



ROUND UP FUND FACT SHEET

October 2021



FACTS AND FIGURES



Email ID:
contactus@idbimutual.co.in



Tel. No.: (+91 22) 6644 2800
Fax No.: (+91 22) 6644 2801
All India Toll Free No.: 1800-419-4324



Internet:
www.idbimutual.co.in



Facebook
IDBIMutual

Equity Market Overview

BSE Sensex 30 closed @ 59306 +0.3%, NSE NIFTY 50 @ 17671 +0.3% mom basis in the month of Oct. 2021.

Positive performing sectors were Auto+6.2%, Banking+4.5%, Cons. Durable +4.5%, Power +4.3% Negative performing sectors were FMCG -5.8%, Healthcare -4.1%, IT -2.7% in the month of Oct. 2021.

Foreign institutional investors (FIIs) and domestic institutional investors (DIIs) remained heavy sellers in the month of October 2021, highlighting concerns about steep valuation and liquidity normalisation signalling by the Central Bank.

Crude oil rallied to seven years high on strong fundamentals on higher demand with global power shortage and lower supply worries.

RBI - MPC keeps repo rate unchanged at 4%, stance remains accommodative. The reverse repo rate will continue to be 3.35%.

US Fed says it could begin 'gradual tapering process' by mid-November as per minutes from the Central Bank's September Meeting.

Car sales have been tumbling across the world with a semiconductor chip shortage taking a mammoth toll. India's vehicle registrations during the 30-day period (Festival Period) declined by steep double digits compared with the same festive period last year.

India crosses 100-crore COVID-19 vaccination doses milestone.

Collection of GST stood at Rs. 1,30,000 Cr. in Oct. 2021. October GST collections were not only the second highest for the fiscal year, but the second highest monthly collections since the introduction of the nationwide tax in 2017. The highest ever was also this year, at Rs Rs 1.41 lakh crore in April 2021.

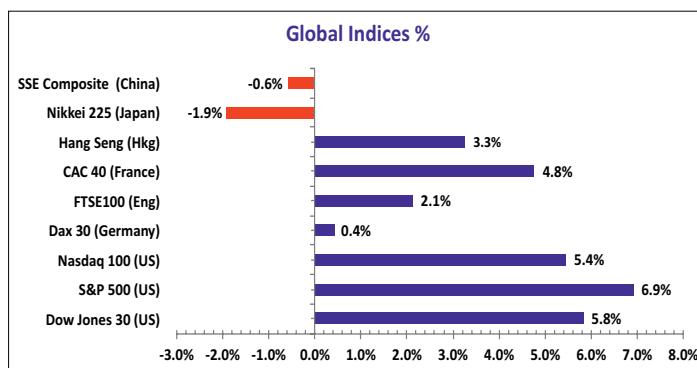
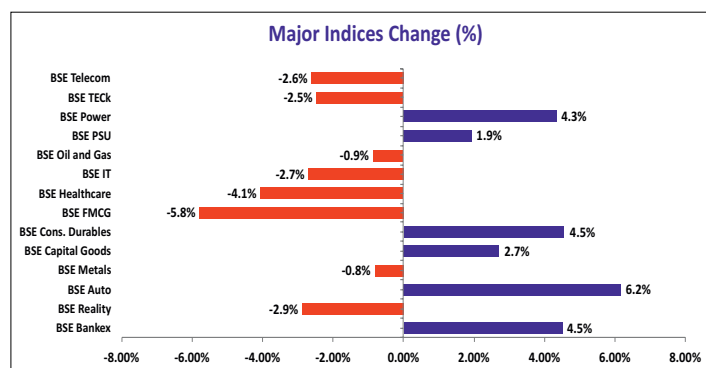
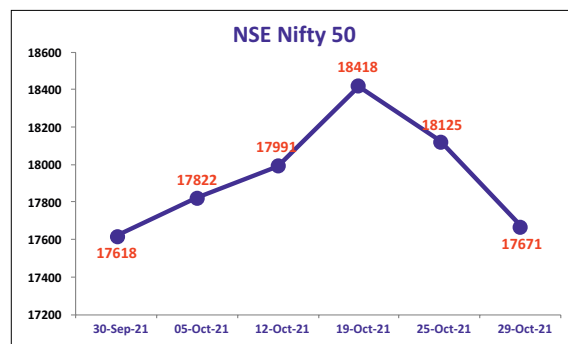
The Index of Industrial Production (IIP) or factory output of India rises 11.9% in August 2021 as per data released by Ministry of Statistics and Programme Implementation (MoSPI). The data showed that industrial production recovered and surpassed the pre-pandemic level of August 2019.

The wholesale price index-based (WPI) inflation spikes to 10.66% in Sept. 21 because of sharp contraction in food prices. India's retail inflation (CPI) eased to 4.35% in Sept. 21 from 5.30% in the previous month.

Foreign Exchange Reserves stood at US\$ 642.01 billion the last week ended Oct. 2021.

India's Trade Deficit during the month Oct 2021 was at US\$ 19.9 billion, fell marginally compared to September 2021 as exports picked up while imports eased.

USD/INR quoted @ 74.88, Brent Crude @ 83.64 USD per barrel and Gold @ 1785.77 USD Oz at the end of Oct. 2021.



Source: Bloomberg

Fixed Income Overview

MACRO Economic Data for the month:

	As on 30/09/2021	As on 31/10/2021	Change
5 year Gsec	5.66%	5.76%	10bps
10 year Gsec	6.22%	6.39%	17bps
5 year Corp bonds	5.96%	6.07%	11 bps
10 year Corp bonds	6.82%	6.91%	09 bps
3 months Tbill	3.42%	3.60%	18 bps
3 month CD	3.50%	3.70%	20 bps
Brent Crude \$	78.52	84.38	5.86
INR = USD	74.24	74.88	0.64

The major macro events during the month:

Highlights of RBI policy on October 08, 2021:

- The Monetary Policy Committee (MPC) kept the policy repo rate unchanged at 4.00 per cent, accordingly, the marginal standing facility (MSF) rate and the Bank Rate stand remains unchanged at 4.25 per cent, the reverse repo rate under the LAF remains unchanged at 3.35 per cent.
- The MPC also decided to continue with the accommodative stance as long as necessary to revive and sustain growth on a durable basis and continue to mitigate the impact of COVID-19 on the economy, while ensuring that inflation remains within the target going forward.
- Amount under fortnightly Variable Rate Reverse Repo (VRRR) auction to be increased gradually to Rs 6 lakh crore from Rs 4 lakh crore. If needed additional VRRR of 28 days may be announced or fine tuning operations can be conducted.
- Outlook for Inflation - CPI inflation is projected at 5.3 per cent during 2021-22: 5.1 per cent in Q2; 4.5 per cent in Q3; and 5.8 per cent in Q4 of 2021-22, with risks broadly balanced. CPI inflation for Q1:2022-23 is projected at 5.2 per cent.

- Outlook for Growth - GDP growth is retained at 9.5 per cent in 2021-22 consisting of 7.9 per cent in Q2; 6.8 per cent in Q3; and 6.1 per cent in Q4 of 2021-22. Real GDP growth for Q1:2022-23 is projected at 17.2 per cent.

Inflation & IIP:

CPI inflation eases to 4.35% in September 2021 compared to 5.30% in August 2021. The moderation in inflation was led by a favourable base and softening of food prices in the month led by lower vegetable prices and cereal prices. due to softening in food inflation. Core inflation remained almost flat at 5.85% as against 5.89% in August.

IIP expands 11.9% YoY in August 2021 compared to 11.5% YoY in July 2021. Manufacturing growth was 9.7%, Mining grew by 23.6% and Electricity grew by 16.0%.

Trade Deficit & GST Collections:

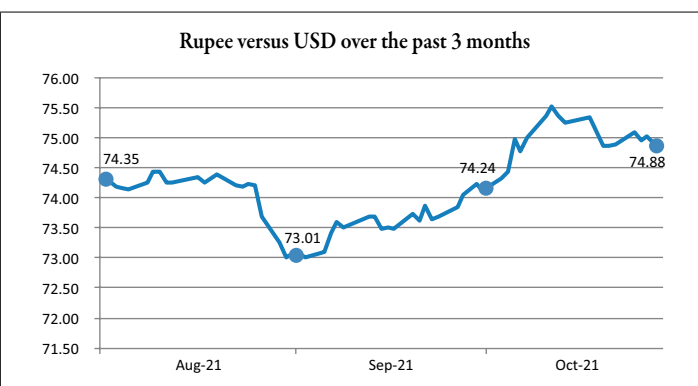
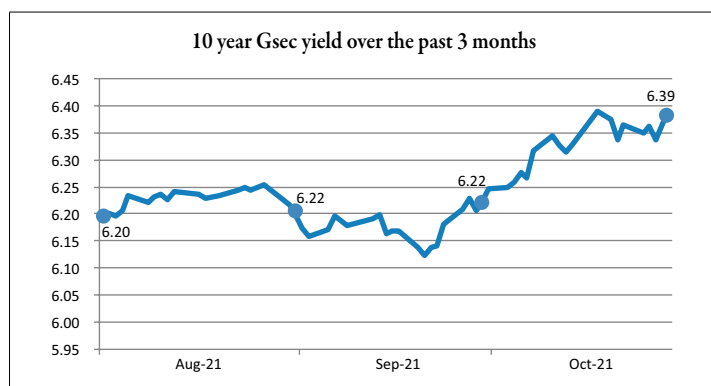
India's trade deficit in October 2021 moderated to US\$ 19.9 bn from US\$ 22.6 bn in September 2021 led by improvement in exports and moderation in imports. Exports increased to US\$ 35.5 bn from US\$ 33.8 bn in September. Imports moderated to US\$ 55.4 bn from US\$ 56.4 bn in September.

September **GST collections** (collected in October) increased sharply on the back of festive demand and improving compliance. Based on the PIB release, total GST collection for September was at Rs 1,301 bn as against Rs 1,170 bn in August.

Market Outlook:

10 year Gsec yield went up by 17 bps and closed at 6.39% in October as against 6.22% in September. 5 year Gsec went up by 10 bps and closed at 5.76% compared to 5.66% in September. RBI in its October policy commented that GSAP will be conducted as and when required and announced gradual increase in VRRR amount by Rs 2 lakh crore. Yield went up by around 5 bps on policy day. The rise in US bond yields and the rise in global energy prices exerted upward pressure on domestic yields.

With energy prices likely to stabilise at current levels and dovish comments from some central banks one may look to invest in Dynamic Bond Fund and Gilt Fund at this juncture.



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

Source: Internal Research

HOW TO READ FACTSHEET?

Fund Manager:

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

Application Amount for Fresh Subscription:

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

Minimum Additional Amount:

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

Yield to Maturity:

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

SIP:

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

NAV:

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

Benchmark:

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

Entry Load:

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

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

Exit Load:

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

Modified Duration:

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

Standard Deviation:

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

Sharpe Ratio:

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

Beta Ratio:

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

AUM:

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

Holdings:

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

Nature of Scheme:

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

Rating Profile:

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

Total Expense Ratio:

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

Average Maturity:

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

Portfolio Yield:

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

Risk Free Return:

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

Tracking Error:

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

Portfolio Turnover Ratio:

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

IDBI Equity Advantage Fund (IEAF)

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

Scheme Features

Investment objective:

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

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

Inception Date:
10th September, 2013

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

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	38.88	42.80
IDCW**	23.37	26.41

Monthly Average AUM:

₹ 552.92 Crs.

AUM as on 31st October 2021:

₹ 544.27 Crs.

Expense Ratio as on 31st October 2021:

Regular : 2.41%
Direct : 1.19%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

Standard Deviation : 17.8739%
Beta : 0.7687
Sharpe Ratio : 0.7082
Portfolio Turnover Ratio^^ : 0.57

Risk free rate: Overnight MIBOR (3.42% as on 29/10/21). Source: FIMMDA.
Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

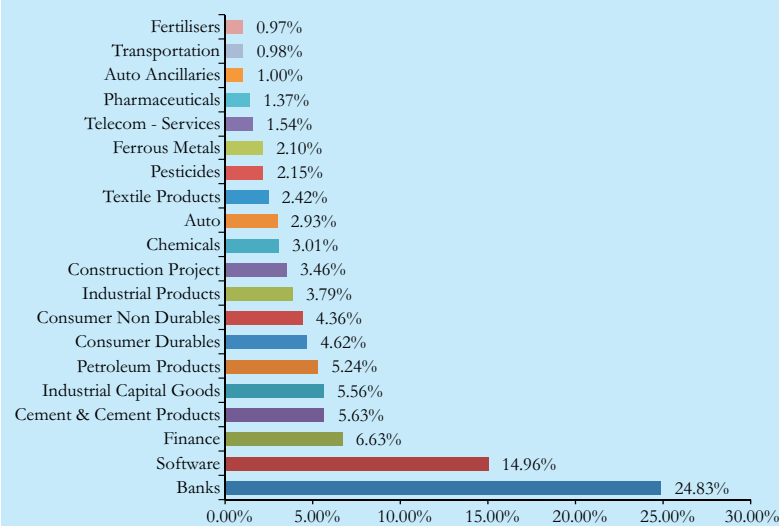
Exit Load (for Lumpsum & SIP) : Nil. Investment under the scheme is subject to a lock-in period of 3 years.

Portfolio as on 31/10/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED	97.55	Grasim Industries Ltd.	1.57
ICICI Bank Ltd.	7.79	IndusInd Bank Ltd.	1.55
HDFC Bank Ltd.	7.19	Bharti Airtel Ltd.	1.54
Infosys Ltd.	5.91	Volta Ltd.	1.45
State Bank of India	4.12	Shree Cement Ltd.	1.43
Reliance Industries Ltd.	3.63	Crompton Greaves Consumer Electricals Ltd.	1.41
ABB India Ltd.	3.45	Thermax Ltd.	1.21
HCL Technologies Ltd.	3.08	TATA Motors Ltd.	1.20
Housing Development Finance Corp. Ltd.	2.97	NCC Ltd.	1.15
Mphasis Ltd.	2.87	Polycab India Ltd.	1.15
Cholamandalam Investment & Finance Co. Ltd.	2.62	Happiest Minds Technologies Ltd.	1.12
Page Industries Ltd.	2.42	LIC Housing Finance Ltd.	1.04
Axis Bank Ltd.	2.41	Balkrishna Industries Ltd.	1.00
Larsen & Toubro Ltd.	2.31	Cipla Ltd.	1.00
SRF Ltd.	2.16	Adani Ports and Special Economic Zone Ltd.	0.98
PI Industries Ltd.	2.15	Coromandel International Ltd.	0.97
TATA Steel Ltd.	2.10	Honeywell Automation India Ltd.	0.90
Ultratech Cement Ltd.	2.08	Godrej Consumer Products Ltd.	0.86
MindTree Ltd.	1.98	TATA Chemicals Ltd.	0.85
Bharat Forge Ltd.	1.90	Graphite India Ltd.	0.74
Nestle India Ltd.	1.82	Dalmia Bharat Ltd.	0.55
Kotak Mahindra Bank Ltd.	1.77	Dr. Reddy's Laboratories Ltd.	0.37
Century Plyboards (India) Ltd.	1.76	TREPS on G-Sec or T-Bills	2.60
Eicher Motors Ltd.	1.73	Cash & Cash Receivables	-0.15
Asian Paints Ltd.	1.68	TOTAL	100.00
Bharat Petroleum Corp. Ltd.	1.61		

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

Industry Classification (for equity & equity related)



Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

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

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

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

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

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

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

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

*IDCW - previously known as Dividend

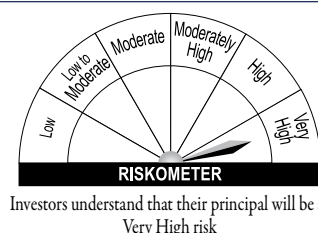
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



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

IDBI India Top 100 Equity Fund (IIT100EF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

15th May, 2012

Benchmark:

NIFTY 100 - Total Return Index (TRI)

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	39.99	44.06
IDCW**	23.73	26.88

Monthly Average AUM:

₹ 563.24 Crs.

AUM as on 31st October 2021:

₹ 552.72 Crs.

Expense Ratio as on 31st October 2021:

Regular : 2.65%

Direct : 1.32%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

Standard Deviation : 19.0720%

Beta : 0.8885

Sharpe Ratio : 1.0115

Portfolio Turnover Ratio^^ : 0.68

Risk free rate: Overnight MIBOR (3.42% as on 29/10/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

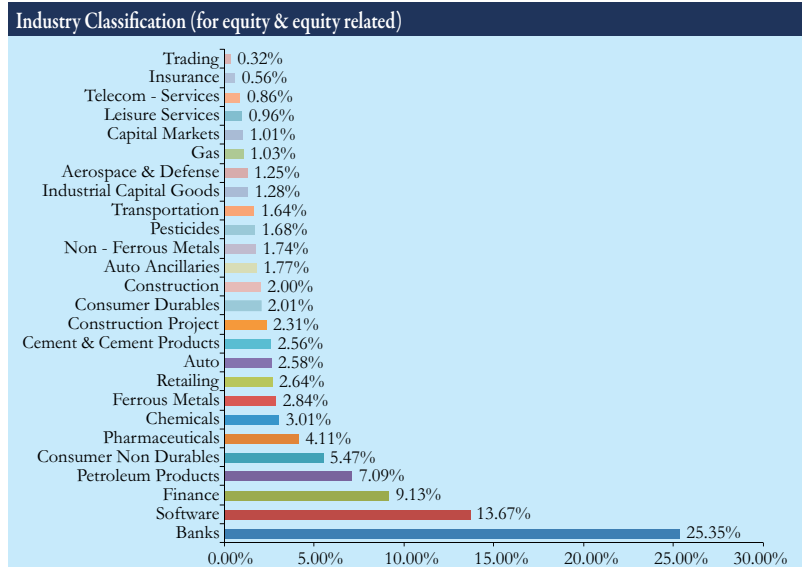
Load Structure:

Entry Load : Not Applicable.

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

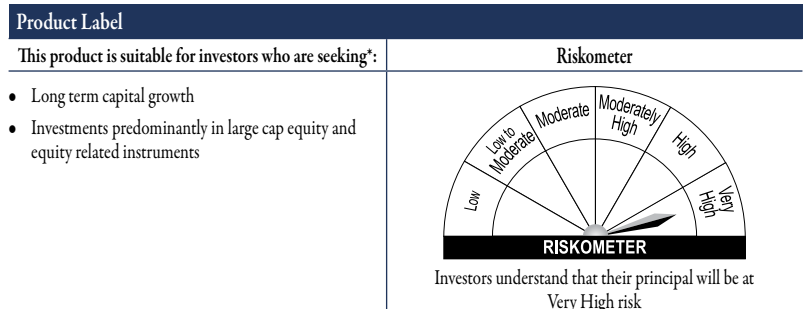
Portfolio as on 31/10/2021			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.02	Pidilite Industries Ltd.	0.90
Britannia Industries Ltd.	0.02	UPL Ltd.	0.87
EQUITY & EQUITY RELATED	98.87	Bharti Airtel Ltd.	0.86
HDFC Bank Ltd.	8.08	Vinati Organics Ltd.	0.85
Reliance Industries Ltd.	7.09	Birlasoft Ltd.	0.84
ICICI Bank Ltd.	6.81	WABCO India Ltd.	0.83
Infosys Ltd.	5.34	PI Industries Ltd.	0.81
Housing Development Finance Corp. Ltd.	4.40	ACC Ltd.	0.80
Axis Bank Ltd.	3.15	Nestle India Ltd.	0.79
Kotak Mahindra Bank Ltd.	2.98	Cholamandalam Investment & Finance Co. Ltd.	0.78
TATA Consultancy Services Ltd.	2.97	Gland Pharma Ltd.	0.77
State Bank of India	2.69	Mahindra & Mahindra Ltd.	0.76
Bajaj Finance Ltd.	2.51	Godrej Consumer Products Ltd.	0.75
TATA Steel Ltd.	2.19	Cipla Ltd.	0.74
Larsen & Toubro Ltd.	1.99	Eicher Motors Ltd.	0.74
Persistent Systems Ltd.	1.81	Indian Railway Catering & Tourism Corp. Ltd.	0.73
DLF Ltd.	1.74	Happiest Minds Technologies Ltd.	0.70
ITC Ltd.	1.67	LIC Housing Finance Ltd.	0.68
HCL Technologies Ltd.	1.40	Canara Bank	0.65
Sun Pharmaceutical Industries Ltd.	1.40	Jindal Steel & Power Ltd.	0.65
Aditya Birla Fashion and Retail Ltd.	1.38	Shree Cement Ltd.	0.65
Hindustan Unilever Ltd.	1.35	Divi's Laboratories Ltd.	0.61
ABB India Ltd.	1.28	Wipro Ltd.	0.61
Avenue Supermarts Ltd.	1.26	Maruti Suzuki India Ltd.	0.60
SRF Ltd.	1.26	Dr. Reddy's Laboratories Ltd.	0.59
Bharat Electronics Ltd.	1.25	HDFC Life Insurance Co. Ltd.	0.56
Ultratech Cement Ltd.	1.11	Vedanta Ltd.	0.55
Titan Co. Ltd.	1.08	Power Finance Corp. Ltd.	0.49
GAIL (India) Ltd.	1.03	Ashok Leyland Ltd.	0.48
Hindalco Industries Ltd.	1.01	NCC Ltd.	0.32
ICICI Securities Ltd.	1.01	Redington (India) Ltd.	0.32
IndusInd Bank Ltd.	0.99	REC Ltd.	0.27
Jubilant Foodworks Ltd.	0.96	Indiabulls Real Estate Ltd.	0.26
Bosch Ltd.	0.94	National Aluminium Co. Ltd.	0.18
Crompton Greaves Consumer Electricals Ltd.	0.93	TREPS on G-Sec or T-Bills	0.35
Adani Ports and Special Economic Zone Ltd.	0.91	Cash & Cash Receivables	0.76
Asian Paints Ltd.	0.91	TOTAL	100.00

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



Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

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



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

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

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

*IDCW - previously known as Dividend

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

IDBI Flexi Cap Fund (IFF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

Inception Date:

28th March, 2014

Benchmark:

NIFTY 500 - Total Return Index (TRI)

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	34.90	38.53
IDCW**	21.42	24.31

Monthly Average AUM:

₹ 389.57 Crs.

AUM as on 31st October 2021:

₹ 384.54 Crs.

Expense Ratio as on 31st October 2021:

Regular : 2.57%

Direct : 1.17%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

Standard Deviation : 19.1329%

Beta : 0.8461

Sharpe Ratio : 0.9026

Portfolio Turnover Ratio^^ : 0.34

Risk free rate: Overnight MIBOR (3.42% as on 29/10/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

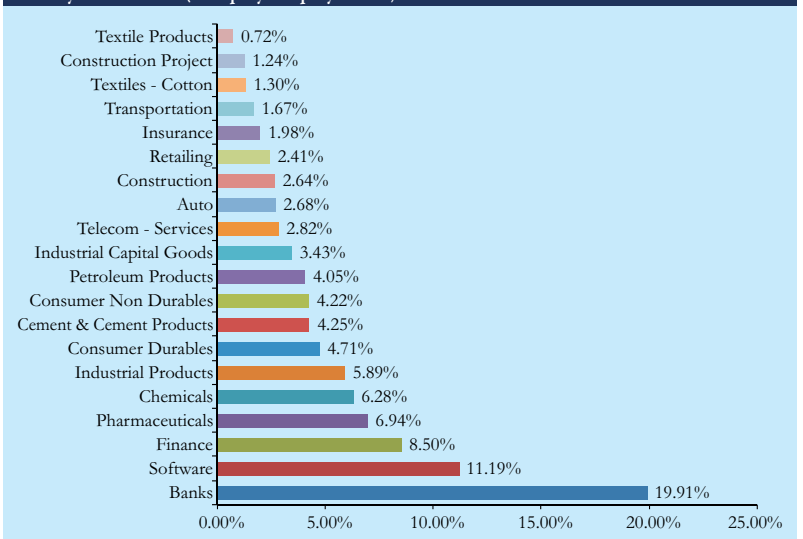
Exit Load (for Lumpsum & SIP): 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/10/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.04	Mahindra & Mahindra Ltd.	1.59
Britannia Industries Ltd.	0.04	Pidilite Industries Ltd.	1.50
EQUITY & EQUITY RELATED	96.83	ICICI Lombard General Insurance Co. Ltd.	1.48
HDFC Bank Ltd.	6.98	Cholamandalam Investment & Finance Co. Ltd.	1.45
ICICI Bank Ltd.	4.82	Tech Mahindra Ltd.	1.35
Infosys Ltd.	4.37	State Bank of India	1.31
Reliance Industries Ltd.	4.05	Hindustan Unilever Ltd.	1.30
Bajaj Finance Ltd.	3.82	Vardhman Textiles Ltd.	1.30
Housing Development Finance Corp. Ltd.	3.23	Larsen & Toubro Ltd.	1.24
Grindwell Norton Ltd.	3.22	Dabur India Ltd.	1.22
SRF Ltd.	3.22	Neogen Chemicals Ltd.	1.10
Sun Pharmaceutical Industries Ltd.	2.85	Eicher Motors Ltd.	1.09
Bharti Airtel Ltd.	2.82	Thermax Ltd.	1.08
DLF Ltd.	2.64	TATA Consultancy Services Ltd.	1.05
Ultratech Cement Ltd.	2.62	Indian Railway Catering & Tourism Corp. Ltd.	0.98
SKF India Ltd.	2.45	Firstsource Solutions Ltd.	0.97
Crompton Greaves Consumer Electricals Ltd.	2.42	Nestle India Ltd.	0.86
Avenue Supermarts Ltd.	2.41	Asian Paints Ltd.	0.84
Axis Bank Ltd.	2.41	Welspun India Ltd.	0.72
ABB India Ltd.	2.35	IndusInd Bank Ltd.	0.63
Titan Co. Ltd.	2.29	SBI Life Insurance Co. Ltd.	0.50
Kotak Mahindra Bank Ltd.	2.09	Deepak Nitrite Ltd.	0.46
Cipla Ltd.	2.05	Adani Ports and Special Economic Zone Ltd.	0.36
Laurus Labs Ltd.	2.04	Gateway Distriparks Ltd.	0.33
Wipro Ltd.	1.77	Bharat Forge Ltd.	0.22
Happiest Minds Technologies Ltd.	1.68	TREPS on G-Sec or T-Bills	2.81
Canara Bank	1.67	Cash & Cash Receivables	0.32
Shree Cement Ltd.	1.63	TOTAL	100.00

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

Industry Classification (for equity & equity related)



Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

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

*IDCW - previously known as Dividend

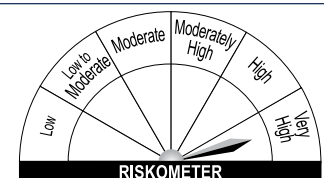
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Nifty Index Fund (INIF)

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

Scheme Features

Investment objective:

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

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

Inception Date:

25th June, 2010

Benchmark:

NIFTY 50 - Total Return Index (TRI)

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	32.4032	34.8745
IDCW**	30.9184	33.2535

Monthly Average AUM:

₹ 224.90 Crs.

AUM as on 31st October 2021:

₹ 221.03 Crs.

Expense Ratio as on 31st October 2021:

Regular : 0.90%

Direct : 0.27%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

Portfolio Turnover Ratio^^ : 0.14

Tracking Error : 0.3707%

Annualised tracking error for last 3 year's period.

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

Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

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

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

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

*IDCW - previously known as Dividend

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

Product Label

This product is suitable for investors who are seeking*:

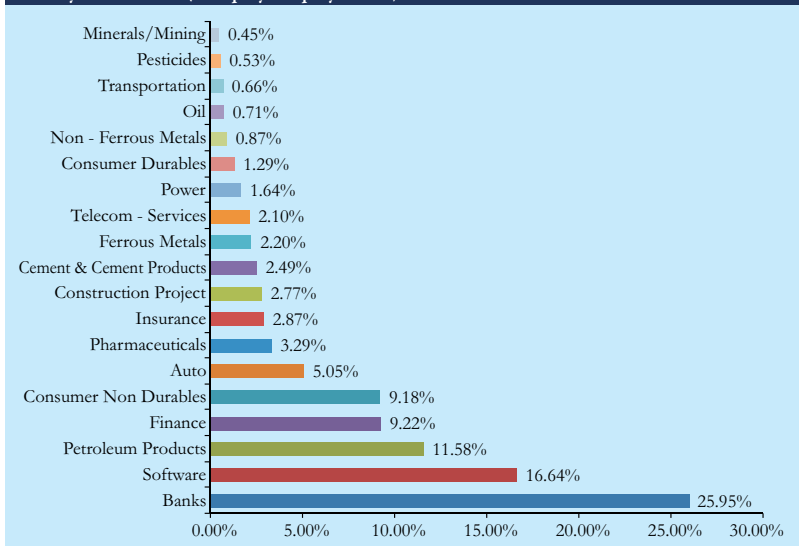
- Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI)
- Investments only in and all stocks comprising NIFTY 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)

Portfolio as on 31/10/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.00	Mahindra & Mahindra Ltd.	1.10
Britannia Industries Ltd.	0.00^	IndusInd Bank Ltd.	0.89
EQUITY & EQUITY RELATED	99.49	Nestle India Ltd.	0.88
Reliance Industries Ltd.	10.64	Hindalco Industries Ltd.	0.87
HDFC Bank Ltd.	8.99	JSW Steel Ltd.	0.86
Infosys Ltd.	8.03	Divi's Laboratories Ltd.	0.85
ICICI Bank Ltd.	7.22	Grasim Industries Ltd.	0.85
Housing Development Finance Corpn. Ltd.	6.67	HDFC Life Insurance Co. Ltd.	0.82
TATA Consultancy Services Ltd.	4.57	NTPC Ltd.	0.82
Kotak Mahindra Bank Ltd.	3.87	Power Grid Corpn. of India Ltd.	0.82
Hindustan Unilever Ltd.	2.77	Dr. Reddy's Laboratories Ltd.	0.73
Larsen & Toubro Ltd.	2.77	Oil & Natural Gas Corpn. Ltd.	0.71
Bajaj Finance Ltd.	2.55	Adani Ports and Special Economic Zone Ltd.	0.66
ITC Ltd.	2.53	SBI Life Insurance Co. Ltd.	0.65
State Bank of India	2.50	Bajaj Auto Ltd.	0.63
Axis Bank Ltd.	2.48	TATA Consumer Products Ltd.	0.63
Bharti Airtel Ltd.	2.10	Cipla Ltd.	0.60
Asian Paints Ltd.	1.81	Britannia Industries Ltd.	0.56
HCL Technologies Ltd.	1.61	UPL Ltd.	0.53
Bajaj Finserv Ltd.	1.40	Bharat Petroleum Corpn. Ltd.	0.52
TATA Steel Ltd.	1.34	Shree Cement Ltd.	0.50
Maruti Suzuki India Ltd.	1.29	Coal India Ltd.	0.45
Titan Co. Ltd.	1.29	Eicher Motors Ltd.	0.45
Wipro Ltd.	1.24	Hero MotoCorp Ltd.	0.45
Tech Mahindra Ltd.	1.19	Indian Oil Corpn. Ltd.	0.42
Ultratech Cement Ltd.	1.14	TREPS on G-Sec or T-Bills	0.23
TATA Motors Ltd.	1.13	Cash & Cash Receivables	0.28
Sun Pharmaceutical Industries Ltd.	1.11	TOTAL	100.00

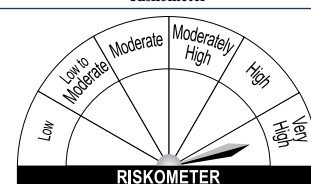
* Rounded off to the nearest two digits after the decimal point. ^ Less Than 0.005%.

Industry Classification (for equity & equity related)



Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Nifty Junior Index Fund (INJIF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 22 Years

Mr. Firdaus Marazban Ragina

(Managing the Scheme since 9th October, 2018)

Inception Date:

20th September, 2010

Benchmark:

NIFTY Next 50 - Total Return Index (TRI)

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	31.3042	33.6093
IDCW**	31.3042	33.6093

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 57.33 Crs.

AUM as on 31st October 2021:

₹ 55.83 Crs.

Expense Ratio as on 31st October 2021:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

Portfolio Turnover Ratio^^ : 0.37

Tracking Error : 0.5379%

Annualised tracking error for last 3 year's period.

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

Load Structure:

Entry Load : Not Applicable.

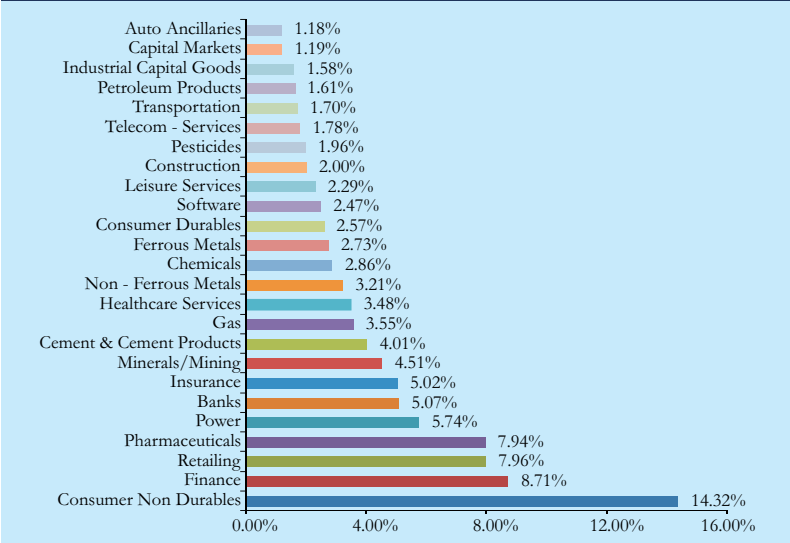
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/10/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		99.44	
Avenue Supermarts Ltd.	4.15	Colgate Palmolive (India) Ltd.	1.67
Info Edge (India) Ltd.	3.81	Hindustan Petroleum Corpn. Ltd.	1.61
Apollo Hospitals Enterprise Ltd.	3.48	ACC Ltd.	1.60
Vedanta Ltd.	3.21	Bandhan Bank Ltd.	1.60
Adani Enterprises Ltd.	3.18	Siemens Ltd.	1.58
ICICI Lombard General Insurance Co. Ltd.	3.07	Aurobindo Pharma Ltd.	1.57
Godrej Consumer Products Ltd.	2.94	Bank of Baroda	1.47
Adani Transmission Ltd.	2.92	Berger Paints India Ltd.	1.46
Pidilite Industries Ltd.	2.86	Bajaj Holdings & Investment Ltd.	1.45
Adani Green Energy Ltd.	2.82	SBI Cards & Payment Services Ltd.	1.43
Dabur India Ltd.	2.77	Jindal Steel & Power Ltd.	1.38
Havells India Ltd.	2.57	Indraprastha Gas Ltd.	1.35
Piramal Enterprises Ltd.	2.57	Steel Authority of India Ltd.	1.35
Larsen & Toubro Infotech Ltd.	2.47	NMDC Ltd.	1.33
Ambuja Cements Ltd.	2.41	Biocon Ltd.	1.30
Marico Ltd.	2.38	Muthoot Finance Ltd.	1.29
Jubilant Foodworks Ltd.	2.29	HDFC Asset Management Co. Ltd.	1.19
United Spirits Ltd.	2.29	Bosch Ltd.	1.18
GAIL (India) Ltd.	2.20	Torrent Pharmaceuticals Ltd.	1.14
DLF Ltd.	2.00	Gland Pharma Ltd.	1.09
Cholamandam Investment & Finance Co. Ltd.	1.97	Cadila Healthcare Ltd.	1.04
PI Industries Ltd.	1.96	Punjab National Bank	1.02
ICICI Prudential Life Insurance Co. Ltd.	1.95	Yes Bank Ltd.	0.98
Lupin Ltd.	1.80	Procter & Gamble Hygiene and Health Care Ltd.	0.81
Indus Towers Ltd.	1.78	TREPS on G-Sec or T-Bills	0.40
Interglobe Aviation Ltd.	1.70	Cash & Cash Receivables	0.16
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



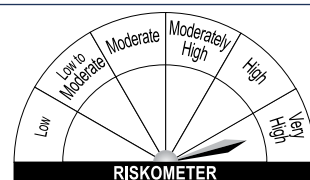
Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Midcap Fund (IMF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

Inception Date:

25th January 2017

Benchmark:

NIFTY Midcap 100 - Total Return Index (TRI)

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	17.75	19.17
IDCW**	16.66	18.03

Monthly Average AUM:

₹ 220.83 Crs.

AUM as on 31st October 2021:

₹ 214.11 Crs.

Expense Ratio as on 31st October 2021:

Regular : 2.61%

Direct : 1.64%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

Standard Deviation : 23.5422%

Beta : 0.8480

Sharpe Ratio : 0.7374

Portfolio Turnover Ratio^^ : 0.42

Risk free rate: Overnight MIBOR (3.42% as on 29/10/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

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

IDCW History

(Face Value: ₹ 10/- Per Unit)

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

IDBI Midcap Fund - IDCW** (Regular Plan)

19th March 2018	0.7000	0.7000	11.3800	10.6500
-----------------	--------	--------	---------	---------

IDBI Midcap Fund - IDCW** (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 IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete IDCW history including daily IDCW history, please refer to our website.

*IDCW - previously known as Dividend

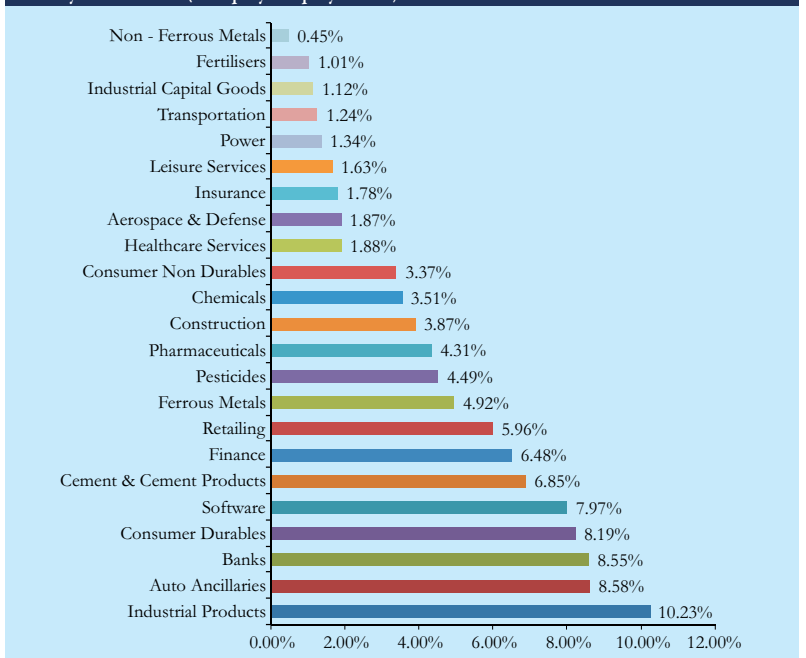
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Portfolio as on 31/10/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		100.00	
Godrej Properties Ltd.	3.44	Jubilant Foodworks Ltd.	1.63
ICICI Bank Ltd.	3.40	Polycab India Ltd.	1.51
PI Industries Ltd.	3.19	Apollo Tyres Ltd.	1.42
Muthoot Finance Ltd.	2.92	SKF India Ltd.	1.40
ACC Ltd.	2.88	State Bank of India	1.37
Relaxo Footwears Ltd.	2.81	TATA Power Co. Ltd.	1.34
The Federal Bank Ltd.	2.81	UPL Ltd.	1.30
Jindal Steel & Power Ltd.	2.77	Bharat Forge Ltd.	1.29
Minda Industries Ltd.	2.67	Graphite India Ltd.	1.28
Coforge Ltd.	2.60	Steel Authority of India Ltd.	1.28
Trent Ltd.	2.54	Aarti Industries Ltd.	1.26
Balkrishna Industries Ltd.	2.41	Aarti Surfactants Ltd.	1.25
Alkem Laboratories Ltd.	2.40	Indian Railway Catering & Tourism Corp. Ltd.	1.24
Supreme Industries Ltd.	2.38	3M India Ltd.	1.19
Astral Ltd.	2.37	Cadila Healthcare Ltd.	1.14
Info Edge (India) Ltd.	2.33	Honeywell Automation India Ltd.	1.12
MindTree Ltd.	2.31	Indiamart InterMesh Ltd.	1.09
Volta Ltd.	2.23	Bata India Ltd.	1.05
TATA Consumer Products Ltd.	2.18	Coromandel International Ltd.	1.01
Dalmia Bharat Ltd.	2.13	IG Petrochemicals Ltd.	1.00
Crompton Greaves Consumer Electricals Ltd.	2.10	City Union Bank Ltd.	0.97
Endurance Technologies Ltd.	2.08	TATA Steel Long Products Ltd.	0.87
Cholamandalam Investment & Finance Co. Ltd.	1.92	Firstsource Solutions Ltd.	0.84
Apollo Hospitals Enterprise Ltd.	1.88	Solara Active Pharma Sciences Ltd.	0.77
Bharat Electronics Ltd.	1.87	Birlasoft Ltd.	0.47
The Ramco Cements Ltd.	1.84	National Aluminium Co. Ltd.	0.45
Max Financial Services Ltd.	1.78	Indiabulls Real Estate Ltd.	0.43
Route Mobile Ltd.	1.75	TREPS on G-Sec or T-Bills	0.46
Bajaj Finance Ltd.	1.64	Cash & Cash Receivables	-0.06
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



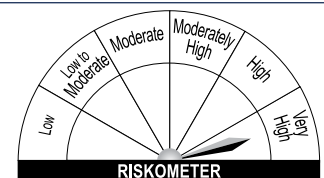
Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Small Cap Fund (ISF)

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

Scheme Features

Investment objective:

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

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

Inception Date:

21st June 2017

Benchmark:

NIFTY Smallcap 250 - Total Return Index (TRI)

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	16.62	17.89
IDCW**	16.62	17.89

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 133.31 Crs.

AUM as on 31st October 2021:

₹ 129.69 Crs.

Expense Ratio as on 31st October 2021:

Regular : 2.59%

Direct : 1.54%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

Standard Deviation : 25.0222%

Beta : 0.8029

Sharpe Ratio : 0.8060

Portfolio Turnover Ratio^^ : 0.49

Risk free rate: Overnight MIBOR (3.42% as on 29/10/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

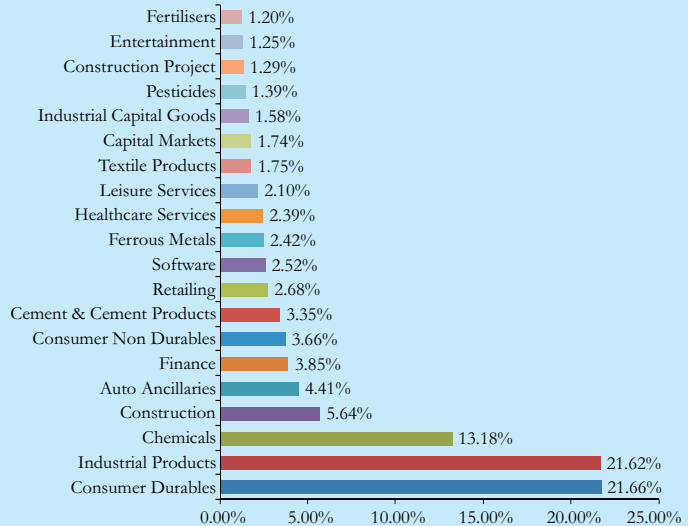
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/10/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED	99.68	Welspun India Ltd.	1.75
Grindwell Norton Ltd.	3.79	Computer Age Management Services Ltd.	1.74
KNR Constructions Ltd.	3.57	Greenply Industries Ltd.	1.70
Greenpanel Industries Ltd.	3.48	Sheela Foam Ltd.	1.70
Carborundum Universal Ltd.	3.19	Orient Electric Ltd.	1.69
Tube Investments of India Ltd.	3.17	ABB Power Products & Systems India Ltd.	1.58
Navin Fluorine International Ltd.	3.10	KSB Ltd.	1.40
Can Fin Homes Ltd.	3.08	Dhanuka Agritech Ltd.	1.39
KEI Industries Ltd.	3.06	Lemon Tree Hotels Ltd.	1.39
Elgi Equipments Ltd.	3.04	Kirloskar Oil Engines Ltd.	1.38
Relaxo Footwears Ltd.	2.95	Rossari Biotech Ltd.	1.36
Timken India Ltd.	2.79	Techno Electric & Engineering Co. Ltd.	1.29
Fine Organic Industries Ltd.	2.77	Inox Leisure Ltd.	1.25
V-Mart Retail Ltd.	2.68	Balkrishna Industries Ltd.	1.24
Galaxy Surfactants Ltd.	2.65	HeidelbergCement India Ltd.	1.22
Hatsun Agro Product Ltd.	2.64	Chambal Fertilisers and Chemicals Ltd.	1.20
Birlasoft Ltd.	2.52	TATA Chemicals Ltd.	1.18
Blue Star Ltd.	2.49	V-Guard Industries Ltd.	1.09
Century Plyboards (India) Ltd.	2.46	Balrampur Chini Mills Ltd.	1.02
Narayana Hrudayalaya Ltd.	2.39	Burger King India Ltd.	0.71
Cera Sanitaryware Ltd.	2.33	MM Forgings Ltd.	0.67
Finolex Industries Ltd.	2.30	TATA Steel Long Products Ltd.	0.65
JK Cement Ltd.	2.13	Dhanvarsha Finvest Ltd.	0.39
Deepak Nitrite Ltd.	2.12	Ugro Capital Ltd.	0.38
PNC Infratech Ltd.	2.07	TREPS on G-Sec or T-Bills	0.05
Ratnamani Metals & Tubes Ltd.	1.77	Cash & Cash Receivables	0.27
Somany Ceramics Ltd.	1.77	TOTAL	100.00

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

Industry Classification (for equity & equity related)



Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Focused 30 Equity Fund (IF30EF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

17th November, 2017

Benchmark:

NIFTY 100 - Total Return Index (TRI)

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	15.61	16.58
IDCW**	15.61	16.58

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 149.10 Crs.

AUM as on 31st October 2021:

₹ 145.82 Crs.

Expense Ratio as on 31st October 2021:

Regular : 2.58%

Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

Standard Deviation : 19.8617%

Beta : 0.9182

Sharpe Ratio : 0.8045

Portfolio Turnover Ratio^^ : 0.19

Risk free rate: Overnight MIBOR (3.42% as on 29/10/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

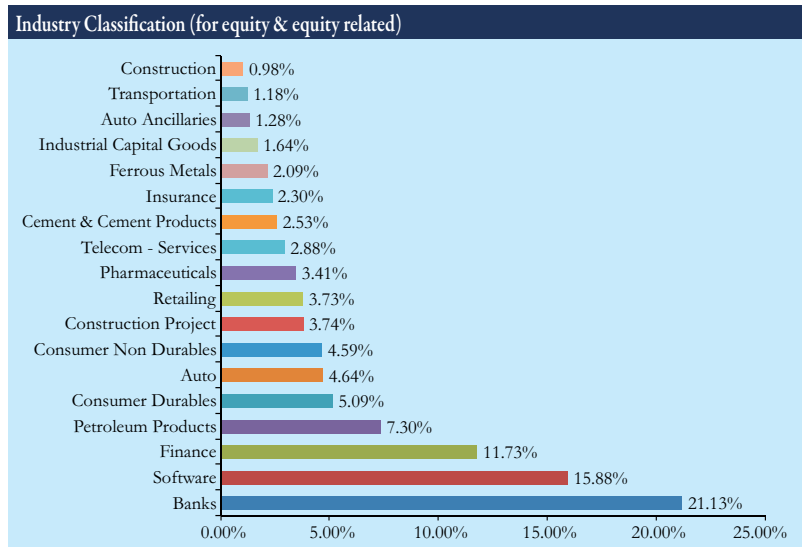
Load Structure:

Entry Load : Not Applicable.

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

Portfolio as on 31/10/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		Blue Star Ltd.	2.25
HDFC Bank Ltd.	8.32	Jindal Steel & Power Ltd.	2.09
ICICI Bank Ltd.	7.31	Asian Paints Ltd.	1.90
Reliance Industries Ltd.	7.30	Cipla Ltd.	1.71
Infosys Ltd.	7.13	Divi's Laboratories Ltd.	1.70
Housing Development Finance Corp. Ltd.	6.61	Siemens Ltd.	1.64
TATA Consultancy Services Ltd.	6.48	State Bank of India	1.60
Kotak Mahindra Bank Ltd.	3.90	Mahindra & Mahindra Ltd.	1.47
Larsen & Toubro Ltd.	3.74	Muthoot Finance Ltd.	1.42
Avenue Supermarts Ltd.	3.73	TATA Consumer Products Ltd.	1.40
Bajaj Finance Ltd.	3.70	ITC Ltd.	1.29
Maruti Suzuki India Ltd.	3.17	WABCO India Ltd.	1.28
Bharti Airtel Ltd.	2.88	Indian Railway Catering & Tourism Corp. Ltd.	1.18
Titan Co. Ltd.	2.84	DLF Ltd.	0.98
JK Lakshmi Cement Ltd.	2.53	TREPS on G-Sec or T-Bills	3.51
ICICI Lombard General Insurance Co. Ltd.	2.30	Cash & Cash Receivables	0.37
Mphasis Ltd.	2.27	TOTAL	100.00

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



Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

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

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

IDBI Banking & Financial Services Fund (IB&FSF)

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

Scheme Features

Investment objective:

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

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

Inception Date:

4th June 2018

Benchmark:

NIFTY Financial Services - Total Return Index (TRI)

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	14.06	14.77
IDCW**	14.06	14.77

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 100.55 Crs.

AUM as on 31st October 2021:

₹ 99.79 Crs.

Expense Ratio as on 31st October 2021:

Regular : 2.57%
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

Standard Deviation : 28.6939%
Beta : 0.9425
Sharpe Ratio : 0.5024
Portfolio Turnover Ratio^^ : 0.24
Risk free rate: Overnight MIBOR (3.42% as on 29/10/21). Source: FIMMDA.
Ratios calculated on monthly 3 years data point.

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

Load Structure:

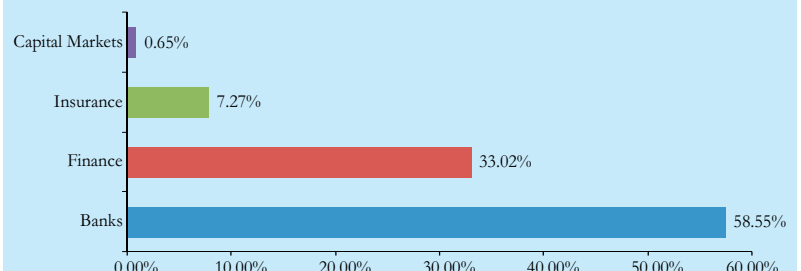
Entry Load : Not Applicable.
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/10/2021

Issuer Name	% To Net Assets*
EQUITY & EQUITY RELATED	99.49
HDFC Bank Ltd.	18.86
ICICI Bank Ltd.	17.83
Housing Development Finance Corp. Ltd.	13.10
Bajaj Finance Ltd.	7.04
Kotak Mahindra Bank Ltd.	5.32
State Bank of India	5.09
Axis Bank Ltd.	4.83
Cholamandalam Investment & Finance Co. Ltd.	3.05
Bajaj Finserv Ltd.	2.72
Aavas Financiers Ltd.	2.62
Can Fin Homes Ltd.	2.43
Max Financial Services Ltd.	2.01
HDFC Life Insurance Co. Ltd.	1.63
The Federal Bank Ltd.	1.47
Shriram Transport Finance Co. Ltd.	1.37
AU Small Finance Bank Ltd.	1.36
Muthoot Finance Ltd.	1.31
LIC Housing Finance Ltd.	1.22
DCB Bank Ltd.	1.17
City Union Bank Ltd.	1.14
Bank of Baroda	0.97
ICICI Lombard General Insurance Co. Ltd.	0.91
SBI Cards & Payment Services Ltd.	0.88
HDFC Asset Management Co. Ltd.	0.65
IndusInd Bank Ltd.	0.51
TREPS on G-Sec or T-Bills	0.13
Cash & Cash Receivables	0.38
TOTAL	100.00

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

Industry Classification (for equity & equity related)



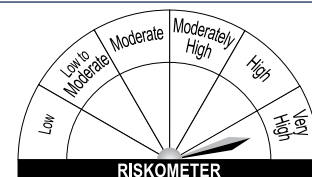
Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Long Term Value Fund (ILTVF)

(An open ended equity scheme following value investment strategy)

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

Inception Date:

20th August 2018

Benchmark:

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

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	16.06	16.68
IDCW**	16.06	16.68

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 114.60 Crs.

AUM as on 31st October 2021:

₹ 111.99 Crs.

Expense Ratio as on 31st October 2021:

Regular : 2.64%

Direct : 1.71%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

Standard Deviation : 21.4120%

Beta : 0.9545

Sharpe Ratio : 0.6949

Portfolio Turnover Ratio^^ : 0.39

Risk free rate: Overnight MIBOR (3.42% as on 29/10/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

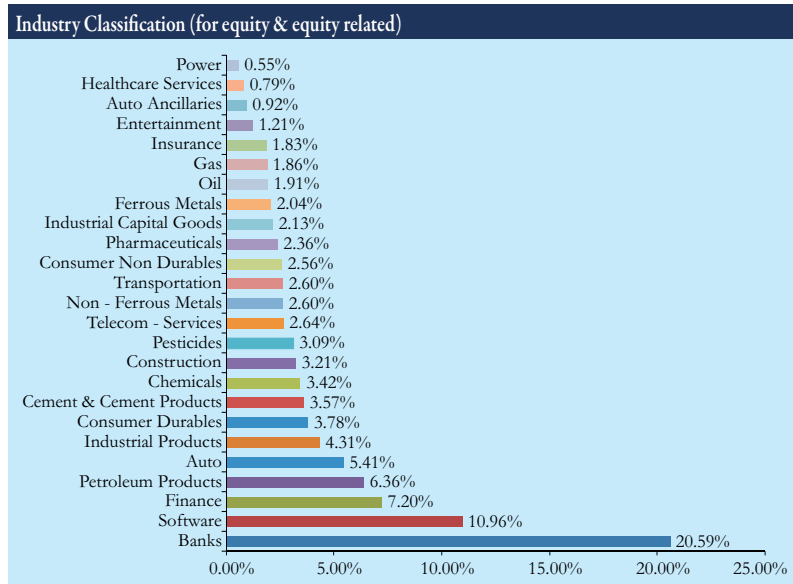
Exit Load : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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

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

Portfolio as on 31/10/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		Maruti Suzuki India Ltd.	1.69
Infosys Ltd.	6.51	Volta Ltd.	1.66
ICICI Bank Ltd.	6.00	Container Corp. of India Ltd.	1.61
HDFC Bank Ltd.	5.37	ACC Ltd.	1.60
Reliance Industries Ltd.	5.02	Bank of Baroda	1.57
State Bank of India	4.49	Varun Beverages Ltd.	1.48
Housing Development Finance Corp. Ltd.	3.94	Kotak Mahindra Bank Ltd.	1.38
Bharti Airtel Ltd.	2.64	Ultratech Cement Ltd.	1.36
Hindalco Industries Ltd.	2.60	Vinati Organics Ltd.	1.36
Sun Pharmaceutical Industries Ltd.	2.36	Hindustan Petroleum Corp. Ltd.	1.34
KNR Constructions Ltd.	2.34	SBI Cards & Payment Services Ltd.	1.27
Persistent Systems Ltd.	2.28	Inox Leisure Ltd.	1.21
Bharat Forge Ltd.	2.21	Amber Enterprises India Ltd.	1.19
Coforge Ltd.	2.17	PI Industries Ltd.	1.11
Honeywell Automation India Ltd.	2.13	Asian Paints Ltd.	1.08
Supreme Industries Ltd.	2.10	Adani Ports and Special Economic Zone Ltd.	0.99
Aarti Industries Ltd.	2.06	Havells India Ltd.	0.93
TATA Steel Ltd.	2.04	MRF Ltd.	0.92
TATA Motors Ltd.	1.99	Indiabulls Real Estate Ltd.	0.87
UPL Ltd.	1.98	Max Healthcare Institute Ltd.	0.79
Oil & Natural Gas Corp. Ltd.	1.91	Ambuja Cements Ltd.	0.61
GAIL (India) Ltd.	1.86	CESC Ltd.	0.55
HDFC Life Insurance Co. Ltd.	1.83	Dhanvarsha Finvest Ltd.	0.23
Axis Bank Ltd.	1.78	TREPS on G-Sec or T-Bills	2.32
Bajaj Finance Ltd.	1.76	Cash & Cash Receivables	-0.22
Ashok Leyland Ltd.	1.73	TOTAL	100.00

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



Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

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

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

IDBI Dividend Yield Fund (IDYF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

Inception Date:

21st December 2018

Benchmark:

NIFTY Dividend Opportunities 50 - Total Return Index (TRI)

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	17.09	17.77
IDCW**	17.09	17.77

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 103.04 Crs.

AUM as on 31st October 2021:

₹ 99.74 Crs.

Expense Ratio as on 31st October 2021:

Regular : 2.56%

Direct : 1.55%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

Portfolio Turnover Ratio^^ : 0.14

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

Load Structure:

Entry Load

: Not Applicable.

Exit Load

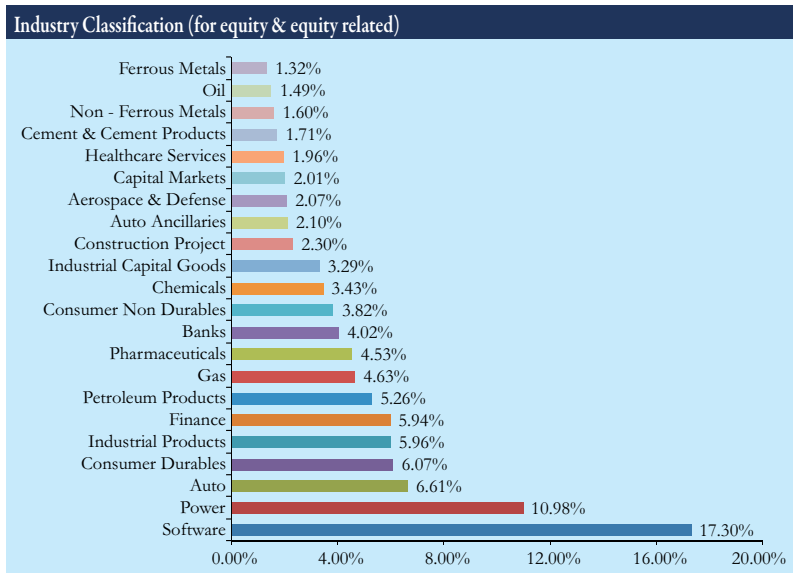
: Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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

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

Portfolio as on 31/10/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		Dr. Lal Path labs Ltd.	1.96
Infosys Ltd.	9.54	NHPC Ltd.	1.81
TATA Consultancy Services Ltd.	5.12	Mahindra & Mahindra Ltd.	1.77
Carborundum Universal Ltd.	4.42	ACC Ltd.	1.71
ICICI Bank Ltd.	4.02	Honeywell Automation India Ltd.	1.68
Divi's Laboratories Ltd.	3.61	BEML Ltd.	1.61
Atul Ltd.	3.43	Hindustan Zinc Ltd.	1.60
Power Grid Corp.n. of India Ltd.	3.31	Bharat Forge Ltd.	1.54
Relaxo Footwears Ltd.	3.20	Power Finance Corp.n. Ltd.	1.54
Bajaj Finance Ltd.	2.97	Oil & Natural Gas Corp.n. Ltd.	1.49
Titan Co. Ltd.	2.87	Housing Development Finance Corp.n. Ltd.	1.43
Hindustan Petroleum Corp.n. Ltd.	2.72	ITC Ltd.	1.41
Tech Mahindra Ltd.	2.64	TATA Steel Ltd.	1.32
Mahanagar Gas Ltd.	2.59	Torrent Power Ltd.	1.25
Reliance Industries Ltd.	2.54	Colgate Palmolive (India) Ltd.	1.23
Maruti Suzuki India Ltd.	2.48	Asian Paints Ltd.	1.18
NTPC Ltd.	2.46	GAIL (India) Ltd.	1.12
Escorts Ltd.	2.36	Aurobindo Pharma Ltd.	0.92
Larsen & Toubro Ltd.	2.30	Indraprastha Gas Ltd.	0.92
TATA Power Co. Ltd.	2.15	TREPS on G-Sec or T-Bills	2.05
Tube Investments of India Ltd.	2.10	Cash & Cash Receivables	-0.45
Bharat Electronics Ltd.	2.07	TOTAL	100.00
Multi Commodity Exchange of India Ltd.	2.01		

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



Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

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

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

IDBI Healthcare Fund (IHF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

28th February 2019

Benchmark:

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

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	18.84	19.65
IDCW**	18.84	19.65

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 78.32 Crs.

AUM as on 31st October 2021:

₹ 74.89 Crs.

Expense Ratio as on 31st October 2021:

Regular : 2.51%

Direct : 1.24%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

Portfolio Turnover Ratio^^ : 0.67

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

Load Structure:

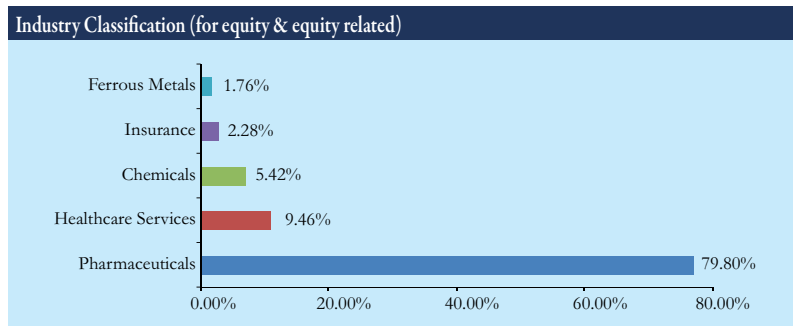
Entry Load : Not Applicable.

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

Nil after 12 months.

Portfolio as on 31/10/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Sun Pharmaceutical Industries Ltd.	13.67	Syngene International Ltd.	1.84
Divi's Laboratories Ltd.	12.11	TATA Steel Ltd.	1.76
Dr. Reddy's Laboratories Ltd.	9.35	Pfizer Ltd.	1.70
Cipla Ltd.	8.03	Cadila Healthcare Ltd.	1.68
Apollo Hospitals Enterprise Ltd.	5.05	Vinati Organics Ltd.	1.66
Aurobindo Pharma Ltd.	4.45	Biocon Ltd.	1.41
Lupin Ltd.	3.91	Metropolis Healthcare Ltd.	1.34
IPCA Laboratories Ltd.	3.47	Aster DM Healthcare Ltd.	1.23
JB Chemicals & Pharmaceuticals Ltd.	3.25	Indoco Remedies Ltd.	1.21
Gland Pharma Ltd.	3.23	ICICI Lombard General Insurance Co. Ltd.	1.17
Alkem Laboratories Ltd.	3.03	HDFC Life Insurance Co. Ltd.	1.11
Torrent Pharmaceuticals Ltd.	2.88	Natco Pharma Ltd.	0.99
Abbott India Ltd.	2.45	Strides Pharma Science Ltd.	0.62
Laurus Labs Ltd.	2.36	TREPS on G-Sec or T-Bills	1.63
Rossari Biotech Ltd.	1.89	Cash & Cash Receivables	-0.35
Jubilant Ingrevia Ltd.	1.87	TOTAL	100.00

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



Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

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

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

IDBI Hybrid Equity Fund (IHEF)

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

Scheme Features

Investment objective:

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

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

Inception Date: 24th October 2016

Benchmark: CRISIL Hybrid 35+65-Aggressive Index

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	16.2417	17.4358
IDCW**	14.8199	15.9916

Monthly Average AUM: ₹ 213.81 Crs.

AUM as on 31st October 2021: ₹ 208.40 Crs.

Expense Ratio as on 31st October 2021:

Regular : 2.60%

Direct : 1.66%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

YTM	: 7.18%
Average Maturity	: 7.33 Years
Modified Duration	: 4.98 Years
Macaulay Duration	: 5.31 Years
Standard Deviation	: 14.1473%
Beta	: 0.9799
Sharpe Ratio	: 0.7761
Portfolio Turnover Ratio^^	: 0.70

Risk free rate: Overnight MIBOR (3.42% as on 29/10/21). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

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

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

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

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

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

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

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

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

*IDCW - previously known as Dividend

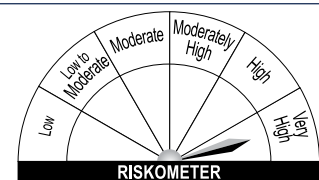
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



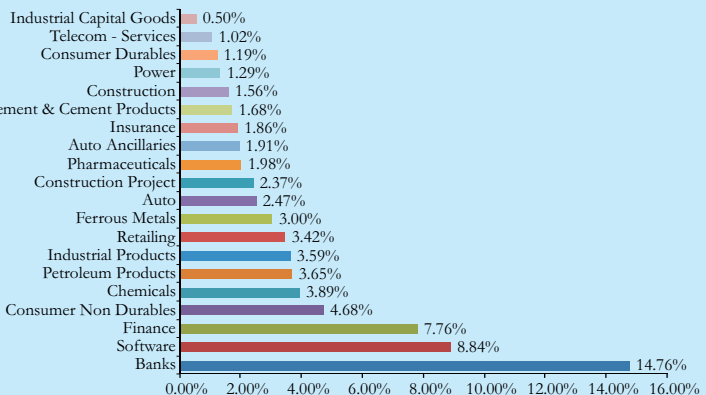
Investors understand that their principal will be at Very High risk

Portfolio as on 31/10/2021

Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED			DEBENTURES		
HDFC Bank Ltd.	N.A	5.81	HDFC Life Insurance Co. Ltd.	N.A	0.98
ICICI Bank Ltd.	N.A	4.37	Birlasoft Ltd.	N.A	0.96
Housing Development Finance Corp. Ltd.	N.A	4.10	KNR Constructions Ltd.	N.A	0.90
Reliance Industries Ltd.	N.A	3.65	ICICI Lombard General Insurance Co. Ltd.	N.A	0.88
Infosys Ltd.	N.A	3.60	NOCIL Ltd.	N.A	0.72
Axis Bank Ltd.	N.A	2.53	CESC Ltd.	N.A	0.69
TATA Consultancy Services Ltd.	N.A	2.41	Indiabulls Real Estate Ltd.	N.A	0.66
Larsen & Toubro Ltd.	N.A	2.37	Eicher Motors Ltd.	N.A	0.61
Avenue Supermarts Ltd.	N.A	2.22	NTPC Ltd.	N.A	0.60
Bajaj Finance Ltd.	N.A	2.13	Siemens Ltd.	N.A	0.50
State Bank of India	N.A	2.05	TATA Elxsi Ltd.	N.A	0.48
Divi's Laboratories Ltd.	N.A	1.98	Dhanvarsha Finvest Ltd.	N.A	0.12
Sundram Fasteners Ltd.	N.A	1.91	TOTAL		
Timken India Ltd.	N.A	1.91			17.66
TATA Motors Ltd.	N.A	1.86	(AT1 Bond under Basel III)	CRISIL AA+	6.49
TATA Steel Ltd.	N.A	1.80	Punjab National Bank	IND AA	4.89
Asian Paints Ltd.	N.A	1.79	(AT1 Bond under Basel III)		
Atul Ltd.	N.A	1.75	Axis Bank Ltd.	CRISIL AA+	1.96
ACC Ltd.	N.A	1.68	(AT1 Bond under Basel III)	CRISIL AAA	1.90
Supreme Industries Ltd.	N.A	1.68	Chennai Petroleum Corp. Ltd.		
Nestle India Ltd.	N.A	1.60	Piramal Capital & Housing Finance Ltd.	[ICRA]AA	1.00
Aarti Industries Ltd.	N.A	1.42	REC Ltd.	CRISIL AAA	0.71
Muthoot Finance Ltd.	N.A	1.41	NTPC Ltd.	CRISIL AAA	0.71
Tech Mahindra Ltd.	N.A	1.39	GOVERNMENT SECURITIES		
Godrej Consumer Products Ltd.	N.A	1.29	CGL 2026	SOV	8.59
Jindal Steel & Power Ltd.	N.A	1.20	CGL 2035	SOV	1.10
Trent Ltd.	N.A	1.20	TREPS on G-Sec or T-Bills		1.06
Volta Ltd.	N.A	1.19	Cash & Cash Receivables		0.17
Bharti Airtel Ltd.	N.A	1.02			100.00

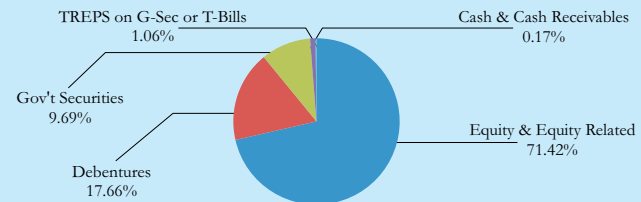
* Rounded off to the nearest two digits after the decimal point.

Industry Classification (for equity & equity related)

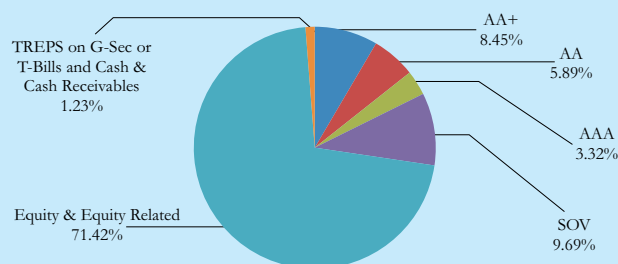


Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile



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

Snapshot of IDBI Mutual Fund Schemes

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

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

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

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

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

IDBI Equity Savings Fund (IESF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience:

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

Inception Date: 7th March, 2011

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

Benchmark: NIFTY Equity Savings Index

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	20.9715	22.8115
Monthly IDCW**	16.5219	15.4141
Quarterly IDCW**	15.6207	12.7154

Monthly Average AUM: ₹ 12.90 Crs.

AUM as on 31st October 2021: ₹ 13.00 Crs.

Expense Ratio as on 31st October 2021:

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

Quantitative Measures as on 31st October 2021:

YTM : 4.56%
Average Maturity : 2.49 Years
Modified Duration : 1.61 Years
Macaulay Duration : 1.74 Years
Standard Deviation : 9.4285%
Beta : 1.1660
Sharpe Ratio : 0.6982
Portfolio Turnover Ratio^^ : 4.52
Risk free rate: Overnight MIBOR (3.42% as on 29/10/21). Source: FIMMDA.
Ratios calculated on monthly 3 years data point.
^^ Lower of Purchase or Sale for one year/average AUM for one year.

Load Structure:

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

IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

*IDCW - previously known as Dividend

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

Portfolio as on 31/10/2021

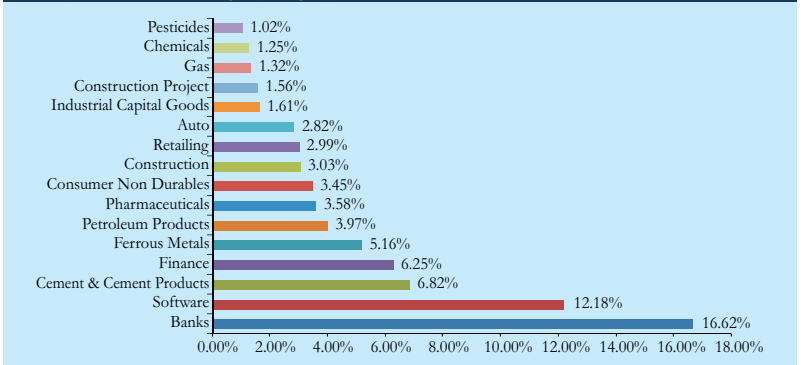
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED			Larsen & Toubro Ltd.	N.A	1.56
ICICI Bank Ltd.	N.A	9.33	Hindustan Petroleum Corpn. Ltd.	N.A	1.48
TATA Consultancy Services Ltd.	N.A	5.49	Bajaj Finance Ltd.	N.A	1.42
TATA Steel Ltd.	N.A	5.16	Birlasoft Ltd.	N.A	1.41
Housing Development Finance Corp. Ltd.	N.A	4.83	Alkem Laboratories Ltd.	N.A	1.39
ACC Ltd.	N.A	3.59	Nestle India Ltd.	N.A	1.39
Infosys Ltd.	N.A	3.43	Petronet LNG Ltd.	N.A	1.32
HDFC Bank Ltd.	N.A	3.05	Aarti Industries Ltd.	N.A	1.25
DLF Ltd.	N.A	3.03	Godrej Consumer Products Ltd.	N.A	1.25
Avenue Supermarkets Ltd.	N.A	2.99	Mahindra & Mahindra Ltd.	N.A	1.19
Reliance Industries Ltd.	N.A	2.49	UPL Ltd.	N.A	1.02
Axis Bank Ltd.	N.A	2.43	ITC Ltd.	N.A	0.81
Divi's Laboratories Ltd.	N.A	2.19	DEBENTURES		7.00
HCL Technologies Ltd.	N.A	1.85	Bank of Baroda		
State Bank of India	N.A	1.81	(AT1 Bond under Basel III)	CRISIL AA+	6.31
Ultratech Cement Ltd.	N.A	1.64	NTPC Ltd.	CRISIL AAA	0.69
Maruti Suzuki India Ltd.	N.A	1.63	TREPS on G-Sec or T-Bills		6.65
Honeywell Automation India Ltd.	N.A	1.61	Cash & Cash Receivables		12.72
Grasim Industries Ltd.	N.A	1.59	TOTAL		100.00

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

Fixed Deposits placed for margin purpose for Derivative

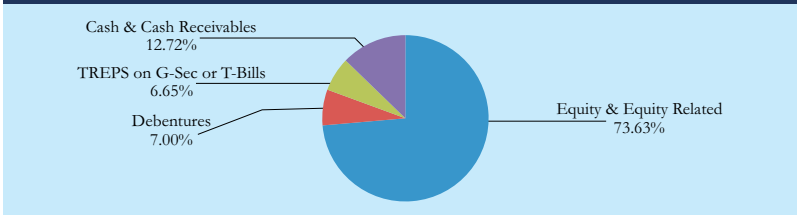
Total Outstanding exposure in Derivative Instruments as on 31st October, 2021: Rs. 390.12/- (Market Value in Lakhs)

Industry Classification (for equity & equity related)

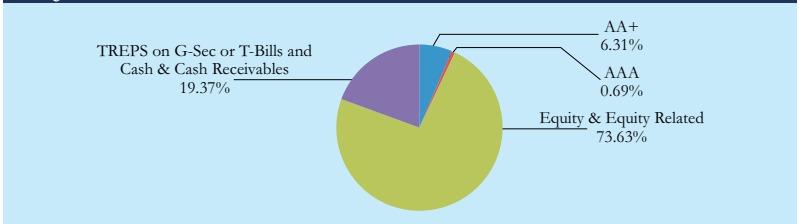


Data as on 31st October, 2021, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile

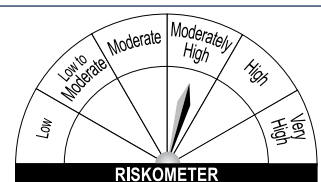


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

IDBI Liquid Fund (ILIQF)

(An open-ended liquid scheme)

Scheme Features

Investment objective:

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

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

Inception Date:

9th July, 2010

Benchmark:

CRISIL Liquid Fund Index

NAV as on 31st October 2021 (₹ per unit):

	Regular	Direct
Growth	2238.9520	2256.8257
Daily IDCW**	1005.2683	1002.3548
Weekly IDCW**	1023.0085	1003.7401
Monthly IDCW**	1004.1513	1002.5996
Bonus^	00.0000	1690.8295

^ Bonus option in this scheme has been discontinued from 15th July, 2015.
NAV: 00.0000 indicates that there is no investment under the option

Monthly Average AUM:

₹ 1,182.81 Crs.

AUM as on 31st October 2021:

₹ 1,006.03 Crs.

Expense Ratio as on 31st October 2021:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

YTM : 3.77%

Average Maturity : 41 Days

Modified Duration : 41 Days

Macaulay Duration : 41 Days

Load Structure:

Entry Load: Not Applicable

Exit Load:

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

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

IDCW History

(Face Value: ₹ 1000/- Per Unit)

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

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

25th October, 2021	2.4215	2.4215	1,006.1209	1,003.6394
27th September, 2021	2.7538	2.7538	1,006.3255	1,003.6394
25th August, 2021	2.7982	2.7982	1,006.3403	1,003.6394

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

25th October, 2021	2.4485	2.4485	1,004.5872	1,002.0799
27th September, 2021	2.7900	2.7900	1,004.7973	1,002.0799
25th August, 2021	2.8317	2.8317	1,004.8134	1,002.0799

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

*IDCW - previously known as Dividend

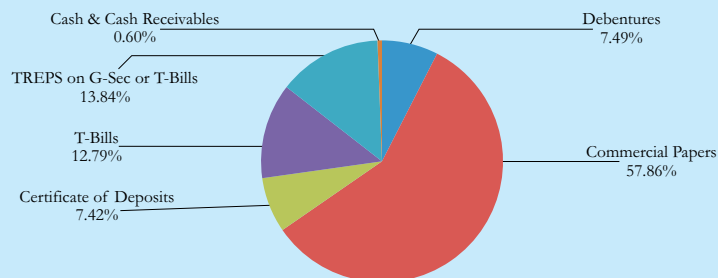
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Portfolio as on 31/10/2021

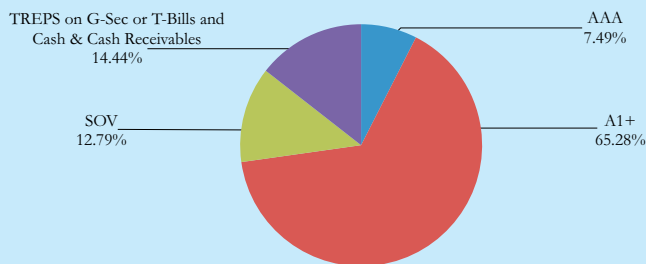
Issuer Name	Rating	% To Net Assets*
DEBENTURES		7.49
LIC Housing Finance Ltd.	CRISIL AAA	7.49
COMMERCIAL PAPERS		57.86
NTPC Ltd.	CRISIL A1+	9.90
Axis Finance Ltd.	CRISIL A1+	9.89
TATA Capital Financial Services Ltd.	CRISIL A1+	9.89
Bharat Oman Refineries Ltd.	CRISIL A1+	6.62
SRF Ltd.	CRISIL A1+	4.94
DCM Shriram Ltd.	CRISIL A1+	4.94
Bajaj Finance Ltd.	CRISIL A1+	4.27
LIC Housing Finance Ltd.	CRISIL A1+	2.48
Small Industries Development Bank of India	CRISIL A1+	2.47
National Bank for Agriculture and Rural Development	CRISIL A1+	2.46
CERTIFICATE OF DEPOSITS		7.42
IndusInd Bank Ltd.	CRISIL A1+	4.94
SBM Bank (India) Ltd.	[ICRA]A1+	2.48
T-BILLS		12.79
91 DTB	SOV	12.79
TREPS on G-Sec or T-Bills		13.84
Cash & Cash Receivables		0.60
TOTAL		100.00

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

Asset Profile



Rating Profile

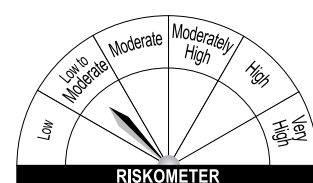


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



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

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

IDBI Ultra Short Term Fund (IUSTF)

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

Scheme Features		
Investment objective:		
The objective of the Scheme will be to provide investors with regular income for their investment by investing in debt and money market instruments with relatively lower interest rate risk, such that the Macaulay duration of the portfolio is maintained between 3 months to 6 months. However, there can be no assurance that the investment objective of the Scheme will be realized.		
Fund Manager:	Total Experience: Over 19 Years	
Mr. Bhupesh Kalyani	(Managing the Scheme since 1st February, 2017)	
Inception Date:		
3rd September, 2010		
Benchmark:		
CRISIL Ultra Short Term Debt Index		
NAV as on 29th October 2021 (₹ per unit):		
	Regular	Direct
Growth	2221.0447	2328.1144
Daily IDCW**	1017.0054	1031.1905
Weekly IDCW**	1086.6800	1090.1658
Monthly IDCW**	1113.9522	1446.8490
Bonus	2221.1771	2326.9692
Monthly Average AUM:		
₹ 339.52 Crs.		
AUM as on 31st October 2021:		
₹ 336.34 Crs.		
Expense Ratio as on 31st October 2021:		
Regular	: 0.59%	
Direct	: 0.27%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 31st October 2021:		
YTM	: 4.03%	
Average Maturity	: 160 Days	
Modified Duration	: 127 Days	
Macaulay Duration	: 134 Days	
Load Structure:		
Entry Load	: Not Applicable.	
Exit Load (for Lumpsum & SIP)	: Nil.	

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
IDBI Ultra Short Term Fund - Monthly IDCW** (Regular Plan)				
26th October, 2021	8.6238	8.6238	1122.3494	1113.7139
28th September, 2021	2.7547	2.7547	1116.0454	1113.2717
26th August, 2021	3.0562	3.0562	1116.0873	1113.1457

IDBI Ultra Short Term Fund - Monthly IDCW** (Direct Plan)				
26th October, 2021	11.5272	11.5272	1458.0350	1446.5053
28th September, 2021	3.9717	3.9717	1449.8847	1445.9011
26th August, 2021	4.3432	4.3432	1449.8856	1445.7040

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

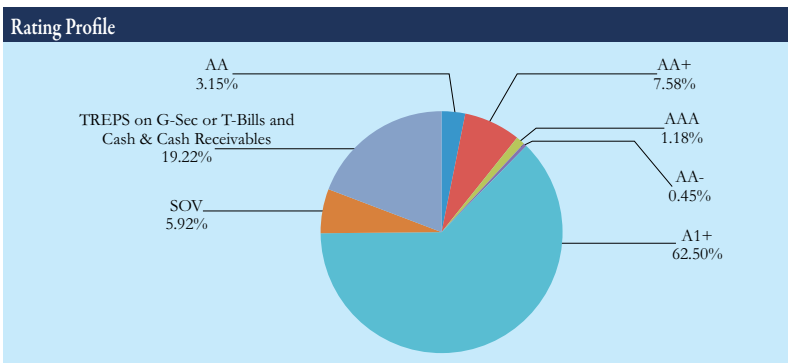
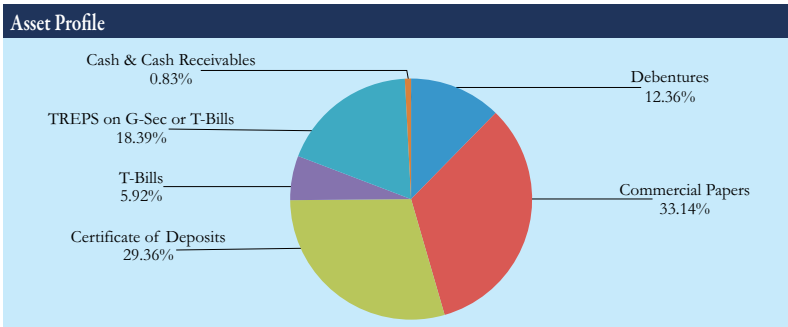
*IDCW - previously known as Dividend

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

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

Portfolio as on 31/10/2021		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Dalmia Cement (Bharat) Ltd. earlier Odisha Cement Ltd.	[ICRA]AA+	12.36
Punjab National Bank (AT1 Bond under Basel III)	IND AA	7.58
TATA Power Co. Ltd.	IND AA	1.36
REC Ltd.	IND AA	0.61
Chennai Petroleum Corp. Ltd.	CRISIL AAA	0.59
JSW Steel Ltd.	CRISIL AAA	0.59
Godrej Properties Ltd.	IND AA	0.46
TATA Motors Ltd.	[ICRA]AA	0.46
Piramal Capital & Housing Finance Ltd.	CRISIL AA-	0.45
COMMERCIAL PAPERS	[ICRA]AA	0.26
Bajaj Finance Ltd.	CRISIL A1+	33.14
NTPC Ltd.	CRISIL A1+	9.50
Axis Finance Ltd.	CRISIL A1+	7.40
National Bank for Agriculture and Rural Development	CRISIL A1+	7.39
TATA Capital Financial Services Ltd.	CRISIL A1+	7.37
CERTIFICATE OF DEPOSITS	CRISIL A1+	1.48
Axis Bank Ltd.	CRISIL A1+	29.36
SBM Bank (India) Ltd.	[ICRA]A1+	7.37
Small Industries Development Bank of India	CRISIL A1+	7.34
HDFC Bank Ltd.	CRISIL A1+	7.33
T-BILLS	IND A1+	7.32
91 DTB	SOV	5.92
TREPS on G-Sec or T-Bills		5.92
Cash & Cash Receivables		18.39
TOTAL		0.83
		100.00

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



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

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

IDBI Short Term Bond Fund (ISTBF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Bhupesh Kalyani

Total Experience: Over 19 Years

(Managing the Scheme since 1st February, 2017)

Inception Date:

23rd March, 2011

Benchmark:

CRISIL Short Term Bond Fund Index

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	22.1714	23.7937
Weekly IDCW**	12.1770	13.3031
Monthly IDCW**	12.1011	15.3097

Monthly Average AUM:

₹ 29.71 Crs.

AUM as on 31st October 2021:

₹ 29.93 Crs.

Expense Ratio as on 31st October 2021:

Regular : 0.75%

Direct : 0.28%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

YTM : 5.28%

Average Maturity : 3.12 Years

Modified Duration : 2.55 Years

Macaulay Duration : 2.66 Years

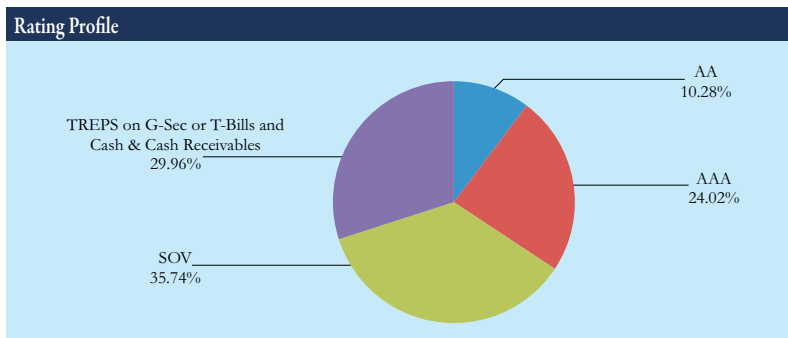
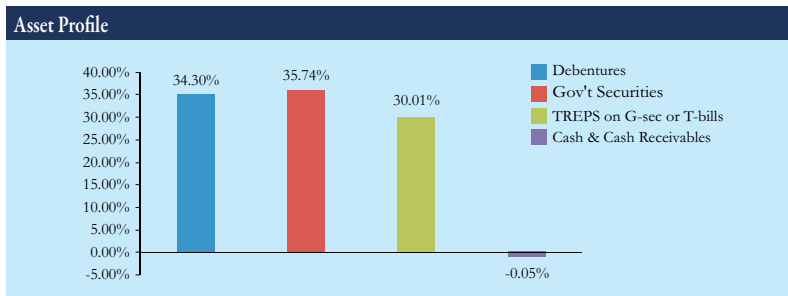
Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/10/2021		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Godrej Industries Ltd.	CRISIL AA	6.81
Power Finance Corporation Ltd.	CRISIL AAA	6.14
REC Ltd.	CRISIL AAA	5.97
Chennai Petroleum Corporation Ltd.	CRISIL AAA	5.96
NTPC Ltd.	CRISIL AAA	5.95
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	3.47
GOVERNMENT SECURITIES		
CGL 2026	SOV	35.74
TREPS on G-Sec or T-Bills		30.01
Cash & Cash Receivables		-0.05
TOTAL		100.00

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



IDCW History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
IDBI Short Term Bond Fund - Monthly IDCW** (Regular Plan)				
26th October, 2021	0.9877	0.9877	13.0944	12.1120
28th September, 2021	0.0581	0.0581	12.1636	12.1067
26th August, 2021	0.0828	0.0828	12.1869	12.1055
IDBI Short Term Bond Fund - Monthly IDCW** (Direct Plan)				
26th October, 2021	1.2551	1.2551	16.5698	15.3217
28th September, 2021	0.0781	0.0781	15.3911	15.3147
26th August, 2021	0.1111	0.1111	15.4221	15.3130

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

*IDCW - previously known as Dividend

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

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

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

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

IDBI Credit Risk Fund (ICRF)

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

Scheme Features		
Investment objective: The investment objective of the Scheme is to generate regular income and opportunities for capital appreciation by investing predominantly in AA and below rated corporate bonds across maturity spectrum. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.		
Fund Manager: Mr. Bhupesh Kalyani	Total Experience: Over 19 Years (Managing the Scheme since 1st February, 2017)	
Inception Date: 3rd March, 2014		
Benchmark: NIFTY Credit Risk Bond Index		
NAV as on 29th October 2021 (₹ per unit):		
	Regular	Direct
Growth	15.0660	16.0722
Quarterly IDCW**	10.6606	10.9622
Annual IDCW**	11.2668	12.3003
Monthly Average AUM: ₹ 42.27 Crs.		
AUM as on 31st October 2021: ₹ 39.88 Crs.		
Expense Ratio as on 31st October 2021: Regular : 1.35% Direct : 0.62% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 31st October 2021: YTM : 7.02% Average Maturity : 5.25 Years Modified Duration : 3.58 Years Macaulay Duration : 3.83 Years		
Load Structure: Entry Load : Not Applicable. Exit Load for Lumpsum & SIP) : <ul style="list-style-type: none">• If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil.• If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV.• If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.		

IDCW History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV** (in ₹)	Ex IDCW** NAV (in ₹)
IDBI Credit Risk Fund - Quarterly IDCW** (Regular Plan)				
20th February, 2019	0.1785	0.1653	10.3989	10.1536
05th November, 2018	0.1033	0.0957	10.3073	10.1642
21st May, 2018	0.3899	0.3611	10.6505	10.1134
IDBI Credit Risk Fund - Quarterly IDCW** (Direct Plan)				
20th February, 2019	0.1923	0.1781	10.5164	10.2522
05th November, 2018	0.1299	0.1203	10.4359	10.25600
21st May, 2018	0.4985	0.4616	10.8854	10.19800
IDBI Credit Risk Fund - Annual IDCW** (Regular Plan)				
21st May, 2018	0.5795	0.5366	11.0867	10.2865
20th April, 2017	1.0921	0.0000	12.0655	10.5502
27th March, 2015	0.6304	0.0000	11.0963	10.2355
IDBI Credit Risk Fund - Annual IDCW** (Direct Plan)				
21st May, 2018	2.2136	2.0498	14.0270	10.9598

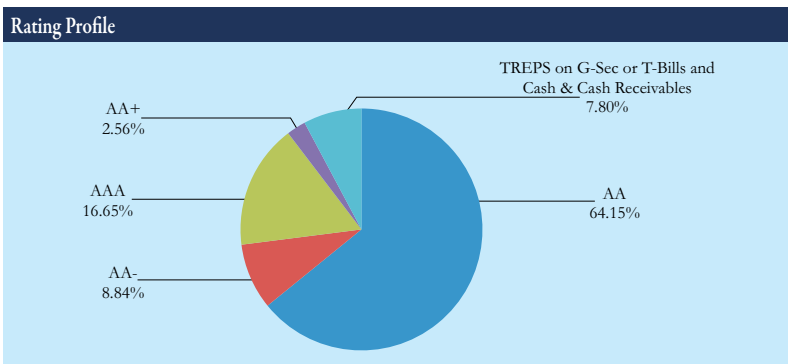
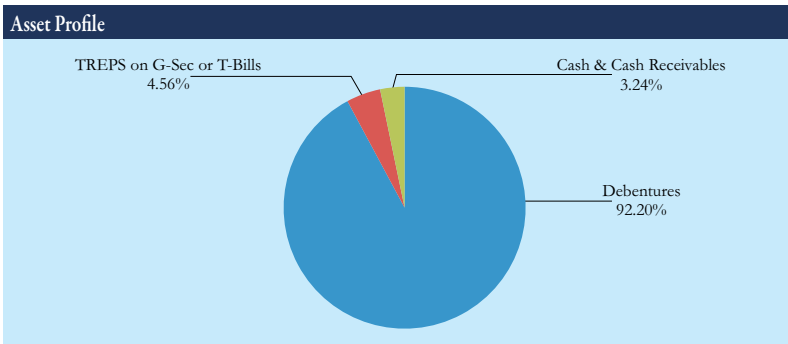
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date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

*IDCW - previously known as Dividend

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

Portfolio as on 31/10/2021		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Punjab National Bank (AT1 Bond under Basel III)	IND AA	25.56
JSW Steel Ltd.	IND AA	9.01
Godrej Properties Ltd.	[ICRA]AA	8.97
TATA Motors Ltd.	CRISIL AA-	8.84
Power Finance Corpn. Ltd.	CRISIL AAA	8.19
TATA Power Co. Ltd.	IND AA	7.74
Godrej Industries Ltd.	CRISIL AA	7.67
REC Ltd.	CRISIL AAA	7.47
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	5.20
Axis Bank Ltd. (AT1 Bond under Basel III)	CRISIL AA+	2.56
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	0.99
Yes Bank Ltd. (AT1 Bond under Basel III)	[ICRA]D	^0.00
TREPS on G-Sec or T-Bills		
Cash & Cash Receivables		3.24
TOTAL		100.00

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



Product Label	
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular income & capital appreciation through active management for at least medium term horizon Investments predominantly in AA and below rated corporate bonds across maturity spectrum 	<p>Riskometer</p> <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderately High risk</p>
	<p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>

IDBI Dynamic Bond Fund (IDBF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 30 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st February 2012

Benchmark:

CRISIL Composite Bond Fund Index

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	17.9329	19.2559
Quarterly IDCW**	12.5359	10.6783
Annual IDCW**	13.1354	15.6877

Monthly Average AUM:

₹ 36.77 Crs.

AUM as on 31st October 2021:

₹ 37.27 Crs.

Expense Ratio as on 31st October 2021:

Regular : 1.20%

Direct : 0.46%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

YTM	: 6.25%
Average Maturity	: 7.70 Years
Modified Duration	: 5.52 Years
Macaulay Duration	: 5.73 Years

Load Structure:

Entry Load : Not Applicable.

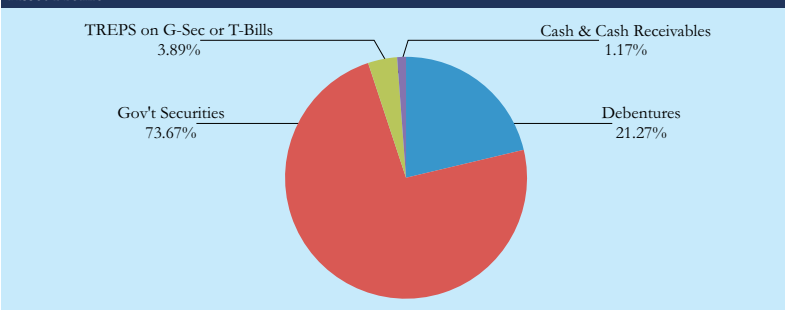
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/10/2021

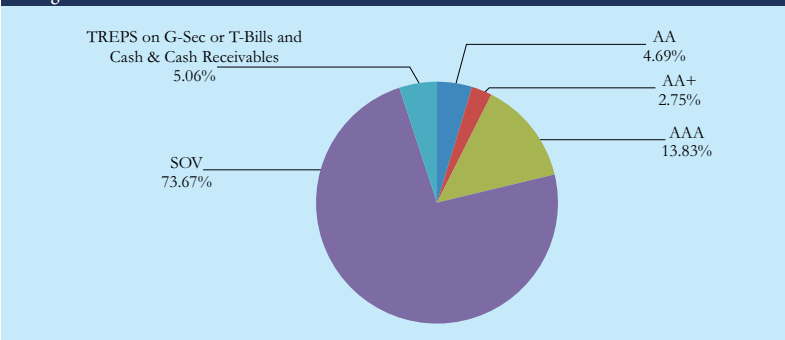
Issuer Name	Rating	% To Net Assets*
DEBENTURES		21.27
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	4.79
REC Ltd.	CRISIL AAA	4.53
NTPC Ltd.	CRISIL AAA	4.51
Punjab National Bank (AT1 Bond under Basel III)	IND AA	4.10
Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	2.75
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.59
GOVERNMENT SECURITIES		73.67
CGL 2031	SOV	28.91
CGL 2026	SOV	28.03
CGL 2035	SOV	16.73
TREPS on G-Sec or T-Bills		3.89
Cash & Cash Receivables		1.17
TOTAL		100.00

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

Asset Profile



Rating Profile



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

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

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

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

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

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

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

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

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

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

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

*IDCW - previously known as Dividend

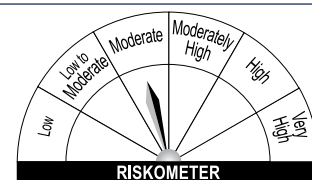
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderate risk

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

IDBI Gilt Fund (IGF)

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

Scheme Features

Investment objective:

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

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

Inception Date:

21st December, 2012

Benchmark:

CRISIL Dynamic Gilt Index

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	17.4013	18.4812
Quarterly IDCW**	12.0445	13.6469
Annual IDCW**	12.8848	13.9337

Monthly Average AUM:

₹ 28.82 Crs.

AUM as on 31st October 2021:

₹ 26.92 Crs.

Expense Ratio as on 31st October 2021:

Regular : 1.20%

Direct : 0.43%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2021:

YTM	: 6.11%
Average Maturity	: 8.22 Years
Modified Duration	: 5.89 Years
Macaulay Duration	: 6.08 Years

Load Structure:

Entry Load : Not Applicable.

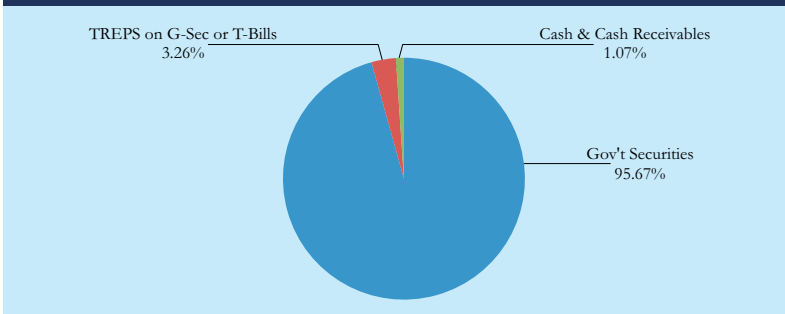
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/10/2021

Issuer Name	Rating	% to Net Assets*
GOVERNMENT SECURITIES		95.67
CGL 2026	SOV	39.73
CGL 2031	SOV	32.74
CGL 2035	SOV	23.20
TREPS on G-Sec or T-Bills		3.26
Cash & Cash Receivables		1.07
TOTAL		100.00

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

Asset Profile



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

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

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

20th February, 2019	0.1936	0.1793	10.5697	10.2965
27th July, 2017	0.2353	0.2180	10.6557	10.3103
20th April, 2017	0.7883	0.7303	11.5717	10.4070

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

20th February, 2019	0.2253	0.2086	11.7303	11.4129
27th July, 2017	0.3575	0.0000	11.7938	11.2775
20th April, 2017	0.5462	0.0000	12.2578	11.4817

IDBI Gilt Fund - Annual IDCW** (Regular Plan)

20th April, 2017	1.0847	0.0000	12.0341	10.5184
27th March, 2015	0.9936	0.9215	11.8111	10.4722
17th April, 2014	0.3585	0.3433	10.6705	10.2259

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

20th April, 2017	0.9847	0.0000	12.2581	10.8809
27th March, 2015	0.9768	0.0000	11.8291	10.5137
17th April, 2014	0.3896	0.3732	10.7019	10.2176

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

*IDCW - previously known as Dividend

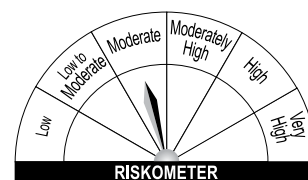
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

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 funds scheme investing in IDBI Gold Exchange Traded Fund [IDBI Gold ETF])

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 22 Years

Mr. Firdaus Marazban Ragina

(Managing the Scheme since 20th June, 2019)

Inception Date:

14th August, 2012

Benchmark:

Domestic price of Gold

NAV as on 29th October 2021 (₹ per unit):

	Regular	Direct
Growth	13.0277	13.5235

Monthly Average AUM:

₹ 39.76 Crs.

AUM as on 31st October 2021:

₹ 39.61 Crs.

Expense Ratio as on 31st October 2021:

Regular : 0.67%

Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

Load Structure:

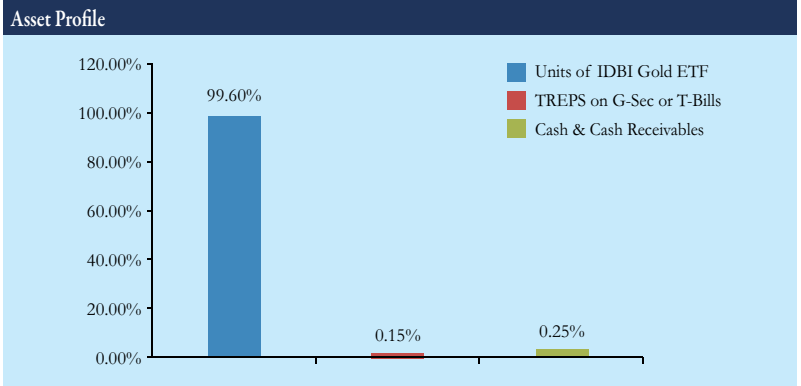
Entry Load : Not Applicable.

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

for Lumpsum & SIP)

Portfolio as on 31/10/2021	
Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.60
TREPS on G-Sec or T-Bills	0.15
Cash & Cash Receivables	0.25
TOTAL	100.00

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



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

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

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

Rs. in Lakhs

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

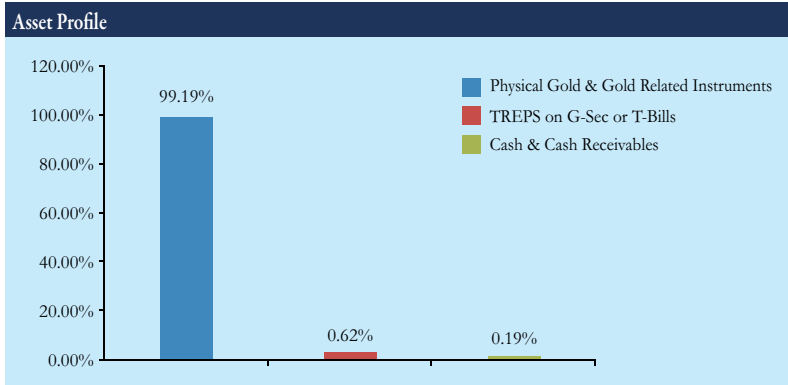
IDBI Gold Exchange Traded Fund (IDBIGOLD)

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

Scheme Features	
Investment objective: To invest in physical gold and gold related instruments with the objective to replicate the performance of gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset.	
Fund Manager:	Total Experience: Over 22 Years
Mr. Firdaus Marazban Ragina	(Managing the Scheme since 20th June, 2019)
Inception Date: 9th November, 2011	
Benchmark: Domestic price of Physical Gold	
NAV as on 29th October 2021 (₹ per unit):	
NAV	4,413.3127
Physical Gold Price*	4,774.9600
Cash Component	-361.6473
* Source: Stock Holding Corporation of India Ltd. (Custodian for IDBI Gold ETF)	
Monthly Average AUM: ₹ 84.26 Crs.	
AUM as on 31st October 2021: ₹ 84.72 Crs.	
Expense Ratio as on 31st October 2021: Regular : 0.35% Expense ratio is inclusive of GST on management fees.	
Quantitative Measures as on 31st October 2021: Tracking Error : 0.3621% Annualised tracking error for last 3 year's period.	
Load Structure: Entry Load : Not Applicable Exit Load (for Lumpsum & SIP) : Nil	
Listing: The Scheme is listed on National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE).	

Portfolio as on 31/10/2021	
Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments	99.19
TREPS on G-Sec or T-Bills	0.62
Cash & Cash Receivables	0.19
TOTAL	100.00

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

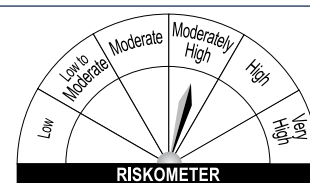


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

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

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

Contact us

IDBI Asset Management Limited

(Investment Manager to IDBI Mutual Fund)

CIN: U65100MH2010PLC199319

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

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

Phone: 022-66442800 **Fax:** 022-66442801 **E-mail:** contactus@idbimutual.co.in **Website:** www.idbimutual.co.in

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

Our Branches:

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

SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - October 2021)

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
1 year	49.83	57.11	50.71	14,983	15,711	15,071
3 years	16.22	21.93	21.66	15,703	18,138	18,017
5 years	11.76	16.69	17.60	17,443	21,658	22,514
Since Inception	18.15	17.26	15.76	38,880	36,547	32,913

FM managing this Scheme since 6th August, 2021.

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	56.15	53.50	53.17	15,615	15,350	15,317
Last 3 years	23.63	20.95	21.30	18,908	17,701	17,859
Last 5 years	14.04	16.37	16.81	19,300	21,355	21,761
Since Inception	15.77	16.32	15.88	39,990	41,796	40,349

FM managing this Scheme since 6th August, 2021.

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	58.85	58.89	50.71	15,885	15,889	15,071
Last 3 years	21.23	21.87	21.66	17,824	18,109	18,017
Last 5 years	14.04	16.35	17.60	19,303	21,335	22,514
Since Inception	17.89	16.39	15.24	34,900	31,664	29,359

FM managing this Scheme since 6th August, 2021.

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	62.99	81.16	53.17	16,299	18,116	15,317
Last 3 years	20.18	23.20	21.30	17,368	18,711	17,859
Since Inception	12.81	16.45	17.83	17,750	20,651	21,838

FM managing this Scheme since 6th August, 2021.

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

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	85.28	90.15	53.17	18,528	19,015	15,317
Last 3 years	22.94	25.05	21.30	18,591	19,569	17,859
Since Inception	12.36	11.38	16.40	16,620	15,997	19,384

FM managing this Scheme since 6th August, 2021.

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

#NIFTY Smallcap 250-TRI, ## NIFTY 50-TRI

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	53.19	53.50	53.17	15,319	15,350	15,317
Last 3 years	19.17	20.95	21.30	16,931	17,701	17,859
Since Inception	11.93	15.25	16.11	15,610	17,517	18,043

FM managing this Scheme since 6th August, 2021.

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

#NIFTY 100-TRI, ## NIFTY 50-TRI

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	53.83	61.28	53.17	15,383	16,128	15,317
3 years	14.59	22.04	21.30	15,054	18,188	17,859
Since Inception	10.52	17.99	17.57	14,060	17,564	17,352

FM managing this Scheme since 6th August, 2021.

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

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	56.68	59.22	50.71	15,668	15,922	15,071
3 years	17.21	22.13	21.66	16,108	18,226	18,017
Since Inception	15.99	15.80	16.00	16,060	15,978	16,066

FM managing this Scheme since 6th August, 2021.

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

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	47.45	55.81	53.17	14,745	15,581	15,317
Since Inception	20.63	16.30	20.44	17,090	15,395	17,014

FM managing this Scheme Since 6th August, 2021.

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

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	23.87	30.75	53.17	12,387	13,075	15,317
Since Inception	26.79	26.06	21.78	18,840	18,552	16,917

FM managing this Scheme since 6th August, 2021.

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

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

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

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

Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	50.52	53.17	15,052	15,317
Last 3 years	19.68	21.30	17,151	17,859
Last 5 years	14.92	16.81	20,057	21,761
Since Inception	10.91	12.61	32,403	38,515

FM managing this Scheme since 9th October, 2018.

NIFTY 50-TRI.

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	53.01	54.76	53.17	15,301	15,476	15,317
Last 3 years	16.90	18.51	21.30	15,984	16,653	17,859
Last 5 years	11.77	13.67	16.81	17,456	18,991	21,761
Since Inception	10.81	12.68	11.59	31,304	37,706	33,820

FM managing this Scheme since 9th October, 2018.

NIFTY Next 50-TRI, ## NIFTY 50-TRI.

SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - October 2021) (contd...)

IDBI Gold Fund (IGFOF)		Inception date: 14th August, 2012			
Period	Returns (in %)		Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)	
Last 1 year	-5.57	-5.00	9,443	9,118	
Last 3 years	12.36	14.27	14,189	14,928	
Last 5 years	7.35	9.45	14,264	15,715	
Since Inception	2.91	5.04	13,028	15,738	

FM managing this Scheme since 20th June, 2019.

Domestic Price of Gold.

IDBI Gold Exchange Traded Fund (IDBIGOLD)		Inception date: 9th November, 2011			
Period	Returns (in %)		Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)	
Last 1 year	-5.25	-5.00	9,475	9,118	
Last 3 years	13.47	14.27	14,615	14,928	
Last 5 years	8.83	9.45	15,273	15,715	
Since Inception	4.29	5.12	15,210	16,457	

FM managing this Scheme since 20th June, 2019.

Domestic Price of Physical Gold.

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

IDBI Hybrid Equity Fund (IHEF)		Inception Date: 24th October, 2016				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	35.83	36.44	53.17	13,583	13,644	15,317
Last 3 years	14.64	18.32	21.30	15,071	16,574	17,859
Last 5 years	10.14	14.00	16.81	16,217	19,265	21,761
Since Inception	10.15	13.83	16.58	16,242	19,153	21,586

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

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

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

IDBI Equity Savings Fund (IESF)		Inception Date: 27th March, 2018				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	20.42	19.92	1.65	12,042	11,992	10,165
Last 3 years	10.35	12.11	8.19	13,443	14,097	12,666
Since Inception	7.97	10.79	7.18	13,172	14,451	12,830

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

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

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

NIFTY Equity Savings Index, ## CRISIL 10 Year Gilt Index.

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

IDBI Liquid Fund (ILIQF)		Inception date: 9th July, 2010				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.32	3.55	3.51	10,332	10,355	10,351
Last 3 years	5.07	5.24	6.01	11,601	11,658	11,915
Last 5 years	5.81	5.95	6.01	13,262	13,351	13,390
1 month	3.23	3.35	1.43	NA	NA	NA
2 weeks	2.45	2.82	-0.07	NA	NA	NA
1 week	2.35	2.85	-0.58	NA	NA	NA
Since Inception	7.38	7.27	6.61	22,390	22,122	20,648

FM managing this Scheme since 3rd May, 2017

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

IDBI Dynamic Bond Fund (IDBF)		Inception date: 21st February, 2012				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	5.85	3.87	1.65	10,585	10,387	10,165
Last 3 years	7.37	9.69	8.19	12,379	13,200	12,666
Last 5 years	5.13	7.58	5.85	12,848	14,411	13,288
Since Inception	6.21	8.56	6.99	17,933	22,175	19,249

FM managing this Scheme since 3rd May, 2017

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

IDBI Gilt Fund (IGF)		Inception date: 21st December, 2012				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.27	3.41	1.65	10,227	10,341	10,165
Last 3 years	6.80	9.35	8.19	12,184	13,080	12,666
Last 5 years	4.51	7.12	5.85	12,473	14,111	13,288
Since Inception	6.45	8.27	6.99	17,401	20,217	18,190

FM managing this Scheme since 3rd May, 2017

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

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

IDBI Ultra Short Term Fund (IUSTF)		Inception date: 3rd September, 2010				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.20	4.17	3.51	10,420	10,417	10,351
Last 3 years	5.63	6.33	6.01	11,788	12,023	11,916
Last 5 years	5.83	6.68	6.01	13,280	13,822	13,392
Since Inception	7.41	7.90	6.68	22,210	23,358	20,584

FM managing this Scheme since 1st February, 2017.

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

IDBI Short Term Bond Fund (ISTBF)		Inception date: 23rd March, 2011				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	12.65	4.84	1.65	11,265	10,484	10,165
Last 3 years	7.71	8.58	8.19	12,500	12,802	12,666
Last 5 years	6.81	7.54	5.85	13,906	14,385	13,288
Since Inception	7.79	8.39	6.80	22,171	23,500	20,104

FM managing this Scheme since 1st February, 2017.

CRISIL Short Term Bond Fund Index, ## CRISIL 10 Year Gilt Index.

IDBI Credit Risk Fund (ICRF)		Inception date: 3rd March, 2014				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	17.41	8.64	1.65	11,741	10,864	10,165
Last 3 years	2.49	9.92	8.19	10,765	13,283	12,666
Last 5 years	3.43	8.61	5.85	11,839	15,120	13,288
Since Inception	5.49	9.42	7.96	15,066	19,937	17,985

FM managing this Scheme since 1st February, 2017.

NIFTY Credit Risk Bond Fund, ## CRISIL 10 Year Gilt Index.

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

SCHEME PERFORMANCE - DIRECT PLANS (As of last business day of the month - October 2021)

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

IDBI Equity Advantage Fund (IEAF) Inception date: 10th September, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	51.67	57.11	50.71	15,167	15,711	15,071
Last 3 years	17.73	21.93	21.66	16,323	18,138	18,017
Last 5 years	13.39	16.69	17.60	18,755	21,658	22,514
Since Inception	19.56	17.26	15.76	42,800	36,547	32,913

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

IDBI India Top 100 Equity Fund (IIT100EF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	58.03	53.50	53.17	15,803	15,350	15,317
Last 3 years	25.19	20.95	21.30	19,635	17,701	17,859
Last 5 years	15.74	16.37	16.81	20,783	21,355	21,761
Since Inception	15.72	14.84	14.53	36,293	33,926	33,122

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

IDBI Flexi Cap Fund (IFF) Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	61.01	58.89	50.71	16,101	15,889	15,071
Last 3 years	22.93	21.87	21.66	18,587	18,109	18,017
Last 5 years	15.96	16.35	17.60	20,986	21,335	22,514
Since Inception	19.44	16.39	15.24	38,530	31,664	29,359

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

IDBI Midcap Fund (IMF) Inception date: 25th January, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	64.41	81.16	53.17	16,441	18,116	15,317
Last 3 years	21.43	23.20	21.30	17,916	18,711	17,859
Since Inception	14.64	16.45	17.83	19,170	20,651	21,838

FM managing this Scheme since 6th August, 2021.
The Direct Plan of this scheme is in existence for a period less than 5 years.
NIFTY Midcap 100-TRI, ## NIFTY 50-TRI.

IDBI Small Cap Fund (ISF) Inception date: 21st June, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	87.13	90.15	53.17	18,713	19,015	15,317
Last 3 years	24.39	25.05	21.30	19,257	19,569	17,859
Since Inception	14.28	11.38	16.40	17,890	15,997	19,384

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

IDBI Focused 30 Equity Fund (IF30EF) Inception date: 17th November, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	54.52	53.50	53.17	15,452	15,350	15,317
Last 3 years	20.55	20.95	21.30	17,526	17,701	17,859
Since Inception	13.65	15.25	16.11	16,580	17,517	18,043

FM managing this Scheme since 6th August, 2021.
The Direct Plan of this scheme is in existence for a period less than 5 years.
#NIFTY 100-TRI, ## NIFTY 50-TRI

IDBI Banking & Financial Services Fund (IB&FSF) Inception date: 4th June, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	55.47	61.28	53.17	15,547	16,128	15,317
Last 3 years	16.08	22.04	21.30	15,646	18,188	17,859
Since Inception	12.13	17.99	17.57	14,770	17,564	17,352

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

IDBI Long Term Value Fund Inception date: 20th August, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	58.10	59.22	50.71	15,810	15,922	15,071
Last 3 years	18.50	22.13	21.66	16,647	18,226	18,017
Since Inception	17.37	15.80	16.00	16,680	15,978	16,066

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

IDBI Dividend Yield Fund Inception date: 21st December, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	48.95	55.81	53.17	14,895	15,581	15,317
Since Inception	22.29	16.30	20.44	17,770	15,395	17,014

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

IDBI Healthcare Fund Inception date: 28th February, 2019						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	25.48	30.75	53.17	12,548	13,075	15,317
Since Inception	28.81	26.06	21.78	19,650	18,552	16,917

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

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

IDBI Nifty Index Fund (INIF) Inception date: 1st January, 2013				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	51.61	53.17	15,161	15,317
Last 3 years	20.63	21.30	17,562	17,859
Last 5 years	16.05	16.81	21,063	21,761
Since Inception	13.70	14.53	31,074	33,122

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

IDBI Nifty Junior Index Fund (INJIF) Inception date: 1st January, 2013					
Period	Returns (in %)			Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)
Last 1 year	53.98	54.76	53.17	15,398	15,476
Last 3 years	17.62	18.51	21.30	16,281	16,653
Last 5 years	12.75	13.67	16.81	18,231	18,991
Since Inception	15.03	16.13	14.53	34,423	37,443

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

SCHEME PERFORMANCE - DIRECT PLANS (As of last business day of the month - October 2021) (contd...)

IDBI Gold Fund (IGFOF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#		Scheme (₹)	Benchmark# (₹)	
Last 1 year	-5.21	-5.00		9,479	9,500	
Last 3 years	12.84	14.27		14,373	14,928	
Last 5 years	7.87	9.45		14,611	15,715	
Since Inception	3.48	5.09		13,527	15,497	

FM managing this Scheme since 20th June, 2019.

Domestic Price of Gold.

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

IDBI Hybrid Equity Fund (IHEF) Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	36.97	36.44	53.17	13,697	13,644	15,317
Last 3 years	15.84	18.32	21.30	15,549	16,574	17,859
Last 5 years	11.71	14.00	16.81	17,406	19,265	21,761
Since Inception	11.72	13.83	16.58	17,436	19,153	21,586

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

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

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

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

IDBI Equity Savings Fund (IESF) Inception Date: 27th March, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	21.57	19.92	1.65	12,157	11,992	10,165
Last 3 years	11.62	12.11	8.19	13,909	14,097	12,666
Since Inception	9.39	10.79	7.18	13,805	14,451	12,830

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

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

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

NIFTY Equity Savings Index, ## CRISIL 10 Year Gilt Index.

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

IDBI Liquid Fund (ILIQF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.36	3.55	3.51	10,336	10,355	10,351
Last 3 years	5.14	5.24	6.01	11,623	11,658	11,915
Last 5 years	5.89	5.95	6.01	13,318	13,351	13,390
1 month	3.27	3.35	1.43	NA	NA	NA
2 weeks	2.49	2.82	-0.07	NA	NA	NA
1 week	2.39	2.85	-0.58	NA	NA	NA
Since Inception	7.08	7.07	6.67	18,304	18,292	17,686

FM managing this Scheme since 3rd May, 2017

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

IDBI Dynamic Bond Fund (IDBF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	6.63	3.87	1.65	10,663	10,387	10,165
Last 3 years	8.26	9.69	8.19	12,690	13,200	12,666
Last 5 years	6.26	7.58	5.85	13,551	14,411	13,288
Since Inception	6.72	8.51	6.86	17,763	20,569	17,970

FM managing this Scheme since 3rd May, 2017

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

IDBI Gilt Fund (IGF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.06	3.41	1.65	10,306	10,341	10,165
Last 3 years	7.65	9.35	8.19	12,477	13,080	12,666
Last 5 years	5.46	7.12	5.85	13,047	14,111	13,288
Since Inception	7.13	8.13	6.86	18,370	19,939	17,970

FM managing this Scheme since 3rd May, 2017

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

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

IDBI Ultra Short Term Fund (IUSTF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.53	4.17	3.51	10,453	10,417	10,351
Last 3 years	6.07	6.33	6.01	11,937	12,023	11,916
Last 5 years	6.44	6.68	6.01	13,669	13,822	13,392
Since Inception	7.53	7.60	6.67	18,983	19,101	17,682

FM managing this Scheme since 1st February, 2017.

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

IDBI Short Term Bond Fund (ISTBF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	13.12	4.84	1.65	11,312	10,484	10,165
Last 3 years	8.38	8.58	8.19	12,733	12,802	12,666
Last 5 years	7.71	7.54	5.85	14,504	14,385	13,288
Since Inception	8.32	8.30	6.86	20,253	20,226	17,970

FM managing this Scheme since 1st February, 2017.

CRISIL Short Term Bond Fund Index, ## CRISIL 10 Year Gilt Index.

IDBI Credit Risk Fund (ICRF) Inception date: 3rd March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	18.25	8.64	1.65	11,825	10,864	10,165
Last 3 years	3.19	9.92	8.19	10,989	13,283	12,666
Last 5 years	4.33	8.61	5.85	12,366	15,120	13,288
Since Inception	6.39	9.42	7.96	16,072	19,937	17,985

FM managing this Scheme since 1st February, 2017.

NIFTY Credit Risk Bond Fund, ## CRISIL 10 Year Gilt Index.

Scheme Benchmark; ## Additional Benchmark as per SEBI Circular dated August 22, 2011.

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

SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - REGULAR PLANS (As of last business day of the month - October 2021)

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 10th September, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	980.00	840.00	600.00	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	1,799.79	1,350.60	888.30	509.74	144.79
Scheme Return (% XIRR)	14.49	13.35	15.72	24.02	40.85
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	17.17	17.68	20.71	30.14	43.08
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	16.75	17.61	20.79	28.13	39.64

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 15th May, 2012				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,140.00	840.00	600.00	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	2,464.14	1,482.78	980.92	558.36	148.43
Scheme Return (% XIRR)	15.58	15.97	19.79	30.79	47.18
Benchmark (NIFTY 100-TRI#) return (% XIRR)	16.21	17.02	19.87	28.31	40.82
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	16.06	17.22	20.32	28.48	40.83

IDBI Flexi Cap Fund (IFF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 28th March, 2014				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	920.00	840.00	600.00	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	1,733.96	1,491.19	985.64	561.71	151.38
Scheme Return (% XIRR)	16.16	16.12	19.99	31.24	52.37
Benchmark (NIFTY 500-TRI#) return (% XIRR)	17.01	17.51	20.55	30.67	44.54
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	16.91	17.61	20.79	28.13	39.64

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 25th June, 2010				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,370.00	840.00	600.00	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	3,032.92	1,457.19	953.69	528.52	143.43
Scheme Return (% XIRR)	13.20	15.48	18.63	26.69	38.50
Benchmark (NIFTY 50-TRI #) return (% XIRR)	14.91	17.22	20.32	28.48	40.83
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	14.91	17.22	20.32	28.48	40.83

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 20th September, 2010				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,340.00	840.00	600.00	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	3,106.15	1,377.05	882.67	518.02	143.33
Scheme Return (% XIRR)	14.27	13.89	15.46	25.21	38.33
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	16.22	15.65	17.10	26.96	39.75
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	15.04	17.22	20.32	28.48	40.83

IDBI Midcap Fund (IMF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 25th January, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	580.00	NA	NA	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	920.45	NA	NA	573.60	148.90
Scheme Return (% XIRR)	19.27	NA	NA	32.83	48.00
Benchmark (Nifty Midcap 100 - TRI#) return (% XIRR)	22.63	NA	NA	38.33	59.20
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	20.52	NA	NA	28.48	40.83

IDBI SmallCap Fund (ISF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 21st June, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	530.00	NA	NA	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	896.00	NA	NA	623.11	160.02
Scheme Return (% XIRR)	24.26	NA	NA	39.22	67.89
Benchmark (Nifty Smallcap 250 - TRI#) return (% XIRR)	25.41	NA	NA	43.05	67.22
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	21.35	NA	NA	28.48	40.83

IDBI Focused 30 Equity Fund (IF30EF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 17th November, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	480.00	NA	NA	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	729.13	NA	NA	542.79	148.51
Scheme Return (% XIRR)	21.33	NA	NA	28.67	47.33
Benchmark (Nifty 100 - TRI#) return (% XIRR)	22.32	NA	NA	28.31	40.82
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	22.73	NA	NA	28.48	40.83

IDBI Banking & Financial Services Fund (IB&FSF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 4th June, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	410.00	NA	NA	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	563.90	NA	NA	493.18	140.30
Scheme Return (% XIRR)	19.05	NA	NA	21.62	33.14
Benchmark (Nifty Financial Services - TRI#) return (% XIRR)	24.44	NA	NA	26.70	39.08
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	25.52	NA	NA	28.48	40.83

IDBI Long Term Value Fund (ILTVF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	390.00	NA	NA	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	589.30	NA	NA	541.19	147.45
Scheme Return (% XIRR)	26.42	NA	NA	28.45	45.46
Benchmark (S&P BSE 500 - TRI#) return (% XIRR)	28.64	NA	NA	30.99	44.63
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	26.25	NA	NA	28.13	39.64

IDBI Dividend Yield Fund (IDYF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 21st December, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	350.00	NA	NA	NA	120.00
Market value as on 29th October, 2021 (Rs. in '000)	527.96	NA	NA	NA	143.85
Scheme Return (% XIRR)	29.65	NA	NA	NA	39.22
Benchmark (Nifty Dividend Opportunities 50 - TRI#) return (% XIRR)	26.70	NA	NA	NA	40.90
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	29.07	NA	NA	NA	40.83

IDBI Healthcare Fund (IHf)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 28th February, 2019				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	330.00	NA	NA	NA	120.00
Market value as on 29th October, 2021 (Rs. in '000)	490.61	NA	NA	NA	129.73
Scheme Return (% XIRR)	30.50	NA	NA	NA	15.53
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	33.12	NA	NA	NA	18.77
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	30.42	NA	NA	NA	40.83

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

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

SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - DIRECT PLANS (As of last business day of the month - October 2021)

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 10th September, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	980.00	840.00	600.00	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	1,915.36	1,422.43	920.95	519.89	145.79
Scheme Return (% XIRR)	15.96	14.80	17.20	25.47	42.58
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	17.17	17.68	20.71	30.14	43.08
Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)	16.75	17.61	20.79	28.13	39.64

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,060.00	840.00	600.00	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	2,309.95	1,561.33	1,017.07	569.48	149.48
Scheme Return (% XIRR)	17.02	17.42	21.28	32.28	49.02
Benchmark (NIFTY 100-TRI#) return (% XIRR)	16.32	17.02	19.87	28.31	40.82
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	16.23	17.22	20.32	28.48	40.83

IDBI Flexi Cap Fund (IFF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 28th March, 2014				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	920.00	840.00	600.00	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	1,847.69	1,579.92	1,026.55	574.23	152.55
Scheme Return (% XIRR)	17.76	17.75	21.67	32.91	54.46
Benchmark (NIFTY 500-TRI#) return (% XIRR)	17.01	17.51	20.55	30.67	44.54
Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)	16.91	17.61	20.79	28.13	39.64

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,060.00	840.00	600.00	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	2,149.11	1,511.31	976.54	535.18	144.01
Scheme Return (% XIRR)	15.46	16.50	19.60	27.62	39.50
Benchmark (NIFTY 50-TRI#) return (% XIRR)	16.23	17.22	20.32	28.48	40.83
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	16.23	17.22	20.32	28.48	40.83

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,060.00	840.00	600.00	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	2,154.66	1,421.71	899.26	523.14	143.83
Scheme Return (% XIRR)	15.52	14.79	16.22	25.93	39.19
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	16.53	15.65	17.10	26.96	39.75
Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)	16.23	17.22	20.32	28.48	40.83

IDBI Midcap Fund (IMF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 25th January, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	580.00	NA	NA	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	949.23	NA	NA	582.23	149.68
Scheme Return (% XIRR)	20.59	NA	NA	33.97	49.37
Benchmark (Nifty Midcap 100 - TRI#) return (% XIRR)	22.63	NA	NA	38.33	59.20
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	20.52	NA	NA	28.48	40.83

IDBI SmallCap Fund (ISF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 21st June, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	530.00	NA	NA	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	922.36	NA	NA	633.62	160.96
Scheme Return (% XIRR)	25.65	NA	NA	40.53	69.59
Benchmark (Nifty Smallcap 250 - TRI #) return (% XIRR)	25.41	NA	NA	43.05	67.22
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	21.35	NA	NA	28.48	40.83

IDBI Focused 30 Equity Fund (IF30EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 17th November, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	480.00	NA	NA	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	746.90	NA	NA	551.23	149.25
Scheme Return (% XIRR)	22.61	NA	NA	29.82	48.62
Benchmark (Nifty 100 - TRI#) return (% XIRR)	22.32	NA	NA	28.31	40.82
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	22.73	NA	NA	28.48	40.83

IDBI Banking & Financial Services Fund (IB&FSF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 4th June, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	410.00	NA	NA	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	575.49	NA	NA	501.52	141.13
Scheme Return (% XIRR)	20.32	NA	NA	22.84	34.56
Benchmark (Nifty Financial Services - TRI#) return (% XIRR)	24.44	NA	NA	26.70	39.08
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	25.52	NA	NA	28.48	40.83

IDBI Long Term Value Fund (ILTVF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	390.00	NA	NA	360.00	120.00
Market value as on 29th October, 2021 (Rs. in '000)	598.73	NA	NA	548.82	148.17
Scheme Return (% XIRR)	27.50	NA	NA	29.50	46.72
Benchmark (S&P BSE 500 - TRI#) return (% XIRR)	28.64	NA	NA	30.99	44.63
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	26.25	NA	NA	28.13	39.64

IDBI Dividend Yield Fund (IDYF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	350.00	NA	NA	NA	120.00
Market value as on 29th October, 2021 (Rs. in '000)	538.20	NA	NA	NA	144.71
Scheme Return (% XIRR)	31.15	NA	NA	NA	40.70
Benchmark (Nifty Dividend Opportunities 50 - TRI#) return (% XIRR)	26.70	NA	NA	NA	40.90
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	29.07	NA	NA	NA	40.83

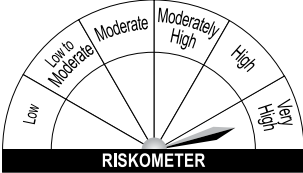
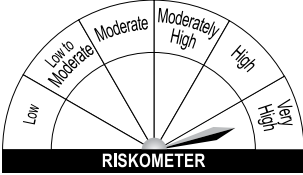
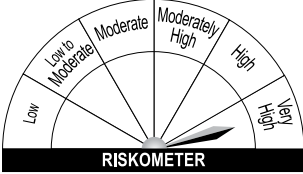
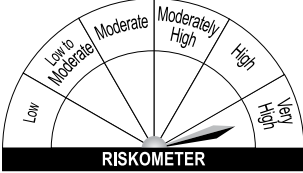
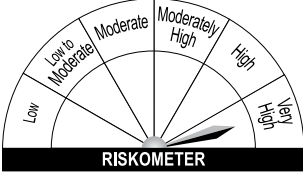
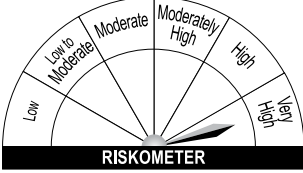
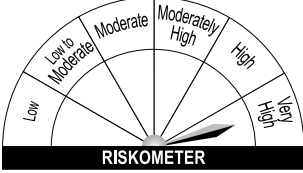
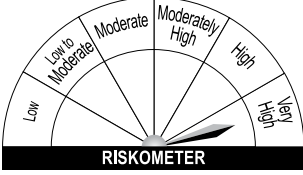
IDBI Healthcare Fund (IHF)

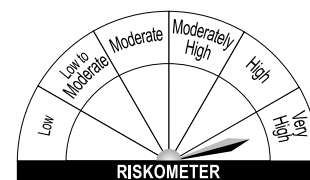
Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 28th February, 2019				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	330.00	NA	NA	NA	120.00
Market value as on 29th October, 2021 (Rs. in '000)	502.15	NA	NA	NA	130.61
Scheme Return (% XIRR)	32.44	NA	NA	NA	16.97
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	33.12	NA	NA	NA	18.77
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	30.42	NA	NA	NA	40.83

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

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

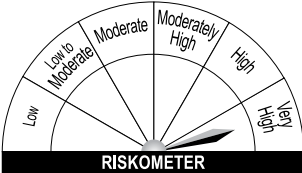
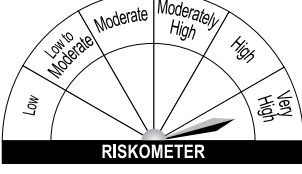
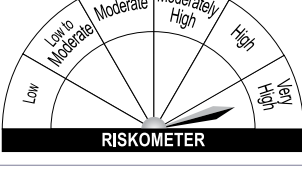

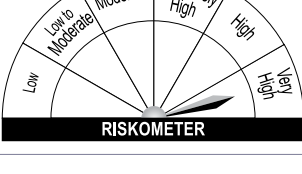
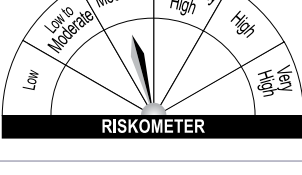



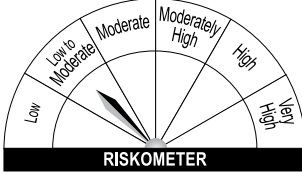

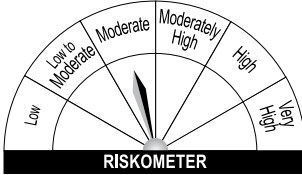
BENCHMARK AND SCHEME RISKOMETER

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

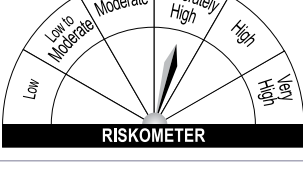
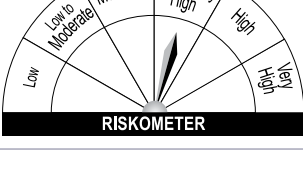


Investors understand that their principal will be at Very High risk

BENCHMARK AND SCHEME RISKOMETER (CONTD...)

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

BENCHMARK AND SCHEME RISKOMETER (CONTD...)

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

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