.95	Honeywell Automation India Ltd.	0.73
Bajaj Finance Ltd.	1.79	Ambuja Cements Ltd.	0.61
Voltas Ltd.	1.77	CESC Ltd.	0.59
GAIL (India) Ltd.	1.74	Crompton Greaves Consumer Electricals Ltd.	0.58
Maruti Suzuki India Ltd.	1.71	Cholamandalam Investment & Finance Co. Ltd.	0.42
ACC Ltd.	1.69	Dhanvarsha Finvest Ltd.	0.21
Axis Bank Ltd.	1.69	TREPS on G-Sec or T-Bills	0.72
Varun Beverages Ltd.	1.66	Cash & Cash Receivables	0.23
Container Corporation of India Ltd.	1.63	TOTAL	100.00

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



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

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

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

IDBI Dividend Yield Fund (IDYF)

(An open ended equity scheme predominantly investing in dividend yielding stocks)

Scheme Features

Investment objective:

The Investment objective of the Scheme is to provide long term capital appreciation and/or dividend distribution by investing predominantly in dividend yielding equity and equity related instruments. However there can be no assurance that the investment objective under the scheme will be realized.

Fund Manager:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

Inception Date:

21st December 2018

Benchmark:

NIFTY Dividend Opportunities 50 - Total Return Index (TRI)

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

	Regular	Direct
Growth	17.02	17.70
IDCW**	17.02	17.70

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 100.57 Crs.

AUM as on 30th November 2021:

₹ 97.39 Crs.

Expense Ratio as on 30th November 2021:

Regular : 2.53%

Direct : 1.55%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

Portfolio Turnover Ratio^^ : 0.14

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

Load Structure:

Entry Load

: Not Applicable.

Exit Load

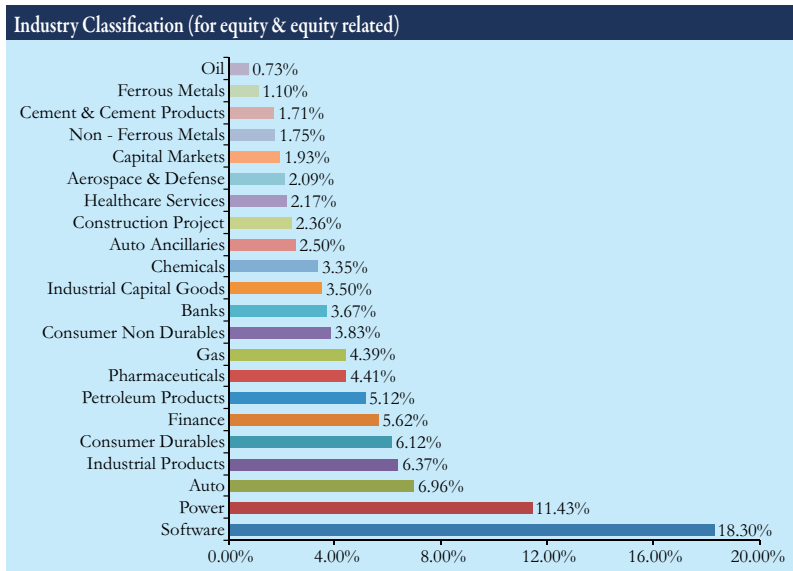
: Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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

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

Portfolio as on 30/11/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Infosys Ltd.	10.04	Multi Commodity Exchange of India Ltd.	1.93
TATA Consultancy Services Ltd.	5.44	BEML Ltd.	1.90
Carborundum Universal Ltd.	4.95	NHPC Ltd.	1.87
Power Grid Corp. of India Ltd.	3.79	Hindustan Zinc Ltd.	1.75
ICICI Bank Ltd.	3.67	Mahindra & Mahindra Ltd.	1.72
Divi's Laboratories Ltd.	3.51	ACC Ltd.	1.71
Atul Ltd.	3.35	Honeywell Automation India Ltd.	1.60
Relaxo Footwears Ltd.	3.19	ITC Ltd.	1.43
Titan Co. Ltd.	2.93	Bharat Forge Ltd.	1.42
Bajaj Finance Ltd.	2.87	Power Finance Corp. Ltd.	1.38
Escorts Ltd.	2.84	Housing Development Finance Corp. Ltd.	1.37
Tech Mahindra Ltd.	2.82	Asian Paints Ltd.	1.23
Hindustan Petroleum Corp. Ltd.	2.65	Colgate Palmolive (India) Ltd.	1.17
Tube Investments of India Ltd.	2.50	Torrent Power Ltd.	1.13
Reliance Industries Ltd.	2.47	Tata Steel Ltd.	1.10
Mahanagar Gas Ltd.	2.43	GAIL (India) Ltd.	1.00
NTPC Ltd.	2.41	Indraprastha Gas Ltd.	0.96
Maruti Suzuki India Ltd.	2.40	Aurobindo Pharma Ltd.	0.90
Larsen & Toubro Ltd.	2.36	Oil & Natural Gas Corp. Ltd.	0.73
TATA Power Co. Ltd.	2.23	TREPS on G-Sec or T-Bills	0.43
Dr. Lal Path labs Ltd.	2.17	Cash & Cash Receivables	0.16
Bharat Electronics Ltd.	2.09	TOTAL	100.00

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



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

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

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

IDBI Healthcare Fund (IHF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

Inception Date:

28th February 2019

Benchmark:

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

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

	Regular	Direct
Growth	18.72	19.56
IDCW**	18.72	19.56

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 74.48 Crs.

AUM as on 30th November 2021:

₹ 73.69 Crs.

Expense Ratio as on 30th November 2021:

Regular : 2.53%

Direct : 1.24%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

Portfolio Turnover Ratio^^ : 0.65

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

Load Structure:

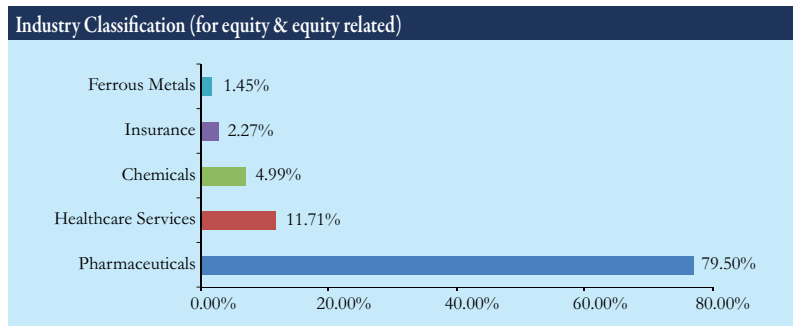
Entry Load : Not Applicable.

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

Nil after 12 months.

Portfolio as on 30/11/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED	99.92	Rossari Biotech Ltd.	1.76
Sun Pharmaceutical Industries Ltd.	13.17	Vinati Organics Ltd.	1.66
Divi's Laboratories Ltd.	11.65	Cadila Healthcare Ltd.	1.58
Dr. Reddy's Laboratories Ltd.	9.54	Jubilant Ingrevia Ltd.	1.57
Cipla Ltd.	8.75	Metropolis Healthcare Ltd.	1.51
Apollo Hospitals Enterprise Ltd.	6.85	Biocon Ltd.	1.47
Aurobindo Pharma Ltd.	4.33	TATA Steel Ltd.	1.45
Lupin Ltd.	3.81	Aster DM Healthcare Ltd.	1.28
IPCA Laboratories Ltd.	3.46	ICICI Lombard General Insurance Co. Ltd.	1.15
JB Chemicals & Pharmaceuticals Ltd.	3.22	HDFC Life Insurance Co. Ltd.	1.12
Gland Pharma Ltd.	3.19	Indoco Remedies Ltd.	1.02
Torrent Pharmaceuticals Ltd.	3.12	Natco Pharma Ltd.	1.02
Alkem Laboratories Ltd.	3.07	Strides Pharma Science Ltd.	0.58
Abbott India Ltd.	2.37	TREPS on G-Sec or T-Bills	0.18
Laurus Labs Ltd.	2.37	Cash & Cash Receivables	-0.10
Syngene International Ltd.	2.07	TOTAL	100.00
Pfizer Ltd.	1.78		

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



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

Product Label	
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related instruments of companies engaged in Healthcare & Allied Sectors 	Riskometer 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 Hybrid Equity Fund (IHEF)

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

Scheme Features

Investment objective:

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

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

Inception Date: 24th October 2016

Benchmark: CRISIL Hybrid 35+65-Aggressive Index

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

	Regular	Direct
Growth	15.8796	17.0605
IDCW**	14.4894	15.6474

Monthly Average AUM: ₹ 208.09 Crs.

AUM as on 30th November 2021: ₹ 201.30 Crs.

Expense Ratio as on 30th November 2021:

Regular : 2.55%

Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

YTM	: 7.06%
Average Maturity	: 7.00 Years
Modified Duration	: 4.68 Years
Macaulay Duration	: 5.00 Years
Standard Deviation	: 14.1704%
Beta	: 0.9775
Sharpe Ratio	: 0.6255
Portfolio Turnover Ratio^^	: 0.68

Risk free rate: Overnight MIBOR (3.41% as on 30/11/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

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

IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

*IDCW - previously known as Dividend

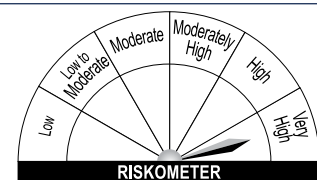
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

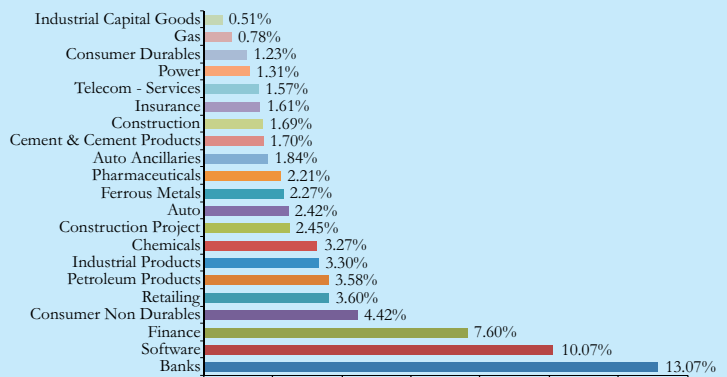
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Portfolio as on 30/11/2021

Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED		70.50			
HDFC Bank Ltd.	N.A	4.79	Nestle India Ltd.	N.A	0.81
ICICI Bank Ltd.	N.A	4.03	Gujarat Gas Ltd.	N.A	0.78
Housing Development Finance Corp. Ltd.	N.A	3.98	Indiabulls Real Estate Ltd.	N.A	0.75
Infosys Ltd.	N.A	3.83	CESC Ltd.	N.A	0.72
Reliance Industries Ltd.	N.A	3.58	Eicher Motors Ltd.	N.A	0.60
TATA Consultancy Services Ltd.	N.A	2.59	ICICI Lombard General Insurance Co. Ltd.	N.A	0.60
Larsen & Toubro Ltd.	N.A	2.45	NTPC Ltd.	N.A	0.59
Avenue Supermarts Ltd.	N.A	2.34	Siemens Ltd.	N.A	0.51
Axis Bank Ltd.	N.A	2.31	TATA Elxsi Ltd.	N.A	0.49
Bajaj Finance Ltd.	N.A	2.09	Indus Towers Ltd.	N.A	0.48
Tech Mahindra Ltd.	N.A	2.00	NOCIL Ltd.	N.A	0.37
Divi's Laboratories Ltd.	N.A	1.94	Gland Pharma Ltd.	N.A	0.27
State Bank of India	N.A	1.94	Dhanvarsha Finvest Ltd.	N.A	0.11
Asian Paints Ltd.	N.A	1.87	DEBENTURES		18.20
Sundram Fasteners Ltd.	N.A	1.84	Bank of Baroda		
TATA Motors Ltd.	N.A	1.82	(AT1 Bond under Basel III)	CRISIL AA+	6.67
Godrej Consumer Products Ltd.	N.A	1.74	Punjab National Bank		
Atul Ltd.	N.A	1.73	(AT1 Bond under Basel III)	BWR AA	5.03
ACC Ltd.	N.A	1.70	Axis Bank Ltd.		
Timken India Ltd.	N.A	1.68	(AT1 Bond under Basel III)	CRISIL AA+	2.03
Supreme Industries Ltd.	N.A	1.62	Chennai Petroleum Corp. Ltd.	CRISIL AAA	1.97
Muthoot Finance Ltd.	N.A	1.42	Piramal Capital & Housing Finance Ltd.	[ICRA]AA	1.02
Trent Ltd.	N.A	1.26	REC Ltd.	CRISIL AAA	0.74
TATA Steel Ltd.	N.A	1.25	NTPC Ltd.	CRISIL AAA	0.74
Volta Ltd.	N.A	1.23	GOVERNMENT SECURITIES		8.44
Aarti Industries Ltd.	N.A	1.17	CGL 2026	SOV	7.45
Birlasoft Ltd.	N.A	1.16	CGL 2035	SOV	0.99
Bharti Airtel Ltd.	N.A	1.09	TREPS on G-Sec or T-Bills		1.61
Jindal Steel & Power Ltd.	N.A	1.02	Cash & Cash Receivables		1.25
HDFC Life Insurance Co. Ltd.	N.A	1.01	TOTAL		100.00
KNR Constructions Ltd.	N.A	0.94			

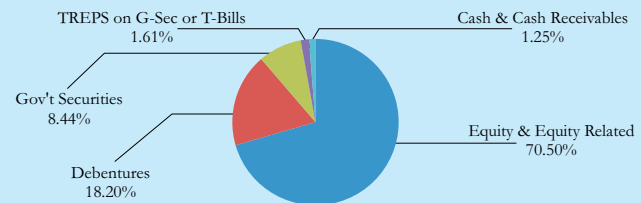
* Rounded off to the nearest two digits after the decimal point.

Industry Classification (for equity & equity related)

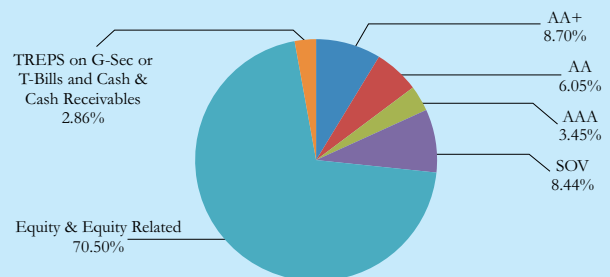


Data as on 30th November, 2021, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile



Snapshot of IDBI Mutual Fund Schemes

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

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

Plans, options and sub-options

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

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

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

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

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

IDBI Equity Savings Fund (IESF)

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

Scheme Features

Investment objective:

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

Fund Manager:

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 30th November 2021 (₹ per unit):

	Regular	Direct
Growth	20.6322	22.4616
Monthly IDCW**	16.2546	15.1777
Quarterly IDCW**	15.3680	12.5202

Monthly Average AUM: ₹ 13.04 Crs.

AUM as on 30th November 2021: ₹ 12.80 Crs.

Expense Ratio as on 30th November 2021:

Regular : 2.14%

Direct : 1.16%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

YTM : 4.52%

Average Maturity : 2.32 Years

Modified Duration : 1.49 Years

Macaulay Duration : 1.61 Years

Standard Deviation : 9.5122%

Beta : 1.1687

Sharpe Ratio : 0.5713

Portfolio Turnover Ratio^^ : 4.32

Risk free rate: Overnight MIBOR (3.41% as on 30/11/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

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

IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

*IDCW - previously known as Dividend

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

Portfolio as on 30/11/2021

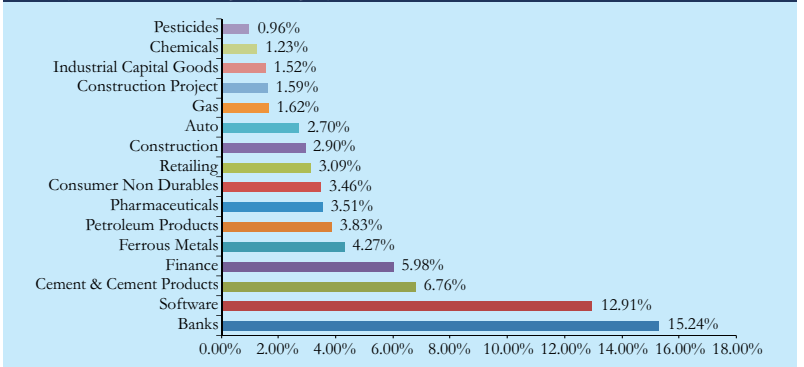
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED			Grasim Industries Ltd.	N.A	1.56
ICICI Bank Ltd.	N.A	8.45	Maruti Suzuki India Ltd.	N.A	1.56
TATA Consultancy Services Ltd.	N.A	5.79	Honeywell Automation India Ltd.	N.A	1.52
Housing Development Finance Corp. Ltd.	N.A	4.61	Hindustan Petroleum Corp. Ltd.	N.A	1.43
TATA Steel Ltd.	N.A	4.27	Nestle India Ltd.	N.A	1.42
Infosys Ltd.	N.A	3.58	Sun Pharmaceutical Industries Ltd.	N.A	1.41
ACC Ltd.	N.A	3.57	Bajaj Finance Ltd.	N.A	1.37
Avenue Supermarts Ltd.	N.A	3.09	Aarti Industries Ltd.	N.A	1.23
HDFC Bank Ltd.	N.A	2.92	Godrej Consumer Products Ltd.	N.A	1.23
DLF Ltd.	N.A	2.90	Mahindra & Mahindra Ltd.	N.A	1.14
Reliance Industries Ltd.	N.A	2.40	UPL Ltd.	N.A	0.96
Axis Bank Ltd.	N.A	2.18	ITC Ltd.	N.A	0.81
Divi's Laboratories Ltd.	N.A	2.10	DEBENTURES		7.05
HCL Technologies Ltd.	N.A	1.87	Bank of Baroda		
State Bank of India	N.A	1.69	(AT1 Bond under Basel III)	CRISIL AA+	6.35
Birlasoft Ltd.	N.A	1.67	NTPC Ltd.	CRISIL AAA	0.70
Ultratech Cement Ltd.	N.A	1.63	TREPS on G-Sec or T-Bills		8.43
Gujarat Gas Ltd.	N.A	1.62	Cash & Cash Receivables		12.95
Larsen & Toubro Ltd.	N.A	1.59	TOTAL		100.00

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

Fixed Deposits placed for margin purpose for Derivative

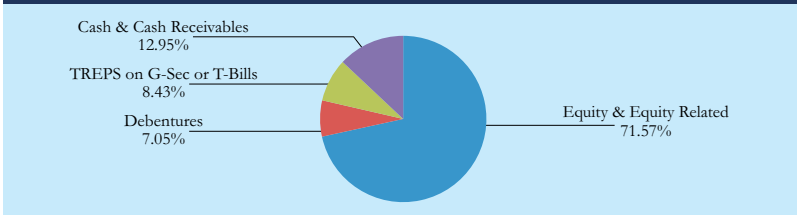
Total Outstanding exposure in Derivative Instruments as on 30th November, 2021: Rs.365.86/- (Market Value in Lakhs)

Industry Classification (for equity & equity related)

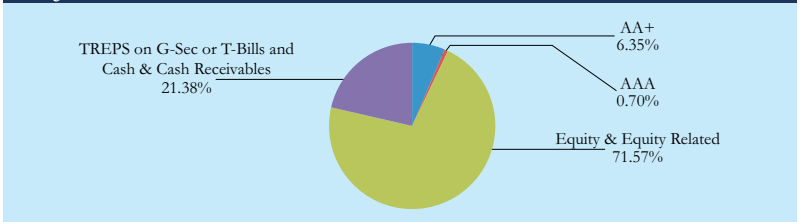


Data as on 30th November, 2021, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile

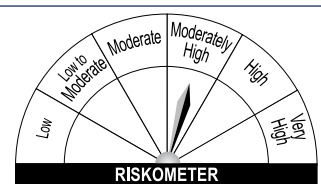


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

IDBI Liquid Fund (ILIQF)

(An open-ended liquid scheme)

Scheme Features

Investment objective:

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

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

	Regular	Direct
Growth	2245.8690	2263.8723
Daily IDCW**	1005.2683	1002.3548
Weekly IDCW**	1023.2116	1003.9415
Monthly IDCW**	1004.1031	1002.5492
Bonus^	00.0000	1696.1301

^ Bonus option in this scheme has been discontinued from 15th July, 2015.

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

Monthly Average AUM:

₹ 1,000.00 Crs.

AUM as on 30th November 2021:

₹ 896.01 Crs.

Expense Ratio as on 30th November 2021:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

YTM : 3.55%

Average Maturity : 34 Days

Modified Duration : 34 Days

Macaulay Duration : 34 Days

Load Structure:

Entry Load: Not Applicable

Exit Load:

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

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

IDCW History

(Face Value: ₹ 1000/- Per Unit)

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

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

25th November, 2021	3.1473	3.1473	1,006.6705	1,003.6394
25th October, 2021	2.4215	2.4215	1,006.1209	1,003.6394
27th September, 2021	2.7538	2.7538	1,006.3255	1,003.6394

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

25th November, 2021	3.1821	3.1821	1,005.1418	1,002.0799
25th October, 2021	2.4485	2.4485	1,004.5872	1,002.0799
27th September, 2021	2.7900	2.7900	1,004.7973	1,002.0799

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

*IDCW - previously known as Dividend

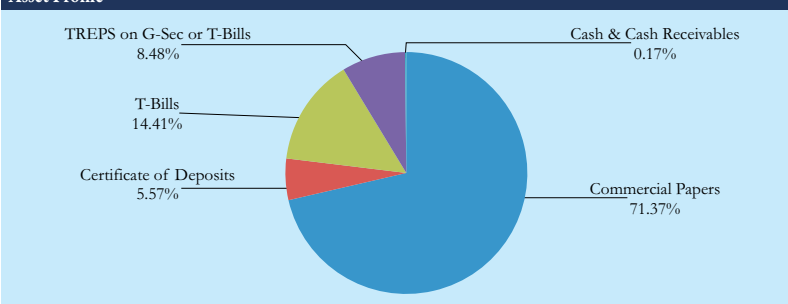
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Portfolio as on 30/11/2021

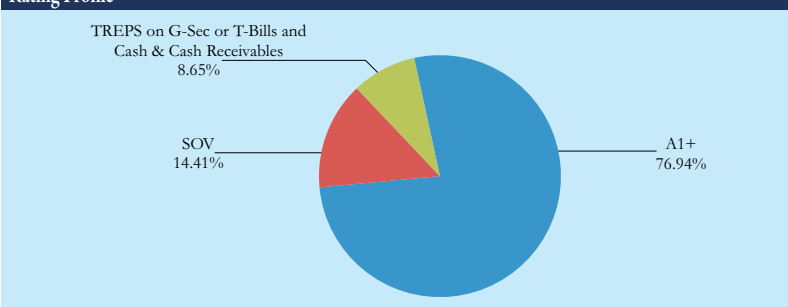
Issuer Name	Rating	% To Net Assets*
COMMERCIAL PAPERS		71.37
NTPC Ltd.	CRISIL A1+	11.15
TATA Capital Financial Services Ltd.	CRISIL A1+	8.36
Housing Development Finance Corp. Ltd.	CRISIL A1+	8.30
Bharat Oman Refineries Ltd.	CRISIL A1+	7.46
Axis Finance Ltd.	CRISIL A1+	5.58
SRF Ltd.	CRISIL A1+	5.57
DCM Shriram Ltd.	CRISIL A1+	5.57
Reliance Industries Ltd.	CRISIL A1+	5.53
Aditya Birla Money Ltd.	CRISIL A1+	5.52
Small Industries Development Bank of India	CRISIL A1+	2.78
National Bank for Agriculture and Rural Development	CRISIL A1+	2.78
Reliance Jio Infocomm Ltd.	CRISIL A1+	2.77
CERTIFICATE OF DEPOSITS		5.57
IndusInd Bank Ltd.	CRISIL A1+	5.57
T-BILLS		14.41
91 DTB	SOV	14.41
TREPS on G-Sec or T-Bills		8.48
Cash & Cash Receivables		0.17
TOTAL		100.00

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

Asset Profile



Rating Profile

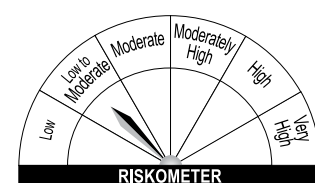


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



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

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

IDBI Ultra Short Term Fund (IUSTF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Bhupesh Kalyani

Total Experience: Over 19 Years

(Managing the Scheme since 1st February, 2017)

Inception Date:

3rd September, 2010

Benchmark:

CRISIL Ultra Short Term Debt Index

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

	Regular	Direct
Growth	2228.1590	2336.2270
Daily IDCW**	1017.0054	1031.1905
Weekly IDCW**	1086.9918	1090.4963
Monthly IDCW**	1114.2494	1447.2631
Bonus	2228.2921	2335.0778

Monthly Average AUM:

₹ 340.36 Crs.

AUM as on 30th November 2021:

₹ 336.21 Crs.

Expense Ratio as on 30th November 2021:

Regular : 0.59%

Direct : 0.27%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

YTM	: 3.88%
Average Maturity	: 156 Days
Modified Duration	: 123 Days
Macaulay Duration	: 130 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 ₹)
26th November, 2021	3.2700	3.2700	1116.9839	1113.9201
26th October, 2021	8.6238	8.6238	1122.3494	1113.7139
28th September, 2021	2.7547	2.7547	1116.0454	1113.2717

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

26th November, 2021	3.2700	3.2700	1116.9839	1113.9201
26th October, 2021	8.6238	8.6238	1122.3494	1113.7139
28th September, 2021	2.7547	2.7547	1116.0454	1113.2717

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

26th November, 2021	4.6206	4.6206	1451.1259	1446.7859
26th October, 2021	11.5272	11.5272	1458.0350	1446.5053
28th September, 2021	3.9717	3.9717	1449.8847	1445.9011

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

*IDCW - previously known as Dividend

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

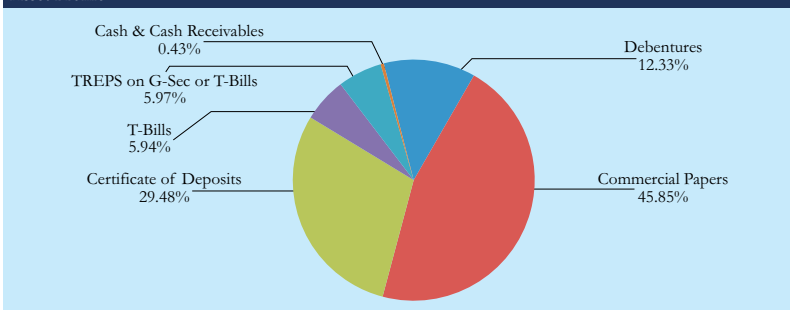
please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.

Portfolio as on 30/11/2021

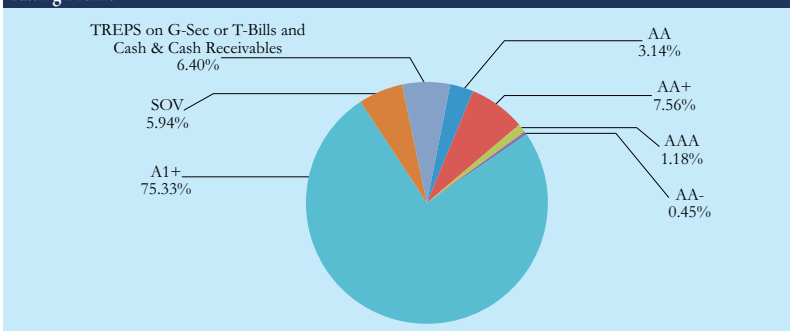
Issuer Name	Rating	% To Net Assets*
DEBENTURES		12.33
Dalmia Cement (Bharat) Ltd. earlier Odisha Cement Ltd.	[ICRA]AA+	7.56
Punjab National Bank (AT1 Bond under Basel III)	BWR AA	1.35
TATA Power Co. Ltd.	IND AA	0.61
REC Ltd.	CRISIL AAA	0.59
Chennai Petroleum Corp. Ltd.	CRISIL AAA	0.59
JSW Steel Ltd.	IND AA	0.46
Godrej Properties Ltd.	[ICRA]AA	0.46
TATA Motors Ltd.	CRISIL AA-	0.45
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.26
COMMERCIAL PAPERS		45.85
NTPC Ltd.	CRISIL A1+	7.43
Axis Finance Ltd.	CRISIL A1+	7.42
National Bank for Agriculture and Rural Development	CRISIL A1+	7.40
Reliance Jio Infocomm Ltd.	CRISIL A1+	7.38
Housing Development Finance Corp. Ltd.	CRISIL A1+	7.37
LIC Housing Finance Ltd.	CRISIL A1+	7.36
TATA Capital Financial Services Ltd.	CRISIL A1+	1.49
CERTIFICATE OF DEPOSITS		29.48
Axis Bank Ltd.	CRISIL A1+	7.39
SBM Bank (India) Ltd.	[ICRA]A1+	7.38
Small Industries Development Bank of India	CRISIL A1+	7.36
HDFC Bank Ltd.	IND A1+	7.35
T-BILLS		5.94
91 DTB	SOV	5.94
TREPS on G-Sec or T-Bills		5.97
Cash & Cash Receivables		0.43
TOTAL		100.00

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

Asset Profile



Rating Profile

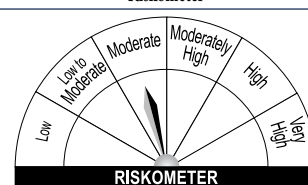


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderate risk

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

IDBI Short Term Bond Fund (ISTBF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Bhupesh Kalyani

Total Experience: Over 19 Years

(Managing the Scheme since 1st February, 2017)

Inception Date:

23rd March, 2011

Benchmark:

CRISIL Short Term Bond Fund Index

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

	Regular	Direct
Growth	22.2991	23.9405
Weekly IDCW**	12.2085	13.3388
Monthly IDCW**	12.1313	15.3471

Monthly Average AUM:

₹ 30.65 Crs.

AUM as on 30th November 2021:

₹ 31.46 Crs.

Expense Ratio as on 30th November 2021:

Regular : 0.75%

Direct : 0.28%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

YTM : 5.01%

Average Maturity : 2.67 Years

Modified Duration : 2.17 Years

Macaulay Duration : 2.26 Years

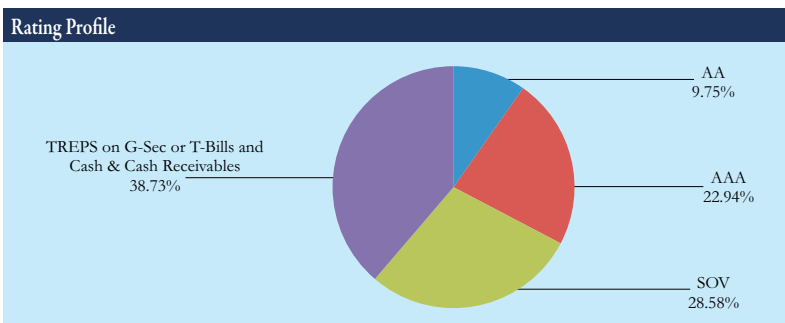
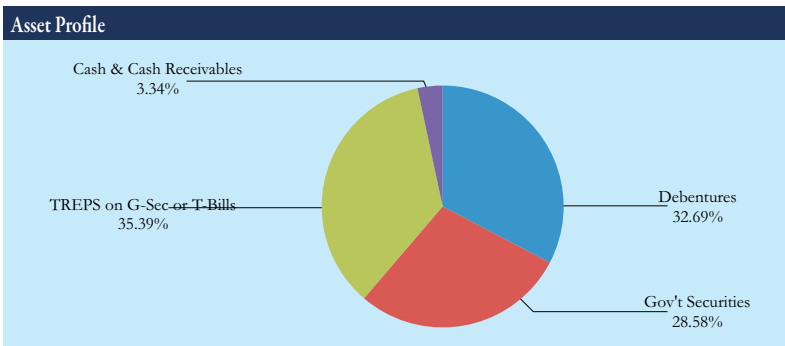
Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 30/11/2021		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Godrej Industries Ltd.	CRISIL AA	32.69
Power Finance Corpn. Ltd.	CRISIL AAA	6.49
REC Ltd.	CRISIL AAA	5.86
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	5.72
NTPC Ltd.	CRISIL AAA	5.68
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	5.68
GOVERNMENT SECURITIES		3.26
CGL 2026	SOV	28.58
TREPS on G-Sec or T-Bills		28.58
Cash & Cash Receivables		35.39
TOTAL		3.34
		100.00

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



IDCW History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV** (in ₹)	Ex IDCW** NAV (in ₹)
IDBI Short Term Bond Fund - Monthly IDCW** (Regular Plan)				
26th November, 2021	0.0396	0.0396	12.1516	12.1271
26th October, 2021	0.9877	0.9877	13.0944	12.1120
28th September, 2021	0.0581	0.0581	12.1636	12.1067
IDBI Short Term Bond Fund - Monthly IDCW** (Direct Plan)				
26th November, 2021	0.0574	0.0574	15.3791	15.3410
26th October, 2021	1.2551	1.2551	16.5698	15.3217
28th September, 2021	0.0781	0.0781	15.3911	15.3147

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

*IDCW - previously known as Dividend

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

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

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

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

IDBI Credit Risk Fund (ICRF)

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

Scheme Features

Investment objective:

The investment objective of the Scheme is to generate regular income and opportunities for capital appreciation by investing predominantly in AA and below rated corporate bonds across maturity spectrum. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager:

Mr. Bhupesh Kalyani

Total Experience: Over 19 Years

(Managing the Scheme since 1st February, 2017)

Inception Date:

3rd March, 2014

Benchmark:

NIFTY Credit Risk Bond Index

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

	Regular	Direct
Growth	15.1249	16.1453
Quarterly IDCW**	10.7022	11.0121
Annual IDCW**	11.3108	12.3563

Monthly Average AUM:

₹ 39.81 Crs.

AUM as on 30th November 2021:

₹ 39.81 Crs.

Expense Ratio as on 30th November 2021:

Regular : 1.35%

Direct : 0.62%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

YTM	: 7.00%
Average Maturity	: 5.18 Years
Modified Duration	: 3.51 Years
Macaulay Duration	: 3.76 Years

Load Structure:

Entry Load : Not Applicable.

Exit Load : • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil.
• If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV.
• If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.

IDCW History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
IDBI Credit Risk Fund - Quarterly IDCW** (Regular Plan)				
20th February, 2019	0.1785	0.1653	10.3989	10.1536
05th November, 2018	0.1033	0.0957	10.3073	10.1642
21st May, 2018	0.3899	0.3611	10.6505	10.1134
IDBI Credit Risk Fund - Quarterly IDCW** (Direct Plan)				
20th February, 2019	0.1923	0.1781	10.5164	10.2522
05th November, 2018	0.1299	0.1203	10.4359	10.25600
21st May, 2018	0.4985	0.4616	10.8854	10.19800
IDBI Credit Risk Fund - Annual IDCW** (Regular Plan)				
21st May, 2018	0.5795	0.5366	11.0867	10.2865
20th April, 2017	1.0921	0.0000	12.0655	10.5502
27th March, 2015	0.6304	0.0000	11.0963	10.2355
IDBI Credit Risk Fund - Annual IDCW** (Direct Plan)				
21st May, 2018	2.2136	2.0498	14.0270	10.9598

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

*IDCW - previously known as Dividend

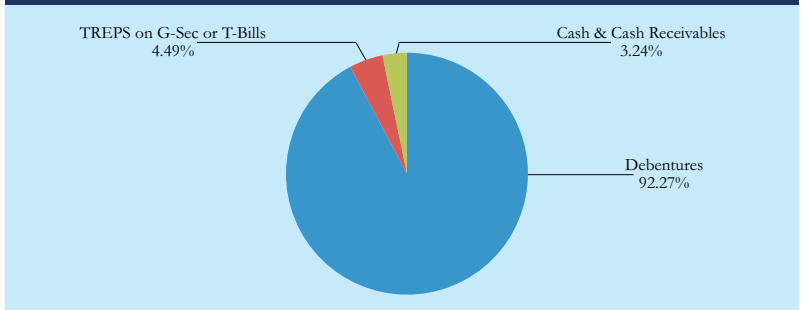
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Portfolio as on 30/11/2021

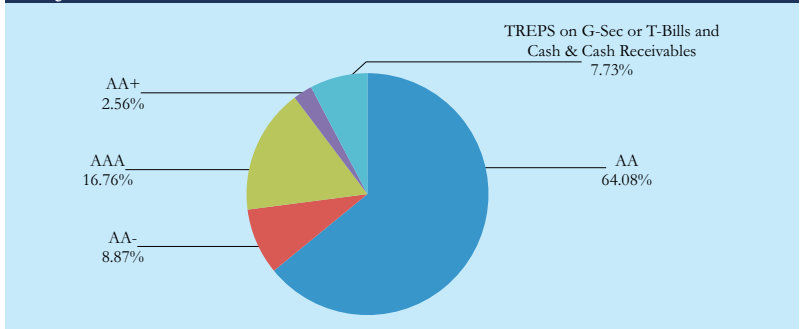
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Punjab National Bank (AT1 Bond under Basel III)	BWR AA	25.42
JSW Steel Ltd.	IND AA	9.05
Godrej Properties Ltd.	[ICRA]AA	9.03
TATA Motors Ltd.	CRISIL AA-	8.87
Power Finance Corp. Ltd.	CRISIL AAA	8.23
TATA Power Co. Ltd.	IND AA	7.74
Godrej Industries Ltd.	CRISIL AA	7.69
REC Ltd.	CRISIL AAA	7.53
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	5.15
Axis Bank Ltd. (AT1 Bond under Basel III)	CRISIL AA+	2.56
Chennai Petroleum Corp. Ltd.	CRISIL AAA	1.00
Yes Bank Ltd. (AT1 Bond under Basel III)	[ICRA]D	^0.00
TREPS on G-Sec or T-Bills		
Cash & Cash Receivables		3.24
TOTAL		100.00

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

Asset Profile



Rating Profile

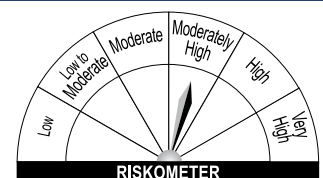


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

IDBI Dynamic Bond Fund (IDBF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 30 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st February 2012

Benchmark:

CRISIL Composite Bond Fund Index

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

	Regular	Direct
Growth	18.0819	19.4285
Quarterly IDCW**	12.6401	10.7753
Annual IDCW**	13.2446	15.8285

Monthly Average AUM:

₹ 37.32 Crs.

AUM as on 30th November 2021:

₹ 37.43 Crs.

Expense Ratio as on 30th November 2021:

Regular : 1.21%

Direct : 0.46%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

YTM	: 5.77%
Average Maturity	: 6.28 Years
Modified Duration	: 4.54 Years
Macaulay Duration	: 4.72 Years

Load Structure:

Entry Load : Not Applicable.

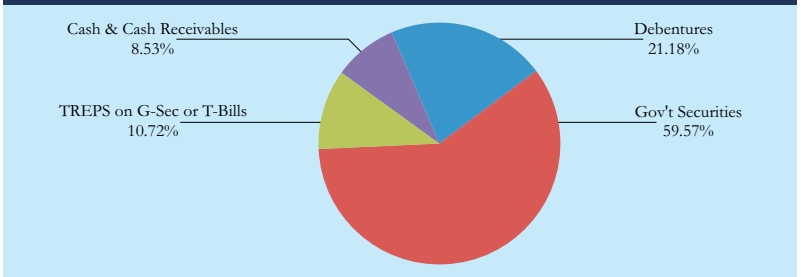
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 30/11/2021

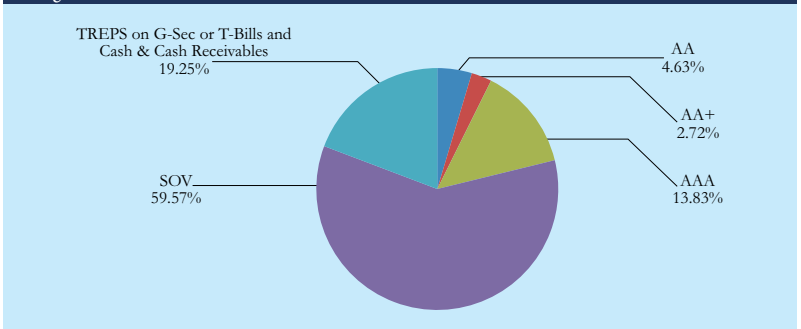
Issuer Name	Rating	% To Net Assets*
DEBENTURES		21.18
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	4.78
REC Ltd.	CRISIL AAA	4.54
NTPC Ltd.	CRISIL AAA	4.51
Punjab National Bank (AT1 Bond under Basel III)	BWR AA	4.05
Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	2.72
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.58
GOVERNMENT SECURITIES		59.57
CGL 2031	SOV	28.91
CGL 2026	SOV	21.36
CGL 2035	SOV	9.30
TREPS on G-Sec or T-Bills		10.72
Cash & Cash Receivables		8.53
TOTAL		100.00

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

Asset Profile



Rating Profile



IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

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

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

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

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

*IDCW - previously known as Dividend

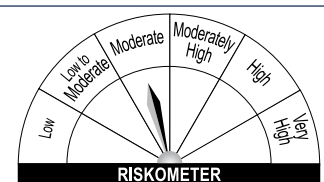
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderate risk

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

IDBI Gilt Fund (IGF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 30 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st December, 2012

Benchmark:

CRISIL Dynamic Gilt Index

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

	Regular	Direct
Growth	17.5681	18.6709
Quarterly IDCW**	12.1599	13.7843
Annual IDCW**	13.0083	14.0768

Monthly Average AUM:

₹ 27.07 Crs.

AUM as on 30th November 2021:

₹ 27.18 Crs.

Expense Ratio as on 30th November 2021:

Regular : 1.20%

Direct : 0.43%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2021:

YTM : 5.55%

Average Maturity : 6.73 Years

Modified Duration : 4.83 Years

Macaulay Duration : 4.98 Years

Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

IDCW History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
IDBI Gilt Fund - Quarterly IDCW** (Regular Plan)				
20th February, 2019	0.1936	0.1793	10.5697	10.2965
27th July, 2017	0.2353	0.2180	10.6557	10.3103
20th April, 2017	0.7883	0.7303	11.5717	10.4070
IDBI Gilt Fund - Quarterly IDCW** (Direct Plan)				
20th February, 2019	0.2253	0.2086	11.7303	11.4129
27th July, 2017	0.3575	0.0000	11.7938	11.2775
20th April, 2017	0.5462	0.0000	12.2578	11.4817
IDBI Gilt Fund - Annual IDCW** (Regular Plan)				
20th April, 2017	1.0847	0.0000	12.0341	10.5184
27th March, 2015	0.9936	0.9215	11.8111	10.4722
17th April, 2014	0.3585	0.3433	10.6705	10.2259
IDBI Gilt Fund - Annual IDCW** (Direct Plan)				
20th April, 2017	0.9847	0.0000	12.2581	10.8809
27th March, 2015	0.9768	0.0000	11.8291	10.5137
17th April, 2014	0.3896	0.3732	10.7019	10.2176

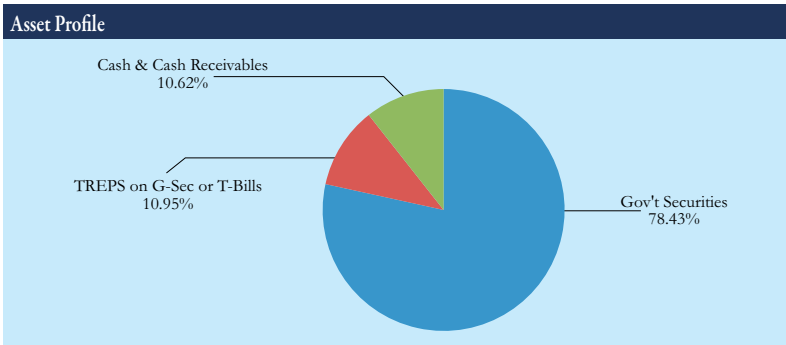
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date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

*IDCW - previously known as Dividend

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

Portfolio as on 30/11/2021		
Issuer Name	Rating	% to Net Assets*
GOVERNMENT SECURITIES		
CGL 2031	SOV	32.57
CGL 2026	SOV	29.41
CGL 2035	SOV	16.45
TREPS on G-Sec or T-Bills		10.95
Cash & Cash Receivables		10.62
TOTAL		100.00

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



Product Label	
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term regular income along with capital appreciation with at least medium term horizon Investments in dated Central & State Government Securities / T-Bills / Money Market Instrument 	Riskometer <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderate risk</p>

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

IDBI Gold Fund (IGFOF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 22 Years

Mr. Firdaus Marazban Ragina

(Managing the Scheme since 20th June, 2019)

Inception Date:

14th August, 2012

Benchmark:

Domestic price of Gold

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

	Regular	Direct
Growth	13.1012	13.6045

Monthly Average AUM:

₹ 40.01 Crs.

AUM as on 30th November 2021:

₹ 39.64 Crs.

Expense Ratio as on 30th November 2021:

Regular : 0.67%

Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

Load Structure:

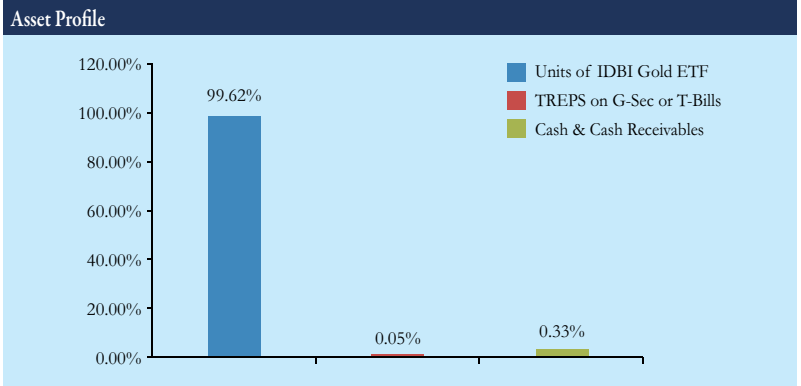
Entry Load : Not Applicable.

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

for Lumpsum & SIP)

Portfolio as on 30/11/2021	
Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.62
TREPS on G-Sec or T-Bills	0.05
Cash & Cash Receivables	0.33
TOTAL	100.00

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



Product Label	
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> To replicate returns of IDBI Gold ETF with atleast medium term horizon Investments in units of IDBI Gold ETF / Money Market Instruments / IDBI Liquid Fund Scheme 	Riskometer Investors understand that their principal will be at Moderately High risk

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

AUM REPORT FOR THE QUARTER ENDED (30/09/2021)

Rs. in Lakhs

Asset class wise disclosure of AAUM	
Category of the Scheme	Average AUM for the Quarter
Liquid Fund/Money Market Fund/ Floater Fund	102365.89
Gilt Fund/ Glit Fund with 10 year constant duration	2000.67
Remaining Income/ Debt Oriented Schemes	46763.76
Growth/ Equity Oriented Schemes (Other than ELSS)	173843.38
ELSS Funds	53291.25
Hybrid Schemes	21546.28
Solution Oriented Schemes	0
Index Funds	26121.06
GOLD ETF	8476.14
Other ETF	0.00
Fund of Fund investing overseas	0.00
Total	434408.43

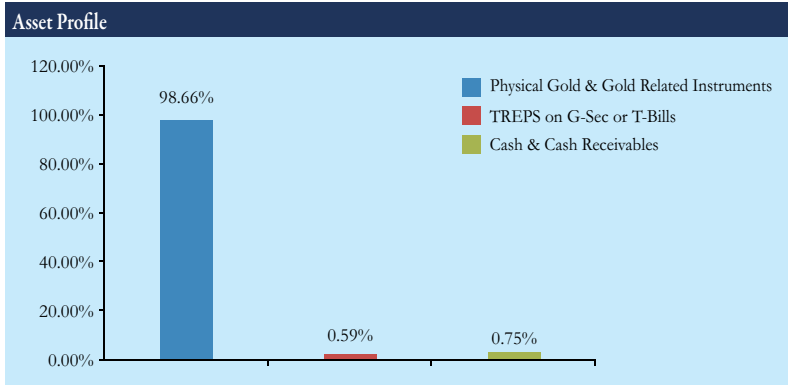
IDBI Gold Exchange Traded Fund (IDBIGOLD)

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

Scheme Features	
Investment objective: To invest in physical gold and gold related instruments with the objective to replicate the performance of gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset.	
Fund Manager: Mr. Firdaus Marazban Ragina	Total Experience: Over 22 Years (Managing the Scheme since 20th June, 2019)
Inception Date: 9th November, 2011	
Benchmark: Domestic price of Physical Gold	
NAV as on 30th November 2021 (₹ per unit):	
NAV	4,444.7520
Physical Gold Price*	4810.5784
Cash Component	-365.8264
* Source: Stock Holding Corporation of India Ltd. (Custodian for IDBI Gold ETF)	
Monthly Average AUM: ₹ 85.82 Crs.	
AUM as on 30th November 2021: ₹ 85.33 Crs.	
Expense Ratio as on 30th November 2021: Regular : 0.35% Expense ratio is inclusive of GST on management fees.	
Quantitative Measures as on 30th November 2021: Tracking Error : 0.3592% Annualised tracking error for last 3 year's period.	
Load Structure: Entry Load : Not Applicable Exit Load (for Lumpsum & SIP) : Nil	
Listing: The Scheme is listed on National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE).	

Portfolio as on 30/11/2021	
Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments	98.66
TREPS on G-Sec or T-Bills	0.59
Cash & Cash Receivables	0.75
TOTAL	100.00

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

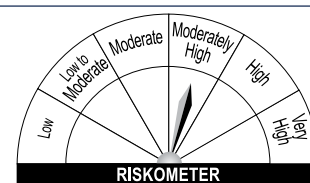


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

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Contact us

IDBI Asset Management Limited

(Investment Manager to IDBI Mutual Fund)

CIN: U65100MH2010PLC199319

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

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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 - November 2021)

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
1 year	28.59	35.95	30.28	12,885	13,630	13,056
3 years	12.07	18.29	17.67	14,081	16,561	16,301
5 years	12.51	17.17	17.80	18,032	22,097	22,697
Since Inception	17.24	16.59	15.04	37,020	35,360	31,669

FM managing this Scheme since 6th August, 2021.

S&P BSE 200-TRI, ## S&P BSE Sensex-TRI.

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	36.15	33.15	32.19	13,650	13,347	13,249
Last 3 years	18.86	17.22	17.38	16,800	16,115	16,182
Last 5 years	14.55	16.75	17.04	19,732	21,698	21,968
Since Inception	15.07	15.74	15.25	38,220	40,396	38,801

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	40.03	37.73	30.28	14,041	13,809	13,056
Last 3 years	18.02	18.44	17.67	16,447	16,624	16,301
Last 5 years	15.09	17.00	17.80	20,202	21,934	22,697
Since Inception	17.26	15.75	14.47	33,980	30,769	28,249

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	39.13	51.38	32.19	13,951	15,190	13,249
Last 3 years	17.54	20.34	17.38	16,245	17,438	16,182
Since Inception	11.68	15.52	16.53	17,090	20,132	21,000

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 Midcap 100-TRI, ## NIFTY 50-TRI.

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	70.17	67.32	32.19	17,092	16,803	13,249
Last 3 years	22.63	23.35	17.38	18,452	18,777	16,182
Since Inception	12.91	11.06	15.03	17,160	15,942	18,640

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	33.93	33.15	32.19	13,425	13,347	13,249
Last 3 years	16.40	17.22	17.38	15,777	16,115	16,182
Since Inception	10.80	13.93	14.62	15,130	16,930	17,351

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 100-TRI, ## NIFTY 50-TRI

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	18.72	23.11	32.19	11,889	12,332	13,249
3 years	10.03	15.81	17.38	13,323	15,539	16,182
Since Inception	7.87	15.20	15.79	13,030	16,392	16,686

FM managing this Scheme since 6th August, 2021.

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

#NIFTY Financial Services-TRI, ## NIFTY 50-TRI

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	37.19	38.13	30.28	13,754	13,850	13,056
3 years	14.88	18.70	17.67	15,168	16,730	16,301
Since Inception	13.95	14.32	14.19	15,350	15,514	15,459

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 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	34.96	38.52	32.19	13,529	13,889	13,249
Since Inception	19.79	15.10	18.19	17,020	15,131	16,361

FM managing this Scheme Since 6th August, 2021.

The Regular Plan of this scheme is in existence for a period less than 3 years.

#NIFTY Dividend Opportunities 50 - TRI, ## NIFTY 50 - TRI

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	18.02	25.96	32.19	11,818	12,620	13,249
Since Inception	25.54	25.99	19.31	18,720	18,905	16,268

FM managing this Scheme since 6th August, 2021.

The Regular Plan of this scheme is in existence for a period less than 3 years.

#S&P BSE Healthcare - TRI, ## NIFTY 50 - TRI

Schemes managed by Fund Manager (FM) - Mr. Firdaus Marazban Ragina
Total Experience: Over 22 Years

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

Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	30.01	32.19	13,029	13,249
Last 3 years	15.83	17.38	15,547	16,182
Last 5 years	15.17	17.04	20,269	21,968
Since Inception	10.44	12.12	31,142	37,037

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	36.68	38.15	32.19	13,703	13,852	13,249
Last 3 years	14.29	15.83	17.38	14,934	15,547	16,182
Last 5 years	12.89	14.84	17.04	18,343	19,979	21,968
Since Inception	10.65	12.51	11.10	31,081	37,470	32,522

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 - November 2021) (contd...)

IDBI Gold Fund (IGFOF)		Inception date: 14th August, 2012			
Period	Returns (in %)		Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)	
Last 1 year	-2.94	-0.62	9,703	9,937	
Last 3 years	14.76	16.81	15,121	15,943	
Last 5 years	8.32	10.45	14,918	16,438	
Since Inception	2.95	5.08	13,101	15,855	

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	-0.92	-0.62	9,907	9,937	
Last 3 years	15.92	16.81	15,583	15,943	
Last 5 years	9.82	10.45	15,976	16,438	
Since Inception	4.33	5.15	15,318	16,579	

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	23.88	24.14	2.38	12,409	12,434	13,249
Last 3 years	11.85	15.92	7.83	13,998	15,584	16,182
Last 5 years	9.43	14.13	5.12	15,697	19,369	21,968
Since Inception	9.48	13.18	5.89	15,880	18,812	20,758

Mr. Alok Ranjan (Equity Portion) managing this Scheme since 6th August, 2021 &

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

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

IDBI Equity Savings Fund (IESF)		Inception Date: 27th March, 2018				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	12.17	13.83	2.38	11,228	11,385	10,235
Last 3 years	8.71	10.73	7.83	12,851	13,582	12,539
Since Inception	7.29	10.18	7.28	12,959	14,292	12,953

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	3.35	3.57	3.49	10,335	10,357	10,349
Last 3 years	4.96	5.13	5.82	11,563	11,621	11,850
Last 5 years	5.76	5.89	5.91	13,231	13,314	13,328
1 month	3.75	3.96	3.76	NA	NA	NA
2 weeks	3.43	3.77	3.33	NA	NA	NA
1 week	3.68	3.85	2.96	NA	NA	NA
Since Inception	7.35	7.24	6.59	22,459	22,194	20,711

FM managing this Scheme since 3rd May, 2017

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

IDBI Dynamic Bond Fund (IDBF)		Inception date: 21st February, 2012				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	5.62	4.03	2.38	10,567	10,402	10,235
Last 3 years	7.20	9.39	7.83	12,322	13,094	12,539
Last 5 years	4.43	7.13	5.12	12,421	14,111	12,838
Since Inception	6.24	8.59	7.03	18,082	22,385	19,432

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	2.63	4.02	2.38	10,266	10,405	10,235
Last 3 years	6.58	9.22	7.83	12,107	13,033	12,539
Last 5 years	3.73	6.54	5.12	12,010	13,732	12,838
Since Inception	6.50	8.34	7.03	17,568	20,472	18,363

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	4.00	4.12	3.49	10,403	10,416	10,349
Last 3 years	5.48	6.19	5.82	11,736	11,977	11,850
Last 5 years	5.71	6.61	5.91	13,200	13,773	13,328
Since Inception	7.38	7.87	6.66	22,282	23,452	20,652

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	12.28	4.43	2.38	11,238	10,442	10,235
Last 3 years	7.50	8.34	7.83	12,427	12,720	12,539
Last 5 years	6.70	7.31	5.12	13,832	14,235	12,838
Since Inception	7.78	8.37	6.84	22,299	23,623	20,296

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	16.43	7.91	2.38	11,657	10,798	10,235
Last 3 years	2.29	9.66	7.83	10,702	13,189	12,539
Last 5 years	3.26	8.56	5.12	11,742	15,084	12,838
Since Inception	5.48	9.40	8.00	15,125	20,069	18,156

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 - November 2021)

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

IDBI Equity Advantage Fund (IEAF) Inception date: 10th September, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	30.12	35.95	30.28	13,040	13,630	13,056
Last 3 years	13.51	18.29	17.67	14,631	16,561	16,301
Last 5 years	14.15	17.17	17.80	19,387	22,097	22,697
Since Inception	18.63	16.59	15.04	40,790	35,360	31,669

FM managing this Scheme since 6th August, 2021.
S&P BSE 200-TRI, ## S&P BSE Sensex-TRI.

IDBI India Top 100 Equity Fund (IIT100EF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	37.79	33.15	32.19	13,815	13,347	13,249
Last 3 years	20.35	17.22	17.38	17,439	16,115	16,182
Last 5 years	16.24	16.75	17.04	21,234	21,698	21,968
Since Inception	14.98	14.24	13.87	34,720	32,789	31,851

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

IDBI Flexi Cap Fund (IFF) Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	41.92	37.73	30.28	14,233	13,809	13,056
Last 3 years	19.68	18.44	17.67	17,151	16,624	16,301
Last 5 years	17.02	17.00	17.80	21,952	21,934	22,697
Since Inception	18.80	15.75	14.47	37,560	30,769	28,249

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	40.35	51.38	32.19	14,075	15,190	13,249
Last 3 years	18.79	20.34	17.38	16,770	17,438	16,182
Since Inception	13.50	15.52	16.53	18,480	20,132	21,000

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 Midcap 100-TRI, ## NIFTY 50-TRI.

IDBI Small Cap Fund (ISF) Inception date: 21st June, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	71.88	67.32	32.19	17,264	16,803	13,249
Last 3 years	24.05	23.35	17.38	19,101	18,777	16,182
Since Inception	14.82	11.06	15.03	18,490	15,942	18,640

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	35.02	33.15	32.19	13,535	13,347	13,249
Last 3 years	17.69	17.22	17.38	16,308	16,115	16,182
Since Inception	12.48	13.93	14.62	16,080	16,930	17,351

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 100-TRI, ## NIFTY 50-TRI

IDBI Banking & Financial Services Fund (IB&FSF) Inception date: 4th June, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	19.89	23.11	32.19	12,007	12,332	13,249
Last 3 years	11.39	15.81	17.38	13,824	15,539	16,182
Since Inception	9.43	15.20	15.79	13,700	16,392	16,686

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

IDBI Long Term Value Fund Inception date: 20th August, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	38.41	38.13	30.28	13,878	13,850	13,056
Last 3 years	16.15	18.70	17.67	15,678	16,730	16,301
Since Inception	15.31	14.32	14.19	15,960	15,514	15,459

FM managing this Scheme since 6th August, 2021.
The Direct Plan of this scheme is in existence for a period less than 3 years.
S&P BSE 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	36.23	38.52	32.19	13,657	13,889	13,249
Since Inception	21.39	15.10	18.19	17,700	15,131	16,361

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 Dividend Opportunities 50 - TRI, ## NIFTY 50 - TRI

IDBI Healthcare Fund Inception date: 28th February, 2019						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	19.53	25.96	32.19	11,971	12,620	13,249
Since Inception	27.56	25.99	19.31	19,560	18,905	16,268

FM managing this Scheme since 6th August, 2021.
The Direct Plan of this scheme is in existence for a period less than 3 years.
#S&P BSE Healthcare - TRI, ## NIFTY 50 - TRI

Schemes managed by Fund Manager (FM) - Mr. Firdaus Marazban Ragina
Total Experience: Over 22 Years

IDBI Nifty Index Fund (INIF) Inception date: 1st January, 2013				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	30.93	32.19	13,122	13,249
Last 3 years	16.74	17.38	15,917	16,182
Last 5 years	16.29	17.04	21,274	21,968
Since Inception	13.06	13.87	29,881	31,851

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# (₹)
Last 1 year	37.53	38.15	32.19	13,789	13,852
Last 3 years	14.99	15.83	17.38	15,212	15,547
Last 5 years	13.86	14.84	17.04	19,146	19,979
Since Inception	14.78	15.87	13.87	34,194	37,208

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 - November 2021) (contd...)

IDBI Gold Fund (IGFOF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#		Scheme (₹)	Benchmark# (₹)	
Last 1 year	-2.57	-0.62		9,741	9,937	
Last 3 years	15.25	16.81		15,315	15,943	
Last 5 years	8.84	10.45		15,280	16,438	
Since Inception	3.51	5.12		13,608	15,612	

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	24.92	24.14	32.19	12,515	12,434	13,249
Last 3 years	12.99	15.92	17.38	14,431	15,584	16,182
Last 5 years	10.98	14.13	17.04	16,840	19,369	21,968
Since Inception	11.03	13.18	15.38	17,061	18,812	20,758

Mr. Alok Ranjan managing this Scheme (Equity Portion) since 6th August, 2021 &

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

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

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

IDBI Equity Savings Fund (IESF) Inception Date: 27th March, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	13.25	13.83	2.38	11,337	11,385	10,235
Last 3 years	9.92	10.73	7.83	13,284	13,582	12,539
Since Inception	8.70	10.18	7.28	13,594	14,292	12,953

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	3.40	3.57	3.49	10,340	10,357	10,349
Last 3 years	5.02	5.13	5.82	11,585	11,621	11,850
Last 5 years	5.84	5.89	5.91	13,286	13,314	13,328
1 month	3.79	3.96	3.76	NA	NA	NA
2 weeks	3.47	3.77	3.33	NA	NA	NA
1 week	3.72	3.85	2.96	NA	NA	NA
Since Inception	7.05	7.05	6.64	18,361	18,351	17,740

FM managing this Scheme since 3rd May, 2017

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

IDBI Dynamic Bond Fund (IDBF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	6.40	4.03	2.38	10,646	10,402	10,235
Last 3 years	8.08	9.39	7.83	12,626	13,094	12,539
Last 5 years	5.54	7.13	5.12	13,094	14,111	12,838
Since Inception	6.76	8.54	6.91	17,922	20,764	18,141

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	3.42	4.02	2.38	10,345	10,405	10,235
Last 3 years	7.43	9.22	7.83	12,400	13,033	12,539
Last 5 years	4.66	6.54	5.12	12,559	13,732	12,838
Since Inception	7.18	8.20	6.91	18,558	20,191	18,141

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	4.33	4.12	3.49	10,437	10,416	10,349
Last 3 years	5.91	6.19	5.82	11,883	11,977	11,850
Last 5 years	6.31	6.61	5.91	13,581	13,773	13,328
Since Inception	7.49	7.57	6.64	19,049	19,178	17,740

FM managing this Scheme since 1st February, 2017.

CRISIL Ultra Short Term Debt Index, ## CRISIL 1 Year T-Bill Index.

IDBI Short Term Bond Fund (ISTBF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	12.76	4.43	2.38	11,287	10,442	10,235
Last 3 years	8.15	8.34	7.83	12,651	12,720	12,539
Last 5 years	7.59	7.31	5.12	14,419	14,235	12,838
Since Inception	8.31	8.28	6.91	20,378	20,333	18,141

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	17.27	7.91	2.38	11,742	10,798	10,235
Last 3 years	2.99	9.66	7.83	10,925	13,189	12,539
Last 5 years	4.16	8.56	5.12	12,260	15,084	12,838
Since Inception	6.38	9.40	8.00	16,145	20,069	18,156

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 - November 2021)

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 10th September, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	990.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	1,723.07	1,274.09	838.68	480.15	133.05
Scheme Return (% XIRR)	13.07	11.70	13.36	19.64	20.79
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	16.07	16.47	18.84	26.52	25.12
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	15.54	16.27	18.64	24.12	21.74

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 15th May, 2012				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,150.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	2,364.50	1,404.82	928.48	525.37	136.31
Scheme Return (% XIRR)	14.44	14.43	17.50	26.17	26.16
Benchmark (NIFTY 100-TRI#) return (% XIRR)	15.29	15.80	17.96	24.68	23.37
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	15.04	15.86	18.19	24.45	22.30

IDBI Flexi Cap Fund (IFF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 28th March, 2014				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	930.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	1,697.87	1,438.09	950.56	539.51	141.50
Scheme Return (% XIRR)	15.16	15.09	18.47	28.14	34.85
Benchmark (NIFTY 50-TRI#) return (% XIRR)	15.94	16.43	18.86	27.37	27.15
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	15.60	16.27	18.64	24.12	21.74

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 25th June, 2010				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,380.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	2,924.38	1,390.18	906.75	501.15	132.86
Scheme Return (% XIRR)	12.40	14.14	16.54	22.72	20.47
Benchmark (NIFTY 50-TRI #) return (% XIRR)	14.09	15.86	18.19	24.45	22.30
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	14.09	15.86	18.19	24.45	22.30

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 20th September, 2010				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,350.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	3,093.76	1,354.51	868.93	508.70	136.97
Scheme Return (% XIRR)	13.96	13.41	14.80	23.81	27.26
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	15.90	15.16	16.41	25.54	28.53
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.21	15.86	18.19	24.45	22.30

IDBI Midcap Fund (IMF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 25th January, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	590.00	NA	NA	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	895.70	NA	NA	545.49	137.28
Scheme Return (% XIRR)	17.03	NA	NA	28.96	27.78
Benchmark (Nifty Midcap 100 - TRI#) return (% XIRR)	20.80	NA	NA	35.21	38.06
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	18.19	NA	NA	24.45	22.30

IDBI SmallCap Fund (ISF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 21st June, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	540.00	NA	NA	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	935.32	NA	NA	634.85	156.23
Scheme Return (% XIRR)	24.86	NA	NA	40.57	60.41
Benchmark (Nifty Smallcap 250 - TRI#) return (% XIRR)	24.31	NA	NA	41.57	49.07
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	18.75	NA	NA	24.45	22.30

IDBI Focused 30 Equity Fund (IF30EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 17th November, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	490.00	NA	NA	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	716.28	NA	NA	519.40	138.59
Scheme Return (% XIRR)	18.84	NA	NA	25.33	29.97
Benchmark (Nifty 100 - TRI#) return (% XIRR)	19.64	NA	NA	24.68	23.37
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	19.77	NA	NA	24.45	22.30

IDBI Banking & Financial Services Fund (IB&FSF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 4th June, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	420.00	NA	NA	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	531.77	NA	NA	452.47	125.37
Scheme Return (% XIRR)	13.57	NA	NA	15.43	8.42
Benchmark (Nifty Financial Services - TRI#) return (% XIRR)	19.03	NA	NA	20.49	13.92
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	21.86	NA	NA	24.45	22.30

IDBI Long Term Value Fund (ILTVF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	400.00	NA	NA	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	572.65	NA	NA	511.31	135.33
Scheme Return (% XIRR)	22.11	NA	NA	24.18	24.54
Benchmark (S&P BSE 500 - TRI#) return (% XIRR)	25.22	NA	NA	27.62	27.00
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	22.38	NA	NA	24.12	21.74

IDBI Dividend Yield Fund (IDYF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 21st December, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	360.00	NA	NA	NA	120.00
Market value as on 30th November, 2021 (Rs. in '000)	535.64	NA	NA	NA	138.40
Scheme Return (% XIRR)	27.64	NA	NA	NA	29.63
Benchmark (Nifty Dividend Opportunities 50 - TRI#) return (% XIRR)	23.88	NA	NA	NA	26.84
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	24.51	NA	NA	NA	22.30

IDBI Healthcare Fund (IHF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 28th February, 2019				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	340.00	NA	NA	NA	120.00
Market value as on 30th November, 2021 (Rs. in '000)	497.32	NA	NA	NA	126.33
Scheme Return (% XIRR)	28.12	NA	NA	NA	9.93
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	32.60	NA	NA	NA	17.22
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	25.45	NA	NA	NA	22.30

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 - November 2021)

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 10th September, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	990.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	1,834.80	1,341.75	869.32	489.70	133.95
Scheme Return (% XIRR)	14.53	13.15	14.82	21.05	22.27
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	16.07	16.47	18.84	26.52	25.12
Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)	15.54	16.27	18.64	24.12	21.74

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,070.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	2,219.25	1,479.35	962.55	535.82	137.26
Scheme Return (% XIRR)	15.78	15.88	18.98	27.63	27.74
Benchmark (NIFTY 100-TRI#) return (% XIRR)	15.31	15.80	17.96	24.68	23.37
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	15.12	15.86	18.19	24.45	22.30

IDBI Flexi Cap Fund (IFF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 28th March, 2014				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	930.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	1,810.81	1,523.97	989.98	551.65	142.61
Scheme Return (% XIRR)	16.77	16.72	20.14	29.80	36.74
Benchmark (NIFTY 500-TRI#) return (% XIRR)	15.94	16.43	18.86	27.37	27.15
Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)	15.60	16.27	18.64	24.12	21.74

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,070.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	2,076.10	1,441.60	928.26	507.44	133.38
Scheme Return (% XIRR)	14.36	15.16	17.49	23.63	21.33
Benchmark (NIFTY 50-TRI#) return (% XIRR)	15.12	15.86	18.19	24.45	22.30
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	15.12	15.86	18.19	24.45	22.30

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,070.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	2,150.16	1,398.11	885.08	513.75	137.44
Scheme Return (% XIRR)	15.11	14.30	15.55	24.53	28.04
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	16.11	15.16	16.41	25.54	28.53
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	15.12	15.86	18.19	24.45	22.30

IDBI Midcap Fund (IMF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 25th January, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	590.00	NA	NA	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	924.55	NA	NA	553.94	138.06
Scheme Return (% XIRR)	18.36	NA	NA	30.11	29.07
Benchmark (Nifty Midcap 100 - TRI#) return (% XIRR)	20.80	NA	NA	35.21	38.06
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	18.19	NA	NA	24.45	22.30

IDBI SmallCap Fund (ISF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 21st June, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	540.00	NA	NA	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	963.50	NA	NA	645.68	157.17
Scheme Return (% XIRR)	26.26	NA	NA	41.90	62.07
Benchmark (Nifty Smallcap 250 - TRI #) return (% XIRR)	24.31	NA	NA	41.57	49.07
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	18.75	NA	NA	24.45	22.30

IDBI Focused 30 Equity Fund (IF30EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 17th November, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	490.00	NA	NA	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	733.95	NA	NA	527.35	139.27
Scheme Return (% XIRR)	20.09	NA	NA	26.45	31.10
Benchmark (Nifty 100 - TRI#) return (% XIRR)	19.64	NA	NA	24.68	23.37
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	19.77	NA	NA	24.45	22.30

IDBI Banking & Financial Services Fund (IB&FSF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 4th June, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	420.00	NA	NA	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	542.99	NA	NA	460.07	126.12
Scheme Return (% XIRR)	14.81	NA	NA	16.60	9.60
Benchmark (Nifty Financial Services - TRI#) return (% XIRR)	19.03	NA	NA	20.49	13.92
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	21.86	NA	NA	24.45	22.30

IDBI Long Term Value Fund (ILTVF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	400.00	NA	NA	360.00	120.00
Market value as on 30th November, 2021 (Rs. in '000)	582.29	NA	NA	518.66	136.03
Scheme Return (% XIRR)	23.19	NA	NA	25.23	25.70
Benchmark (S&P BSE 500 - TRI#) return (% XIRR)	25.22	NA	NA	27.62	27.00
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	22.38	NA	NA	24.12	21.74

IDBI Dividend Yield Fund (IDYF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	360.00	NA	NA	NA	120.00
Market value as on 30th November, 2021 (Rs. in '000)	545.93	NA	NA	NA	139.12
Scheme Return (% XIRR)	29.05	NA	NA	NA	30.85
Benchmark (Nifty Dividend Opportunities 50 - TRI#) return (% XIRR)	23.88	NA	NA	NA	26.84
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	24.51	NA	NA	NA	22.30

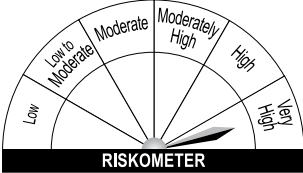
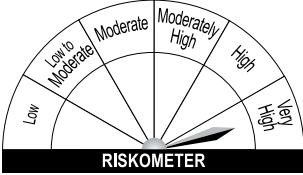
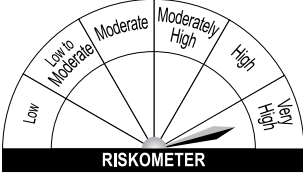
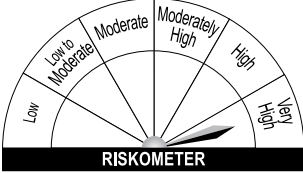
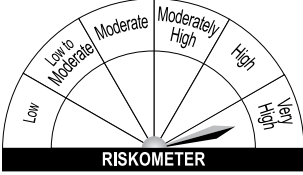
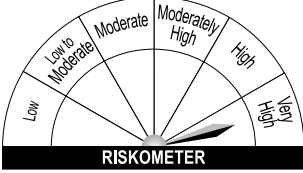
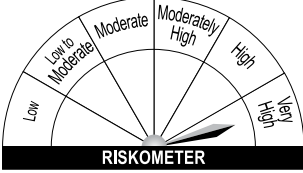
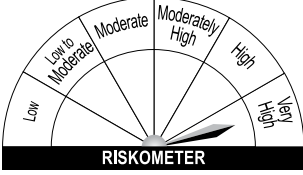
IDBI Healthcare Fund (IHF)

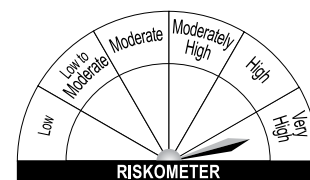
Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 28th February, 2019				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	340.00	NA	NA	NA	120.00
Market value as on 30th November, 2021 (Rs. in '000)	509.69	NA	NA	NA	127.27
Scheme Return (% XIRR)	30.08	NA	NA	NA	11.43
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	32.60	NA	NA	NA	17.22
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	25.45	NA	NA	NA	22.30

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

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

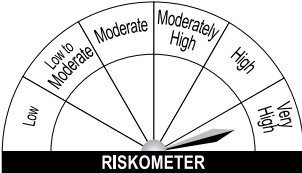
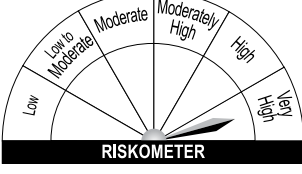
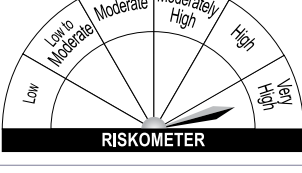

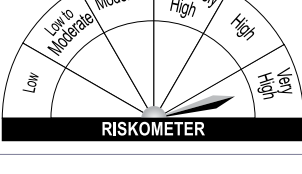
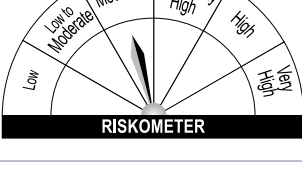

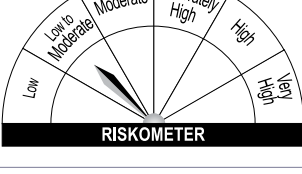
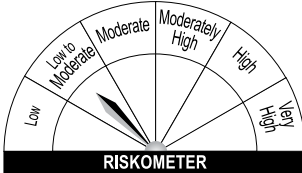
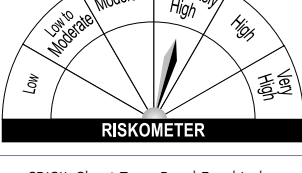

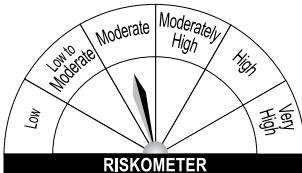
BENCHMARK AND SCHEME RISKOMETER

NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> IDBI Equity Advantage Fund (IEAF) 	<p>S&P BSE 200 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> IDBI India Top 100 Equity Fund (IIT100EF) IDBI Focused 30 Equity Fund (IF30EF) 	<p>NIFTY 100 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> IDBI Flexi Cap Fund (IFF) 	<p>NIFTY 500 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> IDBI Nifty Index Fund (INIF) 	<p>NIFTY 50 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> IDBI Nifty Junior Index Fund (INJIF) 	<p>NIFTY Next 50 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> IDBI Midcap Fund (IMF) 	<p>NIFTY Midcap 100 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> IDBI Small Cap Fund (ISF) 	<p>NIFTY Smallcap 250 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> IDBI Banking & Financial Services Fund (IB&FSF) 	<p>NIFTY Financial Services - Total Return Index (TRI)</p> 	

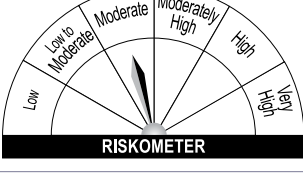
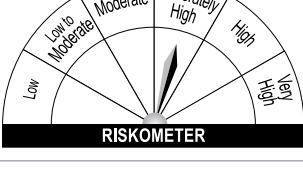
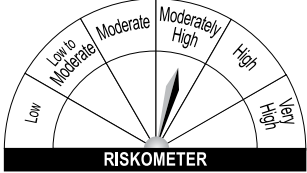


Investors understand that their principal will be at Very High risk

BENCHMARK AND SCHEME RISKOMETER (CONTD...)

NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> IDBI Long Term Value Fund (ILTVF) 	S&P BSE 500 - Total Returns Index (TRI) 	
<ul style="list-style-type: none"> IDBI Dividend Yield Fund (IDYF) 	NIFTY Dividend Opportunities 50 - Total Return Index (TRI) 	
<ul style="list-style-type: none"> IDBI Healthcare Fund (IHF) 	S&P BSE Healthcare - Total Return Index (TRI) 	 <p>Investors understand that their principal will be at Very High risk</p>
<ul style="list-style-type: none"> IDBI Hybrid Equity Fund (IHEF) 	CRISIL Hybrid 35+65-Aggressive Index 	
<ul style="list-style-type: none"> IDBI Equity Savings Fund (IESF) 	NIFTY Equity Savings Index 	 <p>Investors understand that their principal will be at Moderately High risk</p>
<ul style="list-style-type: none"> IDBI Liquid Fund (ILIQF) 	CRISIL Liquid Fund Index 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>
<ul style="list-style-type: none"> IDBI Ultra Short Term Fund (IUSTF) 	CRISIL Ultra Short Term Debt Index 	
<ul style="list-style-type: none"> IDBI Short Term Bond Fund (ISTBF) 	CRISIL Short Term Bond Fund Index 	 <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"> IDBI Credit Risk Fund (ICRF) 	<p>NIFTY Credit Risk Bond Index</p>  <p>RISKOMETER</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderately High risk</p>
<ul style="list-style-type: none"> IDBI Dynamic Bond Fund (IDBF) 	<p>CRISIL Composite Bond Fund Index</p>  <p>RISKOMETER</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderate risk</p>
<ul style="list-style-type: none"> IDBI Gilt Fund (IGF) 	<p>CRISIL Dynamic Gilt Index</p>  <p>RISKOMETER</p>	
<ul style="list-style-type: none"> IDBI Gold Fund (IGFOF) 	<p>Domestic price of Gold</p>  <p>RISKOMETER</p>	
<ul style="list-style-type: none"> IDBI Gold Exchange Traded Fund (IDBIGOLD) 	<p>Domestic price of Physical Gold</p>  <p>RISKOMETER</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderately High risk</p>

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