

IDBI FUNDS

October 2018

Equity Market Overview

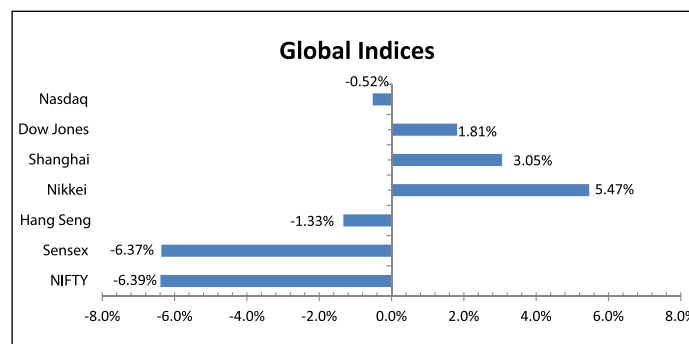
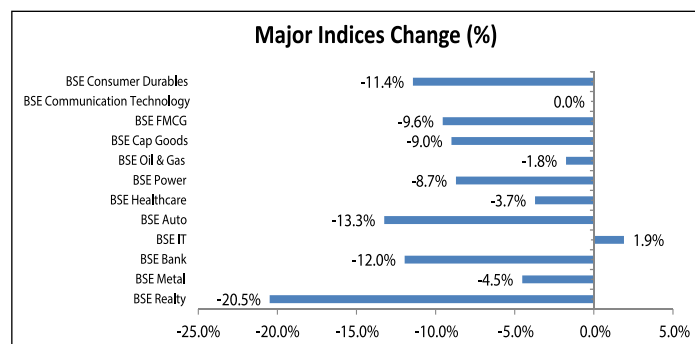
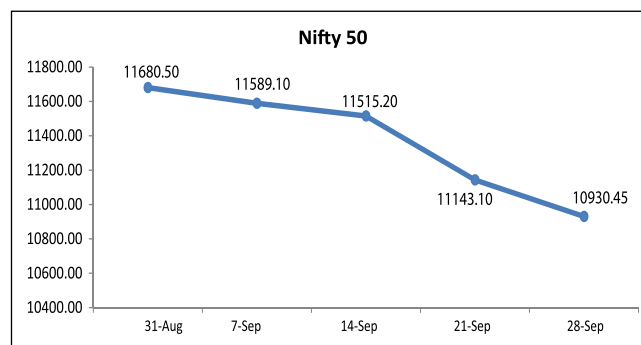
Both leading Indian indices Nifty and Sensex saw sharp corrections in September falling by 6.37% and 6.39% respectively. The sharp fall can be attributed to surging oil prices and slumping rupee which triggered a selloff in the markets. Another event which spooked the markets was a default by infrastructure lending major IL&FS which triggered turmoil in debt markets. The default caused a liquidity tightening in the markets raising short-term borrowing costs for all borrowers (especially NBFC's and housing finance companies).

The general index of industrial production (IIP) for the month of July grew 6.6 % YoY on a low base of 1% last year. Manufacturing sector continued its recovery growing by 7% YoY. Strong growth was witnessed in Consumer durables which grew by 14.4% and infrastructure/construction goods which grew by 8.4%. Consumer Non-durables grew 5.6% on subdued growth in food production.

August CPI Inflation eased to 3.7 percent, a ten month low reading primarily on account of lower food inflation. Food inflation, which is 46% of CPI basket, rose only 0.3% YoY. Core inflation, too which had remained sticky fell to 5.9% in August, a four month low.

The RBI increased the amount of statutory liquidity ratio (SLR) banks can consider as high quality liquid assets (HQLA) from the existing 13 per cent to 15 per cent of banks' net demand and time liabilities (NDTL), essentially implying that banks can now dip into government bonds held under SLR to the extent of 15 per cent of NDTL, which will ease up liquidity pressure in the banking system. This was done to ease liquidity concerns in the short-term debt markets.

Brent crude ended at \$82.7/bbl and USD/INR closed at 72.5 as on 30th September. Crude oil prices continue to rise as the impending US sanctions on Iran date (Nov 4) nears as the markets are worried about tighter supplies.



Source: Bloomberg

Fixed Income Overview

MACRO Economic Data for the month:

	As on 31/08/2018	As on 28/09/2018	Change
10 year Gsec	7.95%	8.02%	07 bps
5year Corp bonds	8.70%	8.85%	15 bps
3 months Tbill	6.80%	7.00%	20 bps
3 month Cd	7.20%	7.22%	02 bps
Brent Crude \$	77.42	82.72	5.30
Inflation – CPI	4.17%	3.69%	-48 bps
INR = USD	70.99	72.49	1.50

Highlights of RBI policy on October 05, 2018:

- The Monetary Policy Committee (MPC) kept the policy repo rate unchanged at 6.50% as against market consensus of 25bps hike.
- The committee, however, changed its stance from “Neutral” to “Calibrated tightening”
- The RBI revised downwards its inflation projection to 4.0 per cent in Q2:2018-19, 3.9-4.5 per cent in H2 and 4.8 per cent in Q1:2019-20, with risks somewhat to the upside.
- The RBI has retained its GDP projection at 7.4% for FY 2019 with risks broadly balanced.

Inflation and IIP:

CPI inflation in August further softened to 3.69% YoY (July: 4.17%) mainly on decline in food (fruits & vegetables) inflation.

Core (ex. food & fuel) inflation falls to 5.90% YoY (July: 6.29%) as inflation falls across all sub-segments namely Housing, Clothing & Footwear and Misc (mostly services).

August WPI inflation fell to 4.53% YoY (July: 5.09%) due to lower food inflation. Core inflation rises to 5.11% YoY (July: 4.80%).

July Industrial production came at 6.60% (June: 7.00%). Moderation in growth was led by slowdown in mining and electricity. Consumer durables posted a double digit growth for the second consecutive month. Manufacturing sector recorded a rise of 7.00%. Mining and Electricity were at 3.70% and 6.70% respectively.

Currency woes:

Emerging market currencies fall continued led by higher oil prices and rising trade war tensions. Rupee closed at 72.49 against the dollar (Aug 70.99), raising investor concerns on India's macro stability.

Trade Deficit:

India Aug trade deficit modestly cools to USD 17.4 bn (July 18 bn). Lower trade deficit was solely owing to the moderation in oil imports, as the uptick in exports was outpaced by the increase in non-oil imports. Numbers imply FY19 CAD at around 2.7% of GDP, given high oil and weak exports. Insufficient non FPI capital inflows make INR more sensitive to global market fluctuations.

Chart showing the movement of the 10 year Gsec yield over the past 3 months



Chart showing the Currency movement during the past 3 months



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Source: Internal Research

HOW TO READ FACTSHEET?

Fund Manager:

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

Application Amount for Fresh Subscription:

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

Minimum Additional Amount:

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

Yield to Maturity:

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

SIP:

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

NAV:

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

Benchmark:

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

Entry Load:

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

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

Exit Load:

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

Modified Duration:

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

Standard Deviation:

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

Sharpe Ratio:

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

Beta Ratio:

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

AUM:

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

Holdings:

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

Nature of Scheme:

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

Rating Profile:

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

Total Expense Ratio:

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

Average Maturity:

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

Portfolio Yield:

The income return on an investment. This refers to the interest or dividends 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 saving 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:

Mrs. Uma Venkatraman

Total Experience: Over 15 Years

(Managing the Scheme since 1st July 2018)

Inception Date:

10th September, 2013

Benchmark:

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

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	25.93	27.43
Dividend	18.21	19.49

Monthly Average AUM:

₹ 648.96 Crs.

AUM as on 30th September 2018:

₹ 615.87 Crs.

Expense Ratio as on 30th September 2018:

Regular : 2.61%

Direct : 0.86%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2018:

Standard Deviation : 4.0650%

Beta : 0.8212

Sharpe Ratio : 0.0496

Portfolio Turnover Ratio^^ : 0.25

Risk free rate: Overnight MIBOR (6.60% as on 30/09/18). Source: FIMMDA. Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable

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

Dividend History

(Face Value: ₹ 10/- Per Unit)

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

19th March, 2018	1.6000	1.6000	19.48	17.97
25th September, 2017	1.5000	1.5000	20.34	18.82
26th September, 2016	1.0000	1.0000	19.30	18.36

IDBI Equity Advantage Fund - Dividend (Direct Plan)

19th March, 2018	1.6000	1.6000	20.55	19.05
25th September, 2017	1.5000	0.0000	21.21	19.68
26th September, 2016	1.0000	0.0000	19.78	18.84

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

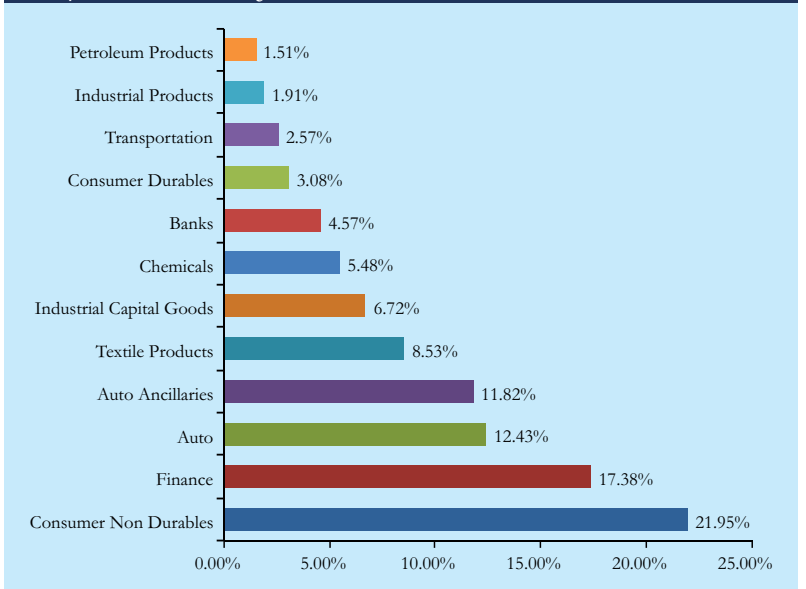
** NAV of the record date.

Portfolio as on 30/09/2018

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.02	Nestle India Ltd.	3.77
Blue Dart Express Ltd.	0.02	Sundaram Finance Ltd.	3.23
EQUITY & EQUITY RELATED	97.93	Bata India Ltd.	3.08
Page Industries Ltd.	8.53	Colgate Palmolive (India) Ltd.	3.05
TVS Motor Co. Ltd.	7.31	GlaxoSmithKline Consumer Healthcare Ltd.	2.90
Gruh Finance Ltd.	5.87	Thermax Ltd.	2.68
Cholamandalam Investment and Fin Co. Ltd.	5.84	Bosch Ltd.	2.62
Pidilite Industries Ltd.	5.48	CRISIL Ltd.	2.20
Eicher Motors Ltd.	5.12	Cummins India Ltd.	1.91
MRF Ltd.	5.11	The Great Eastern Shipping Co. Ltd.	1.81
Kotak Mahindra Bank Ltd.	4.57	Castrol India Ltd.	1.51
United Breweries Ltd.	4.13	Blue Dart Express Ltd.	0.74
Wabco India Ltd.	4.09	Sundaram Finance Holdings Ltd.	0.24
Asian Paints Ltd.	4.08	CBLO	2.00
ABB India Ltd.	4.04	Cash & Cash Receivables	0.05
VST Industries Ltd.	4.02	TOTAL	100.00

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

Industry Classification (excluding CBLO and Cash & Cash Receivables)



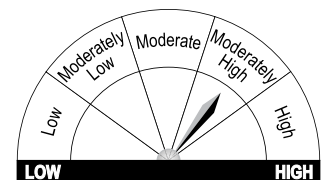
Data as on 30th September, 2018, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors 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 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 15 Years
Mrs. Uma Venkatraman	(Managing the Scheme since 5th September 2017)

Inception Date:

15th May, 2012

Benchmark:

Nifty 100 Index - Total Return Index (TRI)

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	22.23	23.55
Dividend	15.98	17.10

Monthly Average AUM:

₹ 392.42 Crs.

AUM as on 30th September 2018:

₹ 369.12 Crs.

Expense Ratio as on 30th September 2018:

Regular : 2.79%
Direct : 1.06%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2018:

Standard Deviation : 4.0987%
Beta : 0.9316
Sharpe Ratio : -0.0085
Portfolio Turnover Ratio^^ : 0.40

Risk free rate: Overnight MIBOR (6.60% as on 30/09/18). Source: FIMMDA.
Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable

Exit Load : for Lumpsum -
1% for exit (Redemption Switch-out/Transfer/SWP) within 12 months from the date of allotment.

for SIP -
1% for exit (Redemption/Switch-out/Transfer/SWP) within 12 months from the date of allotment of each installment.

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

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

19th March, 2018	1.5000	1.5000	17.79	16.33
31st May, 2017	1.0000	1.0000	19.15	18.16
30th May, 2016	1.0000	1.0000	16.67	15.69

IDBI India Top 100 Equity Fund - Dividend (Direct Plan)

19th March, 2018	1.5000	1.5000	18.76	17.30
31st May, 2017	1.0000	1.0000	19.86	18.86
30th May, 2016	1.0000	1.0000	17.04	16.06

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

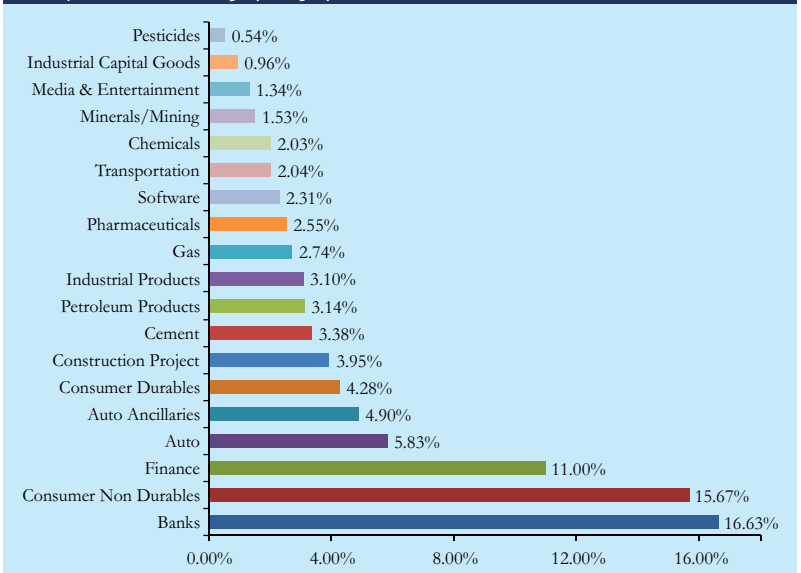
** NAV of the record date.

Portfolio as on 30/09/2018

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED	87.92	Dabur India Ltd.	1.63
HDFC Bank Ltd.	7.01	Godrej Consumer Products Ltd.	1.62
Housing Development Finance Corp. Ltd.	4.15	MRF Ltd.	1.55
Larsen & Toubro Ltd.	3.95	ICICI Prudential Life Insurance Co. Ltd.	1.54
Britannia Industries Ltd.	3.26	NMDC Ltd.	1.53
Reliance Industries Ltd.	3.14	Motherson Sumi Systems Ltd.	1.48
ICICI Bank Ltd.	3.10	Yes Bank Ltd.	1.40
Procter & Gamble Hygiene & Healthcare Ltd	3.10	Piramal Enterprises Ltd.	1.39
Titan Co. Ltd.	3.07	Ultratech Cement Ltd.	1.23
Asian Paints Ltd.	2.86	Crompton Greaves Consumer Electrical Ltd	1.21
Maruti Suzuki India Ltd.	2.79	Zee Entertainment Enterprises Ltd.	1.19
Petronet LNG Ltd.	2.74	Emami Ltd.	1.18
IndusInd Bank Ltd.	2.67	Schaeffler India Limited	1.18
State Bank of India	2.45	(Prev FAG Bearings India Ltd.)	
Bajaj Finance Ltd.	2.39	Abbott India Ltd.	1.16
Infosys Ltd.	2.31	ABB India Ltd.	0.96
Eicher Motors Ltd.	2.22	Hero MotoCorp Ltd.	0.82
Shree Cements Ltd.	2.15	Shriram Transport Finance Co. Ltd.	0.78
Bajaj Finserv Ltd.	2.14	UPL Ltd.	0.54
Container Corp. of India Ltd.	2.04	Sun TV Network Ltd.	0.15
Pidilite Industries Ltd.	2.03	CBLO	11.73
ITC Ltd.	2.02	Cash & Cash Receivables	0.35
Cummins India Ltd.	1.92	TOTAL	100.00
Bosch Ltd.	1.87		

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

Industry Classification (for equity & equity related)



Data as on 30th September, 2018, Industry Classification as recommended by AMFI.

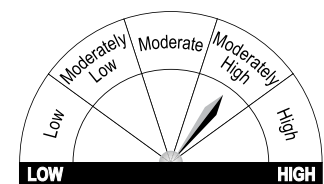
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Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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IDBI Diversified Equity Fund (IDEF)

(Multi Cap Fund - An open-ended 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. Ashish Mishra

Total Experience: Over 13 Years

(Managing the Scheme since 5th September 2017)

Inception Date:

28th March, 2014

Benchmark:

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

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	20.26	21.41
Dividend	15.29	16.30

Monthly Average AUM:

₹ 359.52 Crs.

AUM as on 30th September 2018:

₹ 342.79 Crs.

Expense Ratio as on 30th September 2018:

Regular : 2.86%

Direct : 1.02%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2018:

Standard Deviation : 3.7778%

Beta : 0.7826

Sharpe Ratio : 0.0131

Portfolio Turnover Ratio^^ : 0.27

Risk free rate: Overnight MIBOR (6.60% as on 30/09/18). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable

Exit Load : For Lumpsum -

1% for exit (Redemption/Switch-out/Transfer/SWP) within 12 months from the date of allotment.

For SIP -

1% for exit (Redemption/Switch-out/Transfer/SWP) within 12 months from the date of allotment of each installment.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Diversified Equity Fund - Dividend (Regular Plan)				
19th March, 2018	1.4000	1.4000	16.79	15.37
25th September, 2017	1.2000	1.2000	17.21	16.04
26th September, 2016	1.0000	1.0000	16.98	16.01
IDBI Diversified Equity Fund - Dividend (Direct Plan)				
19th March, 2018	1.4000	1.4000	17.61	16.20
25th September, 2017	1.2000	0.0000	17.81	16.65
26th September, 2016	1.0000	0.0000	17.25	16.27

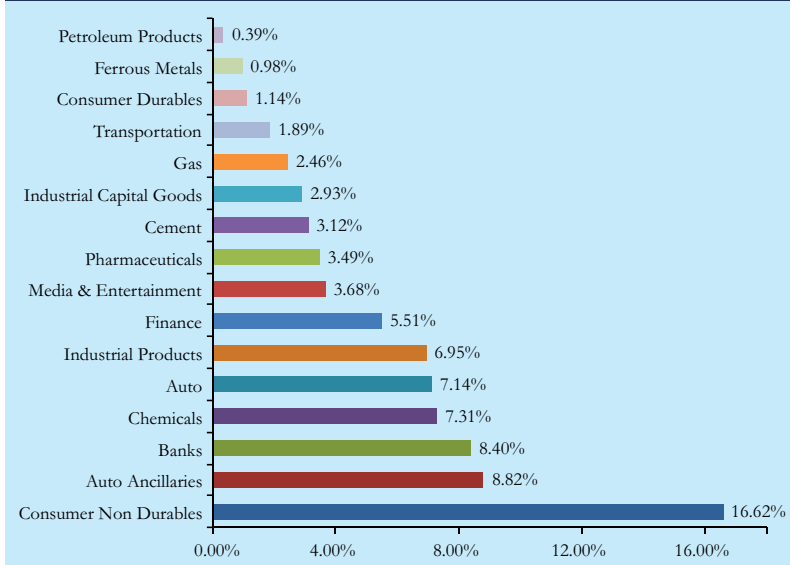
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** NAV of the record date.

Portfolio as on 30/09/2018			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.00	Grindwell Norton Ltd.	1.47
Blue Dart Express Ltd.	0.00	IndusInd Bank Ltd.	1.45
EQUITY & EQUITY RELATED	80.83	Thermax Ltd.	1.37
Hindustan Unilever Ltd.	4.73	State Bank of India	1.35
Eicher Motors Ltd.	3.88	ITC Ltd.	1.33
PVR Ltd.	3.68	Goodyear India Ltd.	1.30
HDFC Bank Ltd.	3.45	General Insurance Corp. of India	1.26
Mahindra & Mahindra Ltd.	3.26	Sundaram Finance Ltd.	1.22
Shree Cements Ltd.	3.12	Kansai Nerolac Paints Ltd.	1.13
Gillette India Ltd.	3.00	Titan Co.Ltd.	1.14
Phillips Carbon Black Ltd.	2.88	Camlin Fine Sciences Ltd.	1.12
Britannia Industries Ltd.	2.87	Schaeffler India Ltd. (Prev FAG Bearings India Ltd.)	1.09
Petronet LNG Ltd.	2.46	Jubilant Life Sciences Ltd.	1.08
Abbott India Ltd.	2.41	TATA Steel Ltd.	0.98
Wabco India Ltd.	2.41	BASF India Ltd.	0.90
Bharat Forge Ltd.	2.31	GNA Axles Ltd.	0.73
MRF Ltd.	2.23	Indian Energy Exchange Ltd.	0.63
Bosch Ltd.	2.15	Cholamandalam Investment and Fin Co Ltd.	0.62
Kotak Mahindra Bank Ltd.	2.15	IG Petrochemicals Ltd.	0.43
Pidilite Industries Ltd.	1.98	Cummins India Ltd.	0.40
The Great Eastern Shipping Co. Ltd.	1.89	Indian Oil Corp. Ltd.	0.39
Procter & Gamble Hygiene & Healthcare Ltd.	1.87	Sundaram Finance Holdings Ltd.	0.08
Bajaj Finance Ltd.	1.70	CBLO	19.18
VST Industries Ltd.	1.69	Cash & Cash Receivables	-0.01
SKF India Ltd.	1.68	TOTAL	100.00
ABB India Ltd.	1.56		

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

Industry Classification (excluding CBLO and Cash & Cash Receivables)



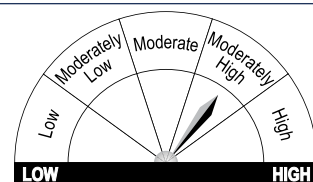
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Product Label

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 Moderately 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:

Mrs. Uma Venkatraman

Total Experience: Over 15 Years

(Managing the Scheme since 5th September 2017)

Inception Date:

25th June, 2010

Benchmark:

Nifty 50 Index - Total Return Index (TRI)

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	20.14	21.15
Dividend	19.21	20.17

Monthly Average AUM:

₹ 218.45 Crs.

AUM as on 30th September 2018:

₹ 212.00 Crs.

Expense Ratio as on 30th September 2018:

Regular : 1.15%

Direct : 0.23%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2018:

Portfolio Turnover Ratio^^ : 0.15

Tracking Error : 0.7755%

Annualised tracking error for last 12 month'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

Dividend History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Nifty Index Fund - Dividend (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 dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

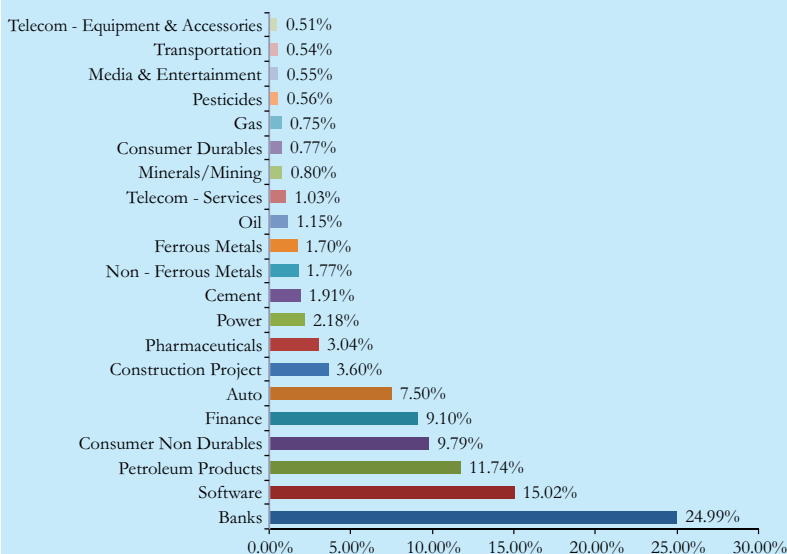
** NAV of the record date.

Portfolio as on 30/09/2018

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED		99.00	
Reliance Industries Ltd.	9.89	Ultratech Cement Ltd.	0.97
HDFC Bank Ltd.	9.52	TATA Motors Ltd.	0.95
Housing Development Finance Corp. Ltd.	6.49	Grasim Industries Ltd.	0.94
Infosys Ltd.	6.38	Hero MotoCorp Ltd.	0.88
ITC Ltd.	5.83	Wipro Ltd.	0.84
TATA Consultancy Services Ltd.	5.36	Bajaj Auto Ltd.	0.84
ICICI Bank Ltd.	4.53	Bajaj Finserv Ltd.	0.81
Larsen & Toubro Ltd.	3.60	Coal India Ltd.	0.80
Kotak Mahindra Bank Ltd.	3.50	Hindalco Industries Ltd.	0.78
Hindustan Unilever Ltd.	2.64	Titan Co.Ltd.	0.77
Axis Bank Ltd.	2.43	Yes Bank Ltd.	0.77
State Bank of India	2.27	Cipla Ltd.	0.76
Maruti Suzuki India Ltd.	2.24	Indian Oil Corp. Ltd.	0.75
IndusInd Bank Ltd.	1.97	Eicher Motors Ltd.	0.75
Mahindra & Mahindra Ltd.	1.84	GAIL (India) Ltd.	0.75
Sun Pharmaceutical Industries Ltd.	1.58	Dr. Reddy's Laboratories Ltd.	0.70
HCL Technologies Ltd.	1.38	JSW Steel Ltd.	0.69
Asian Paints Ltd.	1.32	Bharat Petroleum Corp. Ltd.	0.67
NTPC Ltd.	1.20	Indiabulls Housing Finance Ltd.	0.63
Bajaj Finance Ltd.	1.17	UPL Ltd.	0.56
Oil & Natural Gas Corp. Ltd.	1.15	Zee Entertainment Enterprises Ltd.	0.55
Tech Mahindra Ltd.	1.06	Adani Ports and Special Economic Zone Ltd.	0.54
Bharti Airtel Ltd.	1.03	Bharti Infratel Ltd.	0.51
TATA Steel Ltd.	1.01	Hindustan Petroleum Corp. Ltd.	0.43
Vedanta Ltd.	0.99	CBLO	0.47
Power Grid Corp. of India Ltd.	0.98	Cash & Cash Receivables	0.53
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



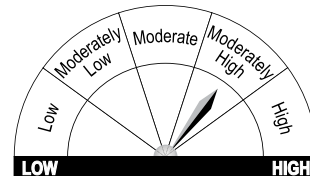
Data as on 30th September, 2018, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

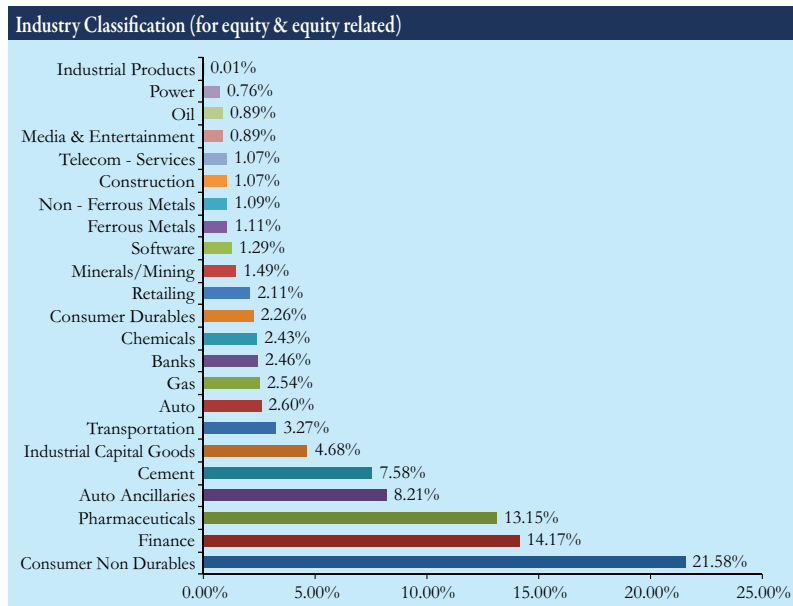
IDBI Nifty Junior Index Fund (INJIF)

(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	
Mrs. Uma Venkatraman	(Managing the Scheme since 5th September 2017)	
Inception Date:		
20th September, 2010		
Benchmark:		
Nifty Next 50 Index - Total Return Index (TRI)		
NAV as on 28th September 2018 (₹ per unit):		
	Regular	Direct
Growth	20.57	21.67
Dividend	20.57	21.67
Monthly Average AUM:		
₹ 50.05 Crs.		
AUM as on 30th September 2018:		
₹ 47.42 Crs.		
Expense Ratio as on 30th September 2018:		
Regular	: 0.90%	
Direct	: 0.27%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 30th September 2018:		
Portfolio Turnover Ratio^^	: 0.51	
Tracking Error	: 0.8713%	
Annualised tracking error for last 12 month'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 30/09/2018			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Britannia Industries Ltd.	5.18	Procter & Gamble Hygiene and Health Care Ltd.	1.39
Godrej Consumer Products Ltd.	4.40	Bharat Heavy Electricals Ltd.	1.37
Dabur India Ltd.	3.65	Oracle Financial Services Software Ltd.	1.29
Lupin Ltd.	3.23	Siemens Ltd.	1.24
Aurobindo Pharma Ltd.	3.18	General Insurance Corp. of India	1.23
Shree Cement Ltd.	3.13	L&T Finance Holdings Ltd.	1.21
Motherson Sumi Systems Ltd.	3.12	Interglobe Aviation Ltd.	1.19
Piramal Enterprises Ltd.	3.02	ICICI Lombard General Insurance Co. Ltd.	1.13
Bosch Ltd.	2.76	ABB India Ltd.	1.11
Ashok Leyland Ltd.	2.60	Hindustan Zinc Ltd.	1.09
Marico Ltd.	2.59	Vodafone Idea Ltd.	1.07
Petronet LNG Ltd.	2.54	DLF Ltd.	1.07
Shriram Transport Finance Co. Ltd.	2.50	Steel Authority of India Ltd.	1.05
Ambuja Cements Ltd.	2.46	Bandhan Bank Ltd.	1.03
Pidilite Industries Ltd.	2.43	Aditya Birla Capital Ltd.	0.96
MRF Ltd.	2.33	Bharat Electronics Ltd.	0.96
Havells India Ltd.	2.26	SBI Life Insurance Co. Ltd.	0.91
Biocon Ltd.	2.22	Sun TV Network Ltd.	0.89
United Spirits Ltd.	2.19	Oil India Ltd.	0.89
Colgate Palmolive (India) Ltd.	2.17	The New India Assurance Co. Ltd.	0.86
Avenue Supermarts Ltd.	2.11	NHPC Ltd.	0.76
Container Corp. of India Ltd.	2.08	JSW Steel Ltd.	0.06
ACC Ltd.	1.99	Cummins India Ltd.	0.01
HDFC Standard Life Insurance Co. Ltd.	1.94	Rural Electrification Corp. Ltd.	0.01
LIC Housing Finance Ltd.	1.91	Power Finance Corp. Ltd.	0.01
Cadila Healthcare Ltd.	1.50	Punjab National Bank	0.01
ICICI Prudential Life Insurance Co. Ltd.	1.50	Emami Ltd.	0.01
NMDC Ltd.	1.49	CBLO	1.25
Bank of Baroda	1.42	Cash & Cash Receivables	2.04
		TOTAL	100.00

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



Data as on 30th September, 2018, 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 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) 	<p>Riskometer</p> <p>LOW HIGH</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 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 13 Years
Mr. Ashish Mishra	(Managing the Scheme since 5th September 2017)

Inception Date:

25th January 2017

Benchmark:

Nifty Midcap 100 - Total Return Index (TRI)

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	10.50	10.97
Dividend	9.86	10.32

Monthly Average AUM:

₹ 242.41 Crs.

AUM as on 30th September 2018:

₹ 223.56 Crs.

Expense Ratio as on 30th September 2018:

Regular : 2.94%
Direct : 1.06%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2018:

Portfolio Turnover Ratio^^ : 0.74

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

Load Structure:

Entry Load : Not Applicable
Exit Load : 1% for exit within 12 months from the date of allotment.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Midcap Fund - Dividend (Regular Plan)				
19th March 2018	0.7000	0.7000	11.3800	10.6500
IDBI Midcap Fund - Dividend (Direct Plan)				
19th March 2018	0.7000	0.7000	11.7400	11.0200

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

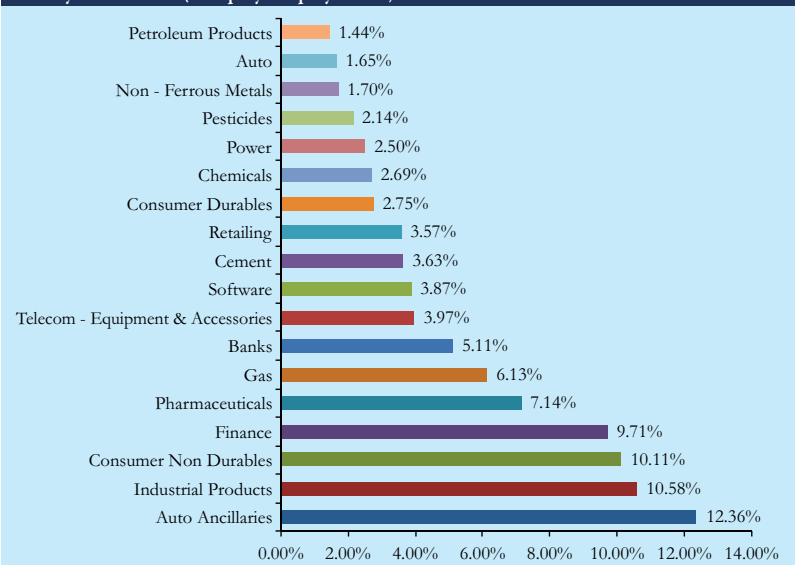
** NAV of the record date.

Portfolio as on 30/09/2018

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		11.88	
Sterlite Technologies Ltd.	3.97	TATA Elxsi Ltd.	1.86
Trent Ltd.	3.57	The Ramco Cements Ltd.	1.73
Procter & Gamble Hygiene and Health Care Ltd.	3.47	Emami Ltd.	1.70
Endurance Technologies Ltd.	3.36	Escorts Ltd.	1.65
Jubilant Life Sciences Ltd.	3.31	National Aluminium Co. Ltd.	1.63
Shriram Transport Finance Co. Ltd.	3.04	General Insurance Corp. of India	1.54
Supreme Industries Ltd.	3.04	Castrol India Ltd.	1.44
AIA Engineering Ltd.	2.86	CCL Products (India) Ltd.	1.38
Minda Industries Ltd.	2.81	Aurobindo Pharma Ltd.	1.37
Crompton Greaves Consumer Electricals Ltd.	2.75	PI Industries Ltd.	1.25
Gillette India Ltd.	2.72	Sanofi India Ltd.	1.25
Phillips Carbon Black Ltd.	2.69	Cadila Healthcare Ltd.	1.21
Indraprastha Gas Ltd.	2.66	Bosch Ltd.	1.19
Mahindra CIE Automotive Ltd.	2.62	Gujarat Gas Ltd.	0.94
Gujarat State Petronet Ltd.	2.53	Balkrishna Industries Ltd.	0.89
CESC Ltd.	2.50	UPL Ltd.	0.89
Bharat Financial Inclusion Ltd.	2.32	HDFC Bank Ltd.	0.86
Amara Raja Batteries Ltd.	2.23	Hindustan Unilever Ltd.	0.84
RBL Bank Ltd.	2.19	Cholamandalam Investment and Finance Co. Ltd.	0.63
Finolex Cables Ltd.	2.06	Housing and Urban Development Corp. Ltd.	0.18
The Federal Bank Ltd.	2.06	Vedanta Ltd.	0.07
Info Edge (India) Ltd.	2.01	CBLO	11.32
Dewan Housing Finance Corp. Ltd.	2.00	Cash & Cash Receivables	-2.37
Dalmia Bharat Ltd.	1.90	TOTAL	100.00

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

Industry Classification (for equity & equity related)



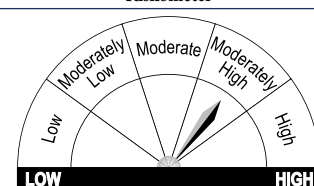
Data as on 30th September, 2018, Industry Classification as recommended by AMFI.

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 Moderately 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:

Mrs. Uma Venkatraman

Total Experience: Over 15 Years

(Managing the Scheme since 5th September 2017)

Inception Date:

21st June 2017

Benchmark:

Nifty Smallcap 250 Index - Total Return Index (TRI)

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	9.32	9.65
Dividend	9.32	9.65

Monthly Average AUM:

₹ 169.99 Crs.

AUM as on 30th September 2018:

₹ 156.44 Crs.

Expense Ratio as on 30th September 2018:

Regular : 3.16%

Direct : 0.50%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2018:

Portfolio Turnover Ratio^^ : 0.58

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

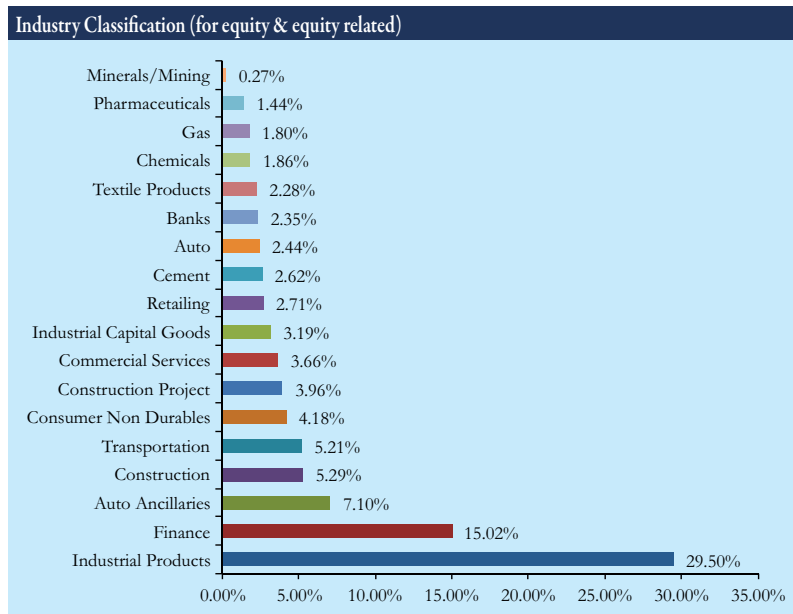
Load Structure:

Entry Load : Not Applicable

Exit Load : 1% for exit within 12 months from the date of allotment.

Portfolio as on 30/09/2018			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		Cera Sanitaryware Ltd.	2.21
General Insurance Corpn. of India	4.71	Ineos Styrolution India Ltd.	2.09
3M India Ltd.	3.66	Mahindra & Mahindra Financial Services Ltd.	2.08
Elantas Beck India Ltd.	3.21	Kansai Nerolac Paints Ltd.	2.06
NRB Bearings Ltd.	3.17	Hatsun Agro Product Ltd.	2.01
AIA Engineering Ltd.	3.14	Muthoot Capital Services Ltd.	1.87
KEI Industries Ltd.	2.98	MM Forgings Ltd.	1.86
Grindwell Norton Ltd.	2.92	Camlin Fine Sciences Ltd.	1.86
ISGEC Heavy Engineering Ltd.	2.80	Aegis Logistics Ltd.	1.80
Mahindra Logistics Ltd.	2.71	Garware Technical Fibres Ltd.	1.73
V-Mart Retail Ltd.	2.71	NCC Ltd.	1.63
Mold-Tek Packaging Ltd.	2.64	Wabco India Ltd.	1.54
Honeywell Automation India Ltd.	2.62	Dishman Carbogen Amcis Ltd.	1.44
Cholamandalam Investment and Finance Co. Ltd.	2.61	Central Depository Services (I) Ltd.	1.37
Star Cement Ltd.	2.52	Sundaram Clayton Ltd.	1.02
Transport Corpn. of India Ltd.	2.50	Capacit'e Infraprojects Ltd.	0.83
V.S.T Tillers Tractors Ltd.	2.44	Cochin Shipyard Ltd.	0.57
Indian Energy Exchange Ltd.	2.38	Rajapalayam Mills Ltd.	0.55
City Union Bank Ltd.	2.35	Gravita India Ltd.	0.27
Timken India Ltd.	2.35	Hatsun Agro Product Ltd.	0.11
Ingersoll Rand (India) Ltd.	2.34	HeidelbergCement India Ltd.	0.10
Voltas Ltd.	2.33	CBLO	6.56
Goodyear India Ltd.	2.32	Cash & Cash Receivables	-1.44
Ahluwalia Contracts (India) Ltd.	2.25	TOTAL	100.00
GNA Axles Ltd.	2.22		

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



Data as on 30th September, 2018, Industry Classification as recommended by AMFI.

Product Label	
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital growth Investment predominantly in equity & equity related instruments of Small Cap companies 	Riskometer <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 Focused 30 Equity Fund (IF30EF)

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

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience: Over 13 Years
Mr. Ashish Mishra	(Managing the Scheme since 1st July 2018)

Inception Date:

17th November, 2017

Benchmark:

Nifty 100 Index - Total Return Index (TRI)

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	9.75	9.99
Dividend	9.75	9.99

Monthly Average AUM:

₹ 314.43 Crs.

AUM as on 30th September 2018:

₹ 300.40 Crs.

Expense Ratio as on 30th September 2018:

Regular : 3.09%
Direct : 0.43%

Expense ratio is inclusive of GST on management fees.

Load Structure:

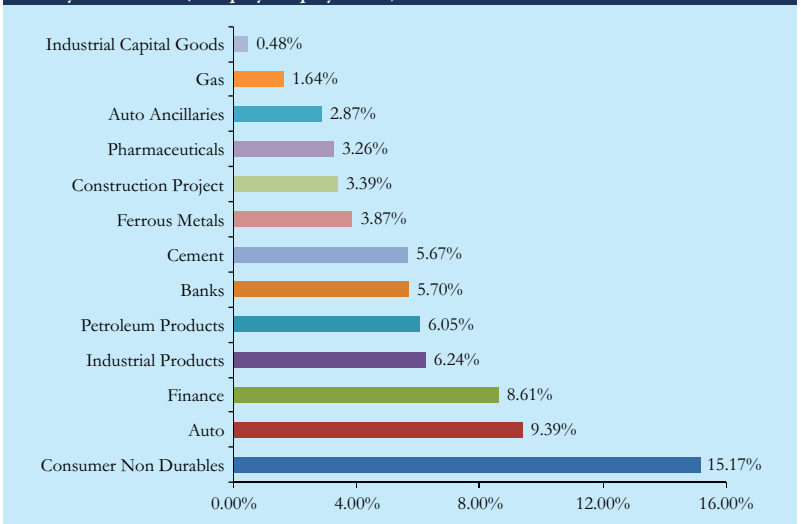
Entry Load : Not Applicable
Exit Load : 1% for exit (repurchase/switch out/transfer/SWP within 12 months from the date of allotment.

Portfolio as on 30/09/2018

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		Asian Paints Ltd.	2.58
HDFC Bank Ltd.	5.67	Grasim Industries Ltd.	2.53
Hindustan Unilever Ltd.	5.23	GlaxoSmithKline Consumer Healthcare Ltd.	2.41
ITC Ltd.	4.95	Mahindra CIE Automotive Ltd.	2.38
Reliance Industries Ltd.	4.38	Housing Development Finance Corpn. Ltd.	2.34
Mahindra & Mahindra Ltd.	4.30	TATA Motors Ltd.	2.23
TATA Steel Ltd.	3.87	Hindustan Petroleum Corpn. Ltd.	1.67
Larsen & Toubro Ltd.	3.39	GAIL (India) Ltd.	1.64
Cipla Ltd.	3.26	ISGEC Heavy Engineering Ltd.	0.66
Bharat Forge Ltd.	3.20	Indiabulls Housing Finance Ltd.	0.64
Shree Cement Ltd.	3.14	Honda SIEL Power Products Ltd.	0.48
Bajaj Finserv Ltd.	3.00	Yes Bank Ltd.	0.03
Motherson Sumi Systems Ltd.	2.87	CBLO	31.42
Maruti Suzuki India Ltd.	2.86	Cash & Cash Receivables	-3.76
ICICI Prudential Life Insurance Co. Ltd.	2.63	TOTAL	100.00

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

Industry Classification (for equity & equity related)



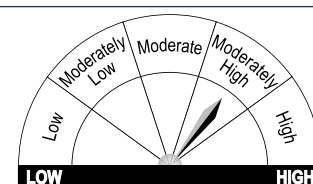
Data as on 30th September, 2018, Industry Classification as recommended by AMFI.

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 Moderately 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:

Mrs. Uma Venkatraman

Total Experience: Over 15 Years

(Managing the Scheme since inception)

Inception Date:

4th June 2018

Benchmark:

NIFTY Financial Services - Total Return Index (TRI)

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	9.52	9.60
Dividend	9.52	9.60

Monthly Average AUM:

₹ 173.84 Crs.

AUM as on 30th September 2018:

₹ 167.36 Crs.

Expense Ratio as on 30th September 2018:

Regular : 3.16%

Direct : 0.50%

Expense ratio is inclusive of GST on management fees.

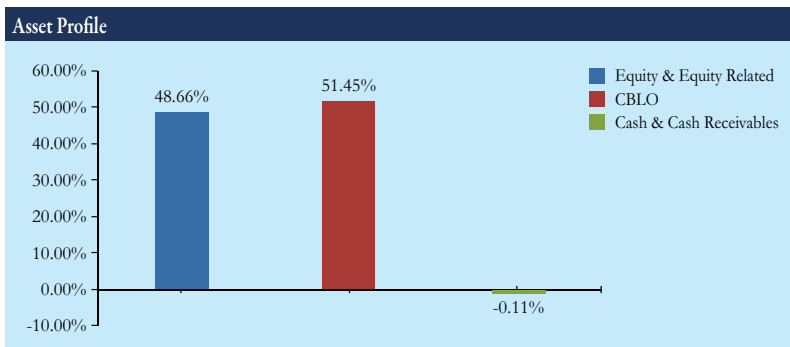
Load Structure:

Entry Load : Not Applicable

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

Portfolio as on 30/09/2018	
Issuer Name	% To Net Assets*
EQUITY & EQUITY RELATED	48.66
HDFC Bank Ltd.	6.92
Housing Development Finance Corpn. Ltd.	5.24
Kotak Mahindra Bank Ltd.	4.09
IndusInd Bank Ltd.	3.53
Cholamandalam Investment and Finance Co. Ltd.	2.84
Bandhan Bank Ltd.	2.70
City Union Bank Ltd.	2.44
Yes Bank Ltd.	2.33
ICICI Prudential Life Insurance Co. Ltd.	2.32
Gruh Finance Ltd.	2.10
Central Depository Services (I) Ltd.	1.96
Muthoot Capital Services Ltd.	1.94
Indian Energy Exchange Ltd.	1.92
Aditya Birla Capital Ltd.	1.92
ICICI Bank Ltd.	1.83
Bajaj Finserv Ltd.	1.79
State Bank of India	1.59
Mahindra & Mahindra Financial Services Ltd.	1.20
CBLO	51.45
Cash & Cash Receivables	-0.11
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*:	Riskometer
<ul style="list-style-type: none"> Long term capital growth Investment predominantly in equity and equity related instruments of companies engaged in Banking & Financial Services Sector 	<p>LOW HIGH</p>
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.

IDBI Long Term Value Fund (ILTVF)

(An open ended equity scheme following value investment strategy)

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience: Over 15 Years
Mrs. Uma Venkatraman	(Managing the Scheme since inception)

Inception Date:

20th August 2018

Benchmark:

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

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	10.02	10.04
Dividend	10.02	10.04

Monthly Average AUM:

₹ 181.02 Crs.

AUM as on 30th September 2018:

₹ 181.79 Crs.

Expense Ratio as on 30th September 2018:

Regular : 3.16%

Direct : 0.68%

Expense ratio is inclusive of GST on management fees.

Load Structure:

Entry Load : Not Applicable

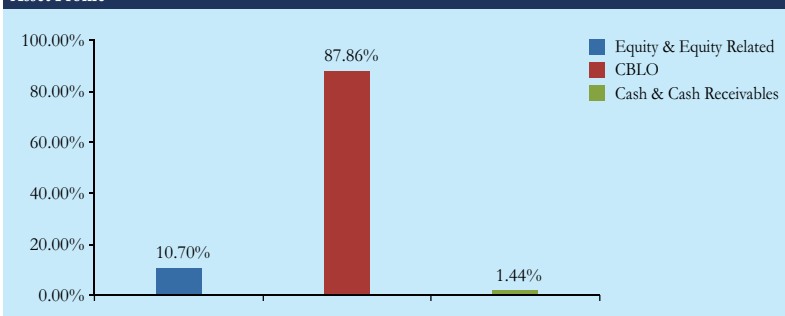
Exit Load : 1% for exit (repurchase/switch out/transfer/SWP within 12 months from the date of allotment.

Portfolio as on 30/09/2018

Issuer Name	% To Net Assets*
EQUITY & EQUITY RELATED	10.70
HDFC Bank Ltd.	3.31
MRF Ltd.	2.10
Reliance Industries Ltd.	1.73
ITC Ltd.	0.98
Housing Development Finance Corpn.Ltd.	0.97
State Bank of India	0.88
NTPC Ltd.	0.73
CBLO	87.86
Cash & Cash Receivables	1.44
TOTAL	100.00

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

Asset Profile

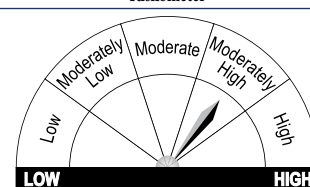


Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity and equity related instruments by following value investment strategy

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 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:	
Mrs. Uma Venkatraman (Equity Portion)	Over 15 Years (Managing the Scheme since 1st July, 2018)	
Mr. Raju Sharma (Debt Portion)	Over 25 Years (Managing the Scheme since 3rd May, 2017)	
Inception Date: 24th October 2016		
Benchmark: CRISIL Hybrid 35+65-Aggressive Index		
NAV as on 28th September 2018 (₹ per unit):		
	Regular	Direct
Growth	11.1977	11.6322
Dividend	10.6215	11.0612
Monthly Average AUM: ₹ 403.08 Crs.		
AUM as on 30th September 2018: ₹ 378.02 Crs.		
Expense Ratio as on 30th September 2018: Regular : 3.06% Direct : 1.07% Expense ratio is inclusive of GST on management fees.		

Dividend History (Face Value: ₹ 1000/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Hybrid Equity Fund - Monthly Dividend (Regular Plan)				
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 - Monthly Dividend (Direct Plan)				
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 dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

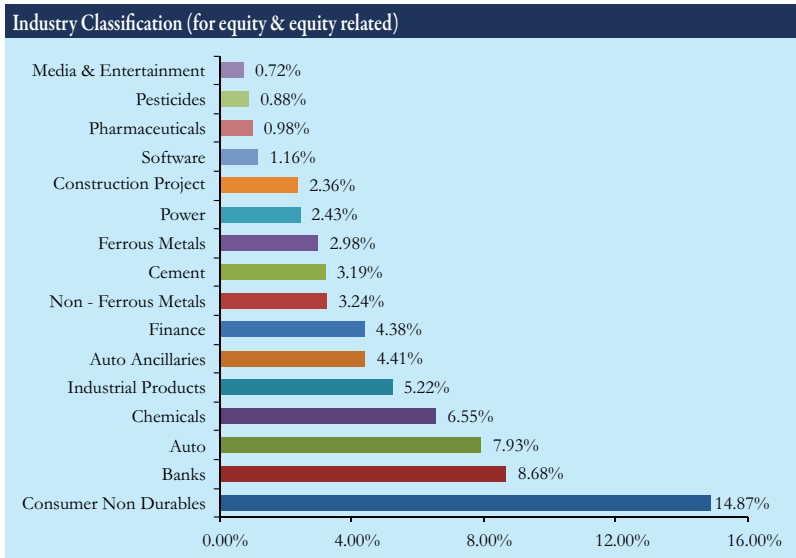
** NAV of the record date.

Product Label	Riskometer
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital appreciation with income Investments in equity & equity related instruments as well as debt and money market instruments 	<p>Investors understand that their principal will be at Moderately High risk</p>

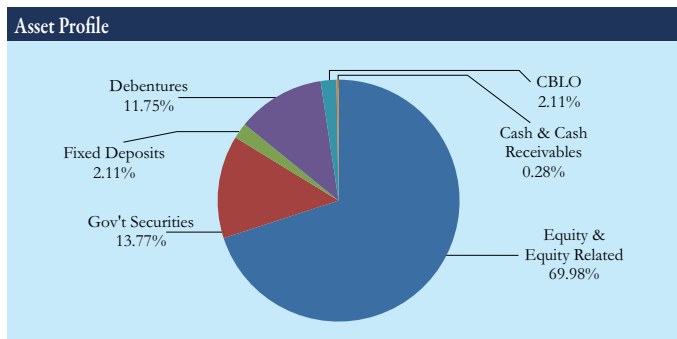
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Portfolio as on 30/09/2018					
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED			Jain Irrigation Systems Ltd.		0.89
HDFC Bank Ltd.		4.25	Birla Corporation Ltd.		0.88
Pidilite Industries Ltd.		4.15	UPL Ltd.		0.88
Godrej Consumer Products Ltd.		4.05	TI Financial Holdings Ltd.		0.88
Nestle India Ltd.		3.08	Bajaj Auto Ltd.		0.85
Hindustan Unilever Ltd.		2.55	Shree Cement Ltd.		0.85
JSW Steel Ltd.		2.52	CESC Ltd.		0.83
Aarti Industries Ltd.		2.40	JSW Energy Ltd.		0.81
Bharat Forge Ltd.		2.39	Reliance Infrastructure Ltd.		0.79
ITC Ltd.		2.36	Inox Leisure Ltd.		0.72
Larsen & Toubro Ltd.		2.36	Timken India Ltd.		0.68
IndusInd Bank Ltd.		2.24	TVS Srichakra Ltd.		0.50
TVS Motor Co.Ltd.		2.22	Tube Investments of India Ltd.		0.47
Yes Bank Ltd.		2.19	TATA Steel Ltd.		0.46
Hindalco Industries Ltd.		2.13	Grasim Industries Ltd.		0.27
Hero MotoCorp Ltd.		1.94	Force Motors Ltd.		0.08
Exide Industries Ltd.		1.90	GOV'T SECURITIES		13.77
Maruti Suzuki India Ltd.		1.56	7.17% CGL 2028	SOV	9.00
Sundram Fasteners Ltd.		1.54	7.37% CGL 2023	SOV	2.58
Godrej Industries Ltd.		1.50	6.79% CGL 2027	SOV	2.19
Housing Development Finance Corpn.Ltd.		1.39	FIXED DEPOSITS		2.11
Kansai Nerolac Paints Ltd.		1.33	HDFC Bank Ltd.		2.11
Eicher Motors Ltd.		1.28	DEBENTURES		11.75
Finolex Cables Ltd.		1.26	Bank of Baroda	CRISIL AA+	5.38
Dewan Housing Finance Corpn. Ltd.		1.20	Dewan Housing Finance Corpn. Ltd.	BWR AAA	2.53
HeidelbergCement India Ltd.		1.19	Punjab National Bank	IND A+	2.52
TATA Consultancy Services Ltd.		1.16	Fullerton India Credit Co. Ltd.	CARE AAA	1.32
Vedanta Ltd.		1.11	CBLO		2.11
Aurobindo Pharma Ltd.		0.98	Cash & Cash Receivables		0.28
Aditya Birla Capital Ltd.		0.91	TOTAL		100.00

* Rounded off to the nearest two digits after the decimal point.
Fixed Deposits placed for margin purpose for Derivative Exposure



Data as on 30th September, 2018, Industry Classification as recommended by AMFI.



IDBI Equity Savings Fund (IESF)

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

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience:
Mr. Raju Sharma (Debt Portion)	Over 25 Years (Managing the Scheme since 3rd May, 2017)
Mrs. Uma Venkatraman (Equity Portion)	Over 15 Years (Managing the Scheme since 5th September, 2017)

Inception Date:

7th March, 2011
(w.e.f. 27th March 2018 the scheme has become effective & prior to this date the scheme was classified as IDBI Monthly Income Plan)

Benchmark:

40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index + 30% of Nifty 50 Index - Total Return Index (TRI)

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	16.0466	16.8401
Monthly Dividend	13.4737	12.1803
Quarterly Dividend	12.7785	10.1920

NAV: 0.0000 indicates that there is no investment under the option.

Monthly Average AUM:

₹ 20.38 Crs.

AUM as on 30th September 2018:

₹ 20.09 Crs.

Expense Ratio as on 30th September 2018:

Regular : 2.25%
Direct : 0.18%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2018:

YTM : 7.77%
Average Maturity : 1.08 Years
Modified Duration : 0.88 Years
Portfolio Turnover Ratio^^ : 4.15

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

Load Structure:

Entry Load : Not Applicable
Exit Load : for Lumpsum -
1% for exit (New/Additional Purchase/Switch-out/Transfer/SWP) within 12 months from the date of allotment.
for SIP -
1% for exit (New/Additional Purchase/Switch-out/Transfer/SWP) within 12 months from the date of allotment of each installment.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Equity Savings Fund - Monthly Dividend (Regular Plan)				
27th August, 2018	0.0419	0.0419	13.8596	13.8193
25th July, 2018	0.0341	0.0341	13.7033	13.7133
25th April, 2018	0.0935	0.0935	13.7158	13.6056
IDBI Equity Savings Fund - Monthly Dividend (Direct Plan)				
27th August, 2018	0.0473	0.0473	12.5166	12.4703
25th July, 2018	0.0391	0.0391	12.3596	12.3599
25th April, 2018	0.0934	0.0934	12.3159	12.2071
IDBI Equity Savings Fund - Quarterly Dividend (Regular Plan)				
20th April, 2017	0.2516	0.2331	12.7928	12.4160
6th July, 2015	0.1150	0.1065	11.7568	11.5837
27th March, 2015	0.2385	0.2212	12.0213	11.7359
IDBI Equity Savings Fund - Quarterly Dividend (Direct Plan)				
29th September, 2014	0.1948	0.1866	11.5885	11.3330
17th April, 2014	0.0935	0.0896	10.8922	10.7753
3rd April, 2013	0.1839	0.1567	10.4314	10.2030

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

** NAV of the record date.

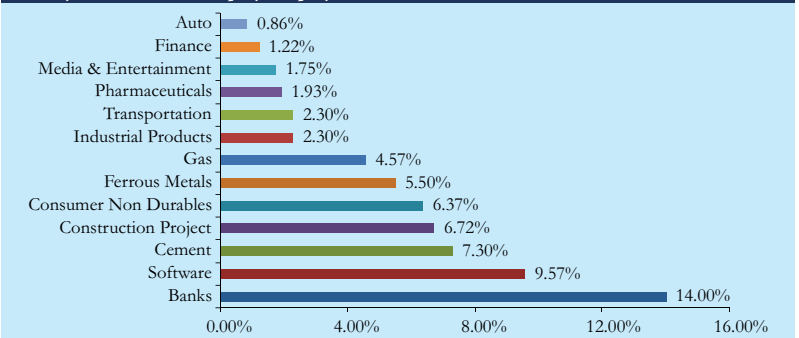
Portfolio as on 30/09/2018

Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
FIXED DEPOSITS		7.47	Abbott India Ltd.		1.93
HDFC Bank Ltd.	7.47		Shree Cement Ltd.		1.93
EQUITY & EQUITY RELATED		64.39	Zee Entertainment Enterprises Ltd.		1.75
IDFC Bank Ltd.	5.76		Nestle India Ltd.		1.45
Jindal Steel & Power Ltd.	5.50		IndusInd Bank Ltd.		1.28
KPIT Technologies Ltd.	4.30		Housing Development Finance Corpn. Ltd.		1.22
NCC Ltd.	4.07		Mahindra & Mahindra Ltd.		0.86
HDFC Bank Ltd.	3.62		State Bank of India		0.40
MindTree Ltd.	3.09		DEBENTURES		16.52
Ultratech Cement Ltd.	3.03		Bank of Baroda	CRISIL	
Punjab National Bank	2.94			AA+	5.78
Hindustan Unilever Ltd.	2.80		Ujjivan Financial Services Ltd.	[ICRA]A+	4.98
Volta Ltd.	2.65		JK Cement Ltd.	BWR AA	3.87
Grasim Industries Ltd.	2.34		Piramal Enterprises Ltd.	[ICRA]AA	1.48
GAIL (India) Ltd.	2.33		NTPC Ltd.	CRISIL	
Mahindra Logistics Ltd.	2.30			AAA	0.41
Carborundum Universal Ltd.	2.30		CBLO		6.70
Petronet LNG Ltd.	2.24		Cash & Cash Receivables		4.92
Infosys Ltd.	2.18		TOTAL		100.00
Asian Paints Ltd.	2.12				

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

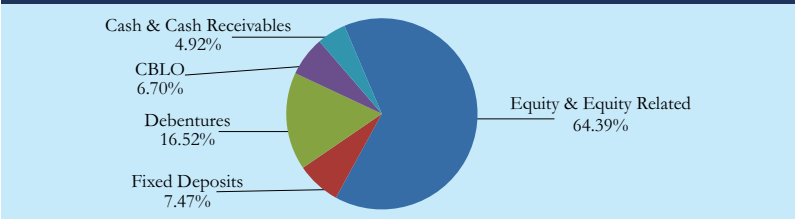
Fixed Deposits placed for margin purpose for Derivative Exposure

Industry Classification (for equity & equity related)

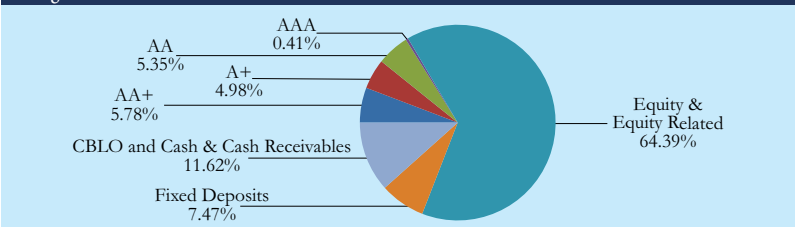


Data as on 30th September, 2018, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile

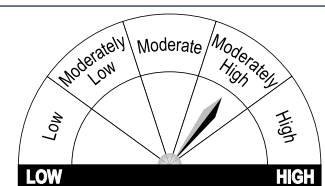


Product Label

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.

Snapshot of IDBI Mutual Fund Schemes

	IEAF	IIT100EF	INIF	INJIF	IB&FSF	ISF	ILTVF	IHEF	IESF	ILQF	IDBF	IGF	IUSTF	ISTBF	ICRF	IDEF	IMF	IF30EF	IGFOF	IDBIGOLD
Benchmark	S&P BSE 200 Index - (TRI)	Nifty 100 Index - (TRI)	Nifty 50 Index - (TRI)	Nifty Next 50 Index - (TRI)	Nifty Financial Services - (TRI)	Nifty Smallcap 250 Index - (TRI)	S&P BSE 500- Index (TRI)	CRISIL Hybrid 35+65-Aggressive Index	40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index + 30% of Nifty 50 Index - (TRI)	CRISIL Liquid Fund Index	CRISIL Composite Bond Fund Index	CRISIL Dynamic Gilt Index	CRISIL Liquid Fund Index	CRISIL Short Term Bond Fund Index	CRISIL Short Term Bond Fund Index	S&P BSE 500 Index (TRI)	Nifty Midcap 100 - TRI	Nifty 100 Index (TRI)	Domestic price of Gold	Domestic price of Physical Gold
Fund Manager	Mrs. Uma Venkatraman							Mrs. Uma Venkatraman (Equity portion) Mr. Raju Sharma (Debt portion)		Mr. Raju Sharma			Mr. Bhupesh Kalyani			Mr. Ashish Mishra				
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									New & Additional Purchase: No limit										
	For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter																			
Minimum Additional Investment	Rs. 1000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter																			-
SIP	● Rs. 500 per month for a minimum period of 12 months.																			NA
	● Rs. 1000 per month for a minimum period of 6 months.																			
	● Rs. 1500 per quarter for a minimum period of 4 quarters.																			
	● Only for IUSTF: Rs. 500 per day for a minimum of 30 installments continuously for all business days.																			
	Investments above minimum amount mentioned shall be made in multiples of Re.1/- for all SIP, except for IEAF it shall be made in multiples of Rs. 500/-. In case of SIP transactions, statutory lock-in period of 3 years is applicable to every installment made to IEAF.																			
SWP & STP	Minimum balance in the Scheme should be Rs.25,000/- at the time of enrollment. SWP/STP from IEAF to any other Schemes of IDBI Mutual Fund is available only after completion of lock-in period of 3 years.																			NA
	STP:																			
	Sub-options for STP				Eligible dates for effect				Minimum amount per transfer*				Daily STP amount per transfer				Minimum term / duration applicable			
	Daily (only offered under ILIQF, IUSTF and ISTBF)				All Business days				Rs. 200/-				Rs. 200/- to less than Rs. 500/-				30 Business days			
	Weekly				1st Business day of the week				Rs. 1,000/-				Rs. 500/- to less than Rs. 1,000/-				12 Business days			
	Monthly				1st, 5th, 10th, 15th, 20th and 25th of the month				Rs. 1,000/-				Rs. 1,000/- and above				6 Business days			
	Quarterly				1st, 5th, 10th, 15th, 20th and 25th of the each quarter				Rs. 2,500/-				Weekly & Monthly STP: 12 Installments; Quarterly STP: 4 Installments							
(*Multiples of Re.1/- thereafter except under IEAF where STP will be made at a minimum of Rs.500/- and in multiples of Rs.500/- thereafter.) SWP: Minimum amount for each withdrawal is Rs.1000/- and in multiples of Re.1/- thereafter for a minimum period of 6 months. Withdrawal on 25 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 Dividend	Mode of dividend payment
1	IEAF	Regular & Direct	Dividend	NA	Payout/ Sweep
			Growth	NA	NA
2	IIT100EF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
3	IDEF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
4	INIF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
5	INJIF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
6	IMF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
7	ISF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
8	IF30EF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
9	IB&FSF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
10	ILTVF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
11	IHEF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
12	IESF	Regular & Direct	Dividend	Monthly/ Quarterly	Reinvestment / Payout/ Sweep
			Growth / Growth with Regular Cash Flow Plan (RCFP)	NA	NA
13	ILIQF	Regular & Direct	Dividend	Daily/ Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA

No	Scheme	Plan*	Option	Sub-option / Frequency of Dividend	Mode of dividend payment
14	IUSTF	Regular & Direct	Dividend	Daily/ Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
15	ICRF	Regular & Direct	Dividend	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
16	ISTBF	Regular & Direct	Dividend	Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
17	IDBF	Regular & Direct	Dividend	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
18	IGF	Regular & Direct	Dividend	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
19	IGFOF	Regular & Direct	Growth	NA	NA

*All plans other than Direct plan will be treated as Regular Plan.
For all schemes, Sweep facility is allowed only if dividend amount is Rs.1000/- & above.

The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend 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, ILIQF, IUSTF, ISTBF & IDBIGOLD : Nil For IIT100EF, IDEF, IMF, ISF, IF30EF, IB&FSF, ILTVF, IHEF, IESF, IDBF & IGFOF- 1% for exit within 12 months from the date of allotment. For IEAF: Nil. (Statutory lock-in of 3 years). For IDBI Gilt Fund: 0.50% for exit within 30 days from the date of allotment. For ICRF: 0.75% for exit up to & including 12 months from the date of allotment. The exit load will be applicable for both normal transactions and SIP transactions. In case of SIP, the date of allotment for each installment for subscription will be reckoned for charging exit load on redemption.
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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 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 25 Years
Mr. Raju Sharma	(Managing the Scheme since 3rd May, 2017)

Inception Date:

9th July, 2010

Benchmark:

CRISIL Liquid Fund Index

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	1916.8860	1928.3298
Daily Dividend	1005.2683	1002.3548
Weekly Dividend	1024.2905	1004.1539
Monthly Dividend	1004.7658	1003.2143
Bonus [^]	1437.6688	1444.0207

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

Monthly Average AUM:

₹ 5,081.46 Crs.

AUM as on 30th September 2018:

₹ 3,407.66 Crs.

Expense Ratio as on 30th September 2018:

Regular : 0.25%

Direct : 0.14%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2018:

YTM	: 7.45%
Average Maturity	: 52 Days
Modified Duration	: 52 Days

Load Structure:

Entry Load : Not Applicable

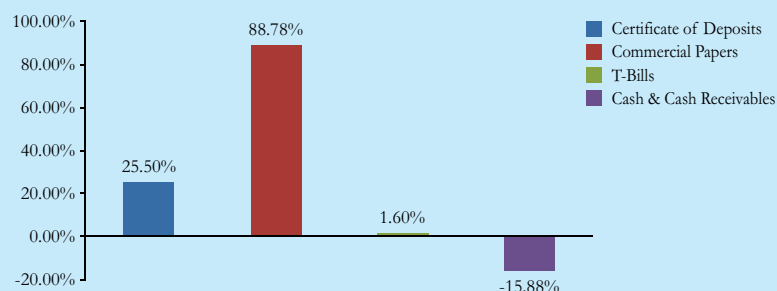
Exit Load (for Lumpsum & SIP) : Nil

Portfolio as on 30/09/2018

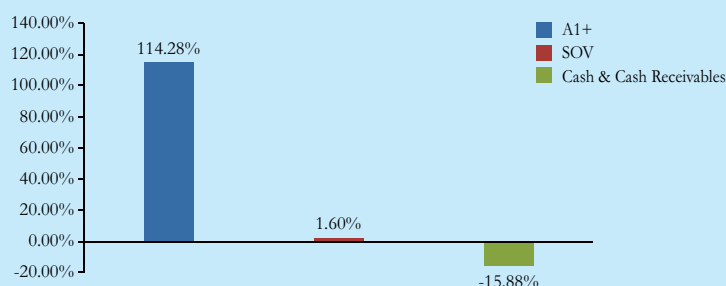
Issuer Name	Rating	% To Net Assets*	Issuer Name	Rating	% To Net Assets*
CERTIFICATE OF DEPOSITS					
Axis Bank Ltd.	CRISIL A1+	5.79	TATA Power Renewable Energy Ltd.	CRISIL A1+	4.98
IDFC Bank Ltd.	[ICRA]A1+	5.07	Power Finance Corp. Ltd.	CRISIL A1+	4.95
IndusInd Bank Ltd.	CRISIL A1+	4.92	Wadhwan Global Capital Ltd.	CARE A1+	3.61
Bandhan Bank Ltd.	[ICRA]A1+	3.63	Dewan Housing Finance Corp. Ltd.	CRISIL A1+	2.89
IDFC Bank Ltd.	[ICRA]A1+	2.90	Aditya Birla Capital Ltd.	CRISIL A1+	2.76
Axis Bank Ltd.	CRISIL A1+	2.90	HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1+	2.19
Vijaya Bank	CARE A1+	0.29	Nabha Power Ltd.	CRISIL A1+	2.17
COMMERCIAL PAPERS			Reliance Industries Ltd.	CRISIL A1+	1.47
Housing Development Finance Corp. Ltd.	CRISIL A1+	9.73	Rural Electrification Corp. Ltd.	CRISIL A1+	1.16
TATA Motors Ltd.	CRISIL A1+	9.50	IIFL Home Finance Ltd.	CRISIL A1+	0.73
National Bank for Agriculture and Rural Development	CRISIL A1+	8.41	Reliance Jio Infocomm Ltd.	CRISIL A1+	0.29
PNB Housing Finance Ltd.	CRISIL A1+	7.24	Sun Pharmaceutical Industries Ltd.	[ICRA]A1+	0.15
L&T Finance Ltd.	[ICRA]A1+	7.22	TATA Steel Ltd.	[ICRA]A1+	0.15
TATA Capital Financial Services Ltd.	CRISIL A1+	6.99	T-BILLS		
LIC Housing Finance Ltd.	CRISIL A1+	6.49	91 DTB 2018	SOV	1.60
TATA Projects Ltd.	CRISIL A1+	5.70	92 DTB 2018	SOV	0.00
			Cash & Cash Receivables		-15.88
			TOTAL		100.00

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

Asset Profile



Rating Profile



Dividend History

(Face Value: ₹ 1000/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Liquid Fund - Monthly Dividend (Regular Plan)				
25th September, 2018	3.8065	3.5249	1,008.9840	1,003.6394
27th August, 2018	4.5796	4.2407	1,009.8062	1,003.6394
25th July, 2018	4.3775	4.0536	1,009.5313	1,003.6394

IDBI Liquid Fund - Monthly Dividend (Direct Plan)

25th September, 2018	3.8680	3.5817	1,007.5064	1,002.0799
27th August, 2018	4.6499	4.3058	1,008.3414	1,002.0799
25th July, 2018	4.4410	4.1124	1,008.0570	1,002.0799

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

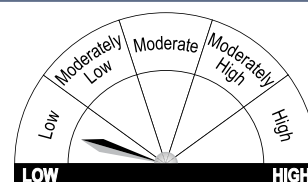
** NAV of the record date.

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 risk

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

IDBI Ultra Short Term Fund (IUSTF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Bhupesh Kalyani | Total Experience: Over 15 Years
(Managing the Scheme since 1st February, 2017)

Inception Date:

3rd September, 2010

Benchmark:

CRISIL Liquid Fund Index

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	1873.4568	1938.1567
Daily Dividend	1017.0054	1031.1905
Weekly Dividend	1061.9131	1063.6460
Monthly Dividend	1092.0377	1416.2147
Bonus [^]	1873.5747	1937.2057

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

Monthly Average AUM:

₹ 385.70 Crs.

AUM as on 30th September 2018:

₹ 354.19 Crs.

Expense Ratio as on 30th September 2018:

Regular : 0.93%

Direct : 0.28%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2018:

YTM	: 8.33%
Average Maturity	: 221 Days
Modified Duration	: 172 Days

Load Structure:

Entry Load : Not Applicable

Exit Load (for Lumpsum & SIP) : Nil

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Ultra Short Term Fund - Monthly Dividend (Regular Plan)				
28th August, 2018	1.9192	1.7771	1,090.5404	1,087.9819
26th July, 2018	2.1574	1.9977	1,087.2676	1,084.4862
26th June, 2018	2.2436	2.0776	1,083.8551	1,080.9769

IDBI Ultra Short Term Fund - Monthly Dividend (Direct Plan)

28th August, 2018	2.7399	2.5371	1,413.8191	1,410.1777
26th July, 2018	3.0379	2.8131	1,409.0861	1,405.1706
26th June, 2018	3.1477	2.9148	1,404.2500	1,400.2114

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

** NAV of the record date.

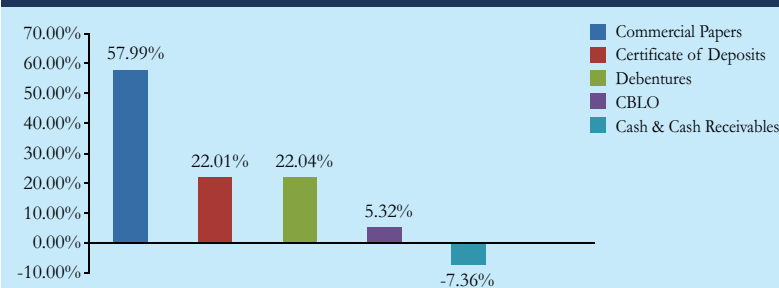
please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.

Portfolio as on 30/09/2018

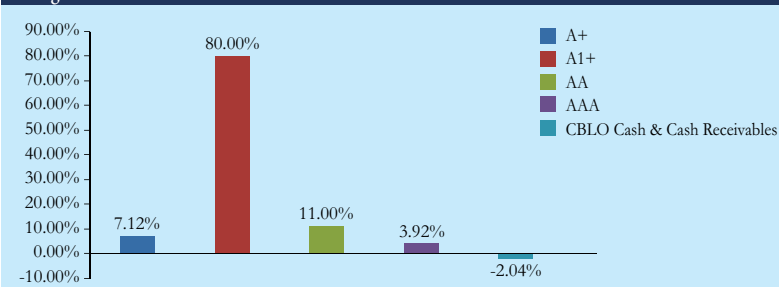
Issuer Name	Rating	% To Net Assets*	Issuer Name	Rating	% To Net Assets*
COMMERCIAL PAPERS			CERTIFICATE OF DEPOSITS		
TATA Power Renewable Energy Ltd.	CRISIL A1+	8.45	IDFC Bank Ltd.	[ICRA]A1+	6.97
Rural Electrification Corpn. Ltd.	CRISIL A1+	6.97	IndusInd Bank Ltd.	CRISIL A1+	6.96
National Bank for Agriculture and Rural Development	CRISIL A1+	6.96	Axis Bank Ltd.	CRISIL A1+	6.68
Nabha Power Ltd.	CRISIL A1+	6.94	IndusInd Bank Ltd.	CRISIL A1+	1.40
LIC Housing Finance Ltd.	CRISIL A1+	6.93	DEBENTURES		
PNB Housing Finance Ltd.	CRISIL A1+	6.78	JK Cement Ltd.	BWR AA	5.62
Dewan Housing Finance Corpn. Ltd.	CRISIL A1+	6.56	Punjab National Bank	IND A+	4.58
Aditya Birla Finance Ltd.	[ICRA]A1+	1.40	ECL Finance Ltd.	[ICRA]AA	2.94
PNB Housing Finance Ltd.	CRISIL A1+	1.40	Aditya Birla Finance Ltd.	[ICRA]AAA	2.81
Power Finance Corporation Ltd.	CRISIL A1+	1.40	Ujjivan Financial Services Ltd.	[ICRA]A+	2.54
TATA Capital Financial Services Ltd.	CRISIL A1+	1.40	Piramal Enterprises Ltd.	[ICRA]AA	1.96
Aditya Birla Capital Ltd.	CRISIL A1+	1.40	Dewan Housing Finance Corpn. Ltd.	BWR AAA	1.11
Housing Development Finance Corpn. Ltd.	CRISIL A1+	1.40	JK Cement Ltd.	BWR AA	0.34
			Vedanta Ltd.	CRISIL AA	0.14
			CBLO		
			Cash & Cash Receivables		
			TOTAL		

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

Asset Profile



Rating Profile

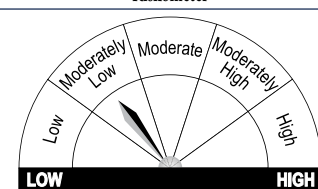


Product Label

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 Moderately Low 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:	Total Experience: Over 15 Years	
Mr. Bhupesh Kalyani	(Managing the Scheme since 1st February, 2017)	
Inception Date:		
23rd March, 2011		
Benchmark:		
CRISIL Short Term Bond Fund Index		
NAV as on 28th September 2018 (₹ per unit):		
	Regular	Direct
Growth	17.6397	18.5647
Weekly Dividend	11.3200	12.2562
Monthly Dividend	11.8461	14.9366
Monthly Average AUM:		
₹ 57.55 Crs.		
AUM as on 30th September 2018:		
₹ 58.00 Crs.		
Expense Ratio as on 30th September 2018:		
Regular : 1.30%		
Direct : 0.07%		
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 30th September 2018:		
YTM	: 9.00%	
Average Maturity	: 1.69 Years	
Modified Duration	: 1.34 Years	
Load Structure:		
Entry Load	: Not Applicable	
Exit Load (for Lumpsum & SIP)	: Nil	

Dividend History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Short Term Bond Fund - Monthly Dividend (Regular Plan)				
27th August, 2018	0.0232	0.0215	11.8975	11.8659
25th July, 2018	0.0246	0.0227	11.8549	11.8256
25th June, 2018	0.0258	0.0238	11.8197	11.7845
IDBI Short Term Bond Fund - Monthly Dividend (Direct Plan)				
27th August, 2018	0.0339	0.0314	14.9921	14.9464
25th July, 2018	0.0358	0.0332	14.9297	14.8866
25th June, 2018	0.0373	0.0345	14.8771	14.8265

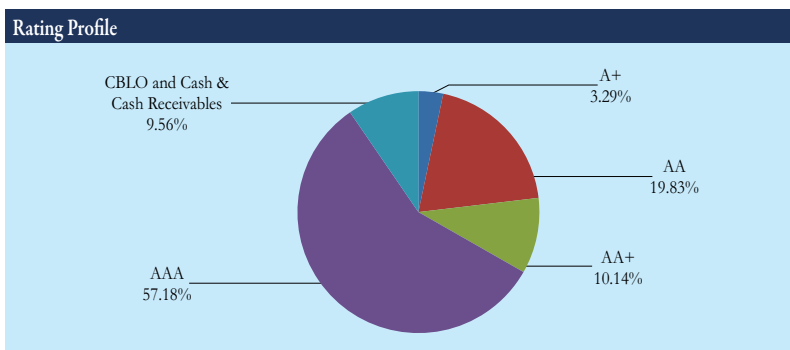
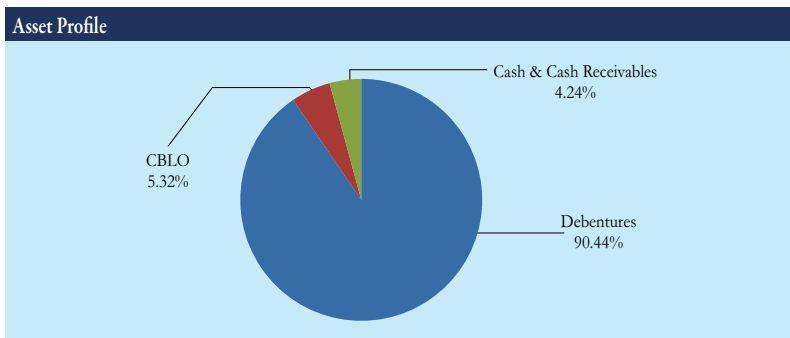
Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on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

** 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 30/09/2018		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Reliance Jio Infocomm Ltd.	CRISIL AAA	9.41
Sikka Ports & Terminals Ltd.	CRISIL AAA	8.66
Export-Import Bank of India	CRISIL AAA	8.64
TATA Capital Financial Services Ltd.	CRISIL AAA	8.56
Rural Electrification Corp. Ltd.	CRISIL AAA	8.55
Piramal Enterprises Ltd.	[ICRA]AA	8.54
Cholamandam Investment and Finance Co. Ltd.	[ICRA]AA+	8.47
Dewan Housing Finance Corp. Ltd.	BWR AAA	8.23
JK Cement Ltd.	BWR AA	6.19
LIC Housing Finance Ltd.	CRISIL AAA	5.13
Vedanta Ltd.	CRISIL AA	3.36
Punjab National Bank	IND A+	3.29
Hindalco Industries Ltd.	CRISIL AA	1.74
Bank of Baroda	CRISIL AA+	1.67
CBLO		5.32
Cash & Cash Receivables		4.24
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*:	Riskometer
<ul style="list-style-type: none"> Regular income for short term Investments in Debt/Money market instruments such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years 	<p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderately Low risk</p>

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

IDBI Credit Risk Fund (ICRF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Bhupesh Kalyani

Total Experience: Over 15 Years

(Managing the Scheme since 1st February, 2017)

Inception Date:

3rd March, 2014

Benchmark:

CRISIL Short Term Bond Fund Index

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	13.9550	14.5723
Quarterly Dividend	10.2584	10.3773
Annual Dividend	10.4340	11.1525

Monthly Average AUM:

₹ 101.24 Crs.

AUM as on 30th September 2018:

₹ 99.28 Crs.

Expense Ratio as on 30th September 2018:

Regular : 1.16%

Direct : 0.28%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2018:

YTM : 9.91%

Average Maturity : 2.80 Years

Modified Duration : 2.16 Years

Load Structure:

Entry Load : Not Applicable

Exit Load : for Lumpsum -

0.75% for exit (Redemption/Switch-out/Transfer/SWP) upto & within 12 months from the date of allotment. Nil after 12 months.

for SIP -

0.75% for exit (Redemption/Switch-out/Transfer/SWP) upto & including 12 months from the date of allotment of each installment.

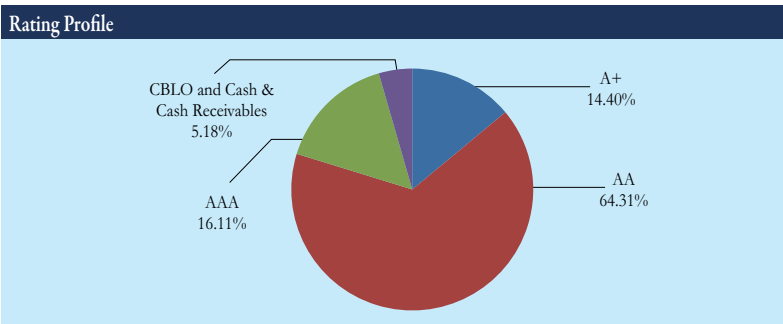
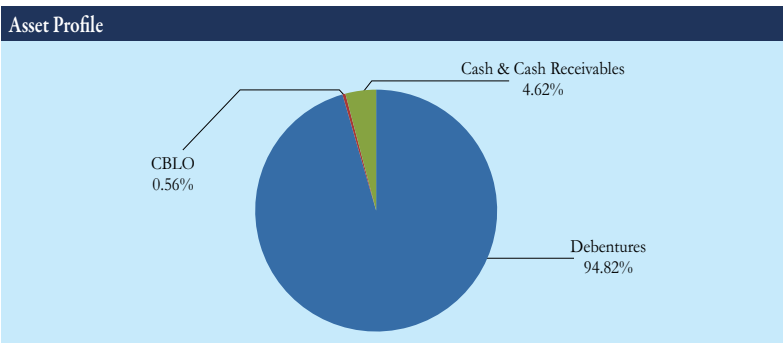
Dividend History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Credit Risk Fund - Quarterly Dividend (Regular Plan)				
21st May, 2018	0.3899	0.3611	10.6505	10.1134
27th July, 2017	0.2355	0.2181	10.6024	10.2760
20th April, 2017	0.8315	0.7703	11.6110	10.4566
IDBI Credit Risk Fund - Quarterly Dividend (Direct Plan)				
21st May, 2018	0.4985	0.4616	10.8854	10.1980
27th July, 2017	0.3052	0.0000	10.8205	10.3978
20th April, 2017	0.9376	0.0000	11.9408	10.6397
IDBI Credit Risk Fund - Annual Dividend (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 Dividend (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 dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

** NAV of the record date.

Portfolio as on 30/09/2018		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		94.82
Punjab National Bank	IND A+	14.40
Vedanta Ltd.	CRISIL AA	10.79
Piramal Enterprises Ltd.	[ICRA]AA	10.68
Dewan Housing Finance Corpn. Ltd.	BWR AAA	9.61
TATA Power Co.Ltd.	IND AA	9.52
Yes Bank Ltd.	[ICRA]AA	9.52
Hindalco Industries Ltd.	CRISIL AA	9.17
JK Cement Ltd.	BWR AA	8.02
ECL Finance Ltd.	[ICRA]AA	4.50
Reliance Jio Infocomm Ltd.	CRISIL AAA	4.50
JK Cement Ltd.	BWR AA	2.11
LIC Housing Finance Ltd.	CRISIL AAA	2.00
CBLO		0.56
Cash & Cash Receivables		4.62
TOTAL		100.00

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



Product Label	
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Regular income & capital appreciation through active management for at least medium term horizon Investments predominantly in AA and below rated corporate bonds across maturity spectrum 	Riskometer LOW MODERATE HIGH Investors understand that their principal will be at Moderate risk

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

IDBI 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 25 Years (Managing the Scheme since 3rd May, 2017)	
Inception Date: 21st February 2012		
Benchmark: CRISIL Composite Bond Fund Index		
NAV as on 28th September 2018 (₹ per unit):		
	Regular	Direct
Growth	14.3282	14.9915
Quarterly Dividend	10.4162	13.1421
Annual Dividend	10.4951	12.2117
Monthly Average AUM: ₹ 19.50 Crs.		
AUM as on 30th September 2018: ₹ 19.44 Crs.		
Expense Ratio as on 30th September 2018: Regular : 1.79% Direct : 0.43% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 30th September 2018: YTM : 8.70% Average Maturity : 5.56 Years Modified Duration : 3.78 Years		
Load Structure: Entry Load : Not Applicable Exit Load : for Lumpsum - 1% for exit (Redemption/Switch-out/Transfer/SWP) on or before 12 months from the date of allotment. For SIP - 1% for exit (Redemption/Switch-out/Transfer/SWP) on or before 12 months from the date of allotment of each installment.		

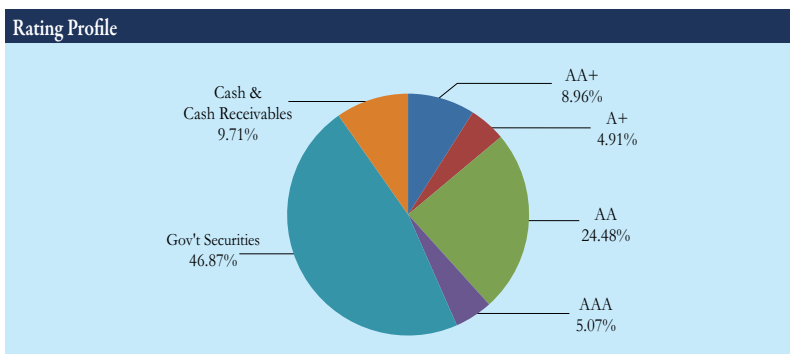
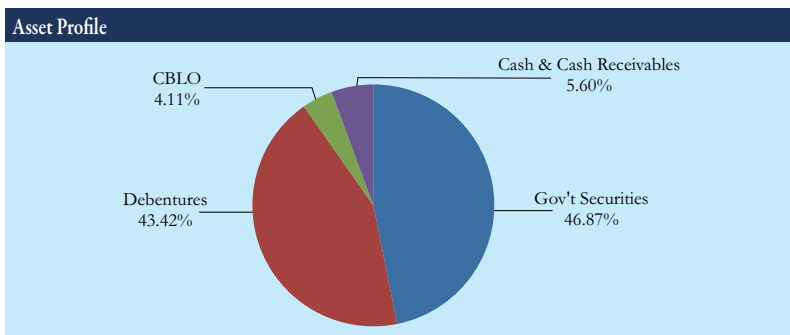
Dividend History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Dynamic Bond Fund - Quarterly Dividend (Regular Plan)				
27th July, 2017	0.1961	0.1817	10.7876	10.5012
20th April, 2017	0.7980	0.7394	11.7089	10.5886
19th October, 2015	0.0585	0.0542	10.7392	10.6605
IDBI Dynamic Bond Fund - Quarterly Dividend (Direct Plan)				
29th September, 2014	0.3507	0.3358	10.7090	10.2445
17th April, 2014	0.3896	0.3732	10.7673	10.2862
IDBI Dynamic Bond Fund - Annual Dividend (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 Dividend (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 dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

** NAV of the record date.

Portfolio as on 30/09/2018		
Issuer Name	Rating	% To Net Assets*
GOV'T SECURITIES		
6.68% CGL 2031	SOV	20.52
6.79% CGL 2027	SOV	14.19
7.37% CGL 2023	SOV	8.76
7.17% CGL 2028	SOV	3.40
DEBENTURES		
Piramal Enterprises Ltd.	[ICRA]AA	10.20
Bank of Baroda	CRISIL AA+	8.96
Vedanta Ltd.	CRISIL AA	7.51
JK Cement Ltd.	BWR AA	6.77
Dewan Housing Finance Corp. Ltd.	BWR AAA	5.07
Punjab National Bank	IND A+	4.91
CBLO		4.11
Cash & Cash Receivables		5.60
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*:	Riskometer
<ul style="list-style-type: none"> 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 	<p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderate risk</p>

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

IDBI 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 25 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st December, 2012

Benchmark:

CRISIL Dynamic Gilt Index

NAV as on 28th September 2018 (₹ per unit):

	Regular	Direct
Growth	14.0142	14.5266
Quarterly Dividend	9.9540	11.0194
Annual Dividend	10.3784	10.8983

Monthly Average AUM:

₹ 19.50 Crs.

AUM as on 30th September 2018:

₹ 19.53 Crs.

Expense Ratio as on 30th September 2018:

Regular : 1.03%

Direct : 0.29%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2018:

YTM : 7.95%

Average Maturity : 8.91 Years

Modified Duration : 5.94 Years

Load Structure:

Entry Load : Not Applicable

Exit Load : for Lumpsum -

0.50% for exit (Redemption/Switch-out/Transfer/SWP) within 30 days from the date of allotment.

For SIP -

0.50% for exit (Redemption/Switch-out/Transfer/SWP) within 30 days from the date of allotment of each installment.

Dividend History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Gilt Fund - Quarterly Dividend (Regular Plan)				
27th July, 2017	0.2353	0.2180	10.6557	10.3103
20th April, 2017	0.7883	0.7303	11.5717	10.4070
19th October, 2015	0.1533	0.1421	10.5736	10.3855
IDBI Gilt Fund - Quarterly Dividend (Direct Plan)				
27th July, 2017	0.3575	0.0000	11.7938	11.2775
20th April, 2017	0.5462	0.0000	12.2578	11.4517
19th October, 2015	0.1639	0.1518	11.1166	10.9153
IDBI Gilt Fund - Annual Dividend (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 Dividend (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 dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

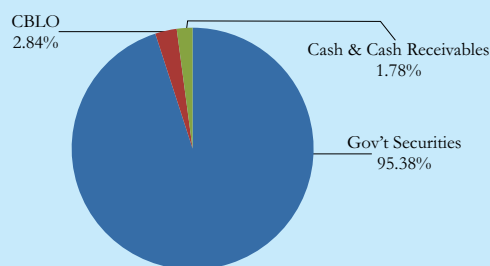
** NAV of the record date.

Portfolio as on 30/09/2018

Issuer Name	Rating	% to Net Assets*
GOV'T SECURITIES		
7.17% CGL 2028	SOV	40.12
6.68% CGL 2031	SOV	24.95
7.37% CGL 2023	SOV	16.19
6.79% CGL 2027	SOV	14.12
CBLO		2.84
Cash & Cash Receivables		1.78
TOTAL		100.00

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

Asset Profile

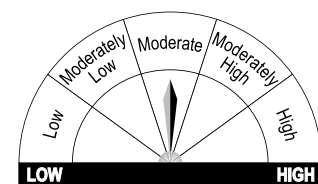


Product Label

This product is suitable for investors who are seeking*:

- Long term regular income along with capital appreciation with at least medium term horizon
- Investments in dated Central & State Government Securities / T-Bills / Money Market Instrument

Riskometer



Investors understand that their principal will be at Moderate risk

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

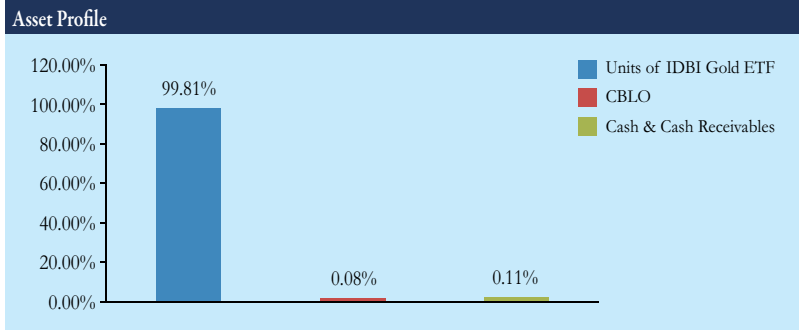
IDBI Gold Fund (IGFOF)

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

Scheme Features		
Investment objective: The investment objective of the Scheme will be to generate returns that correspond closely to the returns generated by IDBI Gold Exchange Traded Fund.		
Fund Manager:	Total Experience: Over 13 Years	
Mr. Ashish Mishra	(Managing the Scheme since 5th September 2017)	
Inception Date: 14th August, 2012		
Benchmark: Domestic price of Gold		
NAV as on 28th September 2018 (₹ per unit):		
	Regular	Direct
Growth	8.7765	8.9896
Monthly Average AUM: ₹ 31.39 Crs.		
AUM as on 30th September 2018: ₹ 31.09 Crs.		
Expense Ratio as on 30th September 2018: Regular : 1.21% Direct : 0.62% Expense ratio is inclusive of GST on management fees.		
Load Structure: Entry Load : Not Applicable Exit Load : for Lumpsum - 1% for exit (Redemption/Switch-out/Transfer/SWP) within 12 months from the date of allotment. for SIP - 1% for exit (Redemption/Switch-out/Transfer/SWP) within 12 months from the date of allotment of each installment.		

Portfolio as on 30/09/2018	
Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.81
CBLO	0.08
Cash & Cash Receivables	0.11
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*:	Riskometer
<ul style="list-style-type: none"> To replicate returns of IDBI Gold ETF with atleast medium term horizon Investments in units of IDBI Gold ETF / Money Market Instruments / IDBI Liquid Fund Scheme 	<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.	

AUM REPORT FOR THE QUARTER ENDED 30/09/2018

Rs. in Lakhs

Asset class wise disclosure of AUM & AAUM		
Category	AUM as on the last day of the Quarter	Average AUM for the Quarter
Income	53,090.72	58,438.78
Equity (other than ELSS)	200,089.25	205,940.24
Balanced	39,811.41	43,749.85
Liquid	300,298.58	614,592.71
Gilt	1,953.44	1,967.38
Equity - ELSS	61,586.52	65,157.14
GOLD ETF	6,167.85	6,229.65
Other ETF	0.00	0.00
Fund of Fund investing overseas	0.00	0.00
TOTAL	662,997.76	996,075.75

Note : Since IDBI Gold Fund (FOF Domestic) invests predominantly in units of IDBI Gold Exchange Traded Fund, the AUM and Average AUM of IDBI Gold Fund are disclosed separately below:

Rs. in Lakhs

Asset class wise disclosure of AUM & AAUM		
Category	AUM as on the last day of the Quarter	Average AUM for the Quarter
FOF (Domestic)	3,109.33	3,159.78

Disclosure of percentage of AUM by geography

Geographical Spread	% of Total AUM as on the last day of the Quarter
Top 5 Cities	59.72%
Next 10 Cities	15.73%
Next 20 Cities	10.96%
Next 75 Cities	9.55%
Others	4.04%
TOTAL	100.00%

IDBI Gold Exchange Traded Fund (IDBIGOLD)

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

Scheme Features

Investment objective:

To invest in physical gold and gold related instruments with the objective to replicate the performance of gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset.

Fund Manager:

Mr. Ashish Mishra

Total Experience: Over 13 Years

(Managing the Scheme since 5th September 2017)

Inception Date:

9th November, 2011

Benchmark:

Domestic price of Physical Gold

NAV as on 28th September 2018 (₹ per unit):

NAV	2882.4950
Physical Gold Price*	3048.8567
Cash Component	-166.3614

* Source: Bank of Nova Scotia (Custodian for IDBI Gold ETF)

Monthly Average AUM:

₹ 62.29 Crs.

AUM as on 30th September 2018:

₹ 61.68 Crs.

Expense Ratio as on 30th September 2018:

Regular : 0.58%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2018:

Tracking Error : 0.4455%

Annualised tracking error for last 12 month'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).

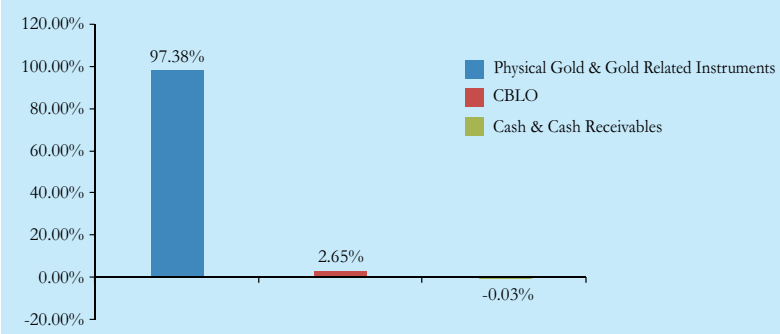
Portfolio as on 30/09/2018

Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments*	97.38
CBLO	2.65
Cash & Cash Receivables	-0.03
TOTAL	100.00

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

Comprises of 30 Kgs deposited in the Gold Monetisation Scheme of Bank of Nova Scotia.

Asset Profile

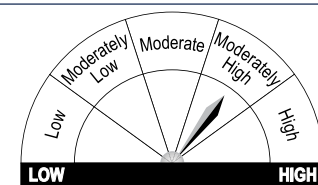


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

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

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Contact us

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(Investment Manager to IDBI Mutual Fund)

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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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Kochi	:	IDBI Mutual Fund, IDBI Bank, Corporate Office, Near Passport Office, Panampally Nagar, Kochi - 680 366. Tel.: 0484-6462112.
Kolkata	:	IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. Tel.: 033 - 66557627. Fax: 033-66557629.
Lucknow	:	IDBI Mutual Fund, GF-003 Saran Chambers-II, Ground Floor, 5 Park Road, 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, Shreenath Plaza, Office No. 91, "C" Wing, 5th Floor, Dyaneshwar Paduka Chowk, F. C. Road, Opp. IDBI Bank, Pune - 411 005

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

Schemes Managed by Fund Manager (FM) - Ms. Uma Venkatraman Total Experience: Over 15 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	6.49	9.91	17.13	10,649	10,991	11,713
3 years	8.73	13.52	13.72	12,856	14,634	14,711
5 years	20.90	16.39	14.46	25,852	21,375	19,664
Since Inception	20.76	16.18	14.02	25,930	21,334	19,403

FM Managing this Scheme since 1st July 2018.

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

S&P BSE 200 Index-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	-4.30	11.56	13.43	9,570	11,156	11,343
Last 3 years	5.97	13.56	13.39	11,900	14,650	14,585
Last 5 years	13.30	15.74	14.78	18,681	20,784	19,934
Since Inception	13.35	15.54	14.77	22,230	25,111	24,065

FM Managing this Scheme since 5th September 2017.

Nifty 100 Index-TRI, ## Nifty 50 Index-TRI.

IDBI Nifty Index Fund (INIF) Inception date: 25th June, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#		Scheme (₹)	Benchmark# (₹)	
Last 1 year	11.15	13.43		11,115	11,343	
Last 3 years	11.06	13.39		13,703	14,585	
Last 5 years	12.69	14.78		18,189	19,934	
Since Inception	8.84	10.59		20,140	22,972	

FM Managing this Scheme since 5th September 2017.

Nifty 50 Index-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	-1.03	1.48	13.43	9,897	10,148	11,343
Last 3 years	11.72	14.09	13.39	13,950	14,856	14,585
Last 5 years	18.18	20.75	14.78	23,071	25,701	19,934
Since Inception	9.40	11.40	9.13	20,568	23,792	20,171

FM Managing this Scheme since 5th September 2017.

Nifty Next 50 Index-TRI, ## Nifty 50 Index-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	-7.72	-13.86	13.43	9,228	8,614	11,343
Since Inception	-5.39	-12.07	12.09	9,320	8,492	11,561

FM Managing this Scheme since 5th September 2017.

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

#Nifty Smallcap 250 Index TRI, ## Nifty 50 Index-TRI

Schemes Managed by Fund Manager (FM) - Mr. Ashish Mishra Total Experience: Over 13 Years

IDBI Diversified Equity Fund (IDEF) Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.70	7.89	17.13	10,470	10,789	11,713
Last 3 years	6.90	13.28	13.72	12,220	14,540	14,711
Since Inception	16.96	14.75	12.94	20,260	18,590	17,308

FM Managing this Scheme since 5th September 2017.

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

S&P BSE 500-TRI, ## S&P BSE Sensex-TRI.

IDBI 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	-6.50	-3.43	13.43	9,350	9,657	11,343
Since Inception	2.96	7.59	17.10	10,500	11,302	13,025

FM Managing this Scheme since 5th September 2017.

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

Nifty Midcap 100 - TRI, ## Nifty 50 Index-TRI.

IDBI Gold Fund (IGFOF) Inception date: 14th August, 2012				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	-0.44	1.67	9,956	10,167
Last 3 years	1.75	4.28	10,534	11,342
Last 5 years	-1.33	0.74	9,352	10,377
Since Inception	-2.11	0.08	8,777	10,049

FM Managing this Scheme since 5th September 2017.

Domestic price of physical 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	1.35	1.67	10,135	10,167
Last 3 years	3.74	4.28	11,166	11,342
Last 5 years	0.04	0.74	10,019	10,377
Since Inception	-0.10	0.72	9,934	10,508

FM Managing this Scheme since 5th September 2017.

Domestic price of physical Gold.

Scheme Managed by Fund Managers (FM) - Mrs. Uma Venkatraman (Equity Portion) - Total Experience: Over 15 Years & Mr. Raju Sharma (Debt Portion) Total Experience: Over 25 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	-2.34	6.78	13.43	9,766	10,678	11,343
Since Inception	6.04	9.58	14.00	11,198	11,929	12,875

Mrs. Uma Venkatraman (Equity Portion) since 1st July 2018 &

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

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

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

Schemes Managed by Fund Manager (FM) - Mr. Raju Sharma - Total Experience: Over 25 Years

IDBI Liquid Fund (LIQF) Inception date: 9th July, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	7.10	7.21	5.59	10,710	10,721	10,559
Last 3 years	7.17	7.19	6.33	12,312	12,320	12,025
Last 5 years	7.86	7.92	7.24	14,604	14,643	14,184
1 month	0.62	0.61	0.36	N.A	N.A	N.A
2 weeks	0.31	0.28	0.29	N.A	N.A	N.A
1 week	0.17	0.13	0.11	N.A	N.A	N.A
Since Inception	8.23	8.01	6.78	19,177	18,855	17,167

FM Managing this Scheme since 3rd May 2017

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

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

IDBI Dynamic Bond Fund (IDBF)				Inception date: 21st February, 2012		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-0.84	0.51	-3.12	9,916	10,051	9,688
Last 3 years	3.96	6.86	5.25	11,237	12,203	11,660
Last 5 years	5.34	8.73	6.88	12,972	15,199	13,950
Since Inception	5.60	7.95	6.21	14,328	16,571	14,889

FM Managing this Scheme since 3rd May 2017

CRISIL Composite Bond Fund Index, ## CRISIL 10 Year Gilt Index.

IDBI Gilt Fund (IGF)				Inception date: 21st December, 2012		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-3.11	-0.03	-3.12	9,689	9,997	9,688
Last 3 years	3.66	6.40	5.25	11,140	12,046	11,660
Last 5 years	6.37	8.61	6.88	13,625	15,118	13,950
Since Inception	6.02	7.51	6.09	14,014	15,191	14,070

FM Managing this Scheme since 3rd May 2017

CRISIL Dynamic Gilt Index, ## CRISIL 10 Year Gilt Index.

Schemes Managed by Fund Manager (FM) - Mr. Bhupesh Kalyani Total Experience: Over 15 Years

IDBI Ultra Short Term Fund (IUSTF)				Inception date: 3rd September, 2010		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	6.05	7.21	5.58	10,605	10,721	10,558
Last 3 years	6.75	7.22	6.42	12,166	12,327	12,055
Last 5 years	7.48	7.93	7.25	14,349	14,645	14,191
Since Inception	8.09	8.05	6.88	18,735	18,691	17,111

FM Managing this Scheme since 1st February 2017.

CRISIL Liquid Fund Index, ## CRISIL 1 Year T-Bill Index.

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month		Inception date: 10th September, 2013	
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	610.00	600.00	360.00	120.00
Market value as on 30th September, 2018 (Rs. in '000)	850.34	824.41	408.29	116.55
Scheme Return (% XIRR)	13.06	12.70	8.39	-5.36
Benchmark (S&P BSE 200 Index-TRI#) return (% XIRR)	12.76	12.61	12.73	1.46
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	12.58	12.52	15.09	10.45

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month		Inception date: 15th May, 2012	
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	770.00	600.00	360.00	120.00
Market value as on 30th September, 2018 (Rs. in '000)	1,049.43	712.61	376.65	111.85
Scheme Return (% XIRR)	9.54	6.83	2.97	-12.50
Benchmark (Nifty 100-TRI#) return (% XIRR)	13.53	12.55	13.41	4.30
Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)	12.97	12.22	13.97	7.51

IDBI Diversified Equity Fund (IDEF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month		Inception date: 28th March, 2014	
	Since Inception	3 years	1 year	
Total amount invested (Rs. in '000)	550.00	360.00	120.00	
Market value as on 30th September, 2018 (Rs. in '000)	670.48	393.32	114.84	
Scheme Return (% XIRR)	8.62	5.86	-7.97	
Benchmark (S&P BSE 500 Index-TRI#) return (% XIRR)	11.38	11.85	-2.17	
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	12.11	15.09	10.45	

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	4.67	4.25	5.58	10,467	10,425	10,558
Last 3 years	6.41	7.15	6.42	12,051	12,305	12,055
Last 5 years	7.50	8.21	7.25	14,363	14,843	14,191
Since Inception	7.84	8.28	7.02	17,640	18,199	16,661

FM Managing this Scheme since 1st February 2017.

CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill 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	4.15	4.25	5.58	10,415	10,425	10,558
Last 3 years	6.40	7.15	6.42	12,049	12,305	12,055
Since Inception	7.56	8.10	7.16	13,955	14,280	13,724

FM Managing this Scheme since 1st February 2017.

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

CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill 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.

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

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month		Inception date: 25th June, 2010	
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,000.00	600.00	360.00	120.00
Market value as on 30th September, 2018 (Rs. in '000)	1,546.66	772.21	427.96	123.48
Scheme Return (% XIRR)	10.22	10.06	11.61	5.50
Benchmark (Nifty 50 Index-TRI #) return (% XIRR)	12.13	12.22	13.97	7.51
Additional Benchmark (Nifty 50 Index-TRI ##) return (%XIRR)	12.13	12.22	13.97	7.51

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month		Inception date: 20th September, 2010	
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	970.00	600.00	360.00	120.00
Market value as on 30th September, 2018 (Rs. in '000)	1,690.52	803.37	403.38	110.60
Scheme Return (% XIRR)	13.41	11.65	7.57	-14.38
Benchmark (Nifty Next 50 Index-TRI#) return (% XIRR)	15.72	14.16	10.03	-12.79
Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)	12.23	12.22	13.97	7.51

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 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.

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

Schemes Managed by Fund Manager (FM) - Ms. Uma Venkatraman Total Experience: Over 15 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	8.46	9.91	17.13	10,846	10,991	11,713
Last 3 years	10.26	13.52	13.72	13,407	14,634	14,711
Last 5 years	22.24	16.39	14.46	27,321	21,375	19,664
Since Inception	22.11	16.18	14.02	27,430	21,334	19,403

FM Managing this Scheme since 1st July, 2018
The Direct Plan of this scheme is in existence for a period less than 5 years.
S&P BSE 200 Index-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	-2.40	11.56	13.43	9,760	11,156	11,343
Last 3 years	7.47	13.56	13.39	12,414	14,650	14,585
Last 5 years	14.51	15.74	14.78	19,707	20,784	19,934
Since Inception	12.23	13.20	12.59	19,399	20,383	19,755

FM Managing this Scheme since 5th September 2017.
Nifty 100 Index-TRI, ## Nifty 50 Index-TRI.

IDBI Nifty Index Fund (INIF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	12.61	13.43	11,261	11,343		
Last 3 years	12.47	13.39	14,231	14,585		
Last 5 years	13.73	14.78	19,041	19,934		
Since Inception	11.67	12.59	18,847	19,755		

FM Managing this Scheme since 5th September 2017.
Nifty 50 Index-TRI.

IDBI Nifty Junior Index Fund (INJIF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.12	1.48	13.43	10,012	10,148	11,343
Last 3 years	13.15	14.09	13.39	14,489	14,856	14,585
Last 5 years	19.33	20.75	14.78	24,220	25,701	19,934
Since Inception	14.89	16.15	12.59	22,194	23,626	19,755

FM Managing this Scheme since 5th September 2017.
Nifty Next 50 Index-TRI, ## Nifty 50 Index-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	-5.11	-13.86	13.43	9,489	8,614	11,343
Since Inception	-2.76	-12.07	12.09	9,650	8,492	11,561

FM Managing this Scheme since 5th September, 2017.
The Regular Plan of this scheme is in existence for a period less than 3 years.
#Nifty Smallcap 250 Index TRI, ## Nifty 50 Index-TRI

Schemes Managed by Fund Manager (FM) - Mr. Ashish Mishra Total Experience: Over 13 Years

IDBI Diversified Equity Fund (IDEF) Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	7.00	7.89	17.13	10,700	10,789	11,713
Last 3 years	8.58	13.28	13.72	12,805	14,540	14,711
Since Inception	18.40	14.75	12.94	21,410	18,590	17,308

FM Managing this Scheme since 5th September 2017.
The Direct Plan of this scheme is in existence for a period less than 5 years.
S&P BSE 500-TRI, ## S&P BSE Sensex-TRI.

IDBI 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	-3.86	-3.43	13.43	9,614	9,657	11,343
Since Inception	5.69	7.59	17.10	10,970	11,302	13,025

FM Managing this Scheme since 5th September 2017.
The Direct Plan of this scheme is in existence for a period less than 3 years.
Nifty Midcap 100 - TRI, ## Nifty 50 Index-TRI.

IDBI Gold Fund (IGFOF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.13	1.67	10,013	10,167		
Last 3 years	2.32	4.28	10,713	11,342		
Last 5 years	-0.86	0.74	9,577	10,377		
Since Inception	-1.83	-0.18	8,992	9,895		

FM Managing this Scheme since 5th September 2017.
Domestic price of physical Gold.

Scheme Managed by Fund Managers (FM) - Ms. Uma Venkatraman (Equity Portion) - Total Experience: Over 15 Years & Mr. Raju Sharma (Debt Portion) Total Experience: Over 25 Years

IDBI Hybrid Equity Fund (IHEF) Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-0.07	6.78	13.43	9,993	10,678	11,343
Since Inception	8.15	9.58	14.00	11,632	11,929	12,875

Mrs. Uma Venkatraman (Equity Portion) since 1st July, 2018 &
Mr. Raju Sharma Managing this Scheme (Debt Portion) since 3rd May, 2017
The Direct Plan of this scheme is in existence for a period less than 3 years.
CRISIL Hybrid 35+65-Aggressive Index, ## Nifty 50 Index-TRI.

Schemes Managed by Fund Manager (FM) - Mr. Raju Sharma - Total Experience: Over 25 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	7.23	7.21	5.59	10,723	10,721	10,559
Last 3 years	7.29	7.19	6.33	12,353	12,320	12,025
Last 5 years	7.98	7.92	7.24	14,682	14,643	14,184
1 month	0.63	0.61	0.36	N.A	N.A	N.A
2 weeks	0.31	0.28	0.29	N.A	N.A	N.A
1 week	0.17	0.13	0.11	N.A	N.A	N.A
Since Inception	8.10	8.03	6.94	15,646	15,591	14,704

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

IDBI Dynamic Bond Fund (IDBF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.59	0.51	-3.12	10,059	10,051	9,688
Last 3 years	5.15	6.86	5.25	11,628	12,203	11,660
Last 5 years	6.25	8.73	6.88	13,544	15,199	13,950
Since Inception	5.81	7.77	5.90	13,829	15,370	13,900

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

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

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	-2.15	-0.03	-3.12	9,785	10,001	9,688
Last 3 years	4.65	6.40	5.25	11,461	12,051	11,660
Last 5 years	7.09	8.61	6.88	14,088	15,125	13,950
Since Inception	6.61	7.29	5.90	14,439	14,989	13,900

FM Managing this Scheme since 3rd May 2017

CRISIL Dynamic Gilt Index, ## CRISIL 10 Year Gilt Index.

Schemes Managed by Fund Manager (FM) - Mr. Bhupesh Kalyani Total Experience: Over 15 Years

IDBI Ultra Short Term Fund (IUSTF)				Inception date: 1st January, 2013		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	6.87	7.21	5.58	10,687	10,721	10,558
Last 3 years	7.63	7.22	6.42	12,471	12,327	12,055
Last 5 years	8.20	7.93	7.25	14,836	14,645	14,191
Since Inception	8.30	8.03	6.94	15,803	15,584	14,699

FM Managing this Scheme since 1st February 2017.

CRISIL Liquid Fund 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	5.95	4.25	5.58	10,595	10,425	10,558
Last 3 years	7.55	7.15	6.42	12,444	12,305	12,055
Last 5 years	8.51	8.21	7.25	15,051	14,843	14,191
Since Inception	8.29	8.13	6.94	15,802	15,663	14,699

FM Managing this Scheme since 1st February 2017.

CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill 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	5.33	4.25	5.58	10,533	10,425	10,558
Last 3 years	7.51	7.15	6.42	12,427	12,305	12,055
Since Inception	8.58	8.10	7.16	14,572	14,280	13,724

FM Managing this Scheme since 1st February 2017.

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

CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill 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 - DIRECT PLANS (As of last business day of the month)

IDBI Equity Advantage Fund (IEAF)					
Instalment amount: ₹ 10,000/-		Investment date: 1st of every month		Inception date: 10th September, 2013	
Frequency: Monthly					
		Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)		610.00	600.00	360.00	120.00
Market value as on 30th September, 2018 (Rs. in '000)		884.31	856.88	419.24	117.70
Scheme Return (% XIRR)		14.62	14.27	10.20	-3.58
Benchmark (S&P BSE 200 Index-TRI#) return (% XIRR)		12.76	12.61	12.73	1.46
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)		12.58	12.52	15.09	10.45

IDBI India Top 100 Equity Fund (IIT100 EF)					
Instalment amount: ₹ 10,000/-		Investment date: 1st of every month		Inception date: 1st January, 2013	
Frequency: Monthly					
		Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)		690.00	600.00	360.00	120.00
Market value as on 30th September, 2018 (Rs. in '000)		920.31	739.78	387.03	113.00
Scheme Return (% XIRR)		9.94	8.33	4.78	-10.77
Benchmark (Nifty 100-TRI#) return (% XIRR)		13.14	12.55	13.41	4.30
Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)		12.67	12.22	13.97	7.51

IDBI Diversified Equity Fund (IDEF)					
Instalment amount: ₹ 10,000/-		Investment date: 1st of every month		Inception date: 28th March, 2014	
Frequency: Monthly					
		Since Inception	3 years	1 year	
Total amount invested (Rs. in '000)		550.00	360.00	120.00	
Market value as on 30th September, 2018 (Rs. in '000)		697.59	405.57	116.19	
Scheme Return (% XIRR)		10.37	7.93	-5.92	
Benchmark (S&P BSE 500 Index-TRI#) return (% XIRR)		11.38	11.85	-2.17	
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)		12.11	15.09	10.45	

IDBI Nifty Index Fund (INIF)					
Instalment amount: ₹ 10,000/-		Investment date: 1st of every month		Inception date: 1st January, 2013	
Frequency: Monthly					
		Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)		690.00	600.00	360.00	120.00
Market value as on 30th September, 2018 (Rs. in '000)		968.97	796.51	436.99	124.36
Scheme Return (% XIRR)		11.73	11.31	13.06	6.89
Benchmark (Nifty 50-TRI#) return (% XIRR)		12.67	12.22	13.97	7.51
Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)		12.67	12.22	13.97	7.51

IDBI Nifty Junior Index Fund (INJIF)					
Instalment amount: ₹ 10,000/-		Investment date: 1st of every month		Inception date: 1st January, 2013	
Frequency: Monthly					
		Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)		690.00	600.00	360.00	120.00
Market value as on 30th September, 2018 (Rs. in '000)		1,041.90	830.10	411.90	111.28
Scheme Return (% XIRR)		14.26	12.98	8.99	-13.36
Benchmark (Nifty Next 50 Index-TRI #) return (% XIRR)		15.53	14.16	10.03	-12.79
Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)		12.67	12.22	13.97	7.51

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 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.

POINTS OF ACCEPTANCE FOR APPLICATION FORM

OUR BRANCHES (INVESTOR SERVICE CENTRES)

Ahmedabad: IDBI Mutual Fund, IDBI Complex, 3rd Floor, Nr. Lal Bungalows, Off. C G Road, Ahmedabad - 380 006. **Bengaluru:** IDBI Mutual Fund, No.7, 1st Level, Unit No. 116, Prestige Centre Point, Cunningham Road, Bengaluru- 560 052. **Chennai:** IDBI Mutual Fund, No: 6/11, Pattery Square, 1st Floor, Balfour Road, Kellys Kilpauk, Chennai - 600 010. **Chandigarh:** IDBI Mutual Fund, IDBI Bank Ltd., First Floor, SCO 162 - 163, Sector - 9C, Chandigarh - 160009. **Delhi:** IDBI Mutual Fund, 1102-1103, Tolstoy House, Tolstoy Marg, New Delhi - 110001. **Hyderabad:** IDBI Mutual Fund, 3rd Floor 5-9-89/1 Chapel Road, Hyderabad - 500001. **Indore:** IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, 16-C, Omni Palace, Ratlam Kothi Main Road, Indore - 452 001. **Jaipur:** IDBI Mutual Fund, Gautam Marg, Sector-6, Vaishali Nagar, Jaipur - 302021. **Kolkata:** IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. **Kochi:** IDBI Mutual Fund, IDBI Bank Corporate Office, Near Passport Office, Panampally Nagar, P. B. No. 4253, Kochi - 680 366. **Lucknow:** IDBI Mutual Fund, GF-003, Saran Chambers-II, Ground Floor, 5 Park Road, Lucknow - 226001. **Mumbai:** IDBI Mutual Fund, 5th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021. **Pune:** IDBI Mutual Fund, IDBI House, 1st Floor, Dnayaneshwar Paduka Chowk, FC Road, Shivaji Nagar, Pune - 411 004.

KARVY INVESTOR SERVICE CENTRES

Agartala: Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala, Tripura - 799001. **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra, Uttar Pradesh - 282002. **Ahmedabad:** 201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad, Gujarat - 380006. **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer, Rajasthan - 305001. **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No. 06, Murtizapur Road, Opp Radhakrishna Talkies, Akola, Maharashtra - 444004. **Aligarh:** 1st Floor, Kumar Plaza, Ramghat Road, Aligarh, Uttar Pradesh - 202001. **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad, Uttar Pradesh - 211001. **Alleppy:** 1st Floor, JP Towers, Mullackal, KSRTC Bus Stand, Alleppy, Kerala - 688011. **Alwar:** 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2, Alwar, Rajasthan - 301001. **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi, Maharashtra - 444601. **Ambala:** 6349, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala, Haryana - 133001. **Amritsar:** 72-A, Taylor's Road, Opp Aga Heritage Club, Amritsar, Punjab - 143001. **Anand:** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand, Gujarat - 380001. **Ananthapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur, Andhra Pradesh - 515001. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar, Gujarat - 393002. **Asansol:** 114/71 G. T. Road, Bhanga Panchil Near Nokia Care, Asansol, West Bengal - 713303. **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad, Maharashtra - 431005. **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh, Uttar Pradesh - 276001. **Balasore:** M.S Das Street, Gopalgaon, Balasore, Orissa, Balasore, Orissa - 756001. **Bangalore:** 59, Skanda Puttanna Road, Basavanagudi, Bangalore, Karnataka - 560004. **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, Bankura, West Bengal - 722101. **Bareilly:** 1st Floor, Rear Side, A - Square Building, 154-A Civil Lines, Opp. D. M. Residence, Station Road, Bareilly, Uttar Pradesh - 243001. **Barhampore:** Thakur Market Complex, Gorabazar, Post Berhampore Dist. Murshidabad, 72 No Nayasarak Road, Barhampore, West Bengal - 742101. **Baroda:** 203, Corner point, Jetalpur Road, Baroda, Gujarat, Baroda, Gujarat - 390007. **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai, Bihar - 851117. **Belgaum:** CTS No 3939/A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum, Karnataka - 590001. **Bellary:** Shree Gayathri Towers, #4, 1st Floor, K.H.B. Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar, Bellary, Karnataka - 583103. **Berhampur:** Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur, Orissa - 760001. **Betul:** 107, 1st Floor, Hotel Utkarsh, J. H. College Road, Betul, Madhya Pradesh - 460001. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur, Bihar - 812001. **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch, Gujarat - 392001. **Bhatinda:** #2047-A 2nd Floor, The Mall Road, Above Max New York Life Insurance, Bhatinda, Punjab - 151001. **Bhavnagar:** 303, Sterling Point, Waghawadi Road, Bhavnagar, Gujarat - 364001. **Bhilai:** Shop No -1, First Floor Plot No.1, Commercial Complex Nehru Nagar - East, Bhilai, Chatisgarh - 490020. **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara, Rajasthan - 311001. **Bhopal:** Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal, Madhya Pradesh - 462011. **Bhubaneswar:** A/181, Back Side of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar, Orissa - 751007. **Bikaner:** 70-71, 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner, Rajasthan - 334003. **Bilaspur:** Shop No. 225, 226 & 227, 2nd Floor, Narayan Plaza, Link Road, Bilaspur, Chatisgarh - 495001. **Bokaro:** B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro, Jharkhand - 827004. **Burdwan:** 63 G.T. Road, Halder Complex 1st Floor, Burdwan, West Bengal - 713101. **Calicut:** 2nd Floor Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut, Kerala - 673004. **Chandigarh:** SCO-2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh, Union Territory - 160022. **Chandrapur:** Shop No-6, Office No-2, 1st Floor, Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur, Maharashtra - 442402. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai, Tamil Nadu - 600002. **Chinsura:** J C Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah, West Bengal - 712101. **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam, Kerala - 682036. **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore, Tamil Nadu - 641018. **Cuttack:** Opp. Dargha Bazar Police Station, Dargha Bazar, PO - Buxi Bazar, Cuttack, Orissa - 753001. **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar, Chowk, Darbhanga, Bihar - 846003. **Davangere:** D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp Byadgishettar School, Davangere, Karnataka - 577002. **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun, Uttaranchal - 248001. **Deoria:** 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria, Uttar Pradesh - 274001. **Dewas:** 27 RMO House, Station Road, Above Maa Chamunda Gaes Agency, Dewas, Madhya Pradesh - 455001. **Dhanbad:** 208, New Market, 2nd Floor, Bank More, Dhanbad, Jharkhand - 826001. **Dharwad:** 307/9-A, 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad, Karnataka - 580001. **Dhule:** Ground Floor Ideal Laundry, Lane No. 4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule, Maharashtra - 424001. **Dindigul:** No : 9 Old No:4/B, New Agraharam, Palani Road, Dindigul, Tamil Nadu - 624001. **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur-16, Durgapur, West Bengal - 713216. **Eluru:** DNO-23A-7-72/73, K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta, Eluru, Andhra Pradesh - 534002. **Erode:** No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode, Tamil Nadu - 638003. **Faridabad:** A-2B, 3rd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad, Haryana - 121001. **Ferozpur:** The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002. **Gandhidham:** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. C G High School, Near HDFC Bank, Gandhidham, Gujarat - 370201. **Gandhinagar:** 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar, Gujarat - 382011. **Gaya:** 54 Lal Kothi Compound, Shree Krishna Road, 2nd Floor, North Side, Near Royal Surya Hotel, Gaya, Bihar - 823001. **Ghaziabad:** 1st Floor C-7, Lohia Nagar, Ghaziabad, Uttar Pradesh - 201001. **Ghaziapour:** 2nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghaziapour, Uttar Pradesh - 233001. **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda, Uttar Pradesh - 271001. **Gorakhpur:** Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakhpur, Uttar Pradesh - 273001. **Gulbarga:** CTS No. 2913, 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga, Karnataka - 585105. **Guntur:** D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur, Andhra Pradesh - 522002. **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon, Haryana - 122001. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati, Assam - 781007. **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior, Madhya Pradesh - 474009. **Haldwani:** Above Kapilaz, Sweet House, Opp LIC Building, Pilikothi, Kaladhungi Road, Haldwani, Uttaranchal - 263139. **Haridwar:** 8, Govind Puri, Opp. LIC-2, Above Vijay Bank, Main Road, Ranipur More, Haridwar, Uttaranchal - 249401. **Hassan:** SAS No-212, Ground Floor, Sampige Road 1st Cross, Near Hotel Souther Star, K R Puram, Hassan, Karnataka - 573201. **Hissar:** SCO 71, 1st Floor, Red Square Market, Hissar, Haryana - 125001. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab - 146001. **Hubli:** CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli, Karnataka - 580029. **Hyderabad:** KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad, Telangana - 500034. **Indore:** 2nd Floor, 203-205 Balaji Corporate House, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Madhya Pradesh - 452001. **Jabalpur:** 3rd Floor, R.R. Tower 5, Lajpatkunj, Near Tayabali Petrol Pump, Jabalpur, Madhya Pradesh - 482001. **Jaipur:** S16/A, IIIrd Floor, Land Mark Building, Opp Jai Club, Mahaver Marg C Scheme, Jaipur, Rajasthan - 302001. **Jalandhar:** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar, Punjab - 144001. **Jalgaon:** 269, Jace Vishwa, 1st Floor, Baliram Peth, Above United Bank of India, Near Kishor Agencies, Jalgaon, Maharashtra - 425001. **Jaipalguri:** D B C

Road, Opp Nirala Hotel, Opp Nirala Hotel, Opp. Nirala Hotel, Jalpaiguri, West Bengal - 735101. **Jammu:** Gupta's Tower, 2nd Floor, CB-12, Rail Head complex, Jammu, Jammu & Kashmir - 180012. **Jamnagar:** 136-137-138 Madhav Palaza, Opp SBI Bank, Near Lal Bunglow, Jamnagar, Gujarat - 361001. **Jamshedpur:** 2nd Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel- Bs Park Plaza, Main Road, Bistupur, Jamshedpur, Jharkhand - 831001. **Jaunpur:** R N Complex, 1-1-9-G, In Front of Pathak Honda, Ummarpur, Jaunpur, Uttar Pradesh - 222002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi, Uttar Pradesh - 284001. **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur, Rajasthan - 342001. **Junagadh:** 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh, Gujarat - 362001. **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Nr. ICICI Bank, Kannur, Kerala - 670001. **Kanpur:** 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur, Uttar Pradesh - 208001. **Karaikudi:** No. 2, Gopi Arcade, 100 Feet Road, Karaikudi, Tamil Nadu - 630001. **Karimnagar:** D.No:2-10-1298, 2nd Floor, Rathnam Arcade, Jyothi Nagar, Karimnagar, Telangana - 505001. **Karnal:** 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal, Haryana - 132001. **Karur:** No.6, old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur, Tamil Nadu - 639001. **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur, West Bengal - 721304. **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur, Maharashtra - 416001. **Kolkata:** Apeejay House (Beside Park Hotel), C Block, 3rd Floor, 15 Park Street, Kolkata, West Bengal - 700016. **Kollam:** Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam, Kerala - 691001. **Korba:** 1st Floor, City Centre, 97 IRCC, Transport Nagar, Korba, Chhatisgarh - 495677. **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan - 324007. **Kottayam:** 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam, Kerala - 686002. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch, Kurnool, Andhra Pradesh - 518004. **Lucknow:** 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow, Uttar Pradesh - 226001. **Ludhiana:** SCO-136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana, Punjab - 141001. **Madurai:** Rakesh Towers, 30-C, 1st Floor, Bye pass Road, Opp Nagappa Motors, Madurai, Tamil Nadu - 625010. **Malappuram:** First Floor, Peekays Arcade, Down Hill, Malappuram, Kerala - 676505. **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda, West Bengal - 732101. **Mandi:** 149/11, School Bazaar, Near UCO Bank, Opp. Hari Mandir, Mandi, Uttar Pradesh - 175001. **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore, Karnataka - 575003. **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao, Goa - 403601. **Mathura:** Ambey Crown, 2nd Floor, In Front Of Bsa College, Gaushala Road, Mathura, Uttar Pradesh - 281001. **Meerut:** 1st Floor, Medi Centre opp ICICI Bank, Hapur Road Near Bachha Park, Meerut, Uttar Pradesh - 250002. **Mehsana:** Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana, Gujarat - 384002. **Mirzapur:** Abhay Mandir, Above HDFC Bank, Dankin Gunj, Mirzapur, Uttar Pradesh - 231001. **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barot Ghar, Moga, Punjab - 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad, Uttar Pradesh - 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir, Morena, Madhya Pradesh - 476001. **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort, Maharashtra - 400001. **Muzaffarpur:** First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur, Bihar - 842001. **Mysore:** L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore, Karnataka - 570001. **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad, Gujarat - 387001. **Nagercoil:** HNO 45, 1st Floor, East Car Street, Nagercoil, Tamil Nadu - 629001. **Nagpur:** Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Apartment Opp Khandelwal Jewelers, Dharampeth, Nagpur, Maharashtra - 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Road, Namakkal, Tamil Nadu - 637001. **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded, Maharashtra - 431601. **Nasik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik, Maharashtra - 422002. **Navsari:** 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari, Gujarat - 396445. **Nellore:** 16-2-230, Room No : 207, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore, Andhra Pradesh - 524001. **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi, New Delhi - 110001. **Nizamabad:** H No:5-6-430, Above Bank of Baroda First Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad, Telangana - 503003. **Noida:** 405, 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida, Uttar Pradesh - 201301. **Palghat:** No: 20 & 21, Metro Complex, H.P.O.Road, Palakkad, Kerala - 678001. **Panipat:** JAVA Complex, 1st Floor, Above Vijaya Bank, G T Road, Panipat, Haryana - 132103. **Panjim:** Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim, Goa - 403001. **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate Railway Road, Pathankot, Punjab - 145001. **Patiala:** SCO 27 D, Chhoti Baradari, Near Car Bazaar, Patiala, Punjab - 147001. **Patna:** 3A, 3rd Floor Anand Tower, Exhibition Road, Opp ICICI Bank, Patna, Bihar - 800001. **Pollachi:** 146/4, Ramanathan Building, 1st Floor New Scheme Road, Pollachi, Tamil Nadu - 642002. **Pondicherry:** Building No.7, 1st Floor, Thiagarajar Street, Pondicherry - 605001. **Proddatur:** D.NO: 4/625, Bhairavi Complex, Bhairavi Complex, Upstairs, Karur Vysya Bank, Gandhi Road, Proddatur, Andhra Pradesh - 516360. **Pudukottai:** Sundaram Masilamani Towers, TS No. 5476-5479, PM Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai, Tamil Nadu - 622001. **Pune:** Mozaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune, Maharashtra - 411004. **Raipur:** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur, Chhatisgarh - 492001. **Rajahmundry:** D.No.6-1-4, Rangachary Street, T. Nagar, Near Axis Bank Street, Rajahmundry, Andhra Pradesh - 533101. **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Virudhunagar Dist, Rajapalayam, Tamil Nadu - 626117. **Rajkot:** 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360001. **Ranchi:** Room No. 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi, Jharkhand - 834001. **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Barti, Near Nokia Care, Ratlam, Madhya Pradesh - 457001. **Renukoot:** Radhika Bhavan, Opp. Padmini Hotel, Murdha, Renukoot, Renukoot, Uttar Pradesh - 231217. **Rewa:** 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa, Madhya Pradesh - 485001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak, Haryana - 124001. **Roorkee:** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667. **Rourkela:** 1st Floor, Sandhu Complex, Kachery Road, Uditnagar, Rourekla, Orissa - 769012. **Sagar:** II Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar, Madhya Pradesh - 470002. **Saharanpur:** 18 Mission Market, Court Road, Saharanpur, Uttar Pradesh - 247001. **Salem:** NO 3/250, Brindavan Road, 6th Cross, Perumal Kovil Back Side, Fairland's, Salem, Tamil Nadu - 636016. **Sambalpur:** Koshal Builder Complex, Near Goal Bazaar Petrol Pump, Sambalpur, Orissa - 768001. **Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna, Madhya Pradesh - 485001. **Shaktinagar:** 1st/A-375, V V Colony, Dist Sonebhadra, Shaktinagar, Uttar Pradesh - 231222. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong, Meghalaya - 793001. **Shimla:** Triveni Building, By Pas Chowk Khallini, Shimla, Himachal Pradesh - 171002. **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgigudi, Shimoga, Karnataka - 577201. **Shivpuri:** 1st Floor, M.P.R.P. Building, Near Bank of India, Shivpuri, Madhya Pradesh - 473551. **Sikar:** First Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar, Rajasthan - 332001. **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar, Assam - 788001. **Siliguri:** Nanak Complex, Sevoke Road, Siliguri, West Bengal - 734001. **Sitapur:** 12/12-A Sura Complex, Arya Nagar, Opp. Mal Godam, Sitapur, Uttar Pradesh - 261001. **Sivakasi:** 363, Thiruthangal Road, Opp: TNEB, Sivakasi, Tamil Nadu - 626123. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan, Himachal Pradesh - 173212. **Solapur:** Block No. 06, Vaman Nagar, Opp D-Mart, Jule Solapur, Solapur, Maharashtra - 413004. **Sonepat:** 205 R Model Town, Above Central Bank of India, Sonepat, Haryana - 131001. **Sri Ganganagar:** 35E Block, Opp. Sheela Mata Vaateka Sri Ganganagar, Sri Ganganagar, Rajasthan - 335001. **Srikakulam:** D No 4-4-97, First Floor, Behind Sri Vijayanagapathi Temple, Pedda Relli Veedhi, Palakonda Road, Srikakulam, Andhra Pradesh - 532001. **Sultanpur:** 1077/3, Civil Lines Opp Bus Stand, Civil Lines, Sultanpur, Uttar Pradesh - 228001. **Surat:** Office No. 516, 5th Floor, Empire State building, Near Udhna Darwaja, Ring Road, Surat, Gujarat - 395002. **Thanjavur:** No. 70, Nalliah Complex, Srinivasam Pillai Road, Tanjore, Tamil Nadu - 613001. **Thodupuzha:** First Floor, Pulimootill Pioneer, Pala Road, Thodupuzha, Kerala - 685584. **Tirunelveli:** 55/18, Jency Building, S N Road, Near Aravind Eye Hospital, Tirunelveli, Tamil Nadu - 627001. **Tirupathi:** H.No:10-13-425, 1st Floor, Tilak Road, Opp. Sridevi Complex, Tirupathi, Andhra Pradesh - 517501. **Tirupur:** First Floor, 244 A, Above Selvakumar Dept Stores, Palladam Road, Opp to Cotton Market Complex, Tirupur, Tamil Nadu - 641604. **Tiruvalla:** 2nd Floor, Erinjeri Complex, Ramanchira, Opp. Axis Bank, Thiruvalla, Kerala - 689107. **Trichur:** 2nd Floor, Brothers Complex, Naikkalan Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur, Kerala - 680001. **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy, Tamil Nadu - 620017. **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum, Kerala - 695010. **Tuticorin:** 4-B, A34-A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin, Tamil Nadu - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp. G P O, Chetak Circle, Udaipur, Rajasthan - 313001. **Ujjain:** 101, Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain, Madhya Pradesh - 456010. **Valsad:** Shop No. 2, Phiroza Corner, Opp. Next Show Room, Tithal Road, Valsad, Gujarat - 396001. **Vapi:** Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi, Gujarat - 396195. **Varanasi:** D-64/1321st Floor, Anant Complex, Sagra, Varanashi, Uttar Pradesh - 221010. **Vellore:** No. 01 M N R Arcade, Officer's Lane, Krishna Nagar, Vellore, Tamil Nadu - 632001. **Vijayanagar:** Soubhagya, 19-6-1/3, 2nd Floor, Near Fort Branch, Opp. Three Temples, Vizianagar, Andhra Pradesh - 535002. **Vijayawada:** 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada, Andhra Pradesh - 520010. **Visakhapatnam:** Door No. 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam, Andhra Pradesh - 530016. **Warangal:** 5-6-95, 1st Floor, Opp. B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal, Telangana - 506001. **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near D.A.V. Girls College, Yamuna Nagar, Haryana - 135001.



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