



ROUND UP FUND FACT SHEET

November 2022



FACTS AND FIGURES



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Equity Market Overview

BSE Sensex 30 closed @ 63099 +3.9% & NSE NIFTY 50 closed @ 18758 +4.1% mom basis for the month of Nov. 2022.

Positive Performing sectors were Metal +6.5%, Oil & Gas +5.8%, IT +5.5%, PSU +5.4%.

Negative Performing sectors was Power -3.5%.

RBI said that its policy measures are based on an assessment of the overall situation and it will continue to steer its policies accordingly. RBI is assessing soft indicators like surveys on consumers and business; global macroeconomic, financial and commodity market developments and financial stability.

India GDP grew 6.3% year on year in the Second Quarter (July-Sept.) of (2022-23) FY23.

The **Public Sector Banks** have come in focus on the back of multiple positive triggers, including improving asset quality.

India Fiscal Deficit for the seven months through Oct.22 touched 45.6% of annual estimates as per CGA- Controller General of Accounts.

US GDP rose at a 2.6% annualized rate in the July to Sept.22 period after falling for the first two quarters. US Consumer confidence rises to highest since April 22.

India Mutual Fund's SIP fetched inflow of Rs.13,040 Cr. (for Oct.22) from Rs. 12,976.34 Cr in the prior month (Sept.22), breaching the Rs.13,000cr mark for the first time as per AMFI Report.

Investment via **P-Notes** rose to Rs. 97,784 Crore at the end of Oct. 2022, the highest in a year.

Foreign Portfolio Investors (FPI's) made a significant comeback in Nov. 22 with net investment of Rs. 36,329 crore after withdrawing funds from the Indian equity market in the previous two months.

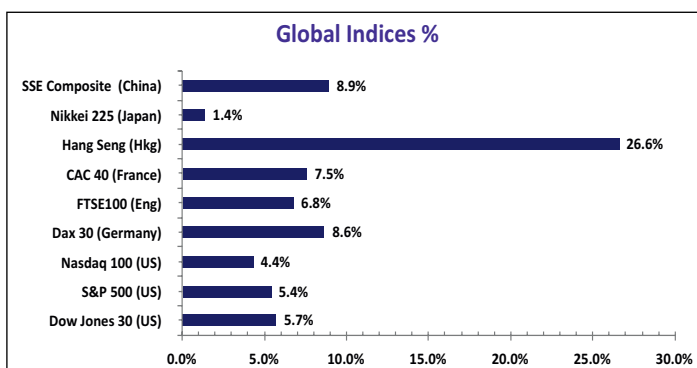
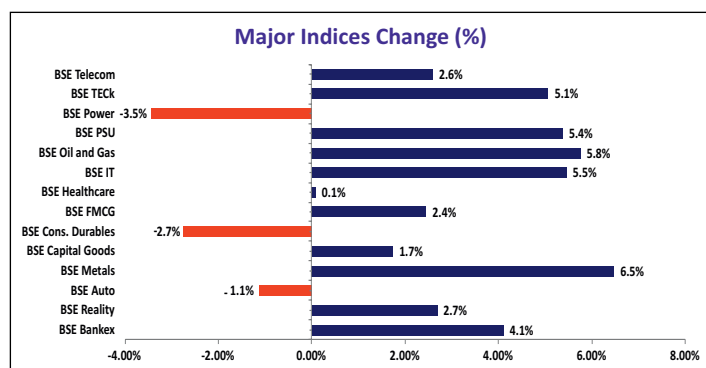
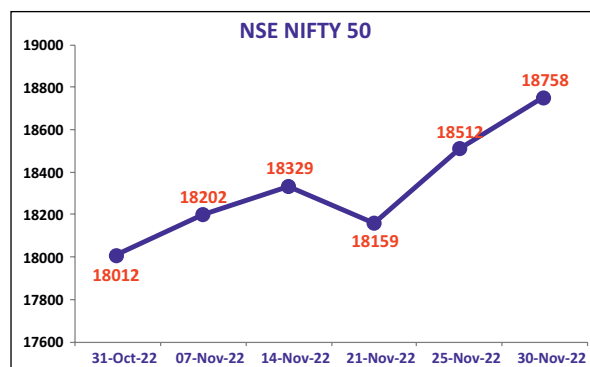
Collection of **GST** jumped to Rs.1.46 Lakh Crore in Nov. 2022. This is the ninth month in a row that the revenue have remained above the Rs. 1.4 lakh crore mark.

The **Index of Industrial Production (IIP)** or factory output of India climbs 3.1% in Sept. 2022. The growth in IIP data during Sept. is led by all sectors; as per data released by Ministry of Statistics and Program Implementation (MoSPI).

The wholesale price index based (**WPI**) inflation eased to 8.39% in Oct. 2022 (Lowest since March 21) and India's retail inflation (**CPI**) recorded to 6.77% in Oct. 2022 (3month low) against 7.41%, in Sept. 2022.

Foreign Exchange Reserve stood at US\$ 550.14 billion for the week end of Nov. 2022. Slightly increased compare to Oct. 22 due to amid easing pressure on the rupee and a less hawkish Fed.

USD/INR quoted @ 81.43, **Brent Crude** @ 86.72 USD per barrel and **Gold** @ 1774.69 USD Oz at the end of Nov. 2022.



Source: Bloomberg

Fixed Income Overview

MACRO Economic Data for the month:

	As on 31/10/2022	As on 30/11/2022	Change
5 year Gsec	7.38%	7.13%	-25 bps
10 year Gsec	7.45%	7.27%	-18 bps
5 year Corp bonds	7.63%	7.48%	-15 bps
10 year Corp bonds	7.70%	7.54%	-16bps
3 months Tbill	6.40%	6.40%	00 bps
Brent Crude \$	94.83	85.43	9.40
USD=INR	82.79	81.43	-1.36

The major macro events during the month:

Inflation, IIP and GDP of Q2FY23:

Retail inflation measured by CPI eased to a 3 month low of 6.77% in October (Sep 7.41%) due to favorable base effect even as momentum stayed high led by food prices. Despite easing to a 3 month low, the CPI continued to remain above the RBI upper tolerance level of 6% for the last 10 months.

September IIP registered a growth of 3.1% yoy (August: (-)0.7%), with a favorable base and added by festive season demand. On a sectoral basis, all components exhibited positive growth, led by electricity production, which increased 11.6% (August: 1.4%), whereas mining activity grew 4.6% ((-)3.9%) and manufacturing 1.8% ((-)0.5%).

India's GDP grew by 6.3% YOY for the Sept quarter of CFY23. While this

was lower than the 13.5% growth seen in June quarter when the low base had statistically pushed up the number, on a sequential (QOQ) basis, there was an increase in the growth.

Tax Collections, Trade Deficit and Credit Growth etc.:

GST collections for the month of November stood at Rs 1.46 trillion, 11% higher YOY though 3.9% lower than the October collection.

India's October trade deficit widened to \$26.91 billion from \$25.71 billion in September. India's merchandise exports fell to \$29.78 billion from \$35.45 billion in September and merchandise imports too declined to 56.69 billion from \$61.16 billion in September.

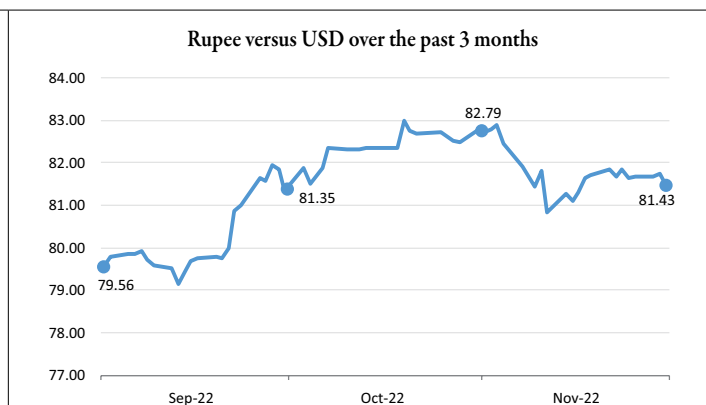
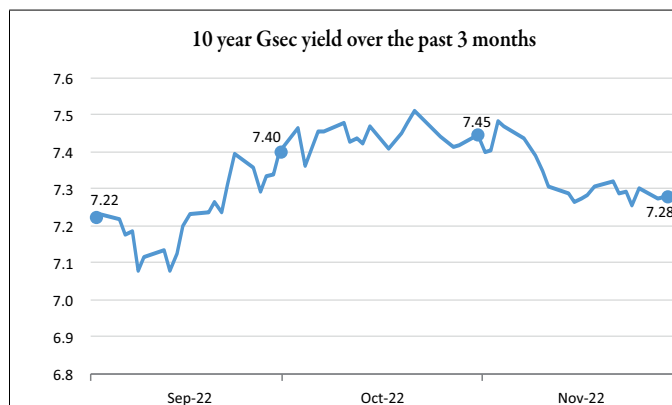
Indian banking system's outstanding credit grew by 16.96% to Rs 133.29 lakh crore for the fortnight ended November 18, 2022 as against Rs 113.96 lakh crore on November 19, 2021. Whereas the deposit growth came at 9.30% to Rs 177.15 lakh crore as against 162.06 in the same period.

Market Outlook:

While headline inflation remains elevated, we expect headline inflation to have peaked in September and favorable base effects to guide the inflation trajectory to sub-6% levels in the subsequent months.

We believe that current yields of around 7.10 to 7.30 % (for 5 to 10 yrs GOI) are attractive and recommend investors to lock in their money in long duration schemes for 1 to 3 years' time horizon.

Dovish FOMC members statement call for moderation in pace of interest rate hikes as early as December, moderating inflation, lower commodities prices including crude, buoyant tax collections, a distant hope of Indian bonds eventually getting included in the bond index, recessionary expectations in US and Europe markets, Russia Ukraine war not continuing forever and elevated levels of yields are supportive for the Indian bonds markets.



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:
NIFTY 500 - Total Return Index (TRI)

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

	Regular	Direct
Growth	40.58	45.26
IDCW**	24.39	27.93

Monthly Average AUM:

₹ 500.63 Crs.

AUM as on 30th November 2022:

₹ 504.44 Crs.

Expense Ratio as on 30th November 2022:

Regular : 2.42%
Direct : 1.20%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

Standard Deviation : 16.5290%
Beta : 0.8151
Sharpe Ratio : 0.3274
Portfolio Turnover Ratio^^ : 0.01

Risk free rate: Overnight MIBOR (5.86% as on 30/11/22). Source: FIMMDA.
Ratios calculated on monthly 6 years data point.

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

Load Structure:

Entry Load : Not Applicable.

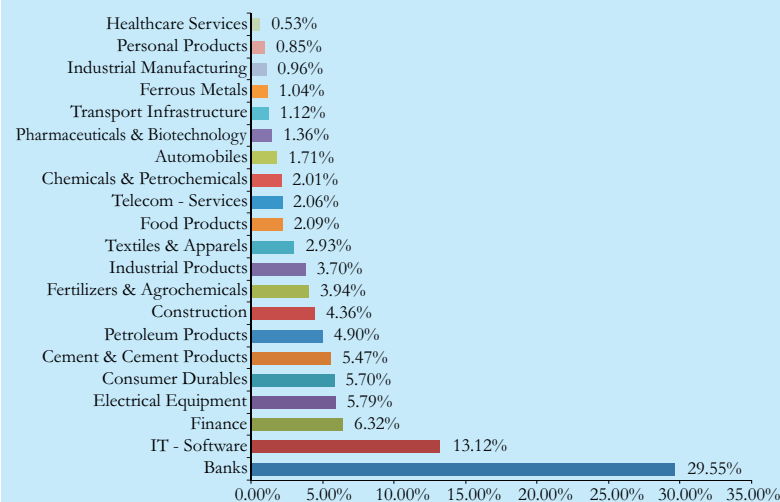
Exit Load (for Lumpsum & SIP) : Nil. Investment under the scheme is subject to a lock-in period of 3 years.

Portfolio as on 30/11/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED		99.51	
ICICI Bank Ltd.	8.98	IndusInd Bank Ltd.	1.71
HDFC Bank Ltd.	7.89	Eicher Motors Ltd.	1.71
Infosys Ltd.	6.25	Larsen & Toubro Infotech Ltd.	1.68
State Bank of India	5.33	Asian Paints Ltd.	1.54
ABB India Ltd.	4.27	Thermax Ltd.	1.52
Reliance Industries Ltd.	4.22	NCC Ltd.	1.44
Axis Bank Ltd.	3.81	Polycab India Ltd.	1.40
Cholamandalam Investment & Finance Co. Ltd.	3.29	Cipla Ltd.	1.36
HCL Technologies Ltd.	3.26	Shree Cement Ltd.	1.29
Housing Development Finance Corp. Ltd.	3.03	Coromandel International Ltd.	1.24
Page Industries Ltd.	2.93	Crompton Greaves Consumer Electricals Ltd.	1.19
Larsen & Toubro Ltd.	2.92	Adani Ports and Special Economic Zone Ltd.	1.12
PI Industries Ltd.	2.70	Voltas Ltd.	1.06
Bharat Forge Ltd.	2.30	TATA Steel Ltd.	1.04
Nestle India Ltd.	2.09	Honeywell Automation India Ltd.	0.96
Ultratech Cement Ltd.	2.08	Godrej Consumer Products Ltd.	0.85
Bharti Airtel Ltd.	2.06	Bharat Petroleum Corp. Ltd.	0.68
SRF Ltd.	2.01	Apollo Hospitals Enterprise Ltd.	0.53
Mphasis Ltd.	1.93	Dalmia Bharat Ltd.	0.36
Century Plyboards (India) Ltd.	1.91	TREPS on G-Sec or T-Bills	0.68
Kotak Mahindra Bank Ltd.	1.83	Cash & Cash Receivables	-0.19
Grasim Industries Ltd.	1.74	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, 2022, Industry Classification as recommended by AMFI.

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

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

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

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

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

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

*IDCW - previously known as Dividend

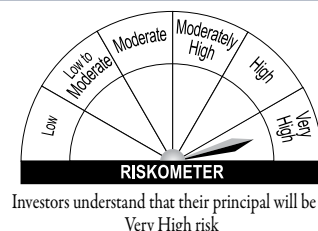
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



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

IDBI India Top 100 Equity Fund (IIT100EF)

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

Scheme Features

Investment objective:

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

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

Inception Date:

15th May, 2012

Benchmark:

NIFTY 100 - Total Return Index (TRI)

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

	Regular	Direct
Growth	42.08	46.94
IDCW**	24.97	28.64

Monthly Average AUM:

₹ 635.56 Crs.

AUM as on 30th November 2022:

₹ 643.41 Crs.

Expense Ratio as on 30th November 2022:

Regular	: 2.47%
Direct	: 1.25%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

Standard Deviation	: 17.1629%
Beta	: 0.9339
Sharpe Ratio	: 0.4277
Portfolio Turnover Ratio^^	: 0.11

Risk free rate: Overnight MIBOR (5.86% as on 30/11/22). Source: FIMMDA.
Ratios calculated on monthly 6 years data point.
^^ Lower of Purchase or Sale for one year/average AUM for one year.

Load Structure:

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

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

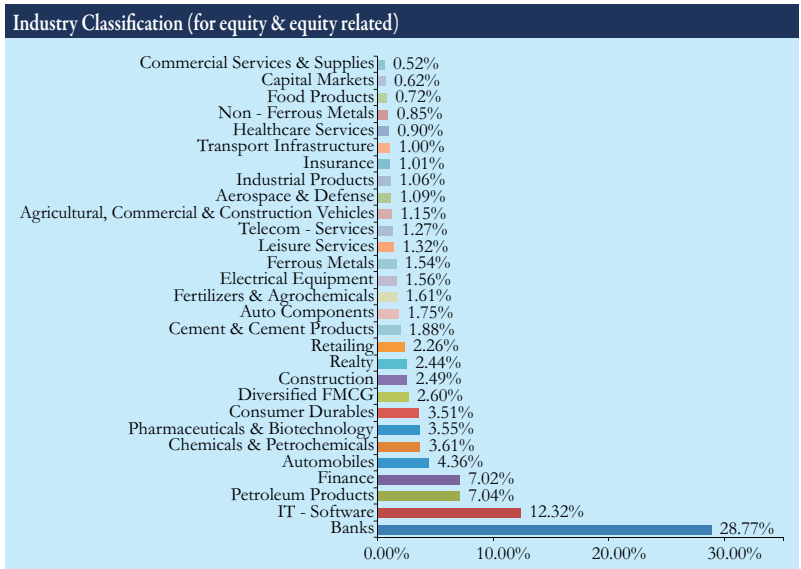
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date 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.

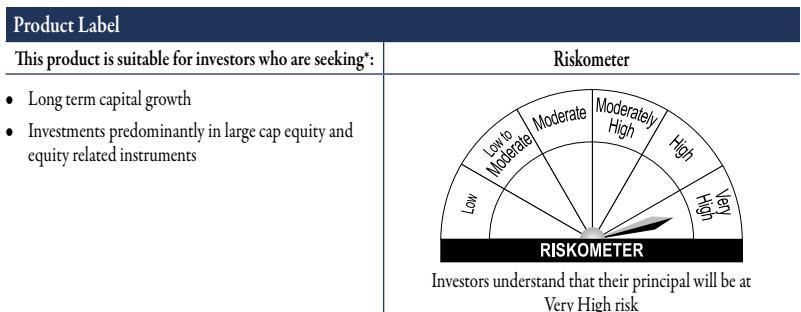
Portfolio as on 30/11/2022			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED		99.82	
HDFC Bank Ltd.	7.68	Bharat Forge Ltd.	1.06
ICICI Bank Ltd.	7.54	HDFC Life Insurance Co. Ltd.	1.01
Reliance Industries Ltd.	7.04	Adani Ports and Special Economic Zone Ltd.	1.00
Infosys Ltd.	5.33	Avenue Supermarts Ltd.	0.94
State Bank of India	5.31	ZF Commercial Vehicle Control Systems India Ltd.	0.94
Axis Bank Ltd.	4.58	Godrej Properties Ltd.	0.93
Housing Development Finance Corp. Ltd.	4.29	Pidilite Industries Ltd.	0.92
TATA Consultancy Services Ltd.	2.81	Apollo Hospitals Enterprise Ltd.	0.90
Larsen & Toubro Ltd.	2.49	Eicher Motors Ltd.	0.89
Kotak Mahindra Bank Ltd.	2.46	Hindalco Industries Ltd.	0.85
Titan Co. Ltd.	2.09	Vinati Organics Ltd.	0.82
HCL Technologies Ltd.	2.03	Bosch Ltd.	0.81
Bajaj Finance Ltd.	1.95	PI Industries Ltd.	0.81
Ultratech Cement Ltd.	1.88	Asian Paints Ltd.	0.80
Mahindra & Mahindra Ltd.	1.84	Cipla Ltd.	0.80
Persistent Systems Ltd.	1.64	UPL Ltd.	0.80
Maruti Suzuki India Ltd.	1.63	Cholamandalam Investment & Finance Co. Ltd.	0.78
Sun Pharmaceutical Industries Ltd.	1.58	Nestle India Ltd.	0.72
ABB India Ltd.	1.56	Devyani International Ltd.	0.71
TATA Steel Ltd.	1.54	Div's Laboratories Ltd.	0.68
DLF Ltd.	1.51	PCBL Ltd.	0.66
Aditya Birla Fashion and Retail Ltd.	1.32	Crompton Greaves Consumer Electricals Ltd.	0.62
Hindustan Unilever Ltd.	1.30	ICICI Securities Ltd.	0.62
ITC Ltd.	1.30	Jubilant Foodworks Ltd.	0.61
Bharti Airtel Ltd.	1.27	Redington Ltd.	0.52
SRF Ltd.	1.21	Birlasoft Ltd.	0.51
IndusInd Bank Ltd.	1.20	Dr. Reddy's Laboratories Ltd.	0.49
Ashok Leyland Ltd.	1.15	TREPS on G-Sec or T-Bills	0.56
Bharat Electronics Ltd.	1.09	Cash & Cash Receivables	-0.38
		TOTAL	100.00

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



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

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

IDBI Flexi Cap Fund (IFF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

Inception Date:

28th March, 2014

Benchmark:

NIFTY 500 - Total Return Index (TRI)

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

	Regular	Direct
Growth	36.20	40.53
IDCW**	22.22	25.58

Monthly Average AUM:

₹ 385.00 Crs.

AUM as on 30th November 2022:

₹ 386.90 Crs.

Expense Ratio as on 30th November 2022:

Regular : 2.53%

Direct : 1.17%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

Standard Deviation : 16.9249%

Beta : 0.8645

Sharpe Ratio : 0.4173

Portfolio Turnover Ratio^^ : 0.10

Risk free rate: Overnight MIBOR (5.86% as on 30/11/22). Source: FIMMDA.

Ratios calculated on monthly 6 years data point.

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

Load Structure:

Entry Load : Not Applicable.

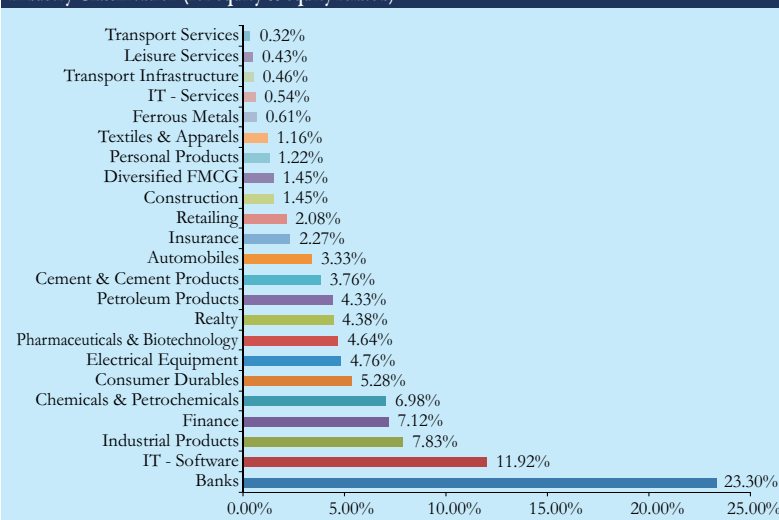
Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 30/11/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.01	Hindustan Unilever Ltd.	1.45
Britannia Industries Ltd.	0.01	Larsen & Toubro Ltd.	1.45
EQUITY & EQUITY RELATED	99.62	Thermax Ltd.	1.45
HDFC Bank Ltd.	7.20	Cipla Ltd.	1.44
Infosys Ltd.	6.03	Shree Cement Ltd.	1.35
ICICI Bank Ltd.	5.69	Dabur India Ltd.	1.22
Reliance Industries Ltd.	4.33	ICICI Lombard General Insurance Co. Ltd.	1.21
Grindwell Norton Ltd.	3.79	Canara Bank	1.18
SRF Ltd.	3.58	Neogen Chemicals Ltd.	1.18
Axis Bank Ltd.	3.50	Vardhman Textiles Ltd.	1.16
SKF India Ltd.	3.46	IndusInd Bank Ltd.	1.02
Bajaj Finance Ltd.	3.45	Maruti Suzuki India Ltd.	1.00
ABB India Ltd.	3.31	Happiest Minds Technologies Ltd.	0.99
State Bank of India	2.72	Tech Mahindra Ltd.	0.98
DLF Ltd.	2.65	Larsen & Toubro Infotech Ltd.	0.91
Titan Co. Ltd.	2.54	Asian Paints Ltd.	0.86
Ultratech Cement Ltd.	2.41	TATA Steel Ltd.	0.61
Mahindra & Mahindra Ltd.	2.33	Bharat Forge Ltd.	0.58
Avenue Supermarts Ltd.	2.08	SBI Life Insurance Co. Ltd.	0.55
Housing Development Finance Corp. Ltd.	1.99	Firstsource Solutions Ltd.	0.54
Kotak Mahindra Bank Ltd.	1.99	HDFC Life Insurance Co. Ltd.	0.51
Crompton Greaves Consumer Electricals Ltd.	1.88	Adani Ports and Special Economic Zone Ltd.	0.46
Pidilite Industries Ltd.	1.77	Deepak Nitrite Ltd.	0.45
Arihant Superstructures Ltd.	1.73	Indian Railway Catering & Tourism Corp. Ltd.	0.43
Cholamandam Investment & Finance Co. Ltd.	1.68	Gateway Distriparks Ltd.	0.32
Laurus Labs Ltd.	1.64	TREPS on G-Sec or T-Bills	0.64
Sun Pharmaceutical Industries Ltd.	1.56	Cash & Cash Receivables	-0.27
Wipro Ltd.	1.52	TOTAL	100.00
TATA Consultancy Services Ltd.	1.49		

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

Industry Classification (for equity & equity related)



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

IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

*IDCW - previously known as Dividend

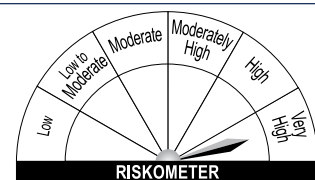
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Nifty Index Fund (INIF)

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

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience: Over 15 Years
Mr. Jayesh Dinesh Shah	(Managing the Scheme since 12th July, 2022)

Inception Date:

25th June, 2010

Benchmark:

NIFTY 50 - Total Return Index (TRI)

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

	Regular	Direct
Growth	34.5225	37.4023
IDCW**	32.9395	35.6631

Monthly Average AUM:

₹ 204.02 Crs.

AUM as on 30th November 2022:

₹ 208.27 Crs.

Expense Ratio as on 30th November 2022:

Regular : 0.90%
Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

Portfolio Turnover Ratio^^ : 0.06

Tracking Error : 1.6714%

Annualised tracking error for last 6 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*:

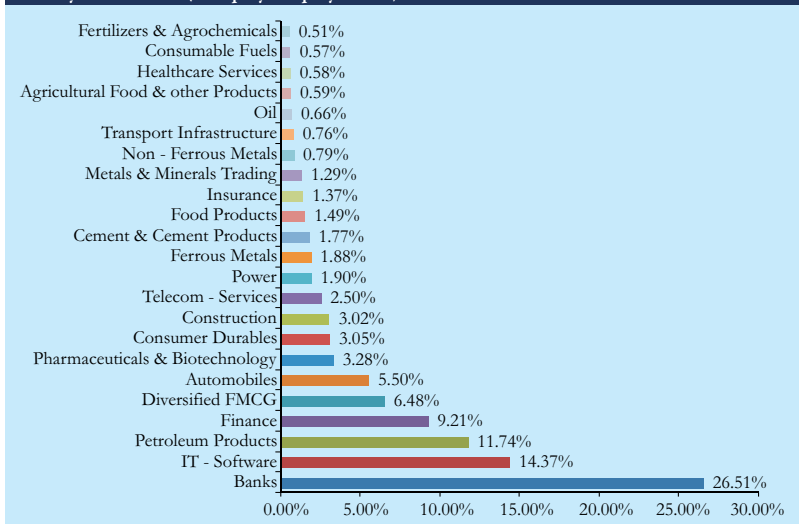
- Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI)
- Investments only in and all stocks comprising NIFTY 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)

Portfolio as on 30/11/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED			
Reliance Industries Ltd.	11.35	Power Grid Co. of India Ltd.	0.92
HDFC Bank Ltd.	8.52	Nestle India Ltd.	0.87
ICICI Bank Ltd.	7.99	JSW Steel Ltd.	0.84
Infosys Ltd.	7.21	Tech Mahindra Ltd.	0.82
Housing Development Finance Co. Ltd.	5.88	Grasim Industries Ltd.	0.79
TATA Consultancy Services Ltd.	4.18	Hindalco Industries Ltd.	0.79
ITC Ltd.	3.60	Adani Ports and Special Economic Zone Ltd.	0.76
Kotak Mahindra Bank Ltd.	3.44	Cipla Ltd.	0.74
Larsen & Toubro Ltd.	3.02	Wipro Ltd.	0.73
Hindustan Unilever Ltd.	2.88	SBI Life Insurance Co. Ltd.	0.70
Axis Bank Ltd.	2.86	HDFC Life Insurance Co. Ltd.	0.67
State Bank of India	2.78	Dr. Reddy's Laboratories Ltd.	0.66
Bharti Airtel Ltd.	2.50	Oil & Natural Gas Co. Ltd.	0.66
Bajaj Finance Ltd.	2.15	Britannia Industries Ltd.	0.62
Asian Paints Ltd.	1.72	TATA Consumer Products Ltd.	0.59
Mahindra & Mahindra Ltd.	1.50	Apollo Hospitals Enterprise Ltd.	0.58
Maruti Suzuki India Ltd.	1.44	Bajaj Auto Ltd.	0.58
HCL Technologies Ltd.	1.43	Eicher Motors Ltd.	0.58
Sun Pharmaceutical Industries Ltd.	1.36	Coal India Ltd.	0.57
Titan Co. Ltd.	1.33	Divi's Laboratories Ltd.	0.52
Adani Enterprises Ltd.	1.29	UPL Ltd.	0.51
Bajaj Finserv Ltd.	1.18	Hero MotoCorp Ltd.	0.45
TATA Steel Ltd.	1.04	Bharat Petroleum Co. Ltd.	0.39
NTPC Ltd.	0.98	Yes Bank Ltd.	#
Ultratech Cement Ltd.	0.98	TREPS on G-Sec or T-Bills	0.07
TATA Motors Ltd.	0.95	Cash & Cash Receivables	0.11
IndusInd Bank Ltd.	0.92	TOTAL	100.00

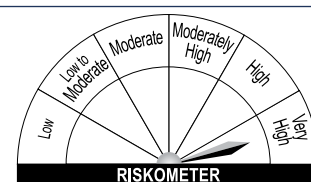
* Rounded off to the nearest two digits after the decimal point.

Industry Classification (for equity & equity related)



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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Nifty Junior Index Fund (INJIF)

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

Scheme Features

Investment objective:

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

Fund Manager: Total Experience: Over 15 Years

Mr. Jayesh Dinesh Shah (Managing the Scheme since 12th July, 2022)

Inception Date:

20th September, 2010

Benchmark:

NIFTY Next 50 - Total Return Index (TRI)

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

	Regular	Direct
Growth	32.6972	35.3271
IDCW**	32.6972	35.3271

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 57.56 Crs.

AUM as on 30th November 2022:

₹ 58.35 Crs.

Expense Ratio as on 30th November 2022:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

Portfolio Turnover Ratio^^ : 0.43

Tracking Error : 2.2089%

Annualised tracking error for last 6 year's period.

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

Load Structure:

Entry Load : Not Applicable.

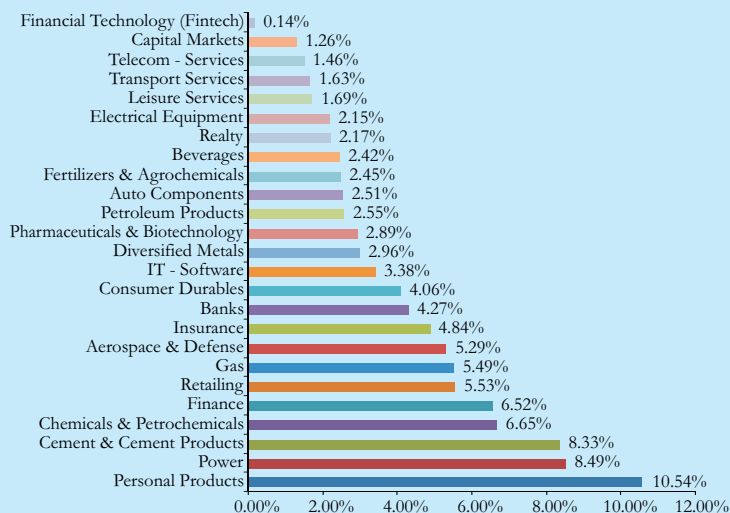
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 30/11/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Ambuja Cements Ltd.	3.66	Avenue Supermarts Ltd.	1.96
Pidilite Industries Ltd.	3.65	Larsen & Toubro Infotech Ltd.	1.92
TATA Power Co. Ltd.	3.32	Colgate Palmolive (India) Ltd.	1.90
Bharat Electronics Ltd.	3.28	ACC Ltd.	1.89
Adani Total Gas Ltd.	3.26	Indian Railway Catering & Tourism Co. Ltd.	1.69
Dabur India Ltd.	3.00	Interglobe Aviation Ltd.	1.63
SRF Ltd.	3.00	ICICI Prudential Life Insurance Co. Ltd.	1.61
Vedanta Ltd.	2.96	Bandhan Bank Ltd.	1.57
Godrej Consumer Products Ltd.	2.91	Indus Towers Ltd.	1.46
Shree Cement Ltd.	2.78	Mphasis Ltd.	1.46
Havells India Ltd.	2.74	Torrent Pharmaceuticals Ltd.	1.42
Bank of Baroda	2.70	Berger Paints India Ltd.	1.32
ICICI Lombard General Insurance Co. Ltd.	2.70	Bosch Ltd.	1.27
Info Edge (India) Ltd.	2.69	HDFC Asset Management Co. Ltd.	1.26
Adani Transmission Ltd.	2.65	Samvardhana Motherson International Ltd.	1.24
Indian Oil Corp'n. Ltd.	2.55	Biocon Ltd.	1.13
Adani Green Energy Ltd.	2.52	Muthoot Finance Ltd.	1.02
Cholamandalam Investment & Finance Co. Ltd.	2.46	Bajaj Holdings & Investment Ltd.	1.01
PI Industries Ltd.	2.45	Zomato Ltd.	0.67
United Spirits Ltd.	2.42	Life Insurance Co of India	0.53
Marico Ltd.	2.29	Procter & Gamble Hygiene and Health Care Ltd.	0.44
GAIL (India) Ltd.	2.23	Gland Pharma Ltd.	0.34
DLF Ltd.	2.17	FSN E-Commerce Ventures Ltd.	0.21
Siemens Ltd.	2.15	One 97 Communications Ltd.	0.14
SBI Cards & Payment Services Ltd.	2.03	TREPS on G-Sec or T-Bills	0.02
Hindustan Aeronautics Ltd.	2.01	Cash & Cash Receivables	0.31
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



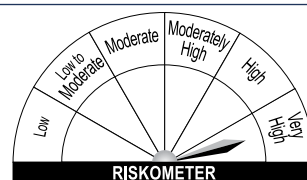
Data as on 30th November, 2022, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Midcap Fund (IMF)

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

Scheme Features		
Investment objective: The objective of the scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Midcap Companies. However there can be no assurance that the investment objective under the scheme will be realized.		
Fund Manager:	Total Experience: Over 25 Years	
Mr. Alok Ranjan	(Managing the Scheme since 6th August, 2021)	
Inception Date: 25th January 2017		
Benchmark: NIFTY Midcap 150 - Total Return Index (TRI)		
NAV as on 30th November 2022 (₹ per unit):		
	Regular	Direct
Growth	17.33	18.90
IDCW**	16.26	17.77
Monthly Average AUM: ₹ 194.68 Crs.		
AUM as on 30th November 2022: ₹ 195.26 Crs.		
Expense Ratio as on 30th November 2022: Regular : 2.55% Direct : 1.62% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 30th November 2022: Standard Deviation : 22.0772% Beta : 0.9086 Sharpe Ratio : 0.4160 Portfolio Turnover Ratio^^ : 0.16 Risk free rate: Overnight MIBOR (5.86% as on 30/11/22). Source: FIMMDA. Ratios calculated on monthly 4 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 30/11/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
The Federal Bank Ltd.	4.15	Coromandel International Ltd.	1.31
UNO Minda Ltd.	4.12	Muthoot Finance Ltd.	1.31
Trent Ltd.	4.09	The Ramco Cements Ltd.	1.27
PI Industries Ltd.	4.07	Honeywell Automation India Ltd.	1.22
ICICI Bank Ltd.	3.64	3M India Ltd.	1.20
Bharat Electronics Ltd.	3.13	City Union Bank Ltd.	1.19
Supreme Industries Ltd.	2.72	REC Ltd.	1.17
Cholamandalam Investment & Finance Co. Ltd.	2.44	Apollo Tyres Ltd.	1.16
Coforge Ltd.	2.36	Mitsu Chem Plast Ltd.	1.16
Alkem Laboratories Ltd.	2.28	Whirlpool of India Ltd.	1.16
Astral Ltd.	2.24	Jubilant Foodworks Ltd.	1.09
Balkrishna Industries Ltd.	2.20	Bata India Ltd.	1.00
Relaxo Footwears Ltd.	2.19	Bayer Cropscience Ltd.	1.00
SKF India Ltd.	2.17	Devyani International Ltd.	0.97
Dalmia Bharat Ltd.	2.11	Aarti Industries Ltd.	0.96
Arihant Superstructures Ltd.	2.06	Laurus Labs Ltd.	0.87
Bank of Baroda	1.99	Oracle Financial Services Software Ltd.	0.84
Endurance Technologies Ltd.	1.91	Aarti Surfactants Ltd.	0.82
ACC Ltd.	1.89	Bajaj Finance Ltd.	0.77
Polycab India Ltd.	1.88	Larsen & Toubro Infotech Ltd.	0.74
Ashok Leyland Ltd.	1.83	Indiamart Interneer Ltd.	0.73
State Bank of India	1.81	IG Petrochemicals Ltd.	0.69
Crompton Greaves Consumer Electricals Ltd.	1.79	PCBL Ltd.	0.68
Info Edge (India) Ltd.	1.68	Route Mobile Ltd.	0.68
Voltas Ltd.	1.67	TATA Power Co. Ltd.	0.56
Bharat Forge Ltd.	1.58	Bosch Ltd.	0.54
UPL Ltd.	1.52	Firstsource Solutions Ltd.	0.51
Godrej Properties Ltd.	1.50	Birlasoft Ltd.	0.37
Max Financial Services Ltd.	1.42	Aditya Birla Sun Life AMC Ltd.	0.22
Zee Entertainment Enterprises Ltd.	1.36	Aarti Pharmalabs Ltd.	0.14
Apollo Hospitals Enterprise Ltd.	1.32	TREPS on G-Sec or T-Bills	1.26
Container Corp. of India Ltd.	1.32	Cash & Cash Receivables	-0.03
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



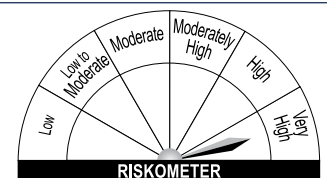
Data as on 30th November, 2022, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Small Cap Fund (ISF)

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

Scheme Features

Investment objective:

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

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 2022 (₹ per unit):

	Regular	Direct
Growth	18.86	20.52
IDCW**	18.86	20.52

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 155.84 Crs.

AUM as on 30th November 2022:

₹ 156.49 Crs.

Expense Ratio as on 30th November 2022:

Regular : 2.54%

Direct : 1.54%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

Standard Deviation : 22.8993%

Beta : 0.7936

Sharpe Ratio : 0.6507

Portfolio Turnover Ratio^^ : 0.07

Risk free rate: Overnight MIBOR (5.86% as on 30/11/22). Source: FIMMDA.

Ratios calculated on monthly 4 years data point.

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

Load Structure:

Entry Load : Not Applicable.

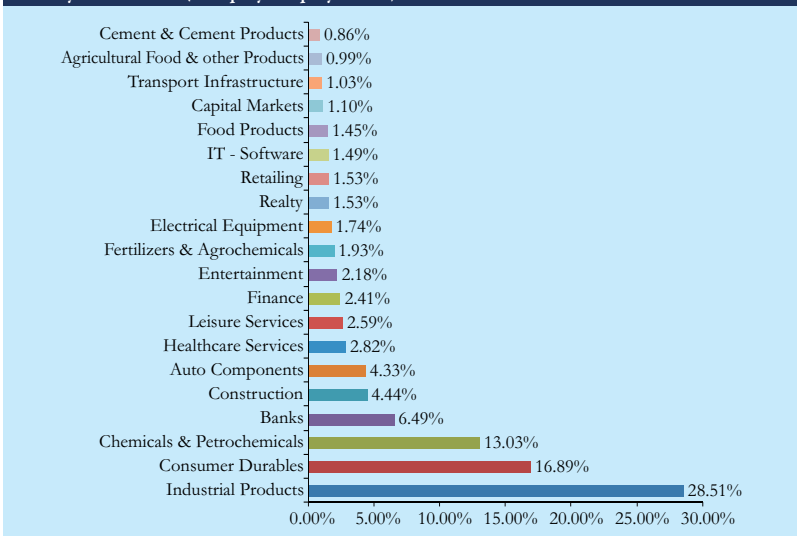
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 30/11/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		Hatsun Agro Product Ltd.	1.45
Elgi Equipments Ltd.	6.02	PNC Infratech Ltd.	1.45
Fine Organic Industries Ltd.	4.36	Canara Bank	1.43
Tube Investments of India Ltd.	4.33	Ratnamani Metals & Tubes Ltd.	1.43
Timken India Ltd.	4.26	Finolex Industries Ltd.	1.36
KEI Industries Ltd.	4.24	Inox Leisure Ltd.	1.33
Grindwell Norton Ltd.	3.72	Bank of Baroda	1.26
Navin Fluorine International Ltd.	3.34	Orient Electric Ltd.	1.14
IDFC First Bank Ltd.	2.96	Dhanuka Agritech Ltd.	1.11
Greenpanel Industries Ltd.	2.89	Computer Age Management Services Ltd.	1.10
Narayana Hrudayalaya Ltd.	2.82	Greenply Industries Ltd.	1.09
KNR Constructions Ltd.	2.77	Adani Ports and Special Economic Zone Ltd.	1.03
Deepak Nitrite Ltd.	2.75	Balrampur Chini Mills Ltd.	0.99
Carborundum Universal Ltd.	2.68	Somany Ceramics Ltd.	0.96
Blue Star Ltd.	2.63	Volta Ltd.	0.92
Can Fin Homes Ltd.	2.25	HeidelbergCement India Ltd.	0.86
Lemon Tree Hotels Ltd.	2.13	Zee Entertainment Enterprises Ltd.	0.85
Century Plyboards (India) Ltd.	2.05	DCB Bank Ltd.	0.84
Cera Sanitaryware Ltd.	2.00	Chambal Fertilisers and Chemicals Ltd.	0.82
Galaxy Surfactants Ltd.	1.95	Rossari Biotech Ltd.	0.63
Kirloskar Oil Engines Ltd.	1.89	Mitsu Chem Plast Ltd.	0.57
KSB Ltd.	1.77	MM Forgings Ltd.	0.57
Hitachi Energy India Ltd.	1.74	Restaurant Brands Asia Ltd.	0.46
Relaxo Footwears Ltd.	1.74	Techno Electric & Engineering Co. Ltd.	0.22
Arihant Superstructures Ltd.	1.53	TruCap Finance Ltd.	0.16
V-Mart Retail Ltd.	1.53	TREPS on G-Sec or T-Bills	2.91
Birlasoft Ltd.	1.49	Cash & Cash Receivables	-0.25
Sheela Foam Ltd.	1.47	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, 2022, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Focused 30 Equity Fund (IF30EF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

Inception Date:

17th November, 2017

Benchmark:

NIFTY 500 - Total Return Index (TRI)

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

	Regular	Direct
Growth	16.07	17.23
IDCW**	16.07	17.23

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 134.83 Crs.

AUM as on 30th November 2022:

₹ 136.72 Crs.

Expense Ratio as on 30th November 2022:

Regular : 2.53%

Direct : 1.61%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

Standard Deviation : 18.5467%

Beta : 0.8931

Sharpe Ratio : 0.5045

Portfolio Turnover Ratio^^ : 0.00

Risk free rate: Overnight MIBOR (5.86% as on 30/11/22). Source: FIMMDA.

Ratios calculated on monthly 4 years data point.

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

Load Structure:

Entry Load : Not Applicable.

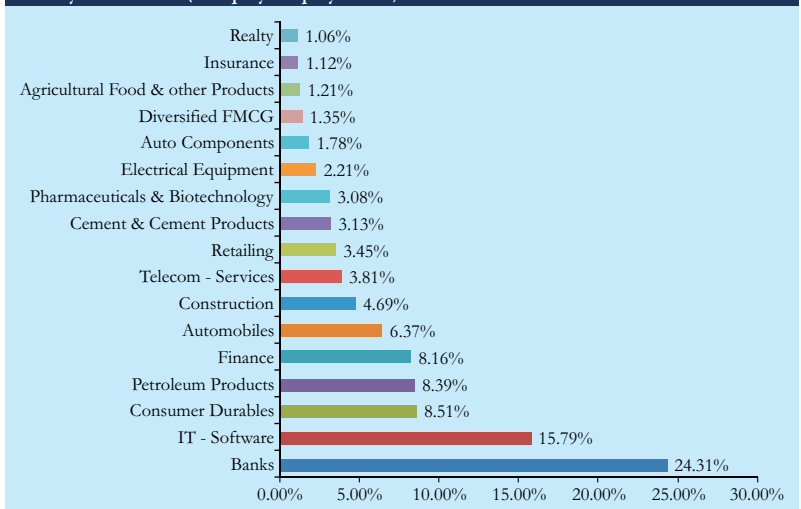
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 30/11/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED	98.42	Mahindra & Mahindra Ltd.	2.32
ICICI Bank Ltd.	9.26	Siemens Ltd.	2.21
HDFC Bank Ltd.	9.02	Asian Paints Ltd.	2.08
Reliance Industries Ltd.	8.39	State Bank of India	2.04
Infosys Ltd.	7.45	Cipla Ltd.	1.88
TATA Consultancy Services Ltd.	6.83	ZF Commercial Vehicle Control Systems India Ltd.	1.78
Larsen & Toubro Ltd.	4.69	Mphasis Ltd.	1.51
Housing Development Finance Co. Ltd.	4.58	ITC Ltd.	1.35
Maruti Suzuki India Ltd.	4.05	TATA Consumer Products Ltd.	1.21
Kotak Mahindra Bank Ltd.	3.99	Divi's Laboratories Ltd.	1.20
Bharti Airtel Ltd.	3.81	ICICI Lombard General Insurance Co. Ltd.	1.12
Bajaj Finance Ltd.	3.58	DLF Ltd.	1.06
Avenue Supermarts Ltd.	3.45	TREPS on G-Sec or T-Bills	1.63
Titan Co. Ltd.	3.37	Cash & Cash Receivables	-0.05
JK Lakshmi Cement Ltd.	3.13	TOTAL	100.00
Blue Star Ltd.	3.06		

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

Industry Classification (for equity & equity related)



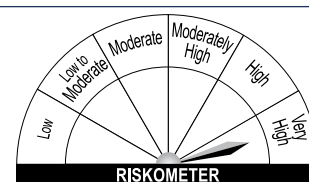
Data as on 30th November, 2022, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Banking & Financial Services Fund (IB&FSF)

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

Scheme Features

Investment objective:

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

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 2022 (₹ per unit):

	Regular	Direct
Growth	14.39	15.27
IDCW**	14.39	15.27

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 89.46 Crs.

AUM as on 30th November 2022:

₹ 89.89 Crs.

Expense Ratio as on 30th November 2022:

Regular : 2.53%
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

Standard Deviation : 26.6246%
Beta : 0.9538
Sharpe Ratio : 0.3123
Portfolio Turnover Ratio^^ : 0.02

Risk free rate: Overnight MIBOR (5.86% as on 30/11/22). Source: FIMMDA.
Ratios calculated on monthly 4 years data point.

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

Load Structure:

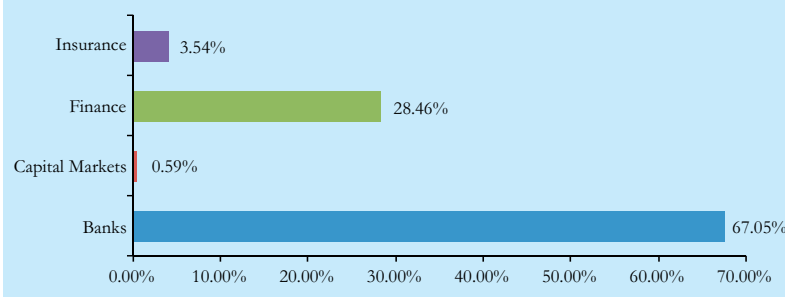
Entry Load : Not Applicable.
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 30/11/2022

Issuer Name	% To Net Assets*
EQUITY & EQUITY RELATED	99.64
ICICI Bank Ltd.	20.67
HDFC Bank Ltd.	19.14
Housing Development Finance Co. Ltd.	11.52
Axis Bank Ltd.	8.32
State Bank of India	7.35
Bajaj Finance Ltd.	7.10
Kotak Mahindra Bank Ltd.	5.66
Cholamandlam Investment & Finance Co. Ltd.	3.94
Bajaj Finserv Ltd.	2.75
Can Fin Homes Ltd.	2.38
The Federal Bank Ltd.	2.20
Bank of Baroda	1.83
HDFC Life Insurance Co. Ltd.	1.57
Max Financial Services Ltd.	1.14
AU Small Finance Bank Ltd.	1.09
ICICI Lombard General Insurance Co. Ltd.	0.83
City Union Bank Ltd.	0.79
SBI Cards & Payment Services Ltd.	0.77
HDFC Asset Management Co. Ltd.	0.59
TREPS on G-Sec or T-Bills	0.38
Cash & Cash Receivables	-0.02
TOTAL	100.00

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

Industry Classification (for equity & equity related)



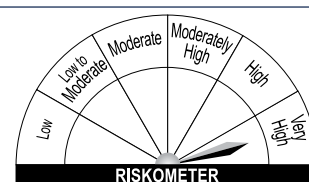
Data as on 30th November, 2022, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Long Term Value Fund (ILTVF)

(An open ended equity scheme following value investment strategy)

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

20th August 2018

Benchmark:

NIFTY 500 - Total Returns Index (TRI)

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

	Regular	Direct
Growth	17.01	17.82
IDCW**	17.01	17.82

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 101.72 Crs.

AUM as on 30th November 2022:

₹ 103.53 Crs.

Expense Ratio as on 30th November 2022:

Regular : 2.54%

Direct : 1.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

Standard Deviation : 19.9820%

Beta : 0.9566

Sharpe Ratio : 0.4653

Portfolio Turnover Ratio^^ : 0.09

Risk free rate: Overnight MIBOR (5.86% as on 30/11/22). Source: FIMMDA.

Ratios calculated on monthly 4 years data point.

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

Load Structure:

Entry Load : Not Applicable.

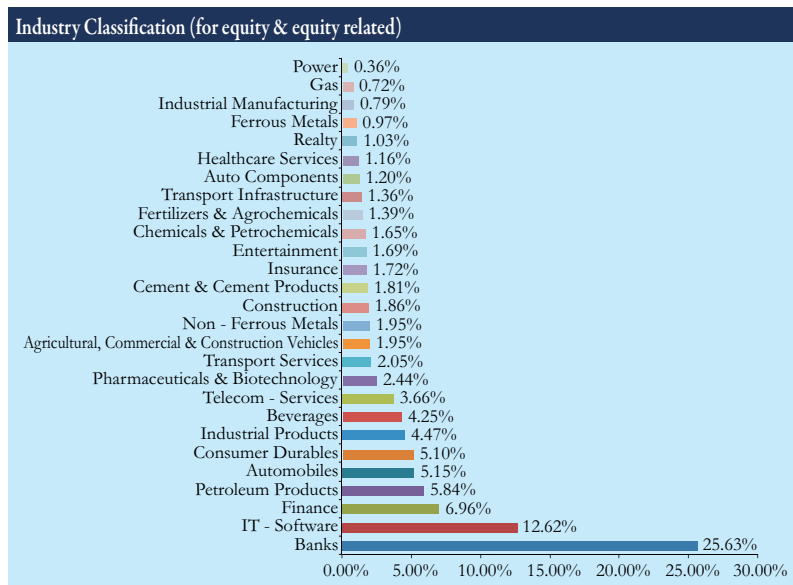
Exit Load : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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 30/11/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		99.78	
ICICI Bank Ltd.	7.71	Coforge Ltd.	1.64
Infosys Ltd.	6.91	HCL Technologies Ltd.	1.46
HDFC Bank Ltd.	5.90	United Spirits Ltd.	1.44
Reliance Industries Ltd.	5.84	PI Industries Ltd.	1.39
State Bank of India	5.83	Ultratech Cement Ltd.	1.37
Housing Development Finance Co. Ltd.	4.56	Adani Ports and Special Economic Zone Ltd.	1.36
Bharti Airtel Ltd.	3.66	Crompton Greaves Consumer Electricals Ltd.	1.29
Mahindra & Mahindra Ltd.	2.96	Voltas Ltd.	1.22
Bank of Baroda	2.89	MRF Ltd.	1.20
Varun Beverages Ltd.	2.81	Max Healthcare Institute Ltd.	1.16
Bharat Forge Ltd.	2.68	Oberoi Realty Ltd.	1.03
Persistent Systems Ltd.	2.61	Havells India Ltd.	1.00
Sun Pharmaceutical Industries Ltd.	2.44	TATA Steel Ltd.	0.97
Axis Bank Ltd.	2.34	Kotak Mahindra Bank Ltd.	0.96
Maruti Suzuki India Ltd.	2.19	Asian Paints Ltd.	0.84
Container Corp. of India Ltd.	2.05	Honeywell Automation India Ltd.	0.79
Ashok Leyland Ltd.	1.95	Amber Enterprises India Ltd.	0.75
Hindalco Industries Ltd.	1.95	Gujarat Gas Ltd.	0.72
KNR Constructions Ltd.	1.86	Cholamandalam Investment & Finance Co. Ltd.	0.55
Supreme Industries Ltd.	1.79	Ambuja Cements Ltd.	0.44
Bajaj Finance Ltd.	1.73	CESC Ltd.	0.36
HDFC Life Insurance Co. Ltd.	1.72	TruCap Finance Ltd.	0.12
Inox Leisure Ltd.	1.69	TREPS on G-Sec or T-Bills	0.42
Vinati Organics Ltd.	1.65	Cash & Cash Receivables	-0.20
		TOTAL	100.00

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



Data as on 30th November, 2022, 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:	Total Experience: Over 25 Years
Mr. Alok Ranjan	(Managing the Scheme since 6th August, 2021)

Inception Date:
21st December 2018

Benchmark:
NIFTY 500 - Total Return Index (TRI)

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

	Regular	Direct
Growth	17.92	18.82
IDCW**	17.92	18.82

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:
₹ 92.86 Crs.

AUM as on 30th November 2022:
₹ 94.00 Crs.

Expense Ratio as on 30th November 2022:

Regular : 2.52%
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

Standard Deviation : 18.2253%
Beta : 0.7941
Sharpe Ratio : 0.6727
Portfolio Turnover Ratio^^ : 0.03

Risk free rate: Overnight MIBOR (5.86% as on 30/11/22). Source: FIMMDA.
Ratios calculated on monthly 3 years data point.
^^ Lower of Purchase or Sale for one year/average AUM for one year.

Load Structure:

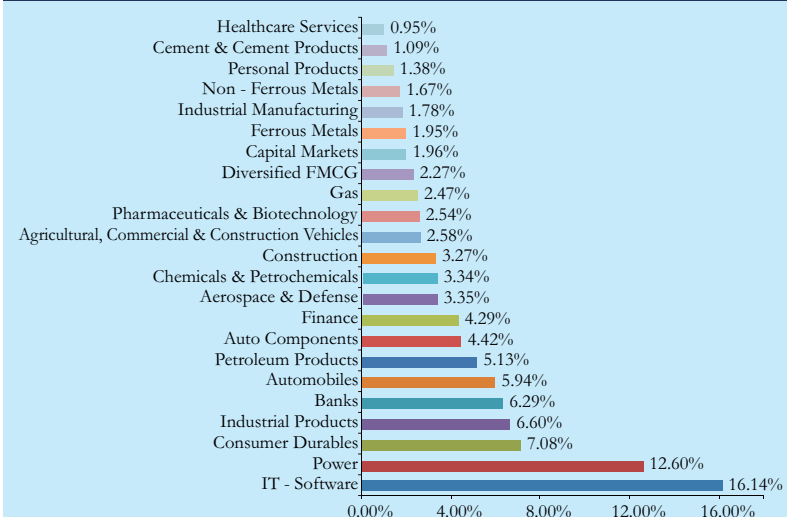
Entry Load : Not Applicable.
Exit Load : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.
1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment.
Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.

Portfolio as on 30/11/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED	99.09	Hindustan Petroleum Co. Ltd.	2.22
Infosys Ltd.	8.73	Tech Mahindra Ltd.	2.04
TATA Consultancy Services Ltd.	5.37	Multi Commodity Exchange of India Ltd.	1.96
ICICI Bank Ltd.	5.07	TATA Steel Ltd.	1.95
Carborundum Universal Ltd.	4.77	Bharat Forge Ltd.	1.83
Tube Investments of India Ltd.	4.42	Honeywell Automation India Ltd.	1.78
Power Grid Co. of India Ltd.	4.26	Hindustan Zinc Ltd.	1.67
Titan Co. Ltd.	3.39	BEML Ltd.	1.56
NTPC Ltd.	3.38	Housing Development Finance Co. Ltd.	1.43
Bharat Electronics Ltd.	3.35	Colgate Palmolive (India) Ltd.	1.38
Atul Ltd.	3.34	Asian Paints Ltd.	1.28
Maruti Suzuki India Ltd.	3.16	State Bank of India	1.22
Reliance Industries Ltd.	2.91	TATA Power Co. Ltd.	1.20
Larsen & Toubro Ltd.	2.87	Torrent Power Ltd.	1.14
Bajaj Finance Ltd.	2.86	ACC Ltd.	1.09
Mahindra & Mahindra Ltd.	2.78	Escorts Kubota Ltd.	1.02
NHPC Ltd.	2.62	Dr. Lal Path labs Ltd.	0.95
Divi's Laboratories Ltd.	2.54	BEML Land Assets Ltd.	0.40
Mahanagar Gas Ltd.	2.47	TREPS on G-Sec or T-Bills	0.93
Relaxo Footwears Ltd.	2.41	Cash & Cash Receivables	-0.02
ITC Ltd.	2.27	TOTAL	100.00

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

Industry Classification (for equity & equity related)



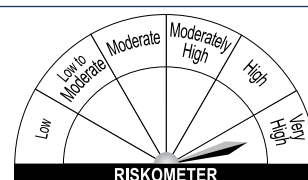
Data as on 30th November, 2022, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in predominantly in dividend yielding equity and equity related instruments

Riskometer



Investors understand that their principal will be at Very High risk

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

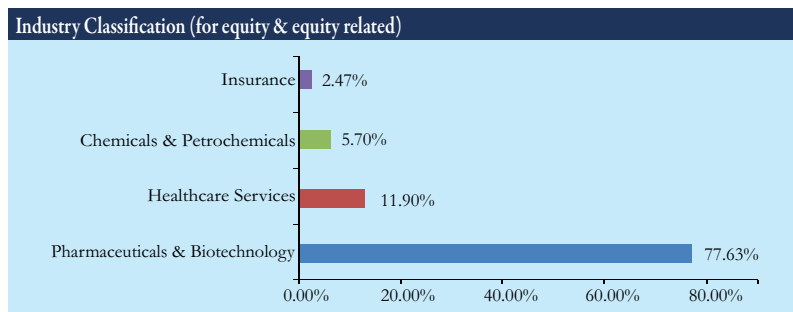
IDBI Healthcare Fund (IHF)

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

Scheme Features		
Investment objective: The objective of the Scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies engaged in Healthcare and Allied sectors. However there can be no assurance that the investment objective under the Scheme will be realized.		
Fund Manager:	Total Experience: Over 25 Years	
Mr. Alok Ranjan	(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 2022 (₹ per unit):		
	Regular	Direct
Growth	17.46	18.46
IDCW**	17.46	18.46
** IDCW stands for Income Distribution cum Capital Withdrawal.		
Monthly Average AUM: ₹ 59.01 Crs.		
AUM as on 30th November 2022: ₹ 58.07 Crs.		
Expense Ratio as on 30th November 2022: Regular : 2.47% Direct : 1.24% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 30th November 2022: Standard Deviation : 20.0557% Beta : 0.9048 Sharpe Ratio : 0.6455 Portfolio Turnover Ratio^^ : 0.00 Risk free rate: Overnight MIBOR (5.86% as on 30/11/22). Source: FIMMDA. Ratios calculated on monthly 3 years data point. ^^ Lower of Purchase or Sale for one year/average AUM for one year.		
Load Structure: Entry Load : Not Applicable. Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment. Nil after 12 months.		

Portfolio as on 30/11/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		Aurobindo Pharma Ltd.	2.28
Sun Pharmaceutical Industries Ltd.	17.22	Gland Pharma Ltd.	2.01
Dr. Reddy's Laboratories Ltd.	9.97	Aster DM Healthcare Ltd.	2.00
Divi's Laboratories Ltd.	9.15	Pfizer Ltd.	2.00
Cipla Ltd.	9.03	Jubilant Ingrevia Ltd.	1.94
Apollo Hospitals Enterprise Ltd.	7.23	Zydus Lifesciences Ltd.	1.75
JB Chemicals & Pharmaceuticals Ltd.	5.04	Rossari Biotech Ltd.	1.36
Torrent Pharmaceuticals Ltd.	4.31	Indoco Remedies Ltd.	1.33
IPCA Laboratories Ltd.	3.63	HDFC Life Insurance Co. Ltd.	1.24
Alkem Laboratories Ltd.	3.38	ICICI Lombard General Insurance Co. Ltd.	1.23
Abbott India Ltd.	3.19	Natco Pharma Ltd.	0.87
Syngene International Ltd.	2.67	TREPS on G-Sec or T-Bills	2.28
Laurus Labs Ltd.	2.47	Cash & Cash Receivables	0.02
Vinati Organics Ltd.	2.40	TOTAL	100.00

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



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

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

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

IDBI Hybrid Equity Fund (IHEF)

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

Scheme Features

Investment objective:

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

Fund Managers:	Total Experience:
Mr. Alok Ranjan (Equity Portion)	Over 25 Years (Managing the Scheme since 6th August, 2021)
Mr. Raju Sharma (Debt Portion)	Over 31 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 2022 (₹ per unit):

	Regular	Direct
Growth	16.3364	17.7015
IDCW**	14.9062	16.2356

Monthly Average AUM: ₹ 185.34 Crs.

AUM as on 30th November 2022: ₹ 187.05 Crs.

Expense Ratio as on 30th November 2022:

Regular : 2.55%

Direct : 1.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

YTM	: 7.12%
Average Maturity	: 4.03 Years
Modified Duration	: 3.14 Years
Macaulay Duration	: 3.26 Years
Standard Deviation	: 13.5154%
Beta	: 0.9981
Sharpe Ratio	: 0.3718
Portfolio Turnover Ratio^^	: 1.39

Risk free rate: Overnight MIBOR (5.86% as on 30/11/22). Source: FIMMDA.

Ratios calculated on monthly 4 years data point.

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

Load Structure:

Entry Load : Not Applicable.

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

IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

*IDCW - previously known as Dividend

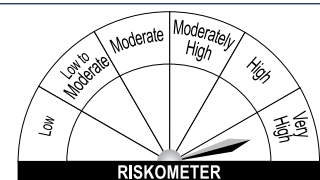
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



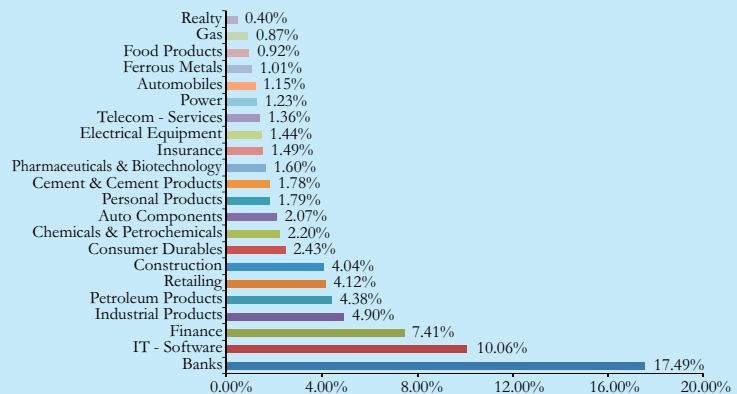
Investors understand that their principal will be at Very High risk

Portfolio as on 30/11/2022

Issuer/Security Name	Rating	% To Net Assets*	Issuer/Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED					
ICICI Bank Ltd.	N.A	5.78	Birlasoft Ltd.	N.A	0.96
HDFC Bank Ltd.	N.A	5.55	HDFC Life Insurance Co. Ltd.	N.A	0.95
Reliance Industries Ltd.	N.A	4.38	KNR Constructions Ltd.	N.A	0.94
Housing Development Finance Corp. Ltd.	N.A	4.32	Nestle India Ltd.	N.A	0.92
Infosys Ltd.	N.A	3.93	Volta Ltd.	N.A	0.90
Axis Bank Ltd.	N.A	3.42	Gujarat Gas Ltd.	N.A	0.87
Larsen & Toubro Ltd.	N.A	3.10	Muthoot Finance Ltd.	N.A	0.87
Timken India Ltd.	N.A	2.95	CESC Ltd.	N.A	0.66
State Bank of India	N.A	2.74	Power Grid Corp. of India Ltd.	N.A	0.57
TATA Consultancy Services Ltd.	N.A	2.65	Ultratech Cement Ltd.	N.A	0.57
Bajaj Finance Ltd.	N.A	2.16	ICICI Lombard General Insurance Co. Ltd.	N.A	0.54
Avenue Supermarts Ltd.	N.A	2.15	NOCIL Ltd.	N.A	0.41
Sundram Fasteners Ltd.	N.A	2.07	Indiabulls Real Estate Ltd.	N.A	0.40
Trent Ltd.	N.A	1.97	Gland Pharma Ltd.	N.A	0.14
Supreme Industries Ltd.	N.A	1.95	TruCap Finance Ltd.	N.A	0.06
Godrej Consumer Products Ltd.	N.A	1.79	DEBENTURES		3.97
Atul Ltd.	N.A	1.79	Chennai Petroleum Corp. Ltd.	CRISIL AAA	2.05
Asian Paints Ltd.	N.A	1.53	Piramal Capital & Housing Finance Ltd.	[ICRA] AA	1.06
Tech Mahindra Ltd.	N.A	1.50	NTPC Ltd.	CRISIL AAA	0.76
Divi's Laboratories Ltd.	N.A	1.46	REC Ltd.	CRISIL AAA	0.10
Siemens Ltd.	N.A	1.44	GOVERNMENT SECURITIES		15.07
Bharti Airtel Ltd.	N.A	1.36	7.38% CGL 2027	SOV	12.95
ACC Ltd.	N.A	1.21	7.10% CGL 2029	SOV	2.12
Eicher Motors Ltd.	N.A	1.15	TREPS on G-Sec or T-Bills		3.74
HCL Technologies Ltd.	N.A	1.02	Cash & Cash Receivables		3.08
TATA Steel Ltd.	N.A	1.01	TOTAL		100.00

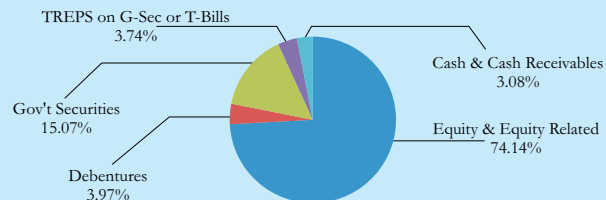
* Rounded off to the nearest two digits after the decimal point.

Industry Classification (for equity & equity related)

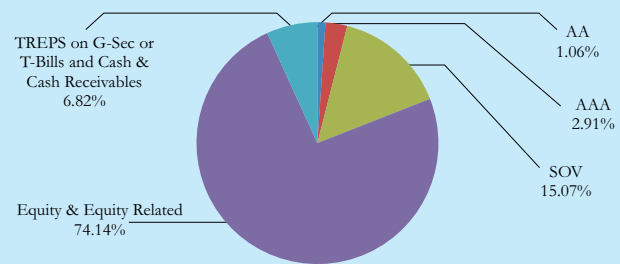


Data as on 30th November, 2022, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile



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

Snapshot of IDBI Mutual Fund Schemes

	IEAF	IIT100EF	IFF	IMF	ISF	IF30EF	IB&FSF	ILTVF	IDYF	IHF	IHEF	IESF	ILQF	IDBF	IGF	IUSTF	ISTBF	ICRF	INIF	INJIF	IGFOF	IDBIGOLD					
Benchmark	NIFTY 500 Index - (TRI)	NIFTY 100 Index - (TRI)	NIFTY 500 Index (TRI)	NIFTY Midcap 150 - (TRI)	NIFTY Smallcap 250 Index - (TRI)	NIFTY 500 Index (TRI)	NIFTY Financial Services - (TRI)	NIFTY 500 Index - (TRI)	NIFTY 500 Index - (TRI)	S&P BSE Healthcare - (TRI)	CRISIL Hybrid 35+65-Aggressive Index	40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index + 30% of NIFTY 50 Index - (TRI)	CRISIL Liquid Fund B-I Index	CRISIL Dynamic Bond Fund A-III Index	CRISIL Dynamic Gilt Index	CRISIL Ultra Short Duration Fund B-I Index	CRISIL Short Duration Fund A-II Index	NIFTY Credit Risk Bond Index C-III	NIFTY 50 Index - (TRI)	NIFTY Next 50 Index - (TRI)	Domestic price of Gold	Domestic price of Physical Gold					
Fund Manager	Mr. Alok Ranjan										Mr. Alok Ranjan (Equity portion) Mr. Raju Sharma (Debt portion)			Mr. Raju Sharma							Mr. Jayesh Dinesh Shah		Mr. Khozem Z. Jabalpurwala				
Minimum/ Maximum Application Amount	Minimum Application Amount (Lumpsum)											Maximum Application Amount (Lumpsum)												For IDBI Gold : Authorized participants & Large investors - In creation unit lot of 1000 units and multiples of 1000 units thereof or in equivalent amount in cash.			
	New Purchase – Rs. 5000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter											New & Additional Purchase: No limit															
Minimum Additional Investment	Rs. 1000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter																						Other investors (Only subscription on Stock Exchange where the Scheme is listed)- 1 unit or in multiples thereof at the prevailing listed price. No Switch-in is permitted in the Scheme.				
SIP	● Rs. 500 per month for a minimum period of 12 months. ● Rs. 1000 per month for a minimum period of 6 months. ● Rs. 1500 per quarter for a minimum period of 4 quarters.																						NA				
	● Only for IUSTF: Rs. 500 per day for a minimum of 30 installments continuously for all business days.																										
	Investments above minimum amount mentioned shall be made in multiples of Re.1/- for all SIP, except for IEAF it shall be made in multiples of Rs. 500/-. In case of SIP transactions, statutory lock-in period of 3 years is applicable to every installment made to IEAF.																										
SWP & STP	Minimum balance in the Scheme should be Rs.25,000/- at the time of enrollment. SWP/STP from IEAF to any other Schemes of IDBI Mutual Fund is available only after completion of lock-in period of 3 years.																						NA				
	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 31 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 2022 (₹ per unit):

	Regular	Direct
Growth	21.7764	23.9349
Monthly IDCW**	17.1570	16.1734
Quarterly IDCW**	16.2211	13.3407

Monthly Average AUM: ₹ 10.99 Crs.

AUM as on 30th November 2022: ₹ 10.87 Crs.

Expense Ratio as on 30th November 2022:

Regular : 2.12%

Direct : 1.15%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

YTM : 5.74%

Average Maturity : 29 Days

Modified Duration : 16 Days

Macaulay Duration : 17 Days

Standard Deviation : 8.7199%

Beta : 1.1650

Sharpe Ratio : 0.2826

Portfolio Turnover Ratio^^ : 3.65

Risk free rate: Overnight MIBOR (5.86% as on 30/11/22). Source: FIMMDA.

Ratios calculated on monthly 4 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 30/11/2022

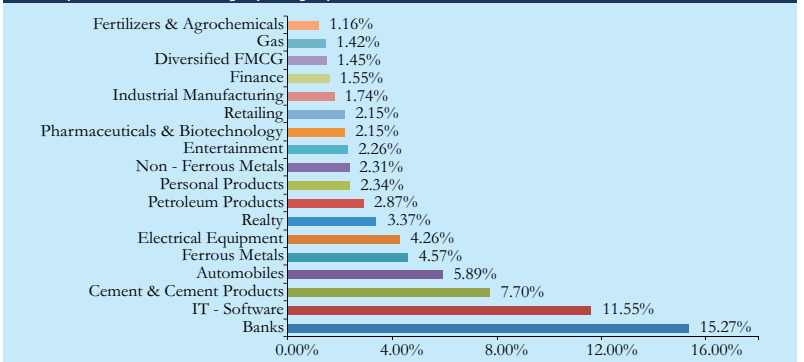
Issuer/Security Name	Rating	% To Net Assets*	Issuer/Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED			Grasim Industries Ltd.	N.A	1.94
ICICI Bank Ltd.	N.A	8.60	Honeywell Automation India Ltd.	N.A	1.92
TATA Consultancy Services Ltd.	N.A	6.55	Ultratech Cement Ltd.	N.A	1.82
TATA Steel Ltd.	N.A	5.05	Housing Development Finance Corp. Ltd.	N.A	1.76
ACC Ltd.	N.A	4.71	HCL Technologies Ltd.	N.A	1.55
Siemens Ltd.	N.A	4.21	ITC Ltd.	N.A	1.47
DLF Ltd.	N.A	3.67	Gujarat Gas Ltd.	N.A	1.42
Infosys Ltd.	N.A	3.58	UPL Ltd.	N.A	1.31
Mahindra & Mahindra Ltd.	N.A	3.54	Birlasoft Ltd.	N.A	1.20
State Bank of India	N.A	3.33	Inox Leisure Ltd.	N.A	0.99
Reliance Industries Ltd.	N.A	3.20	Godrej Consumer Products Ltd.	N.A	0.41
Hindalco Industries Ltd.	N.A	2.67	DEBENTURES		0.79
HDFC Bank Ltd.	N.A	2.45	NTPC Ltd.	CRISIL AAA	0.79
Maruti Suzuki India Ltd.	N.A	2.34	TREPS on G-Sec or T-Bills		8.43
Sun Pharmaceutical Industries Ltd.	N.A	2.31	Cash & Cash Receivables		14.41
Axis Bank Ltd.	N.A	2.28	TOTAL		100.00
Avenue Supermarts Ltd.	N.A	2.09			

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

Fixed Deposits placed for margin purpose for Derivative

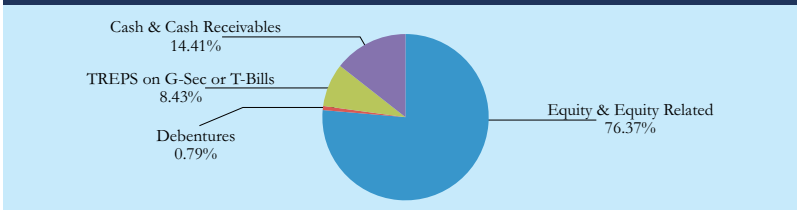
Total Outstanding exposure in Derivative Instruments as on 30th November, 2022: Rs.346.84 (Market Value in Lakhs)

Industry Classification (for equity & equity related)

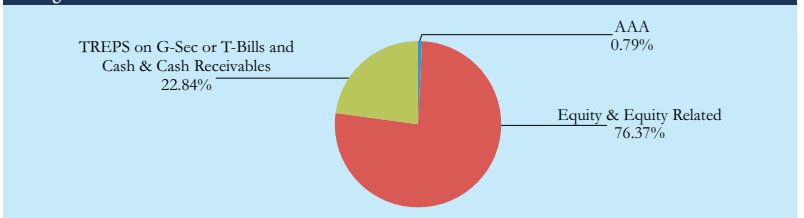


Data as on 30th November, 2022, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile

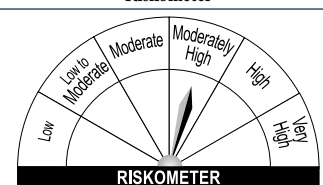


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

IDBI Liquid Fund (ILIQF)

(An open-ended liquid scheme)

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience: Over 31 Years
Mr. Raju Sharma	(Managing the Scheme since 3rd May, 2017)

Inception Date:

9th July, 2010

Benchmark:

CRISIL Liquid Fund B-I Index

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

	Regular	Direct
Growth	2,349.4527	2,369.2350
Daily IDCW**	1,005.2683	1,002.3548
Weekly IDCW**	1,023.5860	1,004.3103
Monthly IDCW**	1,004.5553	1,002.9986
Bonus^	00.0000	1,775.3982

^ 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:

₹ 682.89 Crs.

AUM as on 30th November 2022:

₹ 680.09 Crs.

Expense Ratio as on 30th November 2022:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

YTM : 6.40%

Average Maturity : 28 Days

Modified Duration : 28 Days

Macaulay Duration : 28 Days

Load Structure:

Entry Load: Not Applicable

Exit Load:

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

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

IDCW History

(Face Value: ₹ 1000/- Per Unit)

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

25th November, 2022	5.5323	5.5323	1,008.9899	1,003.6394
25th October, 2022	4.6547	4.6547	1,008.1146	1,003.6394
26th September, 2022	4.5426	4.5426	1,008.0997	1,003.6394

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

25th November, 2022	5.5572	5.5572	1,007.4545	1,002.0799
25th October, 2022	4.6787	4.6787	1,006.5782	1,002.0799
26th September, 2022	4.5683	4.5683	1,006.5649	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

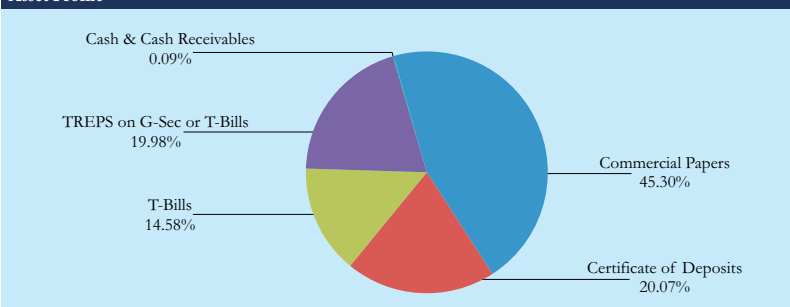
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Portfolio as on 30/11/2022

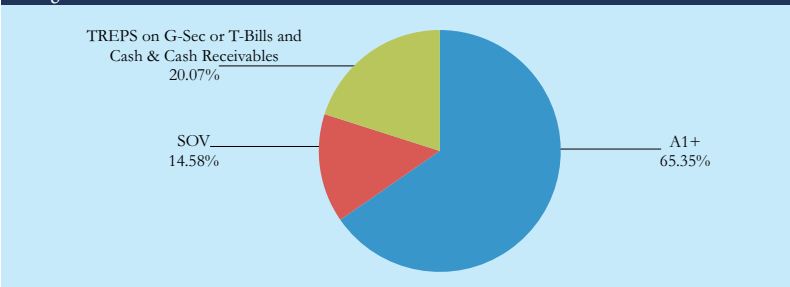
Issuer Name	Rating	% To Net Assets*
COMMERCIAL PAPERS		
Godrej Industries Ltd.	CRISIL A1+	8.76
Small Industries Development Bank of India	CRISIL A1+	7.33
JK Cement Ltd.	CRISIL A1+	7.31
Hindustan Petroleum Corpn. Ltd.	CRISIL A1+	7.27
National Bank for Agriculture and Rural Development	CRISIL A1+	5.87
Aditya Birla Money Ltd.	CRISIL A1+	5.12
TATA Power Co. Ltd.	CRISIL A1+	3.62
CERTIFICATE OF DEPOSITS		20.07
Kotak Mahindra Bank Ltd.	CRISIL A1+	11.28
Canara Bank	CRISIL A1+	7.33
HDFC Bank Ltd.	IND A1+	1.46
T-BILLS		14.58
91 DAY T-BILL 27.01.23	SOV	7.28
91 DAY T-BILL 05.01.23		3.65
91 DAY T-BILL 12.01.23		3.65
TREPS on G-Sec or T-Bills		19.98
Cash & Cash Receivables		0.09
TOTAL		100.00

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

Asset Profile



Rating Profile

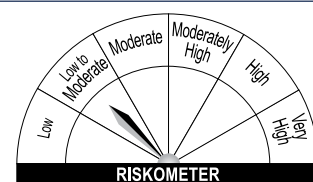


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



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

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

IDBI Ultra Short Term Fund (IUSTF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 31 Years

Mr. Raju Sharma

(Managing the Scheme since 7th September, 2022)

Inception Date:

3rd September, 2010

Benchmark:

CRISIL Ultra Short Duration Fund B-I Index

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

	Regular	Direct
Growth	2,323.3430	2,442.3374
Daily IDCW**	1,017.0054	1,031.1905
Weekly IDCW**	1,094.5778	1,098.5790
Monthly IDCW**	1,117.0983	1,451.1453
Bonus	2,323.4840	00.0000

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

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

Monthly Average AUM:

₹ 214.83 Crs.

AUM as on 30th November 2022:

₹ 214.69 Crs.

Expense Ratio as on 30th November 2022:

Regular : 0.44%

Direct : 0.25%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

YTM : 6.58%

Average Maturity : 146 Days

Modified Duration : 123 Days

Macaulay Duration : 132 Days

Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

IDCW History		(Face Value: ₹ 1000/- Per Unit)		
Record Date	Individual/HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV** (in ₹)	Ex IDCW** NAV (in ₹)

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

28th November, 2022	5.9981	5.9981	1,122.1517	1,116.6964
27th October, 2022	5.1317	5.1317	1,120.8406	1,116.1536
27th September, 2022	4.0429	4.0429	1,119.7703	1,115.7089

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

28th November, 2022	8.0159	8.0159	1,457.8954	1,450.6079
27th October, 2022	6.8824	6.8824	1,456.1687	1,449.8795
27th September, 2022	5.4554	5.4554	1,454.7581	1,449.2863

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

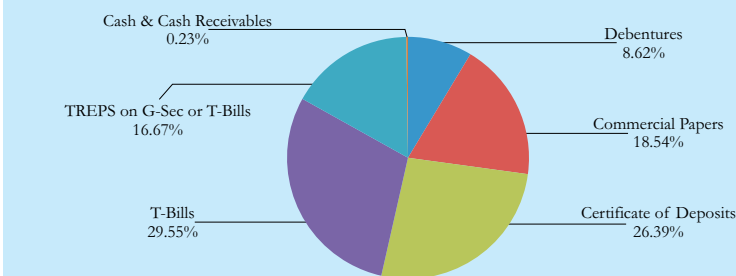
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

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

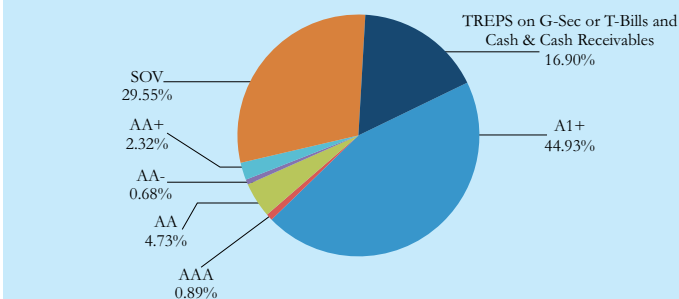
Portfolio as on 30/11/2022		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Steel Authority of India Ltd.	IND AA	8.62
Godrej Properties Ltd.	[ICRA]AA+	2.48
Udaipur Cement Works Ltd.	CARE AA	2.32
Chennai Petroleum Corp. Ltd.	CRISIL AAA	1.16
JSW Steel Ltd.	IND AA	0.89
TATA Motors Ltd.	CRISIL AA-	0.70
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.68
COMMERCIAL PAPERS		
Aditya Birla Money Ltd.	CRISIL A1+	0.39
Godrej Industries Ltd.	CRISIL A1+	18.54
National Bank for Agriculture and Rural Development	CRISIL A1+	6.95
CERTIFICATE OF DEPOSITS		
Kotak Mahindra Bank Ltd.	CRISIL A1+	6.94
State Bank of India	IND A1+	4.65
HDFC Bank Ltd.	IND A1+	26.39
T-BILLS		
91 DAY T-BILL 12.01.23	SOV	9.74
364 DAY T-BILL 12.10.23	SOV	11.56
182 DAY T-BILL 01.12.22	SOV	11.00
TREPS on G-Sec or T-Bills		6.99
Cash & Cash Receivables		16.67
TOTAL		100.00

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

Asset Profile



Rating Profile

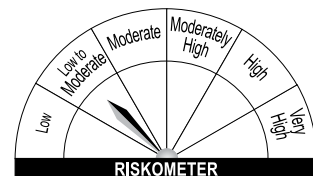


Product Label

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 Low to Moderate risk

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

IDBI Short Term Bond Fund (ISTBF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 31 Years

(Managing the Scheme since 7th September, 2022)

Inception Date:

23rd March, 2011

Benchmark:

CRISIL Short Duration Fund A-II Index

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

	Regular	Direct
Growth	22.9031	24.7047
Weekly IDCW**	12.3447	13.5172
Monthly IDCW**	12.1581	15.3853

Monthly Average AUM:

₹ 31.89 Crs.

AUM as on 30th November 2022:

₹ 31.69 Crs.

Expense Ratio as on 30th November 2022:

Regular

: 0.75%

Direct

: 0.28%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

YTM

: 7.20%

Average Maturity

: 2.15 Years

Modified Duration

: 1.72 Years

Macaulay Duration

: 1.83 Years

Load Structure:

Entry Load

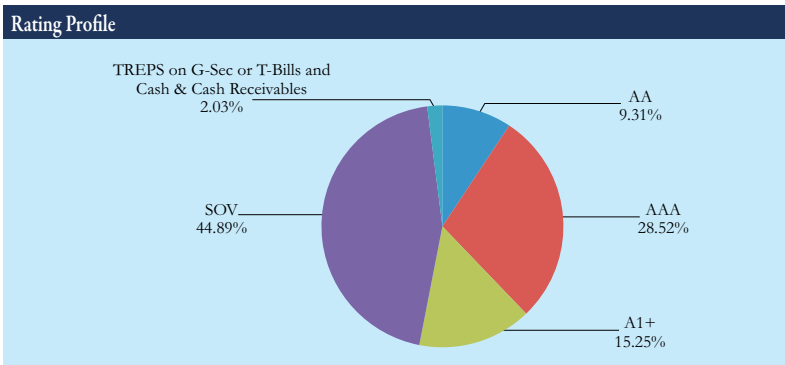
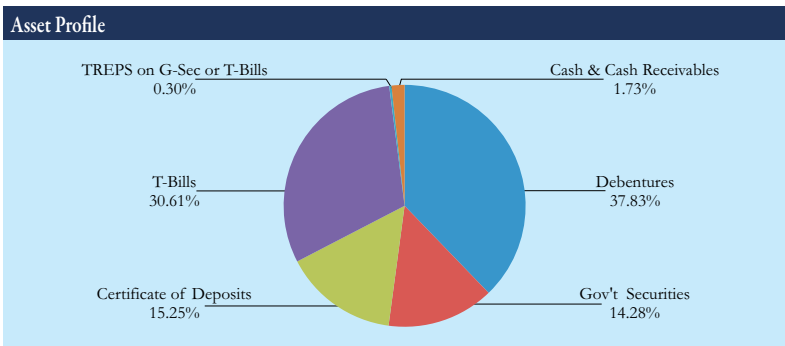
: Not Applicable.

Exit Load (for Lumpsum & SIP)

: Nil.

Portfolio as on 30/11/2022		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Power Finance Corpn. Ltd.	CRISIL AAA	8.31
REC Ltd.	CRISIL AAA	8.15
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	6.65
Godrej Industries Ltd.	CRISIL AA	6.19
NTPC Ltd.	CRISIL AAA	5.41
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	3.12
GOVERNMENT SECURITIES		
7.38% CGL 2027	SOV	11.15
7.10% CGL 2029	SOV	3.13
CERTIFICATE OF DEPOSITS		
State Bank of India	IND A1+	8.96
Kotak Mahindra Bank Ltd.	CRISIL A1+	6.29
T-BILLS		
364 DAY T-BILL 18.05.23	SOV	30.61
TREPS on G-Sec or T-Bills		
Cash & Cash Receivables		0.30
TOTAL		100.00

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



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

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

28th November, 2022	0.0968	0.0968	12.2444	12.1551
27th October, 2022	0.0400	0.0400	12.1476	12.1789
26th August, 2022	0.0645	0.0645	12.1931	12.1389

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

28th November, 2022	0.1283	0.1283	15.4993	15.3811
27th October, 2022	0.0625	0.0625	15.4221	15.3710
26th August, 2022	0.1113	0.1113	15.4576	15.3596

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

*IDCW - previously known as Dividend

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

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

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



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

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

IDBI Credit Risk Fund (ICRF)

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

Scheme Features		
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:	Total Experience: Over 31 Years	
Mr. Raju Sharma	(Managing the Scheme since 7th September, 2022)	
Inception Date:		
3rd March, 2014		
Benchmark:		
NIFTY Credit Risk Bond Fund C-III Index		
NAV as on 30th November 2022 (₹ per unit):		
	Regular	Direct
Growth	15.6107	16.7861
Quarterly IDCW**	11.0460	11.4491
Annual IDCW**	11.6742	12.8467
Monthly Average AUM:		
₹ 26.32 Crs.		
AUM as on 30th November 2022:		
₹ 25.95 Crs.		
Expense Ratio as on 30th November 2022:		
Regular	: 1.35%	
Direct	: 0.62%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 30th November 2022:		
YTM	: 7.78%	
Average Maturity	: 2.88 Years	
Modified Duration	: 2.10 Years	
Macaulay Duration	: 2.23 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.	
for Lumpsum & SIP)	• 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

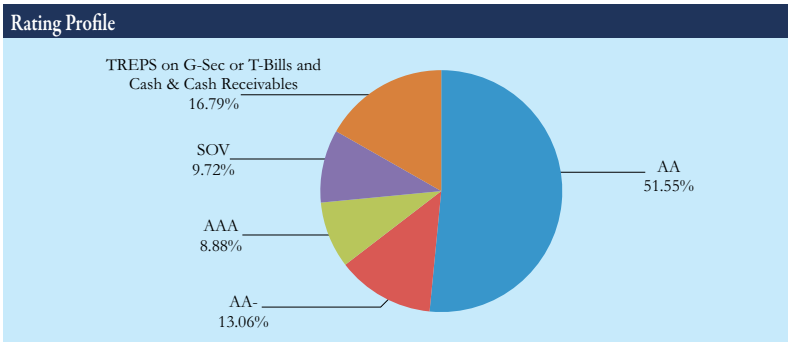
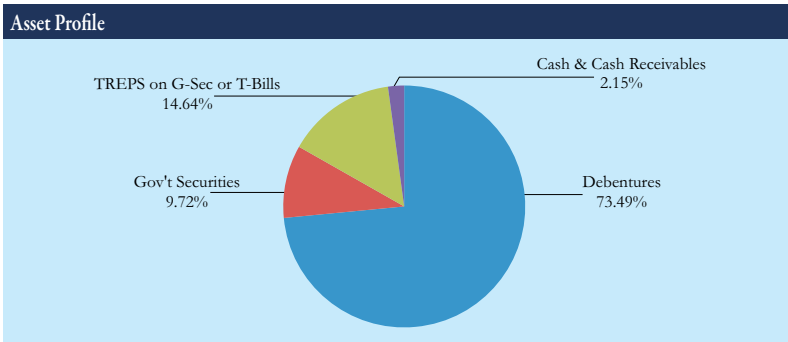
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date 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 30/11/2022		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
JSW Steel Ltd.	IND AA	13.50
TATA Motors Ltd.	CRISIL AA-	13.06
Godrej Industries Ltd.	CRISIL AA	11.33
Udaipur Cement Works Ltd.	CARE AA	9.63
Steel Authority of India Ltd.	IND AA	9.46
REC Ltd.	CRISIL AAA	7.75
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	7.63
Power Finance Corp. Ltd.	CRISIL AAA	1.13
Yes Bank Ltd.	[ICRA]D	#
GOVERNMENT SECURITIES		
CGL 2027	SOV	9.72
TREPS on G-Sec or T-Bills		9.72
Cash & Cash Receivables		14.64
TOTAL		2.15
		100.00

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



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

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

IDBI Dynamic Bond Fund (IDBF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 31 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st February 2012

Benchmark:

CRISIL Dynamic Bond Fund A-III Index

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

	Regular	Direct
Growth	18.3887	19.9071
Quarterly IDCW**	12.8546	11.0570
Annual IDCW**	13.4694	16.2183

Monthly Average AUM:

₹ 15.93 Crs.

AUM as on 30th November 2022:

₹ 16.01 Crs.

Expense Ratio as on 30th November 2022:

Regular : 1.17%

Direct : 0.42%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

YTM	: 7.09%
Average Maturity	: 3.44 Years
Modified Duration	: 2.80 Years
Macaulay Duration	: 2.92 Years

Load Structure:

Entry Load : Not Applicable.

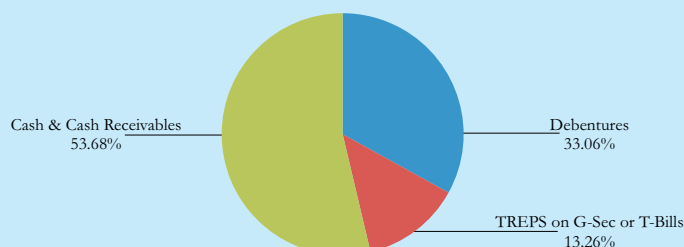
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 30/11/2022

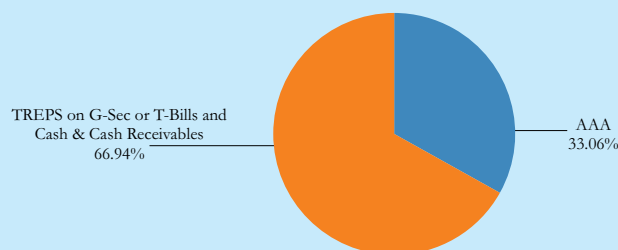
Issuer Name	Rating	% To Net Assets*
DEBENTURES		33.06
Power Finance Corpn. Ltd.	CRISIL AAA	12.19
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	10.76
NTPC Ltd.	CRISIL AAA	10.11
TREPS on G-Sec or T-Bills		13.26
Cash & Cash Receivables		53.68
TOTAL		100.00

* 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

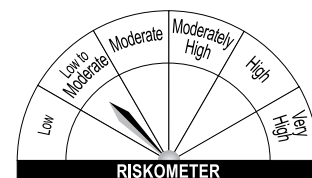
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

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 Low to Moderate risk

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

IDBI Gilt Fund (IGF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 31 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st December, 2012

Benchmark:

CRISIL Dynamic Gilt Index

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

	Regular	Direct
Growth	17.9147	19.1864
Quarterly IDCW**	12.3998	14.1646
Annual IDCW**	13.2649	14.4652

Monthly Average AUM:

₹ 7.85 Crs.

AUM as on 30th November 2022:

₹ 7.89 Crs.

Expense Ratio as on 30th November 2022:

Regular : 1.17%

Direct : 0.40%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th November 2022:

YTM : 7.00%

Average Maturity : 4.30 Years

Modified Duration : 3.47 Years

Macaulay Duration : 3.58 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
28th July, 2017	0.2353	0.2180	10.6557	10.3103
21st April, 2017	0.7883	0.7303	11.5117	10.4070

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

20th February, 2019	0.2253	0.2086	11.7303	11.4129
28th July, 2017	0.3575	0.0000	11.7938	11.2775
21st April, 2017	0.5462	0.0000	12.2518	11.4817

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

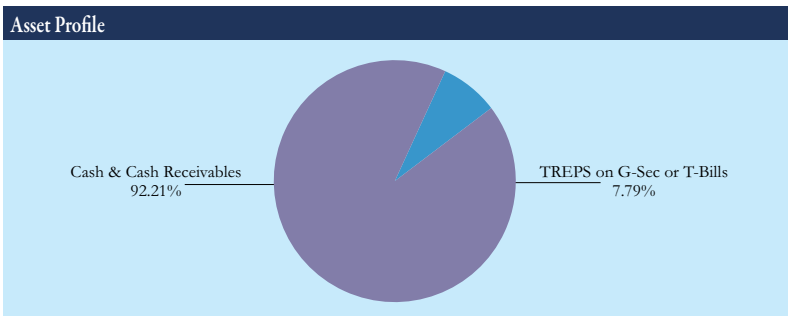
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date 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 30/11/2022		
Issuer Name	Rating	% to Net Assets*
TREPS on G-Sec or T-Bills		7.79
Cash & Cash Receivables		92.21
TOTAL		100.00

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



Product Label	Riskometer
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 	<p>RISKOMETER</p> <p>Investors understand that their principal will be at Low risk</p>

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

IDBI Gold Fund (IGFOF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Khozem Z. Jabalpurwala

Total Experience: Over 22 Years

(Managing the Scheme since 1st July, 2022)

Inception Date:

14th August, 2012

Benchmark:

Domestic price of Physical Gold

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

	Regular	Direct
Growth	14.2962	14.9064

Monthly Average AUM:

₹ 40.60 Crs.

AUM as on 30th November 2022:

₹ 41.25 Crs.

Expense Ratio as on 30th November 2022:

Regular : 0.67%

Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

Load Structure:

Entry Load : Not Applicable.

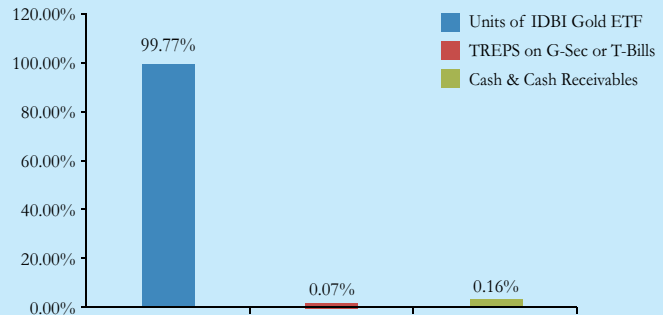
Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within for Lumpsum & SIP) 12 months from the date of allotment.

Portfolio as on 30/11/2022

Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.77
TREPS on G-Sec or T-Bills	0.07
Cash & Cash Receivables	0.16
TOTAL	100.00

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

Asset Profile

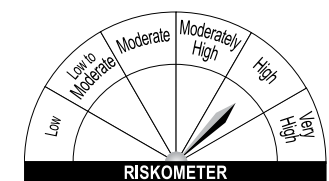


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at High risk

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

AUM REPORT FOR THE QUARTER ENDED (30/09/2022)

Rs. in Lakhs

Asset class wise disclosure of AAUM

Category of the Scheme	Average AUM for the Quarter
Liquid Fund/Money Market Fund/Floater Fund	61196.70
Gilt Fund/Gilt Fund with 10 year constant duration	868.88
Remaining Income/Debt Oriented Schemes	31494.84
Growth/Equity Oriented Schemes (Other than ELSS)	179242.36
ELSS Funds	48696.75
Hybrid Schemes	19609.20
Solution Oriented Schemes	0.00
Index Funds	26282.24
GOLD ETF	8753.82
Other ETF	0.00
Fund of Fund investing overseas	0.00
Total	376144.80

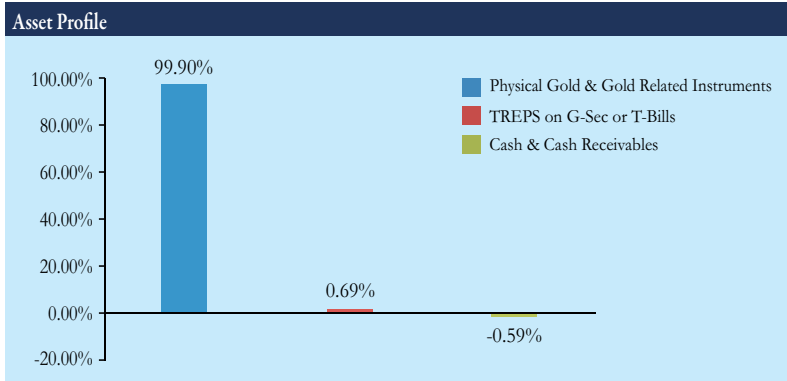
IDBI Gold Exchange Traded Fund (IDBIGOLD)

(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:	Total Experience: Over 22 Years
Mr. Khozem Z. Jabalpurwala	(Managing the Scheme since 1st July, 2022)
Inception Date:	
9th November, 2011	
Benchmark:	
Domestic price of Physical Gold	
NAV as on 30th November 2022 (₹ per unit):	
NAV	4,881.7914
Physical Gold Price*	5,303.9913
Cash Component	-422.1999
* Source: Stock Holding Corporation of India Ltd. (Custodian for IDBI Gold ETF)	
Monthly Average AUM:	
₹ 89.69 Crs.	
AUM as on 30th November 2022:	
₹ 90.79 Crs.	
Expense Ratio as on 30th November 2022:	
Regular : 0.35%	
Expense ratio is inclusive of GST on management fees.	
Quantitative Measures as on 30th November 2022:	
Tracking Error : 0.3670%	
Annualised tracking error for last 6 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 30/11/2022	
Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments	99.90
TREPS on G-Sec or T-Bills	0.69
Cash & Cash Receivables	-0.59
TOTAL	100.00

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

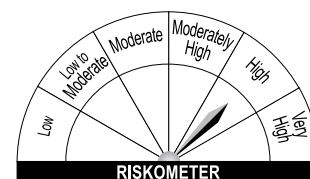


Product Label

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 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

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(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 2022)

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
1 year	9.62	10.20	12.04	10,962	11,020	11,204
3 years	13.32	18.83	16.98	14,560	16,795	16,020
5 years	9.06	13.03	15.07	15,430	18,456	20,184
Since Inception	16.39	16.10	14.71	40,580	39,661	35,481

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	10.10	10.99	11.93	11,010	11,099	11,193
Last 3 years	17.98	17.10	17.22	16,438	16,072	16,123
Last 5 years	12.07	13.55	14.32	17,681	18,880	19,529
Since Inception	14.59	15.28	14.93	42,080	44,836	43,430

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	6.53	10.20	12.04	10,653	11,020	11,204
Last 3 years	18.20	18.83	16.98	16,530	16,795	16,020
Last 5 years	11.77	13.03	15.07	17,446	18,456	20,184
Since Inception	15.97	15.10	14.19	36,200	33,909	31,650

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	1.40	8.74	11.93	10,140	10,874	11,193
Last 3 years	18.44	25.24	17.22	16,631	19,670	16,123
Last 5 years	7.55	12.86	14.32	14,394	18,320	19,529
Since Inception	9.86	16.96	15.73	17,330	25,007	23,506

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	9.91	4.45	11.93	10,991	10,445	11,193
Last 3 years	28.10	27.15	17.22	21,049	20,584	16,123
Last 5 years	11.98	7.97	14.32	17,610	14,674	19,529
Since Inception	12.35	9.81	14.46	18,860	16,651	20,865

FM managing this Scheme since 6th August, 2021.
#NIFTY Smallcap 250-TRI, ## NIFTY 50-TRI

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	6.21	10.20	11.93	10,621	11,020.48	11,193
Last 3 years	16.63	18.83	17.22	15,879	16,794.89	16,123
Last 5 years	9.95	13.03	14.32	16,070	18,456.44	19,529
Since Inception	9.87	12.98	14.08	16,070	18,492.00	19,421

FM managing this Scheme since 6th August, 2021.
#NIFTY 500-TRI, ## NIFTY 50-TRI

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	10.44	11.36	11.93	11,044	11,136	11,193
3 years	8.34	11.45	17.22	12,723	13,850	16,123
Since Inception	8.44	14.33	14.92	14,390	18,255	18,677

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	10.81	10.20	12.04	11,081	11,020	11,204
3 years	17.75	18.83	16.98	16,340	16,795	16,020
Since Inception	13.21	13.19	13.69	17,010	17,000	17,320

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	5.29	10.20	11.93	10,529	11,020	11,193
Last 3 years	18.42	18.83	17.22	16,623	16,795	16,123
Since Inception	15.93	16.67	16.57	17,920	18,370	18,313

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-6.73	-5.45	11.93	9,327	9,455	11,193
Last 3 years	18.06	21.49	17.22	16,472	17,951	16,123
Since Inception	15.99	16.72	17.30	17,460	17,874	18,209

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

Schemes managed by Fund Manager (FM) - Mr. Jayesh Dinesh Shah
Total Experience: Over 15 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	10.85	11.93	11,085	11,193
Last 3 years	15.70	17.22	15,500	16,123
Last 5 years	12.78	14.32	18,250	19,529
Since Inception	10.47	12.11	34,523	41,456

FM managing this Scheme since 12th July, 2022.
NIFTY 50-TRI.

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	5.20	5.86	11.93	10,520	10,586	11,193
Last 3 years	14.89	16.26	17.22	15,175	15,728	16,123
Last 5 years	7.69	9.08	14.32	14,484	15,446	19,529
Since Inception	10.20	11.95	11.17	32,697	39,666	36,402

FM managing this Scheme since 12th July, 2022.
NIFTY Next 50-TRI, ## NIFTY 50-TRI.

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

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

IDBI Gold Fund (IGFOF) Inception date: 14th August, 2012				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	9.12	10.26	10,912	11,026
Last 3 years	10.26	11.85	13,413	14,003
Last 5 years	10.73	12.59	16,650	18,097
Since Inception	3.53	5.57	14,296	17,482

FM managing this Scheme since 1st July, 2022.
Domestic Price of Gold.

IDBI Gold Exchange Traded Fund (IDBIGOLD) Inception date: 9th November, 2011				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	9.83	10.26	10,983	11,026
Last 3 years	11.15	11.85	13,738	14,003
Last 5 years	11.91	12.59	17,561	18,097
Since Inception	4.81	5.60	16,825	18,280

FM managing this Scheme since 1st July, 2022.
Domestic Price of Physical Gold.

Scheme managed by Fund Managers (FM) -
Mr. Alok Ranjan (Equity Portion) - Total Experience: Over 25 Years &
Mr. Raju Sharma (Debt Portion) Total Experience: Over 31 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	2.88	8.29	11.93	10,288	10,829	11,193
Last 3 years	12.76	14.88	17.22	14,347	15,170	16,123
Last 5 years	6.71	11.88	14.32	13,836	17,531	19,529
Since Inception	8.37	12.36	14.81	16,336	20,371	23,235

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	5.55	6.75	-0.21	10,555	10,675	9,979
Last 3 years	8.21	9.72	3.47	12,676	13,214	11,077
Since Inception	6.85	9.23	6.20	13,678	15,257	12,926

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 31 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	4.61	4.84	3.74	10,461	10,484	10,374
Last 3 years	4.22	4.37	4.38	11,321	11,371	11,375
Last 5 years	5.36	5.40	5.52	12,983	13,007	13,085
1 month	6.58	6.68	8.07	NA	NA	NA
2 weeks	6.42	6.62	7.47	NA	NA	NA
1 week	6.58	6.76	5.91	NA	NA	NA
Since Inception	7.13	6.99	6.36	23,495	23,107	21,487

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

IDBI Dynamic Bond Fund (IDBF) Inception date: 21st February, 2012			
Period	Returns (in %)		
	Scheme	Benchmark#	Additional Benchmark##
Last 1 year	1.70	1.32	-0.21
Last 3 years	5.60	5.97	3.47
Last 5 years	5.06	6.84	5.10
Since Inception	5.81	8.19	6.34

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

IDBI Gilt Fund (IGF) Inception date: 21st December, 2012						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	1.97	1.26	-0.21	10,197	10,126	9,979
Last 3 years	4.00	5.52	3.47	11,252	11,750	11,077
Last 5 years	4.66	6.52	5.10	12,560	13,713	12,828
Since Inception	6.04	7.60	6.28	17,915	20,731	18,325

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

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	4.27	5.06	3.74	10,427	10,506	10,374
Last 3 years	4.49	5.13	4.38	11,413	11,620	11,375
Last 5 years	5.41	6.17	5.52	13,016	13,493	13,085
Since Inception	7.12	7.60	6.42	23,233	24,543	21,425

FM managing this Scheme since 1st February, 2017.
CRISIL Ultra Short Duration Fund B-I Index, ## CRISIL 1 Year T-Bill Index.

IDBI Short Term Bond Fund (ISTBF) Inception date: 23rd March, 2011						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.71	3.04	-0.21	10,271	10,304	9,979
Last 3 years	8.14	5.45	3.47	12,652	11,726	11,077
Last 5 years	6.14	6.50	5.10	13,471	13,702	12,828
Since Inception	7.34	7.82	6.22	22,903	24,134	20,254

FM managing this Scheme since 1st February, 2017.
CRISIL Short Duration Fund A-II Index, ## CRISIL 10 Year Gilt Index.

IDBI Credit Risk Fund (ICRF) Inception date: 3rd March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.21	6.36	-0.21	10,321	10,636	9,979
Last 3 years	5.03	8.30	3.47	11,588	12,705	11,077
Last 5 years	2.91	8.33	5.10	11,541	14,921	12,828
Since Inception	5.22	9.35	7.03	15,611	22,413	18,118

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

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

SCHEME PERFORMANCE - DIRECT PLANS (As of last business day of the month - November 2022)

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

IDBI Equity Advantage Fund (IEAF) Inception date: 10th September, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	10.96	10.20	12.04	11,096	11,020	11,204
Last 3 years	14.69	18.83	16.98	15,097	16,795	16,020
Last 5 years	10.55	13.03	15.07	16,518	18,456	20,184
Since Inception	17.78	16.10	14.71	45,260	39,661	35,481

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

IDBI India Top 100 Equity Fund (IIT100EF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	11.36	10.99	11.93	11,136	11,099	11,193
Last 3 years	19.34	17.10	17.22	17,013	16,072	16,123
Last 5 years	13.59	13.55	14.32	18,920	18,880	19,529
Since Inception	14.61	13.91	13.67	38,666	36,394	35,651

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	7.91	10.20	12.04	10,791	11,020	11,204
Last 3 years	19.75	18.83	16.98	17,188	16,795	16,020
Last 5 years	13.47	13.03	15.07	18,816	18,456	20,184
Since Inception	17.49	15.10	14.19	40,530	33,909	31,650

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	2.27	8.74	11.93	10,227	10,874	11,193
Last 3 years	19.44	25.24	17.22	17,058	19,670	16,123
Last 5 years	8.98	12.86	14.32	15,378	18,320	19,529
Since Inception	11.50	16.96	15.73	18,900	25,007	23,506

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

IDBI Small Cap Fund (ISF) Inception date: 21st June, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	10.98	4.45	11.93	11,098	10,445	11,193
Last 3 years	29.34	27.15	17.22	21,668	20,584	16,123
Last 5 years	13.63	7.97	14.32	18,947	14,674	19,529
Since Inception	14.11	9.81	14.46	20,520	16,651	20,865

FM managing this Scheme since 6th August, 2021.
NIFTY Smallcap 250-TRI, ## NIFTY 50-TRI

IDBI Focused 30 Equity Fund (IF30EF) Inception date: 17th November, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	7.15	10.20	11.93	10,715	11,020	11,193
Last 3 years	17.65	18.83	17.22	16,301	16,795	16,123
Last 5 years	11.47	13.03	14.32	17,213	18,456	19,529
Since Inception	11.40	12.98	14.08	17,230	18,492	19,421

FM managing this Scheme since 6th August, 2021.
NIFTY 500-TRI, ## NIFTY 50-TRI

IDBI Banking & Financial Services Fund (IB&FSF) Inception date: 4th June, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	11.46	11.36	11.93	11,146	11,136	11,193
Last 3 years	9.36	11.45	17.22	13,085	13,850	16,123
Since Inception	9.88	14.33	14.92	15,270	18,255	18,677

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	11.65	10.20	12.04	11,165	11,020	11,204
Last 3 years	18.64	18.83	16.98	16,717	16,795	16,020
Since Inception	14.44	13.19	13.69	17,820	17,000	17,320

FM managing this Scheme since 6th August, 2021.
The Direct Plan of this scheme is in existence for a period less than 5 years.
NIFTY 500-TRI, ## 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	6.33	10.20	11.93	10,633	11,020	11,193
Last 3 years	19.67	18.83	17.22	17,156	16,795	16,123
Since Inception	17.38	16.67	16.57	18,820	18,370	18,313

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

IDBI 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	-5.62	-5.45	11.93	9,438	9,455	11,193
Last 3 years	19.71	21.49	17.22	17,172	17,951	16,123
Since Inception	17.73	16.72	17.30	18,460	17,874	18,209

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

Schemes managed by Fund Manager (FM) - Mr. Jayesh Dinesh Shah
Total Experience: Over 15 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	11.53	11.93	11,153	11,193
Last 3 years	16.53	17.22	15,835	16,123
Last 5 years	13.72	14.32	19,029	19,529
Since Inception	12.90	13.67	33,326	35,651

FM managing this Scheme since 12th July, 2022.
NIFTY 50-TRI.

IDBI Nifty Junior Index Fund (INJIF) Inception date: 1st January, 2013					
Period	Returns (in %)			Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)
Last 1 year	5.81	5.86	11.93	10,581	10,586
Last 3 years	15.56	16.26	17.22	15,444	15,728
Last 5 years	8.43	9.08	14.32	14,995	15,446
Since Inception	13.84	14.82	13.67	36,182	39,389

FM managing this Scheme since 12th July, 2022.
NIFTY Next 50-TRI, ## NIFTY 50-TRI.

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

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

IDBI Gold Fund (IGFOF) Inception date: 1st January, 2013				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	9.57	10.26	10,957	11,026
Last 3 years	10.70	11.85	13,573	14,003
Last 5 years	11.23	12.59	17,030	18,097
Since Inception	4.11	5.63	14,910	17,214

FM managing this Scheme since 1st July, 2022.
Domestic Price of Physical Gold.

Scheme managed by Fund Managers (FM) -
Mr. Alok Ranjan (Equity Portion) - Total Experience: Over 25 Years &
Mr. Raju Sharma (Debt Portion) Total Experience: Over 31 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	3.76	8.29	11.93	10,376	10,829	11,193
Last 3 years	13.71	14.88	17.22	14,713	15,170	16,123
Last 5 years	8.03	11.88	14.32	14,717	17,531	19,529
Since Inception	9.81	12.36	14.81	17,702	20,371	23,235

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	6.56	6.75	-0.21	10,656	10,675	9,979
Last 3 years	9.25	9.72	3.47	13,045	13,214	11,077
Since Inception	7.61	9.47	6.17	14,485	15,257	12,926

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 31 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	4.65	4.84	3.74	10,465	10,484	10,374
Last 3 years	4.26	4.37	4.38	11,334	11,371	11,375
Last 5 years	5.43	5.40	5.52	13,028	13,007	13,085
1 month	6.62	6.68	8.07	NA	NA	NA
2 weeks	6.46	6.62	7.47	NA	NA	NA
1 week	6.63	6.76	5.91	NA	NA	NA
Since Inception	6.81	6.75	6.35	19,215	19,106	18,404

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

IDBI Dynamic Bond Fund (IDBF) Inception date: 1st January, 2013			
Period	Returns (in %)		
	Scheme	Benchmark#	Additional Benchmark##
Last 1 year	2.46	1.32	-0.21
Last 3 years	6.40	5.97	3.47
Last 5 years	6.03	6.84	5.10
Since Inception	6.32	7.93	6.17

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

IDBI Gilt Fund (IGF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.76	1.26	-0.21	10,276	10,126	9,979
Last 3 years	4.85	5.52	3.47	11,530	11,750	11,077
Last 5 years	5.51	6.52	5.10	13,077	13,713	12,828
Since Inception	6.73	7.48	6.17	19,071	20,446	18,103

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

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	4.54	5.06	3.74	10,454	10,506	10,374
Last 3 years	4.84	5.13	4.38	11,525	11,620	11,375
Last 5 years	5.87	6.17	5.52	13,305	13,493	13,085
Since Inception	7.19	7.28	6.34	19,914	20,070	18,404

FM managing this Scheme since 1st February, 2017.
CRISIL Ultra Short Duration Fund B-I Index, ## CRISIL 1 Year T-Bill Index.

IDBI Short Term Bond Fund (ISTBF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.19	3.04	-0.21	10,319	10,304	9,979
Last 3 years	8.69	5.45	3.47	12,847	11,726	11,077
Last 5 years	6.88	6.50	5.10	13,947	13,702	12,828
Since Inception	7.78	7.65	6.17	21,029	20,773	18,103

FM managing this Scheme since 1st February, 2017.
CRISIL Short Duration Fund A-II Index, ## CRISIL 10 Year Gilt Index.

IDBI Credit Risk Fund (ICRF) Inception date: 3rd March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.97	6.36	-0.21	10,397	10,636	9,979
Last 3 years	5.76	8.30	3.47	11,831	12,705	11,077
Last 5 years	3.70	8.33	5.10	11,995	14,921	12,828
Since Inception	6.10	9.35	7.03	16,786	21,864	18,118

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

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

SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - REGULAR PLANS (As of last business day of the month - November 2022)

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 10th September, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,110.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	2,018.36	1,287.00	837.77	468.33	129.60
Scheme Return (% XIRR)	12.49	11.98	13.32	17.87	15.19
Benchmark (NIFTY 500 Index-TRI#) return (% XIRR)	15.08	16.10	17.85	23.40	17.37
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.97	16.52	17.69	22.06	20.35

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 15th May, 2012				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,270.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	2,733.80	1,415.94	923.71	494.81	130.49
Scheme Return (% XIRR)	13.81	14.66	17.29	21.81	16.64
Benchmark (NIFTY 100-TRI#) return (% XIRR)	14.67	15.76	17.14	22.02	18.26
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.60	16.11	17.54	22.41	19.66

IDBI Flexi Cap Fund (IFF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 28th March, 2014				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,050.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	1,936.14	1,397.75	907.12	491.55	127.34
Scheme Return (% XIRR)	13.55	14.30	16.55	21.34	11.56
Benchmark (NIFTY 50-TRI#) return (% XIRR)	14.92	16.10	17.85	23.40	17.37
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	15.00	16.52	17.69	22.06	20.35

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 25th June, 2010				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,500.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	3,373.41	1,410.01	897.16	488.43	131.62
Scheme Return (% XIRR)	12.22	14.54	16.10	20.88	18.48
Benchmark (NIFTY 50-TRI #) return (% XIRR)	13.84	16.11	17.54	22.41	19.66
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	13.84	16.11	17.54	22.41	19.66

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 20th September, 2010				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,470.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	3,382.17	1,292.81	840.70	472.43	127.48
Scheme Return (% XIRR)	12.82	12.11	13.46	18.49	11.78
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	14.61	13.57	14.72	19.76	12.41
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.94	16.11	17.54	22.41	19.66

IDBI Midcap Fund (IMF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 25th January, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	710.00	NA	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	1,033.64	NA	857.87	476.86	125.37
Scheme Return (% XIRR)	12.58	NA	14.28	19.16	8.41
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	19.05	NA	21.06	28.46	15.77
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	16.58	NA	17.54	22.41	19.66

IDBI SmallCap Fund (ISF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 21st June, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	660.00	NA	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	1,156.83	NA	1,044.94	577.73	128.85
Scheme Return (% XIRR)	20.42	NA	22.37	33.31	13.99
Benchmark (NIFTY Smallcap 250 - TRI#) return (% XIRR)	18.29	NA	20.31	30.64	10.41
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	16.85	NA	17.54	22.41	19.66

IDBI Focused 30 Equity Fund (IF30EF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 17th November, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	610.00	NA	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	889.73	NA	873.66	481.75	128.95
Scheme Return (% XIRR)	14.84	NA	15.02	19.89	14.15
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	17.66	NA	17.85	23.40	17.37
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	17.41	NA	17.54	22.41	19.66

IDBI Banking & Financial Services Fund (IB&FSF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 4th June, 2018				
	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, 2022 (Rs. in '000)	720.73	NA	NA	464.49	133.45
Scheme Return (% XIRR)	12.84	NA	NA	17.29	21.47
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	16.65	NA	NA	20.38	24.04
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.47	NA	NA	22.41	19.66

IDBI Long Term Value Fund (ILTVF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	520.00	NA	NA	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	765.96	NA	NA	497.32	131.39
Scheme Return (% XIRR)	18.05	NA	NA	22.18	18.10
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	19.57	NA	NA	23.40	17.37
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	18.75	NA	NA	22.06	20.35

IDBI Dividend Yield Fund (IDYF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 21st December, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	480.00	NA	NA	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	691.75	NA	NA	479.61	127.79
Scheme Return (% XIRR)	18.52	NA	NA	19.57	12.29
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	20.59	NA	NA	23.40	17.37
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	19.67	NA	NA	22.41	19.66

IDBI Healthcare Fund (IHf)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 28th February, 2019				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	460.00	NA	NA	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	583.55	NA	NA	408.11	119.71
Scheme Return (% XIRR)	12.47	NA	NA	8.33	-0.45
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	15.65	NA	NA	12.76	2.82
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	20.03	NA	NA	22.41	19.66

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 2022)

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)	1,110.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	2,166.32	1,355.47	866.84	477.93	130.46
Scheme Return (% XIRR)	13.94	13.43	14.70	19.32	16.58
Benchmark (NIFTY 500 Index-TRI #) return (% XIRR)	15.08	16.10	17.85	23.40	17.37
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.97	16.52	17.69	22.06	20.35

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)	1,190.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	2602.76	1491.16	955.77	504.79	131.31
Scheme Return (% XIRR)	15.09	16.11	18.69	23.26	17.97
Benchmark (NIFTY 100-TRI#) return (% XIRR)	14.64	15.76	17.14	22.02	18.26
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.64	16.11	17.54	22.41	19.66

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)	1,050.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	2,082.24	1,481.52	942.44	502.76	128.24
Scheme Return (% XIRR)	15.13	15.93	18.12	22.97	13.01
Benchmark (NIFTY 500-TRI#) return (% XIRR)	14.92	16.10	17.85	23.40	17.37
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	15.00	16.52	17.69	22.06	20.35

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)	1,190.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	2,447.50	1,457.79	915.66	494.04	132.04
Scheme Return (% XIRR)	13.94	15.47	16.94	21.70	19.17
Benchmark (NIFTY 50-TRI#) return (% XIRR)	14.64	16.11	17.54	22.41	19.66
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.64	16.11	17.54	22.41	19.66

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)	1,190.00	840.00	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	2,403.04	1,329.98	854.88	477.23	127.88
Scheme Return (% XIRR)	13.59	12.90	14.14	19.21	12.42
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	14.44	13.57	14.72	19.76	12.41
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.64	16.11	17.54	22.41	19.66

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)	710.00	NA	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	1,071.54	NA	881.46	484.18	125.98
Scheme Return (% XIRR)	13.80	NA	15.38	20.25	9.39
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	19.05	NA	21.06	28.46	15.77
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	16.58	NA	17.54	22.41	19.66

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)	660.00	NA	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	1,198.84	NA	1077.65	588.09	129.55
Scheme Return (% XIRR)	21.74	NA	23.65	34.66	15.12
Benchmark (NIFTY Smallcap 250 - TRI #) return (% XIRR)	18.29	NA	20.31	30.64	10.41
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	16.85	NA	17.54	22.41	19.66

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)	610.00	NA	600.00	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	915.99	NA	898.76	488.98	129.54
Scheme Return (% XIRR)	16.00	NA	16.18	20.96	15.11
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	17.66	NA	17.85	23.40	17.37
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	17.41	NA	17.54	22.41	19.66

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)	540.00	NA	NA	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	739.32	NA	NA	471.91	134.10
Scheme Return (% XIRR)	13.99	NA	NA	18.41	22.55
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	16.65	NA	NA	20.38	24.04
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.47	NA	NA	22.41	19.66

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)	520.00	NA	NA	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	782.09	NA	NA	504.13	131.94
Scheme Return (% XIRR)	19.05	NA	NA	23.17	19.01
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	19.57	NA	NA	23.40	17.37
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	18.75	NA	NA	22.06	20.35

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)	480.00	NA	NA	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	708.90	NA	NA	487.76	128.43
Scheme Return (% XIRR)	19.81	NA	NA	20.78	13.31
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	20.59	NA	NA	23.40	17.37
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	19.67	NA	NA	22.41	19.66

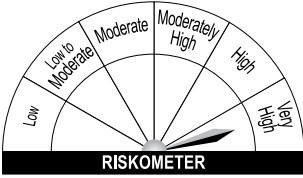
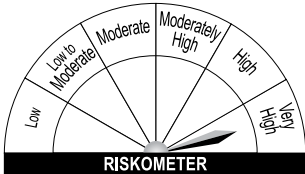
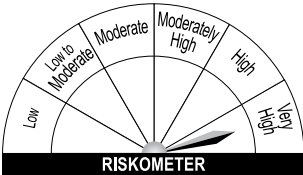
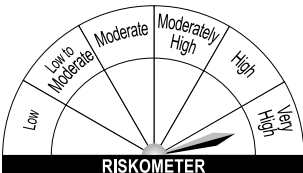
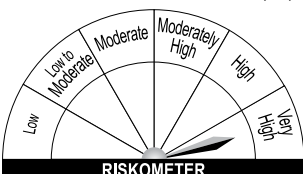
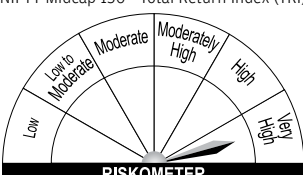
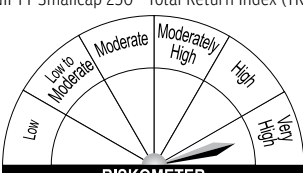
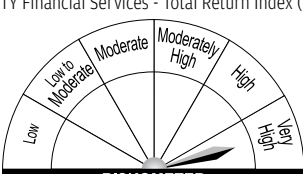
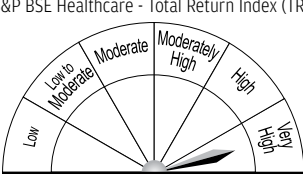
IDBI Healthcare Fund (IHF)

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)	460.00	NA	NA	360.00	120.00
Market value as on 30th November, 2022 (Rs. in '000)	601.55	NA	NA	417.11	120.52
Scheme Return (% XIRR)	14.10	NA	NA	9.81	0.81
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	15.65	NA	NA	12.76	2.82
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	20.03	NA	NA	22.41	19.66

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.

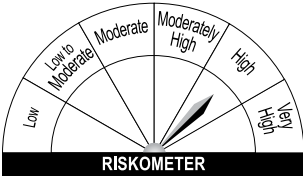
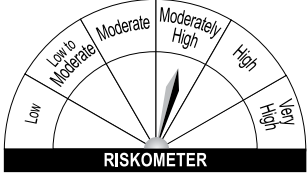
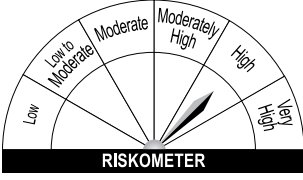
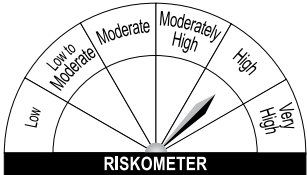
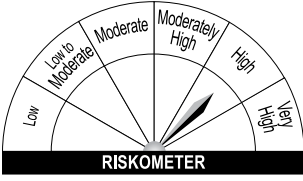
BENCHMARK AND SCHEME RISKOMETER

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) IDBI Flexi Cap Fund (IFF) IDBI Focused 30 Equity Fund (IF30EF) IDBI Long Term Value Fund (ILTVF) IDBI Dividend Yield Fund (IDYF) 	<p>NIFTY 500 - Total Return Index (TRI)</p> 	 <p>Investors understand that their principal will be at Very High risk</p>
<ul style="list-style-type: none"> IDBI India Top 100 Equity Fund (IIT100EF) 	<p>NIFTY 100 - 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 150 - 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> 	
<ul style="list-style-type: none"> IDBI Healthcare Fund (IHF) 	<p>S&P BSE Healthcare - Total Return Index (TRI)</p> 	

BENCHMARK AND SCHEME RISKOMETER (CONTD...)

NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> IDBI Hybrid Equity Fund (IHEF) 	CRISIL Hybrid 35+65-Aggressive Index 	<p>Investors understand that their principal will be at Very High risk</p>
<ul style="list-style-type: none"> 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 B-I Index 	
<ul style="list-style-type: none"> IDBI Ultra Short Term Fund (IUSTF) 	CRISIL Ultra Short Duration Fund B-I Index 	
<ul style="list-style-type: none"> IDBI Short Term Bond Fund (ISTBF) 	CRISIL Short Duration Fund A-II Index 	<p>Investors understand that their principal will be at Low to Moderate risk</p>
<ul style="list-style-type: none"> IDBI Dynamic Bond Fund (IDBF) 	CRISIL Dynamic Bond Fund A-III Index 	
<ul style="list-style-type: none"> IDBI Gilt Fund (IGF) 	CRISIL Dynamic Gilt Index 	<p>Investors understand that their principal will be at Low 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 C-III</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 Gold Fund (IGFOF) 	<p>Domestic price of Gold</p>  <p>RISKOMETER</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at High risk</p>
<ul style="list-style-type: none"> IDBI Gold Exchange Traded Fund (IDBIGOLD) 	<p>Domestic price of Physical Gold</p>  <p>RISKOMETER</p>	

PRC MATRIX OF DEBT SCHEMES OF IDBI MUTUAL FUND

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

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