

IDBI FUNDS

September 2020

Equity Market Overview

BSE Sensex 30 closed @ 38628 +2.7 % and NSE Nifty 50 @ 11387 +2.4 % monthly basis for Aug 2020.

Positive performing sectors were Metals +13%, Realty +12%, Banks +10% Power +9%.

Negative performing sectors were Telecom -4%, IT -1%, FMCG -0.9%.

India received 27% more rainfall than normal in August 2020, the fourth highest amount in the last 120 years as per India Meteorological Department (IMD).

Plentiful monsoon rains spurred Indian farmers to plant summer crops across a record swathe of farmland 7% bigger than last year. Food production may cross the target of 298.32 million tonnes in the 2020-21 crop year as per India Farm minister.

India's gross domestic product (GDP) contracted 23.9% in the April- June 2020 quarter as compared to same quarter of last year.

Industrial production declined by 16.6% in June 2020, mainly due to lower output of manufacturing, mining and power generation, as per the government data released.

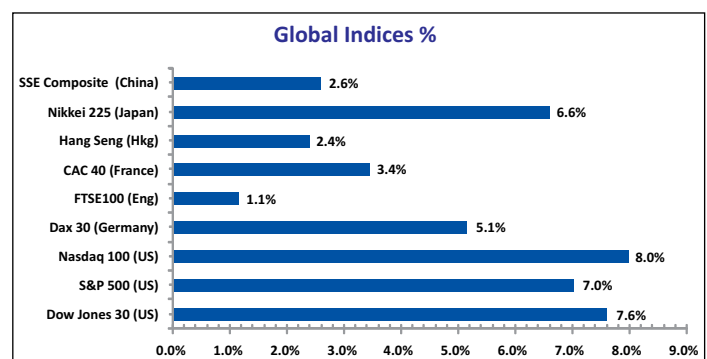
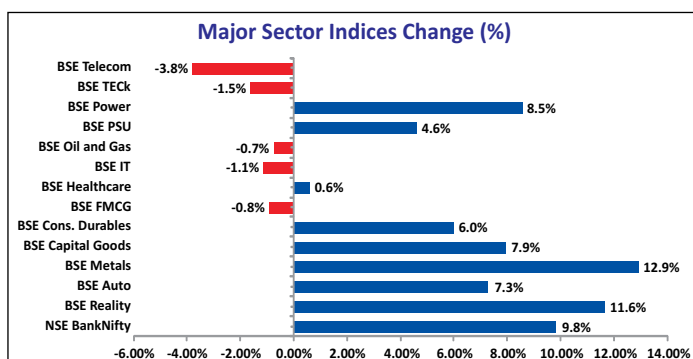
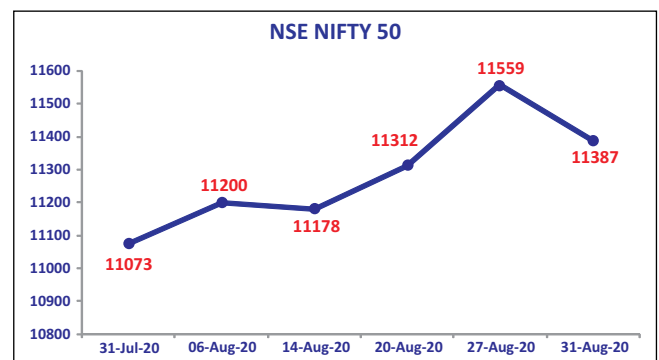
The IHS Markit India Manufacturing Purchasing Managers' Index (PMI) rose to 52 in August from 46 in July 20, above the 50-level reading that separates growth from contraction.

India equities segment saw a net investment of Rs. 46,602 crore while Rs. 732 crore was invested in the debt segment by foreign portfolio investors (FPI) in August 2020.

India's exports contracted for the fifth straight month in July, declining by 10.21% to \$26.33 billion due to drop in shipments of petroleum, gems and jewellery, leather, textiles, electronic goods, and spices.

RBI announced a series of steps aimed at maintaining "orderly" market conditions and "congenial" financial conditions like conduct special open market operation with simultaneous purchase and sale of government securities.

Brent crude quoted at US\$ 45.28/bbl, Gold quoted US\$/Oz 1967 INR closed at Rs. 73.62 versus the US\$ as on 31st Aug 2020.



Source: Bloomberg

Fixed Income Overview

MACRO Economic Data for the month:

	As on 31/07/2020	As on 31/08/2020	Change
10 year Gsec	5.84%	6.12%	28 bps
10 year Corp bonds	6.40%	6.65%	25 bps
3 months Tbill	3.29%	3.25%	-04 bps
3 month CD	3.33%	3.34%	01 bps
Brent Crude \$	43.30	45.28	1.98
INR = USD	74.81	73.62	-1.19

The major macro events during the month:

Highlights of RBI policy on August 06, 2020:

- 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 it is necessary to revive growth and mitigate the impact of COVID-19 on the economy, while ensuring that inflation remains within the target going forward.
- Outlook for Inflation** - Supply chain disruptions on account of COVID-19 persist, with implications for both food and non-food prices. A more favourable food inflation outlook may emerge as the bumper rabi harvest eases prices of cereals, especially if open market sales and public distribution offtake are expanded on the back of significantly higher procurement. The relatively moderate increases in minimum support prices (MSP) for the kharif crops and monsoon are also supportive of benign inflation prospects. Nonetheless, upside risks to food prices remain.
- Outlook for Growth** - the recovery in the rural economy is expected to be robust, buoyed by the progress in kharif sowing. Manufacturing firms responding to the Reserve Bank's industrial outlook survey expect domestic

demand to recover gradually from Q2 and to sustain through Q1:2021-22. On the other hand, consumer confidence turned more pessimistic in July relative to the preceding round of the Reserve Bank's survey. External demand is expected to remain anaemic under the weight of the global recession and contraction in global trade. For the year 2020-21, as a whole, real GDP growth is expected to be negative. An early containment of the COVID-19 pandemic may impart an upside to the outlook. A more protracted spread of the pandemic, deviations from the forecast of a normal monsoon and global financial market volatility are the key downside risks.

Inflation and IIP:

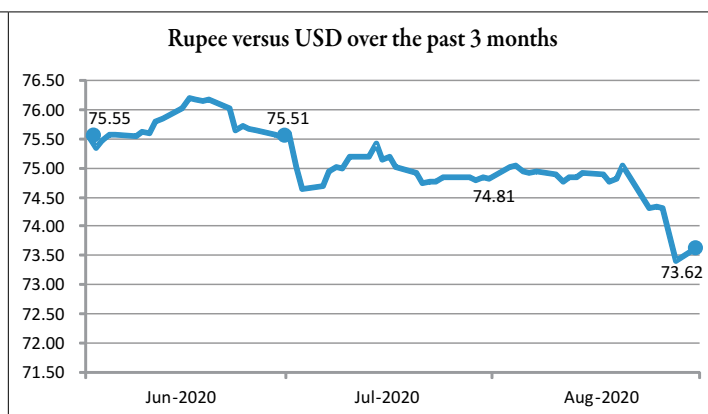
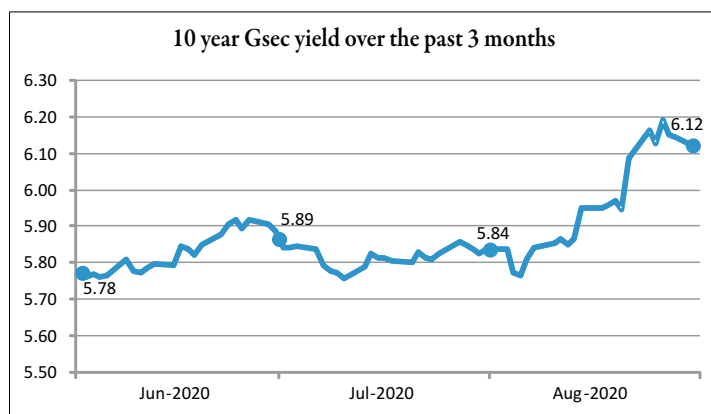
India's retail inflation rose to 4-months high of 6.93% in July 2020 compared to 6.23% in June 2020, breaching the upper band of RBI's inflation (4% with +/- 2%) for the 4th consecutive month. The noteworthy increase in inflation has been on account of elevated prices in food, pan, tobacco and miscellaneous segment. Core inflation rises to 5.48% (June 5.01%) on account of rise in transportation costs and gold prices.

Wholesale inflation (WPI) posted a deflation of 0.6% in July 2020 compared to deflation of 1.8% in June 2020 mainly on the basis of an uptick in food inflation and manufactured products inflation.

June 2020 Industrial production (IIP) came at -16.6% (May -34.7%) with pharma production surging. Manufacturing contracted by 17.1%, Mining contracted by 19.8% and Electricity generation contracted by 10.0%. June IIP numbers imply slowing contraction as partial easing of lockdown measures and subsequent resumption of economic activities led to improvement over the previous month.

Trade Deficit:

Trade balance returns to deficit mode in July although still low at USD 4.8 bn from a surplus of USD 0.8 bn in June 2020. Even as the momentum seen in export activity has been encouraging, a sequential improvement in import activity pushed the trade balance back into deficit. Export contraction slows to 10.2% YoY as against 12.4% contraction in June and Imports were down 28.4% YoY against contraction of 47.6% in June.



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 dividends received from a security and are usually expressed annually as a percentage based on the investment's cost, its current market value or its face value.

Risk Free Return:

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

Tracking Error:

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

Portfolio Turnover Ratio:

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

IDBI Equity Advantage Fund (IEAF)

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

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience: Over 16 Years
Mrs. Uma Venkatraman	(Managing the Scheme since 1st July 2018)

Inception Date:

10th September, 2013

Benchmark:

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

NAV as on 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	25.09	27.24
Dividend	16.67	18.39

Monthly Average AUM:

₹ 481.60 Crs.

AUM as on 31st August 2020:

₹ 477.47 Crs.

Expense Ratio as on 31st August 2020:

Regular : 2.42%
Direct : 1.20%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

Standard Deviation : 5.2341%
Beta : 0.7527
Sharpe Ratio : -0.0228
Portfolio Turnover Ratio^^ : 0.25

Risk free rate: Overnight MIBOR (3.78% as on 31/08/20). Source: FIMMDA.
Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

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

Dividend History

(Face Value: ₹ 10/- Per Unit)

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

4th April, 2019	0.8854	0.8854	18.39	17.47
19th March, 2018	1.6000	1.6000	19.48	17.97
25th September, 2017	1.5000	1.5000	20.34	18.82

IDBI Equity Advantage Fund - Dividend (Direct Plan)

4th April, 2019	0.8854	0.8854	19.84	18.93
19th March, 2018	1.6000	1.6000	20.55	19.05
25th September, 2017	1.5000	0.0000	21.21	19.68

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

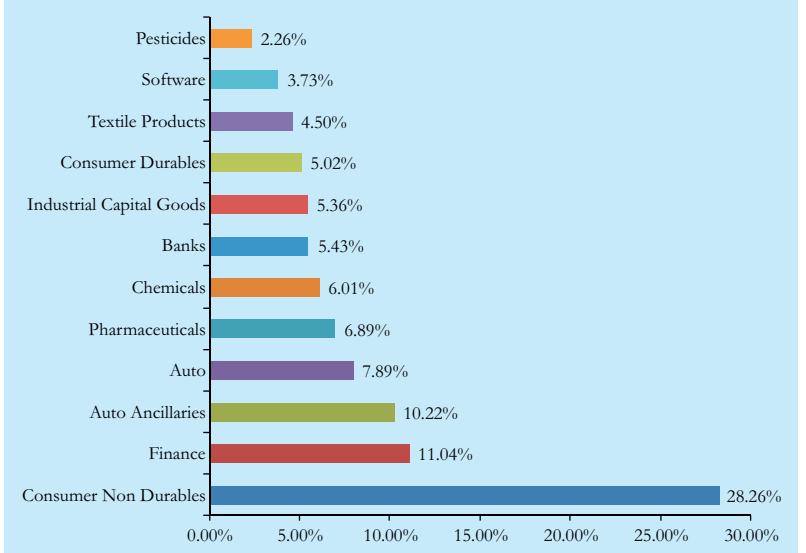
** NAV of the record date.

Portfolio as on 31/08/2020

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED	96.61	Cholamandalam Investment & Finance Co. Ltd.	3.19
Nestle India Ltd.	6.17	United Breweries Ltd.	2.70
Asian Paints Ltd.	6.14	Colgate Palmolive (India) Ltd.	2.68
Pidilite Industries Ltd.	6.01	CRISIL Ltd.	2.57
TVS Motor Co. Ltd.	5.90	Rallis India Ltd.	2.26
Kotak Mahindra Bank Ltd.	5.43	Thermax Ltd.	2.05
Hindustan Unilever Ltd.	5.31	Eicher Motors Ltd.	1.99
VST Industries Ltd.	5.26	HCL Technologies Ltd.	1.97
Sanofi India Ltd.	5.16	Bosch Ltd.	1.94
Bata India Ltd.	5.02	Mphasis Ltd.	1.76
WABCO India Ltd.	5.01	Cadila Healthcare Ltd.	1.73
Page Industries Ltd.	4.50	SBI Life Insurance Co. Ltd.	1.14
Sundaram Finance Ltd.	4.14	TREPS	3.56
ABB India Ltd.	3.31	Cash & Cash Receivables	-0.17
MRF Ltd.	3.27	TOTAL	100.00

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

Industry Classification (excluding TREPS and Cash & Cash Receivables)



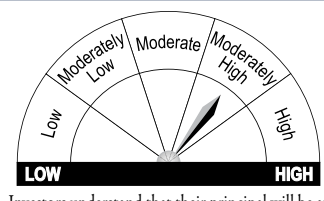
Data as on 31st August, 2020, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

IDBI India Top 100 Equity Fund (IIT100EF)

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

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience: Over 16 Years
Mrs. Uma Venkatraman	(Managing the Scheme since 5th September 2017)

Inception Date:

15th May, 2012

Benchmark:

NIFTY 100 - Total Return Index (TRI)

NAV as on 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	24.59	26.72
Dividend	16.14	17.84

Monthly Average AUM:

₹ 367.54 Crs.

AUM as on 31st August 2020:

₹ 366.53 Crs.

Expense Ratio as on 31st August 2020:

Regular : 2.52%
Direct : 1.38%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

Standard Deviation : 5.5561%
Beta : 0.8965
Sharpe Ratio : -0.0154
Portfolio Turnover Ratio^^ : 0.41

Risk free rate: Overnight MIBOR (3.78% as on 31/08/20). 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.

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

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

4th April, 2019	1.3281	1.3281	17.11	15.68
19th March, 2018	1.5000	1.5000	17.79	16.33
31st May, 2017	1.0000	1.0000	19.15	18.16

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

4th April, 2019	1.3281	1.3281	18.46	17.04
19th March, 2018	1.5000	1.5000	18.76	17.30
31st May, 2017	1.0000	1.0000	19.86	18.86

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

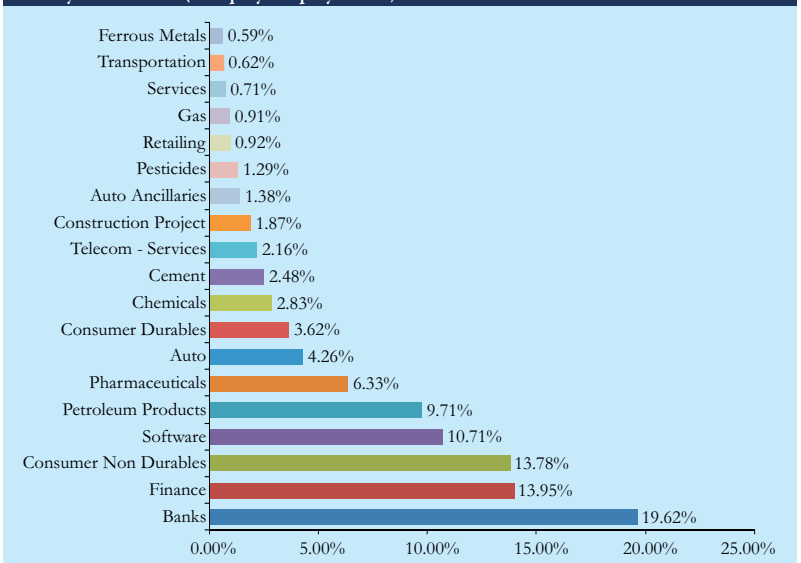
** NAV of the record date.

Portfolio as on 31/08/2020

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.03	MRF Ltd.	1.38
Britannia Industries Ltd.	0.03	Ultratech Cement Ltd.	1.30
EQUITY & EQUITY RELATED	97.71	PI Industries Ltd.	1.29
Reliance Industries Ltd.	9.71	Titan Co. Ltd.	1.29
HDFC Bank Ltd.	8.87	Voltas Ltd.	1.25
Infosys Ltd.	5.67	Jubilant Foodworks Ltd.	1.19
ICICI Bank Ltd.	5.16	ACC Ltd.	1.18
Housing Development Finance Corp. Ltd.	5.05	Eicher Motors Ltd.	1.15
Kotak Mahindra Bank Ltd.	3.41	HDFC Life Insurance Co. Ltd.	1.14
TATA Consultancy Services Ltd.	3.38	ICICI Lombard General Insurance Co. Ltd.	1.12
Hindustan Unilever Ltd.	2.92	Crompton Greaves Consumer Electricals Ltd.	1.08
Bajaj Finance Ltd.	2.40	Bajaj Finserv Ltd.	0.97
Asian Paints Ltd.	2.31	HDFC Asset Management Co. Ltd.	0.97
Maruti Suzuki India Ltd.	2.24	Godrej Consumer Products Ltd.	0.96
Axis Bank Ltd.	2.18	Avenue Supermarts Ltd.	0.92
Bharti Airtel Ltd.	2.16	Petronet LNG Ltd.	0.91
Divi's Laboratories Ltd.	1.99	Dr. Reddy's Laboratories Ltd.	0.88
Abbott India Ltd.	1.95	Bajaj Auto Ltd.	0.87
Larsen & Toubro Ltd.	1.87	Cadila Healthcare Ltd.	0.85
Nestle India Ltd.	1.71	SBI Life Insurance Co. Ltd.	0.79
Dabur India Ltd.	1.70	Indian Railway Catering & Tourism Corp. Ltd.	0.71
HCL Technologies Ltd.	1.66	Sun Pharmaceutical Industries Ltd.	0.66
Britannia Industries Ltd.	1.55	Container Corp. of India Ltd.	0.62
ICICI Prudential Life Insurance Co. Ltd.	1.51	TATA Steel Ltd.	0.59
Vinati Organics Ltd.	1.42	TREPS	2.20
ITC Ltd.	1.41	Cash & Cash Receivables	0.06
Pidilite Industries Ltd.	1.41	TOTAL	100.00

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

Industry Classification (for equity & equity related)



Data as on 31st August, 2020, Industry Classification as recommended by AMFI.

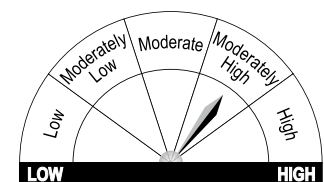
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Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

IDBI Diversified Equity Fund (IDEF)

(Multi Cap Fund - An open-ended equity scheme investing across large cap, mid cap, small cap stocks)

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 16 Years

Mrs. Uma Venkatraman

(Managing the Scheme since 20th June, 2019)

Inception Date:

28th March, 2014

Benchmark:

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

NAV as on 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	21.35	23.21
Dividend	14.68	16.21

Monthly Average AUM:

₹ 292.02 Crs.

AUM as on 31st August 2020:

₹ 289.51 Crs.

Expense Ratio as on 31st August 2020:

Regular : 2.53%

Direct : 1.18%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

Standard Deviation : 5.4234%

Beta : 0.8213

Sharpe Ratio : 0.0127

Portfolio Turnover Ratio^^ : 0.59

Risk free rate: Overnight MIBOR (3.78% as on 31/08/20). 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.

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

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

4th April, 2019	1.2396	1.2396	15.64	14.31
19th March, 2018	1.4000	1.4000	16.79	15.37
25th September, 2017	1.2000	1.2000	17.21	16.04

IDBI Diversified Equity Fund - Dividend (Direct Plan)

4th April, 2019	1.2396	1.2396	16.8200	15.4900
19th March, 2018	1.4000	1.4000	17.61	16.20
25th September, 2017	1.2000	0.0000	17.81	16.65

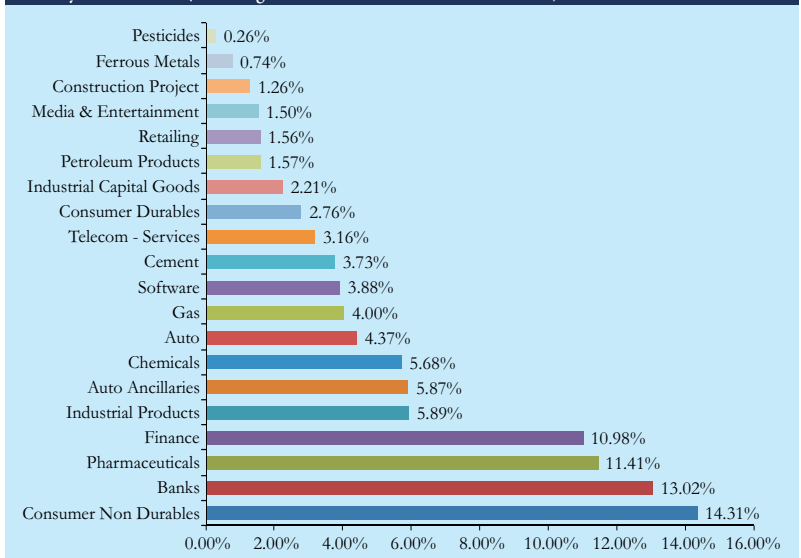
Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on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

** NAV of the record date.

Portfolio as on 31/08/2020			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.04	Housing Development Finance Corpn. Ltd.	1.50
Britannia Industries Ltd.	0.04	PVR Ltd.	1.50
EQUITY & EQUITY RELATED	98.12	Cadila Healthcare Ltd.	1.47
HDFC Bank Ltd.	6.06	ACC Ltd.	1.42
Hindustan Unilever Ltd.	4.82	Grindwell Norton Ltd.	1.42
Abbott India Ltd.	3.69	Goodyear India Ltd.	1.41
Infosys Ltd.	3.23	Dabur India Ltd.	1.31
Laurus Labs Ltd.	3.23	Escorts Ltd.	1.29
Bajaj Finance Ltd.	3.18	Larsen & Toubro Ltd.	1.26
Bharti Airtel Ltd.	3.16	Eicher Motors Ltd.	1.22
ICICI Bank Ltd.	3.15	ABB India Ltd.	1.17
Pidilite Industries Ltd.	3.15	ATA Engineering Ltd.	1.17
Kotak Mahindra Bank Ltd.	3.12	Thermax Ltd.	1.04
Britannia Industries Ltd.	2.99	Lupin Ltd.	0.88
ICICI Lombard General Insurance Co. Ltd.	2.89	Crompton Greaves Consumer Electricals Ltd.	0.75
WABCO India Ltd.	2.77	Jindal Steel & Power Ltd.	0.74
SBI Life Insurance Co. Ltd.	2.68	Cholamandalam Investment & Finance Co. Ltd.	0.73
Camlin Fine Sciences Ltd.	2.53	Essel Propack Ltd.	0.71
Petronet LNG Ltd.	2.45	Asian Paints Ltd.	0.69
Cipla Ltd.	2.14	Axis Bank Ltd.	0.69
Kansai Nerolac Paints Ltd.	2.05	Godrej Consumer Products Ltd.	0.65
Titan Co. Ltd.	2.01	Tech Mahindra Ltd.	0.65
Mahindra & Mahindra Ltd.	1.86	Schaeffler India Ltd.	0.55
Shree Cement Ltd.	1.81	Ultratech Cement Ltd.	0.50
VST Industries Ltd.	1.76	Elantas Beck India Ltd.	0.45
MRF Ltd.	1.69	Rallis India Ltd.	0.26
SKF India Ltd.	1.59	TREPS	1.89
Reliance Industries Ltd.	1.57	Cash & Cash Receivables	-0.05
Avenue Supermarts Ltd.	1.56	TOTAL	100.00
Gujarat Gas Ltd.	1.55		

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

Industry Classification (excluding TREPS and Cash & Cash Receivables)



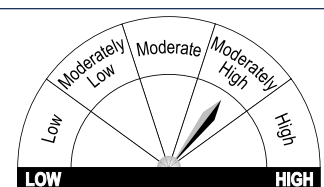
Data as on 31st August, 2020, Industry Classification as recommended by AMFI.

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

Riskmeter



Investors understand that their principal will be at Moderately High risk

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

IDBI Nifty Index Fund (INIF)

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

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience: Over 20 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 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	20.9882	22.4004
Dividend	20.0275	21.3630

Monthly Average AUM:

₹ 215.14 Crs.

AUM as on 31st August 2020:

₹ 216.86 Crs.

Expense Ratio as on 31st August 2020:

Regular : 1.03%
Direct : 0.30%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

Portfolio Turnover Ratio^{^^} : 0.12

Tracking Error : 0.1818%

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.

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

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

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

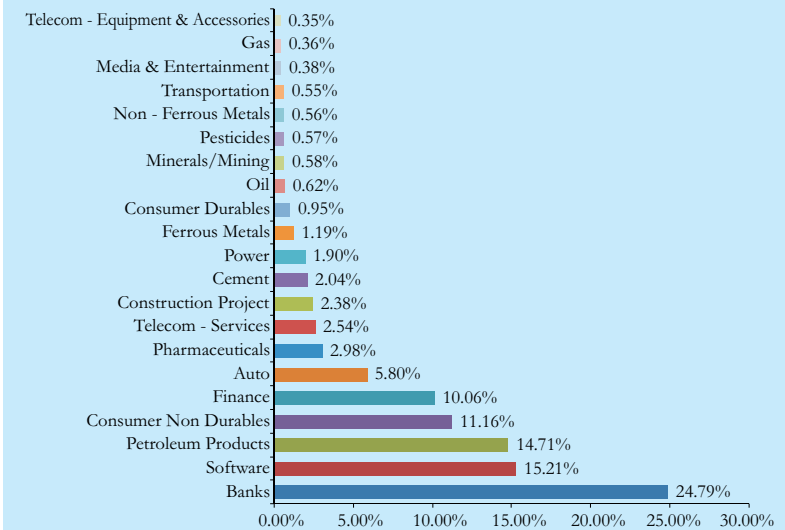
** NAV of the record date.

Portfolio as on 31/08/2020

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED		99.68	
Reliance Industries Ltd.	13.59	Britannia Industries Ltd.	0.90
HDFC Bank Ltd.	9.96	HDFC Life Insurance Co. Ltd.	0.86
Infosys Ltd.	7.01	Wipro Ltd.	0.83
Housing Development Finance Corp. Ltd.	6.53	Bajaj Auto Ltd.	0.80
ICICI Bank Ltd.	5.60	Hero MotoCorp Ltd.	0.80
TATA Consultancy Services Ltd.	4.88	IndusInd Bank Ltd.	0.78
Kotak Mahindra Bank Ltd.	4.23	Bajaj Finserv Ltd.	0.77
Hindustan Unilever Ltd.	3.89	Cipla Ltd.	0.75
ITC Ltd.	3.44	Bharat Petroleum Corp. Ltd.	0.67
Axis Bank Ltd.	2.54	TATA Steel Ltd.	0.63
Bharti Airtel Ltd.	2.54	Oil & Natural Gas Corp. Ltd.	0.62
Larsen & Toubro Ltd.	2.38	Eicher Motors Ltd.	0.60
Bajaj Finance Ltd.	1.90	Coal India Ltd.	0.58
Maruti Suzuki India Ltd.	1.87	UPL Ltd.	0.57
Asian Paints Ltd.	1.76	Hindalco Industries Ltd.	0.56
State Bank of India	1.68	JSW Steel Ltd.	0.56
HCL Technologies Ltd.	1.55	Shree Cement Ltd.	0.56
Mahindra & Mahindra Ltd.	1.20	Adani Ports and Special Economic Zone Ltd.	0.55
Nestle India Ltd.	1.17	Grasim Industries Ltd.	0.55
Sun Pharmaceutical Industries Ltd.	1.16	TATA Motors Ltd.	0.53
Dr. Reddy's Laboratories Ltd.	1.07	Indian Oil Corp. Ltd.	0.45
NTPC Ltd.	0.96	Zee Entertainment Enterprises Ltd.	0.38
Titan Co. Ltd.	0.95	GAIL (India) Ltd.	0.36
Power Grid Corp. of India Ltd.	0.94	Bharti Infratel Ltd.	0.35
Tech Mahindra Ltd.	0.94	TREPS	0.21
Ultratech Cement Ltd.	0.93	Cash & Cash Receivables	0.11
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



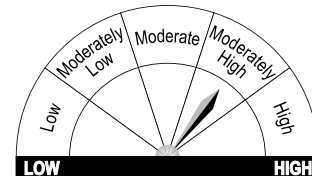
Data as on 31st August, 2020, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskmeter



Investors understand that their principal will be at Moderately High risk

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

IDBI Nifty Junior Index Fund (INJIF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 20 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 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	20.2524	21.5873
Dividend	20.2524	21.5873

Monthly Average AUM:

₹ 47.64 Crs.

AUM as on 31st August 2020:

₹ 46.50 Crs.

Expense Ratio as on 31st August 2020:

Regular : 1.04%

Direct : 0.49%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

Portfolio Turnover Ratio^^ : 0.37

Tracking Error : 0.6742%

Annualised tracking error for last 3 year's period.

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

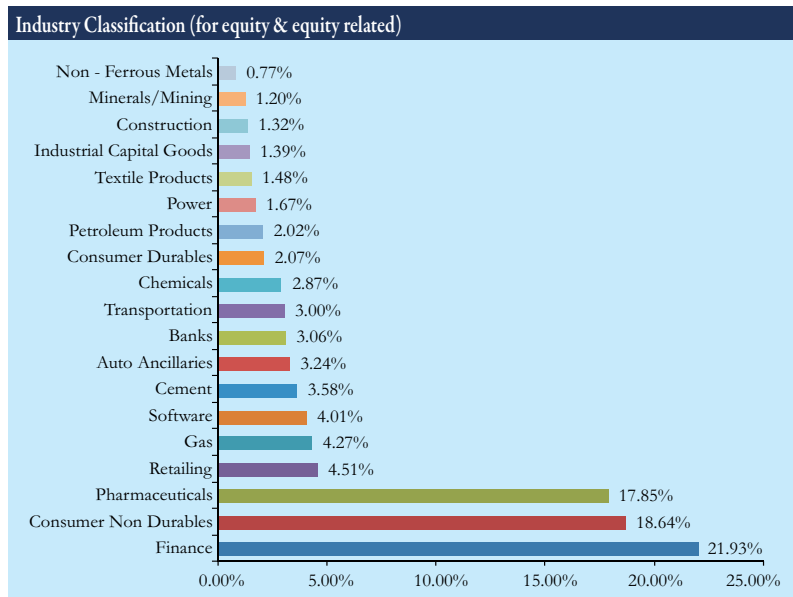
Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/08/2020			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		98.88	
Divi's Laboratories Ltd.	5.35	Berger Paints India Ltd.	1.75
Avenue Supermarts Ltd.	4.51	Muthoot Finance Ltd.	1.67
SBI Life Insurance Co. Ltd.	4.34	Bandhan Bank Ltd.	1.65
Dabur India Ltd.	3.61	Interlobe Aviation Ltd.	1.55
ICICI Lombard General Insurance Co. Ltd.	3.38	United Breweries Ltd.	1.51
Godrej Consumer Products Ltd.	3.31	ACC Ltd.	1.50
Aurobindo Pharma Ltd.	3.06	Page Industries Ltd.	1.48
Info Edge (India) Ltd.	3.06	Bosch Ltd.	1.47
Lupin Ltd.	2.99	Power Finance Corpn. Ltd.	1.47
Pidilite Industries Ltd.	2.87	Container Corpn. of India Ltd.	1.45
Marico Ltd.	2.56	Siemens Ltd.	1.39
Colgate Palmolive (India) Ltd.	2.44	DLF Ltd.	1.32
Petronet LNG Ltd.	2.42	Cadila Healthcare Ltd.	1.28
Biocon Ltd.	2.24	Procter & Gamble Hygiene and Health Care Ltd.	1.27
United Spirits Ltd.	2.19	NMDC Ltd.	1.20
Ambuja Cements Ltd.	2.08	Abbott India Ltd.	1.17
Havells India Ltd.	2.07	SBI Cards & Payment Services Ltd.	1.12
Piramal Enterprises Ltd.	2.07	Oracle Financial Services Software Ltd.	0.95
ICICI Prudential Life Insurance Co. Ltd.	2.04	Adani Transmission Ltd.	0.94
Hindustan Petroleum Corpn. Ltd.	2.02	Bank of Baroda	0.79
Indraprastha Gas Ltd.	1.85	Hindustan Zinc Ltd.	0.77
Bajaj Holdings & Investment Ltd.	1.80	NHPC Ltd.	0.73
HDFC Asset Management Co. Ltd.	1.79	Punjab National Bank	0.62
Motherson Sumi Systems Ltd.	1.77	General Insurance Corpn of India	0.48
Shriram Transport Finance Co. Ltd.	1.77	TREPS	0.29
Torrent Pharmaceuticals Ltd.	1.76	Cash & Cash Receivables	0.83
		TOTAL	100.00

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



Data as on 31st August, 2020, Industry Classification as recommended by AMFI.

Product Label	
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term growth in a passively managed scheme tracking NIFTY Next 50 Index (TRI) Investments only in and all stocks comprising NIFTY Next 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY Next 50 Index (TRI) 	Riskometer <p>Investors understand that their principal will be at Moderately High risk</p>

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

IDBI 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:

Mrs. Uma Venkatraman | Total Experience: Over 16 Years
(Managing the Scheme since 20th June, 2019)

Inception Date:

25th January 2017

Benchmark:

NIFTY Midcap 100 - Total Return Index (TRI)

NAV as on 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	10.53	11.26
Dividend	9.88	10.59

Monthly Average AUM:

₹ 183.61 Crs.

AUM as on 31st August 2020:

₹ 181.90 Crs.

Expense Ratio as on 31st August 2020:

Regular : 2.54%
Direct : 1.70%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

Portfolio Turnover Ratio^{^^} : 0.45

^{^^} 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.

Dividend History

(Face Value: ₹ 10/- Per Unit)

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

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

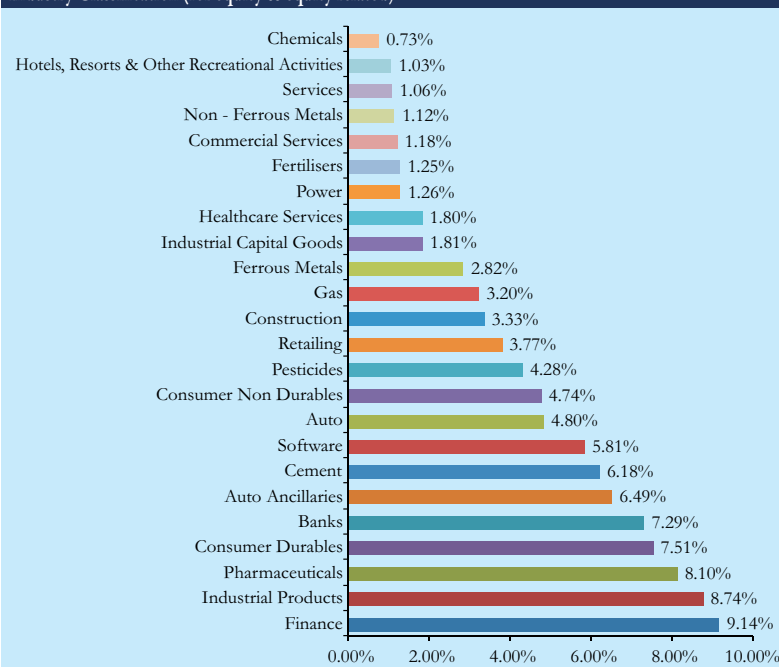
** NAV of the record date.

Portfolio as on 31/08/2020

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		100.00	
Escorts Ltd.	4.80	Voltas Ltd.	1.57
Info Edge (India) Ltd.	4.28	HCL Technologies Ltd.	1.53
Trent Ltd.	3.77	Nippon Life India Asset Management Ltd.	1.50
IPCA Laboratories Ltd.	3.63	Hindustan Unilever Ltd.	1.36
Muthoot Finance Ltd.	3.47	CESC Ltd.	1.26
PI Industries Ltd.	3.47	Coromandel International Ltd.	1.25
Crompton Greaves Consumer Electricals Ltd.	3.36	SBI Life Insurance Co. Ltd.	1.23
Supreme Industries Ltd.	3.27	Mahindra & Mahindra Financial Services Ltd.	1.21
Jindal Steel & Power Ltd.	2.82	3M India Ltd.	1.18
Endurance Technologies Ltd.	2.80	ICICI Bank Ltd.	1.16
Minda Industries Ltd.	2.79	National Aluminium Co. Ltd.	1.12
AIA Engineering Ltd.	2.77	Gujarat State Petronet Ltd.	1.10
The Ramco Cements Ltd.	2.29	Prestige Estates Projects Ltd.	1.08
Alkem Laboratories Ltd.	2.25	Ques Corp Ltd.	1.06
Godrej Properties Ltd.	2.25	The Indian Hotels Co. Ltd.	1.03
Sanofi India Ltd.	2.22	City Union Bank Ltd.	1.02
Astral Poly Technik Ltd.	2.11	Bajaj Finance Ltd.	0.96
Gujarat Gas Ltd.	2.10	Exide Industries Ltd.	0.90
ACC Ltd.	2.03	Bata India Ltd.	0.86
The Federal Bank Ltd.	1.98	RBL Bank Ltd.	0.82
Dalmia Bharat Ltd.	1.86	UPL Ltd.	0.81
Bharat Electronics Ltd.	1.81	Cholamandalam Investment & Finance Co. Ltd.	0.77
Apollo Hospitals Enterprise Ltd.	1.80	Pidilite Industries Ltd.	0.73
TATA Consumer Products Ltd.	1.79	IDFC First Bank Ltd.	0.70
Relaxo Footwears Ltd.	1.72	Finolex Cables Ltd.	0.59
HDFC Bank Ltd.	1.61	TREPS	2.81
Procter & Gamble Hygiene and Health Care Ltd.	1.59	Cash & Cash Receivables	-0.25
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



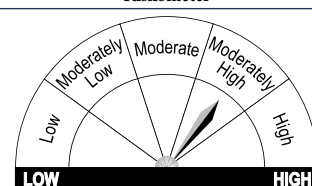
Data as on 31st August, 2020, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

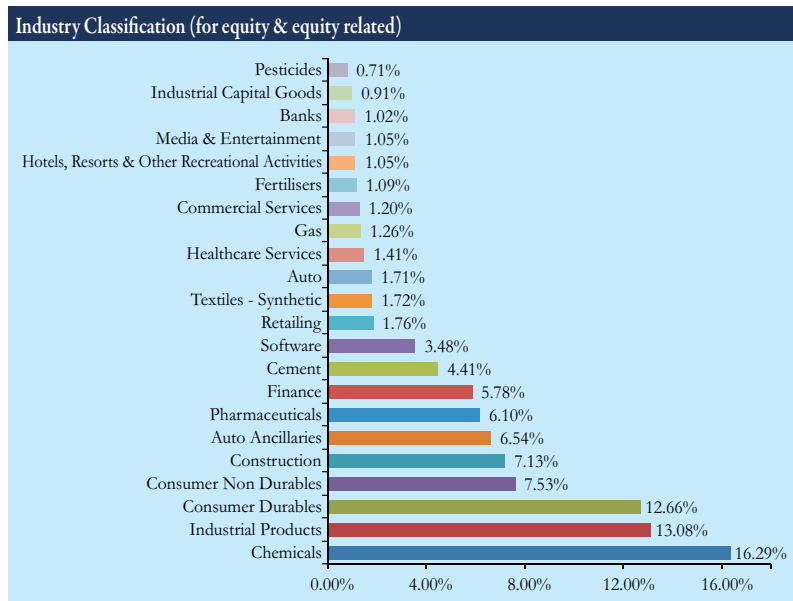
IDBI Small Cap Fund (ISF)

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

Scheme Features		
Investment objective: The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Small Cap companies. However there can be no assurance that the investment objective under the Scheme will be realized.		
Fund Manager: Mrs. Uma Venkatraman	Total Experience: Over 16 Years (Managing the Scheme since 5th September 2017)	
Inception Date: 21st June 2017		
Benchmark: NIFTY Smallcap 250 - Total Return Index (TRI)		
NAV as on 31st August 2020 (₹ per unit):		
	Regular	Direct
Growth	8.71	9.28
Dividend	8.71	9.28
Monthly Average AUM: ₹ 113.23 Crs.		
AUM as on 31st August 2020: ₹ 114.74 Crs.		
Expense Ratio as on 31st August 2020: Regular : 2.43% Direct : 1.53% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 31st August 2020: Portfolio Turnover Ratio^^ : 0.68 ^^ 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 31/08/2020			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		100.00	
Dixon Technologies (India) Ltd.	3.53	Hindustan Unilever Ltd.	1.48
Navin Fluorine International Ltd.	3.27	Sanofi India Ltd.	1.43
Timken India Ltd.	2.81	Narayana Hrudayalaya Ltd.	1.41
Galaxy Surfactants Ltd.	2.65	Multi Commodity Exchange of India Ltd.	1.39
Camlin Fine Sciences Ltd.	2.64	PNC Infratech Ltd.	1.34
Tube Investments of India Ltd.	2.62	Finolex Industries Ltd.	1.30
Can Fin Homes Ltd.	2.59	Aegis Logistics Ltd.	1.26
Fine Organic Industries Ltd.	2.59	Kansai Nerolac Paints Ltd.	1.25
Elantas Beck India Ltd.	2.44	Dabur India Ltd.	1.24
JK Cement Ltd.	2.39	Godfrey Phillips India Ltd.	1.22
Hatsun Agro Product Ltd.	2.34	Orient Electric Ltd.	1.22
Alkem Laboratories Ltd.	2.14	HCL Technologies Ltd.	1.21
IPCA Laboratories Ltd.	2.11	3M India Ltd.	1.20
Blue Star Ltd.	2.04	Johnson Controls-Hitachi Air Conditioning India Ltd.	1.17
HeidelbergCement India Ltd.	2.02	Chambal Fertilisers and Chemicals Ltd.	1.09
KEI Industries Ltd.	2.02	Indian Energy Exchange Ltd.	1.08
KNR Constructions Ltd.	2.01	Chalet Hotels Ltd.	1.05
Goodyear India Ltd.	1.99	Inox Leisure Ltd.	1.05
Ahlwalia Contracts (India) Ltd.	1.96	Varroc Engineering Ltd.	1.04
Grindwell Norton Ltd.	1.89	Greenpanel Industries Ltd.	1.03
Whirlpool of India Ltd.	1.87	City Union Bank Ltd.	1.02
Cera Sanitaryware Ltd.	1.82	Honda India Power Products Ltd.	0.91
Deepak Nitrite Ltd.	1.80	Minda Corp. Ltd.	0.89
NOCIL Ltd.	1.80	Elgi Equipments Ltd.	0.84
Relaxo Footwears Ltd.	1.80	SBI Life Insurance Co. Ltd.	0.72
AIA Engineering Ltd.	1.78	Rallis India Ltd.	0.71
NIIT Ltd.	1.76	Cyient Ltd.	0.51
V-Mart Retail Ltd.	1.76	JB Chemicals & Pharmaceuticals Ltd.	0.42
Garware Technical Fibres Ltd.	1.72	TREPS	2.29
Escorts Ltd.	1.71	Cash & Cash Receivables	-0.18
Sumitomo Chemical India Ltd.	1.54	TOTAL	100.00

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



Data as on 31st August, 2020, Industry Classification as recommended by AMFI.

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

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

IDBI Focused 30 Equity Fund (IF30EF)

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

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience: Over 16 Years
Mrs. Uma Venkatraman	(Managing the Scheme since 20th June, 2019)

Inception Date:

17th November, 2017

Benchmark:

NIFTY 100 - Total Return Index (TRI)

NAV as on 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	9.97	10.48
Dividend	9.97	10.48

Monthly Average AUM:

₹ 161.14 Crs.

AUM as on 31st August 2020:

₹ 157.12 Crs.

Expense Ratio as on 31st August 2020:

Regular : 2.45%

Direct : 1.58%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

Portfolio Turnover Ratio^{^^} : 0.37

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

Load Structure:

Entry Load : Not Applicable.

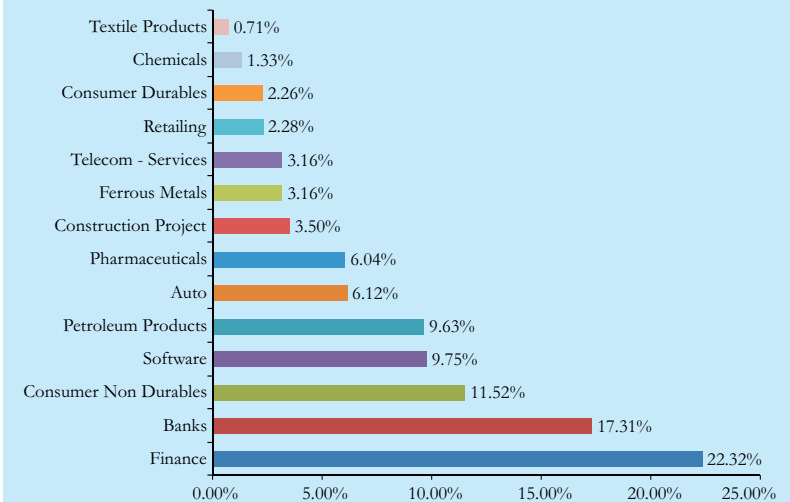
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/08/2020

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED	99.09	ICICI Prudential Life Insurance Co. Ltd.	3.05
Reliance Industries Ltd.	9.63	Bajaj Finance Ltd.	2.80
HDFC Bank Ltd.	8.36	Mahindra & Mahindra Ltd.	2.48
TATA Consultancy Services Ltd.	5.49	Avenue Supermarts Ltd.	2.28
Housing Development Finance Corpn. Ltd.	4.64	Titan Co. Ltd.	2.26
ICICI Bank Ltd.	4.53	Bajaj Finserv Ltd.	2.19
Kotak Mahindra Bank Ltd.	4.42	United Breweries Ltd.	1.84
Divi's Laboratories Ltd.	4.34	Cipla Ltd.	1.70
Hindustan Unilever Ltd.	4.29	HDFC Asset Management Co. Ltd.	1.53
Infosys Ltd.	4.26	Aarti Industries Ltd.	1.33
Asian Paints Ltd.	4.16	Muthoot Finance Ltd.	1.31
Maruti Suzuki India Ltd.	3.64	Procter & Gamble Hygiene and Health Care Ltd.	1.23
SBI Life Insurance Co. Ltd.	3.52	Page Industries Ltd.	0.71
Larsen & Toubro Ltd.	3.50	TREPS	1.23
ICICI Lombard General Insurance Co. Ltd.	3.28	Cash & Cash Receivables	-0.32
Bharti Airtel Ltd.	3.16	TOTAL	100.00
Jindal Steel & Power Ltd.	3.16		

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

Industry Classification (for equity & equity related)



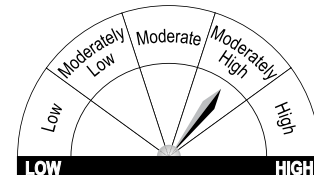
Data as on 31st August, 2020, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

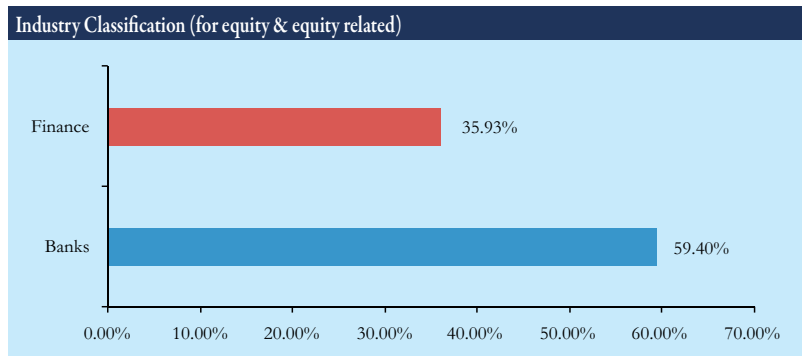
IDBI Banking & Financial Services Fund (IB&FSF)

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

Scheme Features		
Investment objective: The objective of the scheme is to provide investors maximum growth opportunities and to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies engaged in Banking and Financial Services Sector. However there can be no assurance that the investment objective under the scheme will be realized.		
Fund Manager: Mrs. Uma Venkatraman	Total Experience: Over 16 Years (Managing the Scheme since inception)	
Inception Date: 4th June 2018		
Benchmark: NIFTY Financial Services - Total Return Index (TRI)		
NAV as on 31st August 2020 (₹ per unit):		
	Regular	Direct
Growth	8.90	9.23
Dividend	8.90	9.23
Monthly Average AUM: ₹ 93.89 Crs.		
AUM as on 31st August 2020: ₹ 96.46 Crs.		
Expense Ratio as on 31st August 2020: Regular : 2.51% Direct : 1.49% Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 31st August 2020: Portfolio Turnover Ratio^^ : 0.29 ^^ 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 31/08/2020	
Issuer Name	% To Net Assets*
EQUITY & EQUITY RELATED	95.33
HDFC Bank Ltd.	26.26
ICICI Bank Ltd.	12.91
Housing Development Finance Corpn. Ltd.	12.89
Kotak Mahindra Bank Ltd.	8.59
Axis Bank Ltd.	5.27
Bajaj Finance Ltd.	4.12
State Bank of India	3.68
Max Financial Services Ltd.	2.37
Cholamandalam Investment & Finance Co. Ltd.	2.27
Muthoot Finance Ltd.	1.99
ICICI Prudential Life Insurance Co. Ltd.	1.86
Bajaj Finserv Ltd.	1.83
SBI Life Insurance Co. Ltd.	1.83
The Federal Bank Ltd.	1.64
ICICI Lombard General Insurance Co. Ltd.	1.52
SBI Cards & Payment Services Ltd.	1.34
Can Fin Homes Ltd.	1.15
Mahindra & Mahindra Financial Services Ltd.	1.14
HDFC Asset Management Co. Ltd.	1.10
City Union Bank Ltd.	1.05
Nippon Life India Asset Management Ltd.	0.52
TREPS	4.53
Cash & Cash Receivables	0.14
TOTAL	100.00

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



Data as on 31st August, 2020, Industry Classification as recommended by AMFI.

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

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

IDBI Long Term Value Fund (ILTVF)

(An open ended equity scheme following value investment strategy)

Scheme Features

Investment objective:

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

Fund Manager:

Mrs. Uma Venkatraman

Total Experience: Over 16 Years

(Managing the Scheme since inception)

Inception Date:

20th August 2018

Benchmark:

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

NAV as on 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	9.90	10.19
Dividend	9.90	10.19

Monthly Average AUM:

₹ 105.50 Crs.

AUM as on 31st August 2020:

₹ 104.37 Crs.

Expense Ratio as on 31st August 2020:

Regular : 2.55%

Direct : 1.77%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

Portfolio Turnover Ratio^^ : 0.47

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

Load Structure:

Entry Load

: Not Applicable.

Exit Load

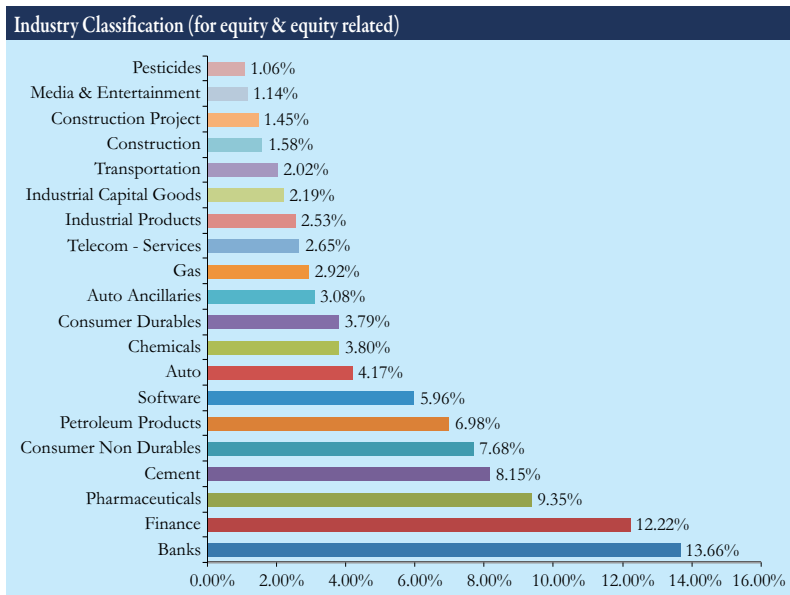
: Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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 31/08/2020			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Reliance Industries Ltd.	6.98	Cadila Healthcare Ltd.	1.60
Infosys Ltd.	5.04	KNR Constructions Ltd.	1.58
HDFC Bank Ltd.	4.28	Sanofi India Ltd.	1.57
ICICI Bank Ltd.	4.06	Sun Pharmaceutical Industries Ltd.	1.50
Housing Development Finance Corpn. Ltd.	3.51	ITC Ltd.	1.46
JK Cement Ltd.	2.85	Larsen & Toubro Ltd.	1.45
Aarti Industries Ltd.	2.80	Exide Industries Ltd.	1.41
Bharti Airtel Ltd.	2.65	SBI Cards & Payment Services Ltd.	1.35
Kotak Mahindra Bank Ltd.	2.65	Amber Enterprises India Ltd.	1.33
ICICI Lombard General Insurance Co. Ltd.	2.42	ACC Ltd.	1.27
IPCA Laboratories Ltd.	2.40	Havells India Ltd.	1.24
Dabur India Ltd.	2.37	Voltas Ltd.	1.22
Honeywell Automation India Ltd.	2.19	Inox Leisure Ltd.	1.14
Maruti Suzuki India Ltd.	2.15	Bajaj Holdings & Investment Ltd.	1.13
HDFC Life Insurance Co. Ltd.	2.14	Adani Ports and Special Economic Zone Ltd.	1.08
Hindustan Unilever Ltd.	2.03	Rallis India Ltd.	1.06
Ambuja Cements Ltd.	2.02	Petronet LNG Ltd.	1.04
Hero MotoCorp Ltd.	2.02	State Bank of India	1.02
HeidelbergCement India Ltd.	2.01	Vinati Organics Ltd.	1.00
Gujarat Gas Ltd.	1.88	Container Corpn. of India Ltd.	0.94
Asian Paints Ltd.	1.82	Persistent Systems Ltd.	0.92
Supreme Industries Ltd.	1.68	Timken India Ltd.	0.85
Bajaj Finance Ltd.	1.67	Lupin Ltd.	0.62
MRF Ltd.	1.67	TREPS	2.00
Pfizer Ltd.	1.66	Cash & Cash Receivables	1.62
Axis Bank Ltd.	1.65	TOTAL	100.00

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



Data as on 31st August, 2020, 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>Investors understand that their principal will be at Moderately High risk</p>

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

IDBI 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:

Mrs. Uma Venkatraman

Total Experience: Over 16 Years

(Managing the Scheme since 20th June, 2019)

Inception Date:

21st December 2018

Benchmark:

NIFTY Dividend Opportunities 50 - Total Return Index (TRI)

NAV as on 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	11.31	11.62
Dividend	11.31	11.62

Monthly Average AUM:

₹ 85.65 Crs.

AUM as on 31st August 2020:

₹ 84.33 Crs.

Expense Ratio as on 31st August 2020:

Regular : 2.55%

Direct : 1.61%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

Portfolio Turnover Ratio^^ : 0.05

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

Load Structure:

Entry Load : Not Applicable.

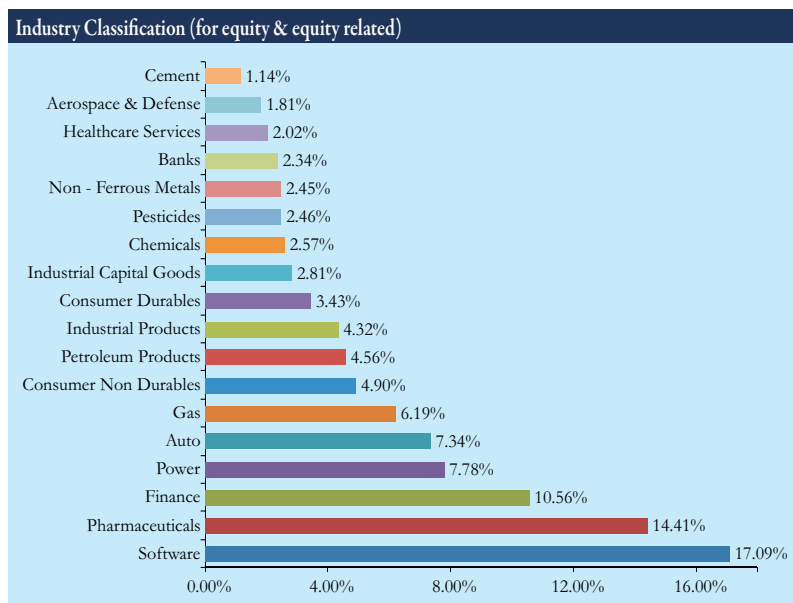
Exit Load : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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 31/08/2020			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		98.18	
Infosys Ltd.	8.78	Larsen & Toubro Infotech Ltd.	2.00
IPCA Laboratories Ltd.	4.36	Relaxo Footwears Ltd.	1.86
Divi's Laboratories Ltd.	3.70	Garden Reach Shipbuilders & Engineers Ltd.	1.81
Aurobindo Pharma Ltd.	3.38	L&T Technology Services Ltd.	1.81
Escorts Ltd.	3.22	Carborundum Universal Ltd.	1.68
Multi Commodity Exchange of India Ltd.	3.07	Bajaj Finance Ltd.	1.65
Abbott India Ltd.	2.97	Titan Co. Ltd.	1.57
TATA Consultancy Services Ltd.	2.94	Tech Mahindra Ltd.	1.56
Mahanagar Gas Ltd.	2.91	Honeywell Automation India Ltd.	1.55
Power Grid Corp. of India Ltd.	2.84	Mahindra & Mahindra Ltd.	1.44
NHPC Ltd.	2.79	ITC Ltd.	1.42
Maruti Suzuki India Ltd.	2.68	Bajaj Holdings & Investment Ltd.	1.29
ALA Engineering Ltd.	2.64	Colgate Palmolive (India) Ltd.	1.28
Arul Ltd.	2.57	Bharat Electronics Ltd.	1.26
Reliance Industries Ltd.	2.47	Asian Paints Ltd.	1.19
UPL Ltd.	2.46	ACC Ltd.	1.14
Hindustan Zinc Ltd.	2.45	Housing Development Finance Corp. Ltd.	1.09
Power Finance Corp. Ltd.	2.40	SBI Life Insurance Co. Ltd.	1.06
Petronet LNG Ltd.	2.37	VST Industries Ltd.	1.01
ICICI Bank Ltd.	2.34	Indraprastha Gas Ltd.	0.91
NTPC Ltd.	2.15	TREPS	1.37
Hindustan Petroleum Corp. Ltd.	2.09	Cash & Cash Receivables	0.45
Dr. Lal Path labs Ltd.	2.02	TOTAL	100.00

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



Data as on 31st August, 2020, 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 predominantly in dividend yielding equity and equity related instruments 	Riskometer <p>Investors understand that their principal will be at Moderately High risk</p>

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

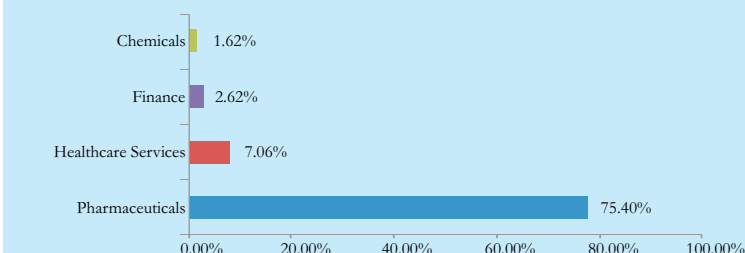
IDBI Healthcare Fund (IHF)

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

Scheme Features			Portfolio as on 31/08/2020	
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.			Issuer Name	% To Net Assets*
Fund Manager: Mrs. Uma Venkatraman			EQUITY & EQUITY RELATED	
Total Experience: Over 16 Years (Managing the Scheme since inception)			Sun Pharmaceutical Industries Ltd.	86.70
Inception Date: 28th February 2019			Divi's Laboratories Ltd.	9.76
Benchmark: S&P BSE Healthcare - Total Return Index (TRI)			Dr. Reddy's Laboratories Ltd.	9.66
NAV as on 31st August 2020 (₹ per unit):			Cipla Ltd.	9.41
	Regular	Direct	IPCA Laboratories Ltd.	6.30
Growth	14.56	14.96	Aurobindo Pharma Ltd.	5.00
Dividend	14.56	14.96	Lupin Ltd.	3.93
Monthly Average AUM: ₹ 44.57 Crs.			Alembic Pharmaceuticals Ltd.	3.54
AUM as on 31st August 2020: ₹ 45.37 Crs.			Torrent Pharmaceuticals Ltd.	3.12
Expense Ratio as on 31st August 2020: Regular : 2.78% Direct : 1.43% Expense ratio is inclusive of GST on management fees.			Abbott India Ltd.	2.94
Quantitative Measures as on 31st August 2020: Portfolio Turnover Ratio^^ : 0.53 ^^ Lower of Purchase or Sale for one year/average AUM for one year.			Apollo Hospitals Enterprise Ltd.	2.64
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.			Natco Pharma Ltd.	2.53
			Alkem Laboratories Ltd.	2.49
			Dr. Lal Path labs Ltd.	2.41
			Laurus Labs Ltd.	2.31
			Pfizer Ltd.	2.19
			Cadila Healthcare Ltd.	2.05
			Sanofi India Ltd.	1.89
			Aarti Industries Ltd.	1.85
			Syngene International Ltd.	1.62
			JB Chemicals & Pharmaceuticals Ltd.	1.61
			ICICI Lombard General Insurance Co. Ltd.	1.53
			Biocon Ltd.	1.35
			HDFC Life Insurance Co. Ltd.	1.28
			Aster DM Healthcare Ltd.	1.27
			Metropolis Healthcare Ltd.	1.13
			Ajanta Pharma Ltd.	1.09
			AstraZeneca Pharma India Ltd.	0.98
			TREPS	0.82
			Cash & Cash Receivables	15.76
			TOTAL	-2.46
				100.00

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

Industry Classification (for equity & equity related)



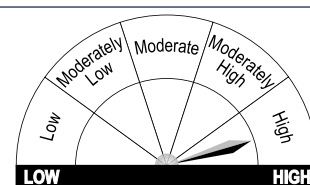
Data as on 31st August, 2020, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in equity and equity related instruments of companies engaged in Healthcare & Allied Sectors

Riskometer



Investors understand that their principal will be at High risk

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

Snapshot of IDBI Mutual Fund Schemes

	IEAF	IIT100EF	IDEF	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)	S&P BSE 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	Mrs. Uma Venkatraman										Mrs. Uma Venkatraman (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 Dividend	Mode of dividend payment
1	IEAF	Regular & Direct	Dividend	NA	Payout/ Sweep
			Growth	NA	NA
2	IIT100EF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
3	IDEF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
4	INIF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
5	INJIF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
6	IMF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
7	ISF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
8	IF30EF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
9	IB&FSF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
10	ILTVF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
11	IDYF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
12	IHF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
13	IHEF	Regular & Direct	Dividend	NA	Reinvestment / Payout/ Sweep
			Growth	NA	NA
14	IESF	Regular & Direct	Dividend	Monthly/ Quarterly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
15	ILIQF	Regular & Direct	Dividend	Daily/ Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
16	IUSTF	Regular & Direct	Dividend	Daily/ Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA

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

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

Load Structure (for lumpsum & SIP)	Entry Load (For normal transactions / Switch-in and SIP) – Not applicable							
	Exit Load (Redemption / Switch-out / Transfer/ SWP):							
	For INIF, INJIF, IUSTF & IDBIGOLD: Nil							
	For IIT100EF, IDEF, IMF, ISF, IF30EF, IB&FSF, IHF, IHEF, IESF, ISTBF, ICRF, IDBF & IGFOF: 1% for exit within 12 months from the date of allotment.							
	For IEAF: Nil. (Statutory lock-in of 3 years).							
	For IGF: 0.50% for exit within 30 days from the date of allotment.							
	For ILTVF & IDYF :							
	<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
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 Hybrid Equity Fund (IHEF)

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

Scheme Features

Investment objective:

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

Fund Managers:	Total Experience:
Mrs. Uma Venkatraman (Equity Portion)	Over 16 Years (Managing the Scheme since 1st July, 2018)
Mr. Raju Sharma (Debt Portion)	Over 28 Years (Managing the Scheme since 3rd May, 2017)

Inception Date:

24th October 2016

Benchmark:

CRISIL Hybrid 35+65-Aggressive Index

NAV as on 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	11.7261	12.4660
Dividend	11.1231	11.8548

Monthly Average AUM:

₹ 228.63 Crs.

AUM as on 31st August 2020:

₹ 225.45 Crs.

Expense Ratio as on 31st August 2020:

Regular : 2.53%

Direct : 1.70%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

YTM	: 7.23%
Average Maturity	: 4.88 Years
Modified Duration	: 3.62 Years
Macaulay Duration	: 3.79 Years
Portfolio Turnover Ratio^^	: 0.54

^^ 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.

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

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

IDBI Hybrid Equity Fund - Monthly Dividend (Regular Plan)

30th October, 2017	0.2000	0.2000	11.4708	11.2839
31st August, 2017	0.4000	0.4000	11.4882	11.1663

IDBI Hybrid Equity Fund - Monthly Dividend (Direct Plan)

30th October, 2017	0.2000	0.2000	11.6905	11.5038
31st August, 2017	0.4000	0.4000	11.6595	11.3395

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

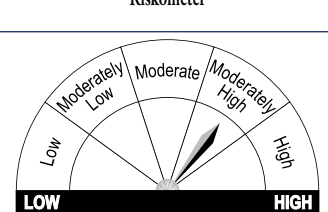
** NAV of the record date.

Product Label

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 Moderately High risk

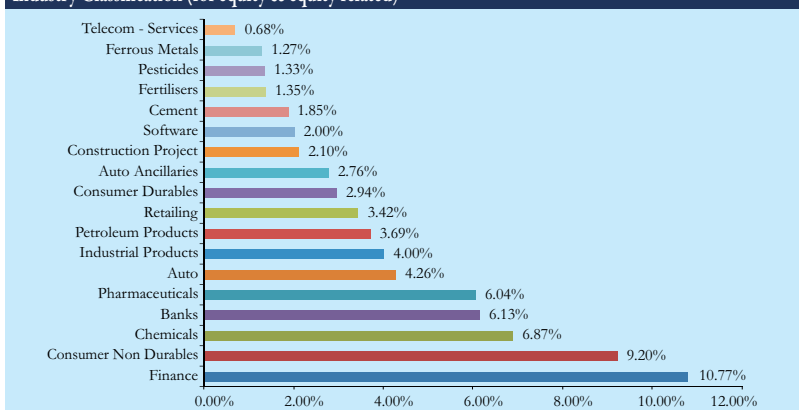
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Portfolio as on 31/08/2020

Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED			DEBENTURES		
Amber Enterprises India Ltd.	N.A	70.66	Bank of Baroda	CRISIL AA+	9.92
Reliance Industries Ltd.	N.A	3.69	(AT1 Bond under Basel III)	IND A	4.39
ICICI Bank Ltd.	N.A	3.46	Punjab National Bank	(AT1 Bond under Basel III)	3.46
HDFC Bank Ltd.	N.A	2.81	Housing and Urban Development Corporation Ltd.	[ICRA]AAA	2.27
Aarti Industries Ltd.	N.A	2.77	Axis Bank Ltd.	CRISIL AA+	0.46
Divi's Laboratories Ltd.	N.A	2.44	(AT1 Bond under Basel III)	CRISIL AAA	0.00^
Housing Development Finance Corp. Ltd.	N.A	2.43	Power Finance Corp. Ltd.	CARE D	7.07
Sanofi India Ltd.	N.A	2.37	Dewan Housing Finance Corp. Ltd.	SOV	4.91
Supreme Industries Ltd.	N.A	2.35	GOV'T SECURITIES		2.16
Hindustan Unilever Ltd.	N.A	2.12	CGL 2030		1.83
Maruti Suzuki India Ltd.	N.A	2.10	CGL 2034		-0.06
Larsen & Toubro Ltd.	N.A	2.05	TREPS		100.00
Atul Ltd.	N.A	2.03	Cash & Cash Receivables		
Muthoot Finance Ltd.	N.A	2.00			
Avenue Supermarkets Ltd.	N.A	2.00			
Godrej Consumer Products Ltd.	N.A	2.00			
TATA Consultancy Services Ltd.	N.A	1.95			
Nestle India Ltd.	N.A	1.89			
Kansai Nerolac Paints Ltd.	N.A	1.87			
Pidilite Industries Ltd.	N.A	1.63			
Timken India Ltd.	N.A	1.60			
Exide Industries Ltd.	N.A	1.56			
Axis Bank Ltd.	N.A	1.53			
HDFC Life Insurance Co. Ltd.	N.A	1.42			
Trent Ltd.	N.A	1.39			
ICICI Lombard General Insurance Co. Ltd.	N.A	1.35			
Coromandel International Ltd.	N.A	1.35			
Mahindra & Mahindra Ltd.	N.A	1.33			
UPL Ltd.	N.A	1.27			
Jindal Steel & Power Ltd.	N.A	1.24			
Bajaj Finance Ltd.	N.A	1.16			
Sundram Fasteners Ltd.	N.A				

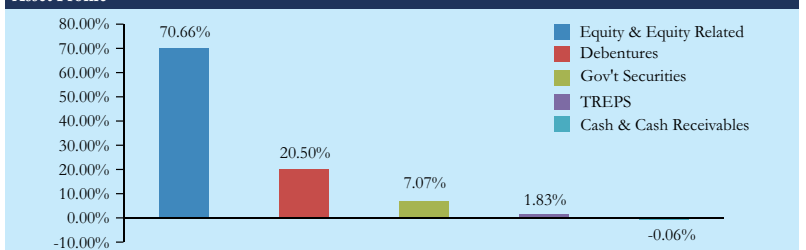
* Rounded off to the nearest two digits after the decimal point. ^ Less Than 0.005%.

Industry Classification (for equity & equity related)

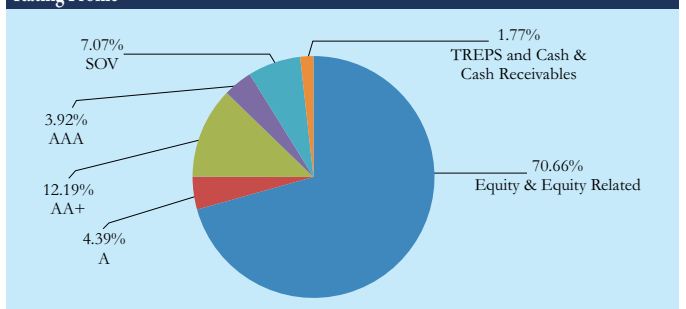


Data as on 31st August, 2020, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile



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 28 Years (Managing the Scheme since 3rd May, 2017)
Mrs. Uma Venkatraman (Equity Portion)	Over 16 Years (Managing the Scheme since 5th September, 2017)

Inception Date:

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

Benchmark:

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

NAV as on 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	17.3804	18.6922
Monthly Dividend	14.5872	13.5196
Quarterly Dividend	13.8405	11.3084

Monthly Average AUM:

₹ 11.16 Crs.

AUM as on 31st August 2020:

₹ 11.23 Crs.

Expense Ratio as on 31st August 2020:

Regular : 2.44%

Direct : 1.18%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

YTM : 5.64%

Average Maturity : 0.97 Years

Modified Duration : 0.86 Years

Macaulay Duration : 0.92 Years

Portfolio Turnover Ratio^^ : 3.76

^^ 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.

Dividend History

(Face Value: ₹ 10/- Per Unit)

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

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

** NAV of the record date.

Portfolio as on 31/08/2020

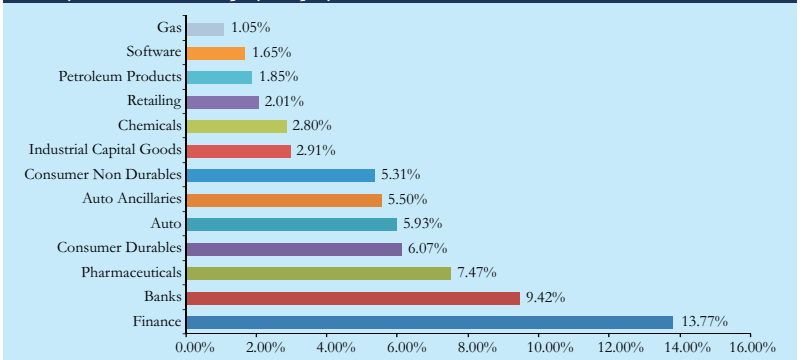
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED			65.74		
Housing Development Finance Corp. Ltd.	N.A	6.37	Reliance Industries Ltd.	N.A	1.85
Apollo Tyres Ltd.	N.A	5.50	Maruti Suzuki India Ltd.	N.A	1.83
HDFC Bank Ltd.	N.A	3.98	Infosys Ltd.	N.A	1.65
Glenmark Pharmaceuticals Ltd.	N.A	3.85	State Bank of India	N.A	1.51
Muthoot Finance Ltd.	N.A	3.83	Nestle India Ltd.	N.A	1.42
Bata India Ltd.	N.A	3.82	SBI Life Insurance Co. Ltd.	N.A	1.33
Divi's Laboratories Ltd.	N.A	3.62	Axis Bank Ltd.	N.A	1.12
Hindustan Unilever Ltd.	N.A	3.04	Indraprastha Gas Ltd.	N.A	1.05
Honeywell Automation India Ltd.	N.A	2.91	ITC Ltd.	N.A	0.85
ICICI Bank Ltd.	N.A	2.81	DEBENTURES		
Aarti Industries Ltd.	N.A	2.80	Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	10.87
Blue Star Ltd.	N.A	2.25	NTPC Ltd.	CRISIL AAA	0.82
ICICI Lombard General Insurance Co. Ltd.	N.A	2.24	FIXED DEPOSITS		
Mahindra & Mahindra Ltd.	N.A	2.16	HDFC Bank Ltd.	N.A	13.36
Avenue Supermarts Ltd.	N.A	2.01	TREPS		5.37
Escorts Ltd.	N.A	1.94	Cash & Cash Receivables		3.84
TOTAL			100.00		

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

Fixed Deposits placed for margin purpose for Derivative

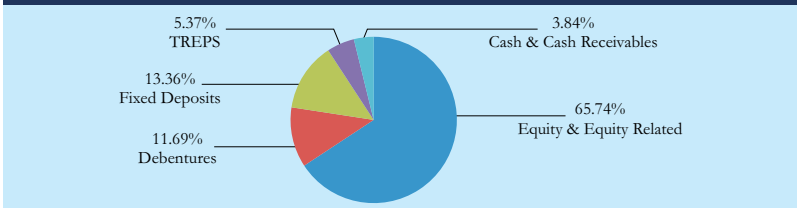
Total Outstanding exposure in Derivative Instruments as on August 31, 2020: Rs. 235.55/- (Market Value in Lakhs)

Industry Classification (for equity & equity related)

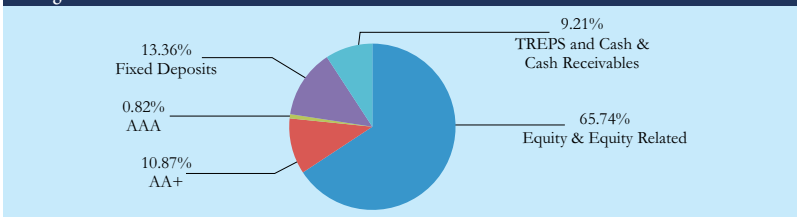


Data as on 31st August, 2020, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile

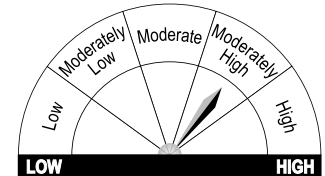


Product Label

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 28 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 August 2020 (₹ per unit):

	Regular	Direct
Growth	2154.6831	2170.8692
Daily Dividend	1005.2683	1002.3548
Weekly Dividend	1023.1036	1003.8345
Monthly Dividend	1004.1870	1002.6343
Bonus [^]	00.0000	1626.1502

[^] 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:

₹ 1,968.47 Crs.

AUM as on 31st August 2020:

₹ 1,819.87 Crs.

Expense Ratio as on 31st August 2020:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

YTM : 3.47%

Average Maturity : 20 Days

Modified Duration : 20 Days

Macaulay Duration : 20 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.

Dividend History

(Face Value: ₹ 1000/- Per Unit)

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

25th August, 2020	2.8826	2.8826	1006.4565	1003.6394
27th July, 2020	3.3830	3.3830	1006.9342	1003.6394
25th June, 2020	3.2978	3.2978	1006.8411	1003.6394

IDBI Liquid Fund - Monthly Dividend (Direct Plan)

25th August, 2020	2.9034	2.9034	1,004.9166	1,002.0799
27th July, 2020	3.4051	3.4051	1005.3958	1002.0799
25th June, 2020	3.3343	3.3343	1005.3171	1002.0799

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

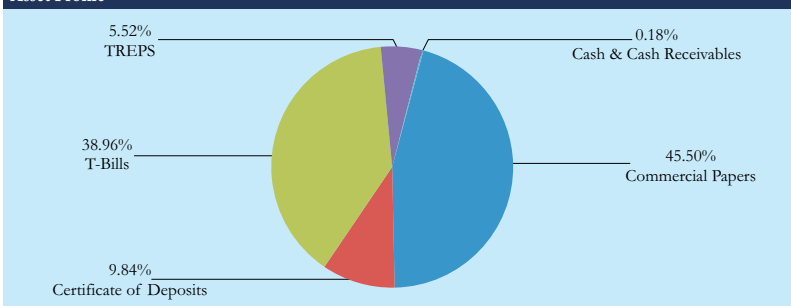
** NAV of the record date.

Portfolio as on 31/08/2020

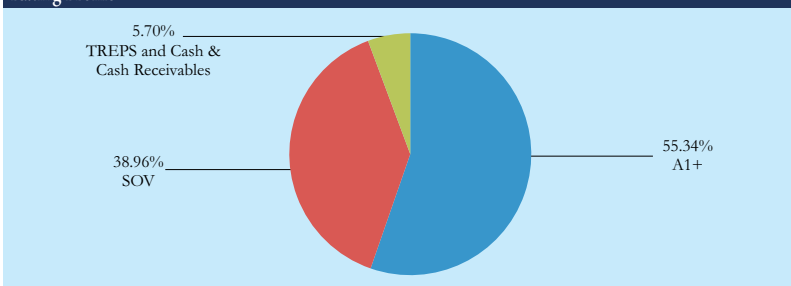
Issuer Name	Rating	% To Net Assets*
COMMERCIAL PAPERS		45.50
Reliance Industries Ltd.	CRISIL A1+	7.66
NTPC Ltd.	CRISIL A1+	7.14
KEC International Ltd.	CRISIL A1+	5.48
SBI Cards & Payment Services Ltd.	CRISIL A1+	5.48
Indian Oil Corporation Ltd.	[ICRA]A1+	4.94
Aarti Industries Ltd.	CRISIL A1+	4.65
National Fertilizers Ltd.	[ICRA]A1+	4.12
DCM Shriram Ltd.	CRISIL A1+	2.74
Larsen & Toubro Ltd.	CRISIL A1+	2.74
Housing Development Finance Corporation Ltd.	CRISIL A1+	0.55
CERTIFICATE OF DEPOSITS		9.84
IndusInd Bank Ltd.	CRISIL A1+	4.36
ICICI Bank Ltd.	[ICRA]A1+	2.74
Axis Bank Ltd.	CRISIL A1+	2.74
T-BILLS		38.96
91 DTB	SOV	29.67
182DTB	SOV	9.29
TREPS		5.52
Cash & Cash Receivables		0.18
TOTAL		100.00

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

Asset Profile



Rating Profile

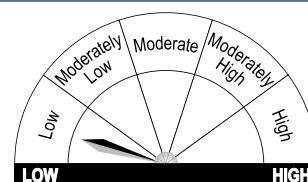


Product Label

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 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 18 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 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	2116.0093	2209.4795
Daily Dividend	1017.0054	1031.1905
Weekly Dividend	1078.6451	1081.4843
Monthly Dividend	1111.5150	1443.4400
Bonus [^]	2116.1347	2208.3933

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

Monthly Average AUM:
₹ 236.99 Crs.

AUM as on 31st August 2020:
₹ 262.65 Crs.

Expense Ratio as on 31st August 2020:

Regular : 0.66%
Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

YTM : 4.42%
Average Maturity : 177 Days
Modified Duration : 141 Days
Macaulay Duration : 151 Days

Load Structure:

Entry Load : Not Applicable.
Exit Load (for Lumpsum & SIP) : Nil.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Ultra Short Term Fund - Monthly Dividend (Regular Plan)				
26th August, 2020	3.7824	3.7824	1114.6466	1110.5959
28th July, 2020	7.1938	7.1938	1117.7075	1110.5959
26th June, 2020	3.5410	3.5410	1113.8321	1110.5137

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

26th August, 2020	5.3702	5.3702	1447.8629	1442.1601
28th July, 2020	9.8331	9.8331	1451.8705	1442.1601
26th June, 2020	5.0690	5.0690	1446.8009	1442.0374

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

** NAV of the record date.

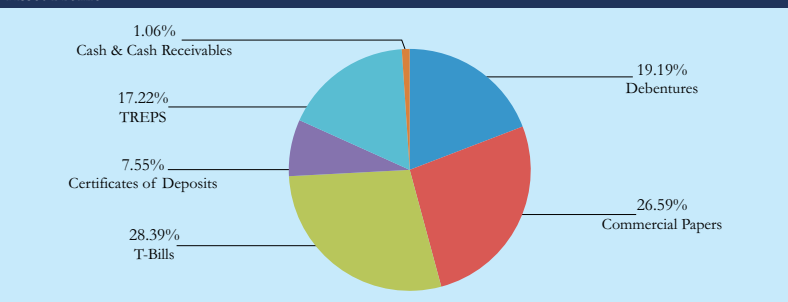
please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.

Portfolio as on 31/08/2020

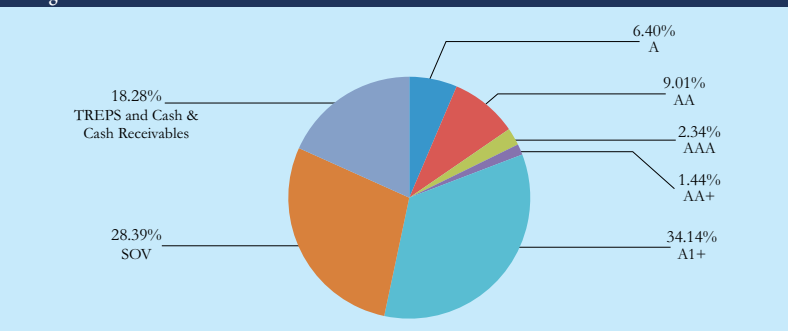
Issuer Name	Rating	% To Net Assets*
DEBENTURES		19.19
Punjab National Bank(AT1 Bond under Basel III)	IND A	6.40
JK Cement Ltd.	BWR AA	5.09
Vedanta Ltd.	CRISIL AA	3.92
Power Finance Corporation Ltd.	CRISIL AAA	2.34
Axis Bank Ltd.(AT1 Bond under Basel III)	CRISIL AA+	1.44
COMMERCIAL PAPERS		26.59
NTPC Ltd.	CRISIL A1+	7.61
Housing Development Finance Corporation Ltd.	CRISIL A1+	5.71
Aarti Industries Ltd.	CRISIL A1+	5.69
Indian Oil Corporation Ltd.	[ICRA]A1+	3.80
Reliance Industries Ltd.	CRISIL A1+	3.78
CERTIFICATE OF DEPOSITS		7.55
IndusInd Bank Ltd.	CRISIL A1+	7.55
T-BILLS		28.39
182 DTB	SOV	28.39
TREPS		17.22
Cash & Cash Receivables		1.06
TOTAL		100.00

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

Asset Profile



Rating Profile

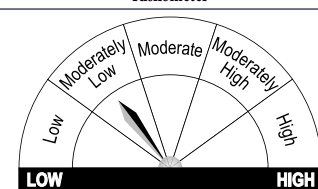


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately Low risk

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

IDBI Short Term Bond Fund (ISTBF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 18 Years

Mr. Bhupesh Kalyani

(Managing the Scheme since 1st February, 2017)

Inception Date:

23rd March, 2011

Benchmark:

CRISIL Short Term Bond Fund Index

NAV as on 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	19.4482	20.7693
Weekly Dividend	11.6952	12.7473
Monthly Dividend	12.0966	15.2980

Monthly Average AUM:

₹ 23.64 Crs.

AUM as on 31st August 2020:

₹ 21.96 Crs.

Expense Ratio as on 31st August 2020:

Regular : 1.28%

Direct : 0.82%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

YTM : 7.12%

Average Maturity : 2.31 Years

Modified Duration : 1.76 Years

Macaulay Duration : 1.88 Years

Load Structure:

Entry Load : Not Applicable.

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

Dividend History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Short Term Bond Fund - Monthly Dividend (Regular Plan)				
26th August, 2020	0.2402	0.2402	12.3089	12.0665
26th June, 2020	0.1236	0.1236	12.1821	12.0665
27th May, 2020	0.0858	0.0858	12.1383	12.0585
IDBI Short Term Bond Fund - Monthly Dividend (Direct Plan)				
26th August, 2020	0.3159	0.3159	15.5776	15.2590
26th June, 2020	0.1614	0.1614	15.4101	15.2590
27th May, 2020	0.2113	0.2113	15.4520	15.2487

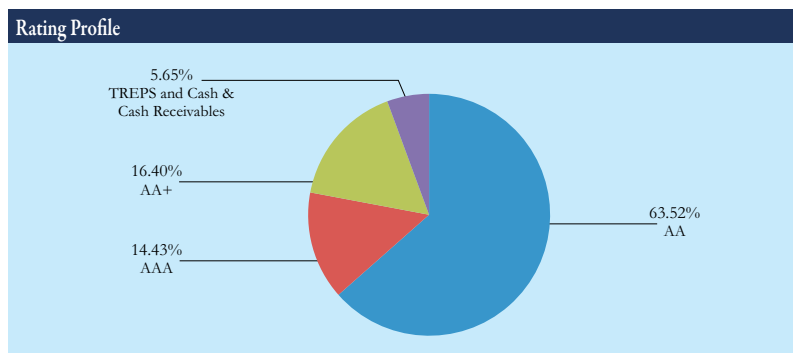
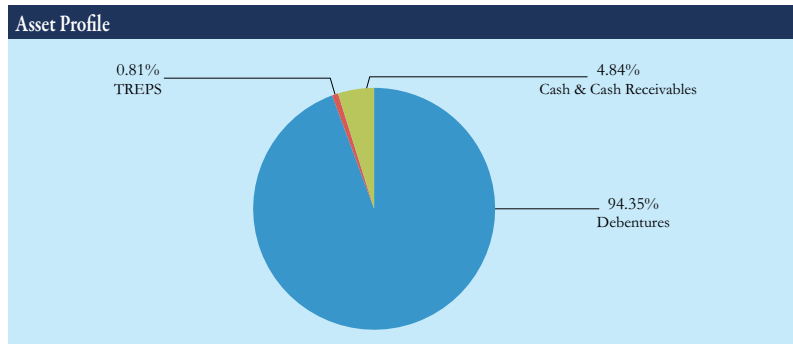
Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on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

** NAV of the record date.

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

Portfolio as on 31/08/2020		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Bank of Baroda (AT1 Bond under Basel III)	CARE AA	45.99
ICICI Bank Ltd. (Tier I Bond under Basel III)	[ICRA]AA+	16.4
Power Finance Corporation Ltd.	CRISIL AAA	9.35
JK Cement Ltd.	BWR AA	8.20
Housing and Urban Development Corporation Ltd.	[ICRA]AAA	5.08
Hindalco Industries Ltd.	CRISIL AA	4.86
Vedanta Ltd.	CRISIL AA	4.47
Dewan Housing Finance Corp. Ltd.	CARE D	0.00^
TREPS		
Cash & Cash Receivables		4.84
TOTAL		100.00

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



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>LOW HIGH</p> <p>Investors understand that their principal will be at Moderately Low risk</p>

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

IDBI Credit Risk Fund (ICRF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Bhupesh Kalyani

Total Experience: Over 18 Years

(Managing the Scheme since 1st February, 2017)

Inception Date:

3rd March, 2014

Benchmark:

NIFTY Credit Risk Bond Index

NAV as on 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	12.5477	13.2756
Quarterly Dividend	8.8786	9.0547
Annual Dividend	9.3823	10.1601

Monthly Average AUM:

₹ 38.15 Crs.

AUM as on 31st August 2020:

₹ 38.05 Crs.

Expense Ratio as on 31st August 2020:

Regular : 1.35%

Direct : 0.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

YTM	: 7.94%
Average Maturity	: 2.06 Years
Modified Duration	: 1.71 Years
Macaulay Duration	: 1.84 Years

Load Structure:

Entry Load : Not Applicable.

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

Dividend History

(Face Value: ₹ 10/- Per Unit)

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

21st May, 2018	0.5795	0.5366	11.0867	10.2865
20th April, 2017	1.0921	0.0000	12.0655	10.5502
27th March, 2015	0.6304	0.0000	11.0963	10.2355

IDBI Credit Risk Fund - Annual Dividend (Direct Plan)

21st May, 2018	2.2136	2.0498	14.0270	10.9598
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Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on the record date and will be at the discretion of IDBI Asset Management Ltd. and IDBI MF Trustee Company Ltd. For complete dividend history including daily dividend history, please refer to our website.

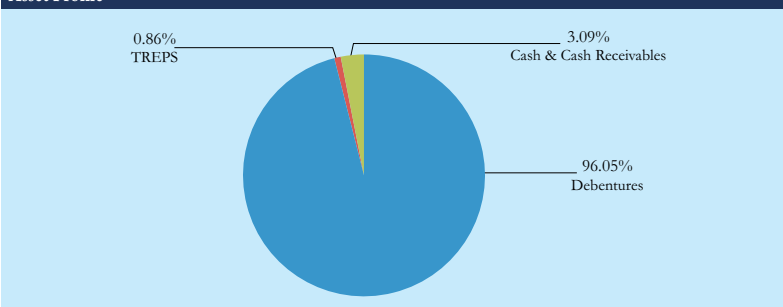
** NAV of the record date.

Portfolio as on 31/08/2020

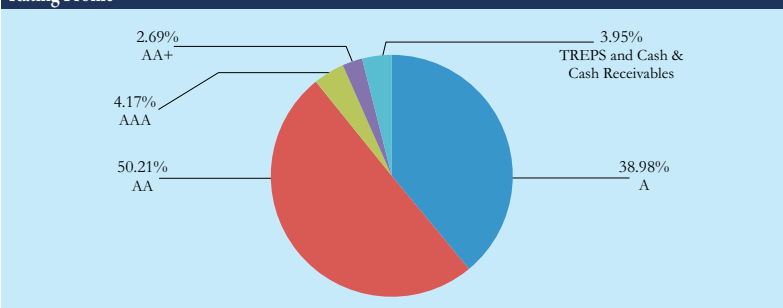
Issuer Name	Rating	% To Net Assets*
DEBENTURES		96.05
Punjab National Bank (Tier I Bond under Basel III)	IND A	38.98
TATA Power Company Ltd.	IND AA	26.58
Hindalco Industries Ltd.	CRISIL AA	21.05
Power Finance Corporation Ltd.	CRISIL AAA	2.70
Axis Bank Ltd. (AT1 Bond under Basel III)	CRISIL AA+	2.69
Vedanta Ltd.	CRISIL AA	2.58
Housing and Urban Development Corporation Ltd.	[ICRA]AAA	1.47
Dewan Housing Finance Corporation Ltd.	CARE D	0.00
Yes Bank Ltd. (Addl Tier I Bond under Basel III)	[ICRA]D	0.00
TREPS		0.86
Cash & Cash Receivables		3.09
TOTAL		100.00

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

Asset Profile



Rating Profile

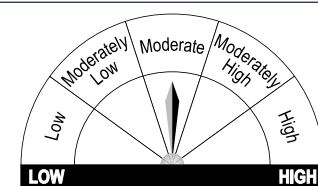


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



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

IDBI Dynamic Bond Fund (IDBF)

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

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience: Over 28 Years
Mr. Raju Sharma	(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st February 2012

Benchmark:

CRISIL Composite Bond Fund Index

NAV as on 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	16.6839	17.7608
Quarterly Dividend	11.6628	00.0000
Annual Dividend	12.2206	14.4696

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

Monthly Average AUM:

₹ 20.07 Crs.

AUM as on 31st August 2020:

₹ 19.79 Crs.

Expense Ratio as on 31st August 2020:

Regular : 1.54%

Direct : 0.76%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

YTM	: 7.35%
Average Maturity	: 4.44 Years
Modified Duration	: 3.38 Years
Macaulay Duration	: 3.53 Years

Load Structure:

Entry Load : Not Applicable.

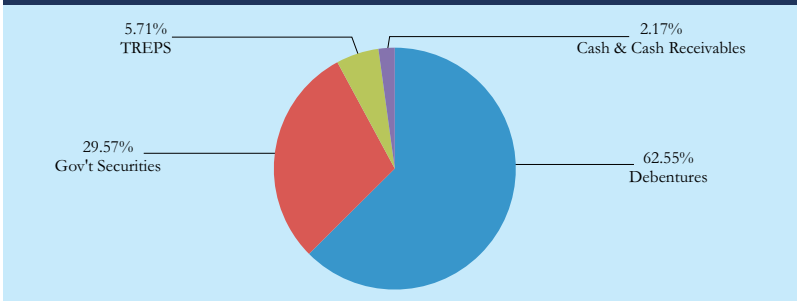
Exit Load : 1% for exit (redemption/switch-out/transfer/SWIP for Lumpsum & SIP) within 12 months from the date of allotment. Nil after 12 months.

Portfolio as on 31/08/2020

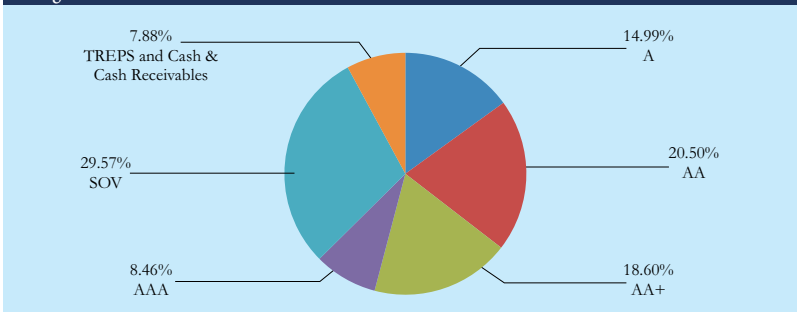
Issuer Name	Rating	% To Net Assets*
DEBENTURES		62.55
Punjab National Bank (AT1 Bond under Basel III)	IND A	14.99
Vedanta Ltd.	CRISIL AA	12.40
Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	9.25
Housing and Urban Development Corporation Ltd.	[ICRA]AAA	8.46
Hindalco Industries Ltd.	CRISIL AA	8.10
ICICI Bank Ltd. (Tier I Bond under Basel III)	[ICRA]AA+	7.80
Axis Bank Ltd. (AT1 Bond under Basel III)	CRISIL AA+	1.55
GOVERNMENT SECURITIES		29.57
CGL 2030	SOV	29.57
TREPS		5.71
Cash & Cash Receivables		2.17
TOTAL		100.00

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

Asset Profile



Rating Profile



Dividend History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Dynamic Bond Fund - Quarterly Dividend (Regular Plan)				
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 Dividend (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 Dividend (Regular Plan)				
20th April, 2017	0.8926	0.8270	11.6510	10.3999
27th March, 2015	0.7992	0.7412	11.3590	10.2782
17th April, 2014	0.1403	0.1343	10.3119	10.1496
IDBI Dynamic Bond Fund - Annual Dividend (Direct Plan)				
27th March, 2015	0.8203	0.7607	11.4143	10.3051
17th April, 2014	0.1636	0.1567	10.3474	10.1555

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

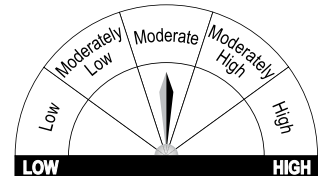
** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderate risk

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

IDBI Gilt Fund (IGF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 28 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st December, 2012

Benchmark:

CRISIL Dynamic Gilt Index

NAV as on 31st August 2020 (₹ per unit):

	Regular	Direct
Growth	16.6805	17.5566
Quarterly Dividend	11.5454	12.9661
Annual Dividend	12.3508	13.2367

Monthly Average AUM:

₹ 31.32 Crs.

AUM as on 31st August 2020:

₹ 27.92 Crs.

Expense Ratio as on 31st August 2020:

Regular : 1.56%

Direct : 0.71%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

YTM	: 5.70%
Average Maturity	: 8.50 Years
Modified Duration	: 6.29 Years
Macaulay Duration	: 6.48 Years

Load Structure:

Entry Load : Not Applicable

Exit Load : 0.50% for exit (redemption/switch-out/transfer/SWP) for Lumpsum & SIP within 30 days from the date of allotment.

Dividend History

(Face Value: ₹ 10/- Per Unit)

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

IDBI Gilt Fund - Quarterly Dividend (Regular Plan)

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 Dividend (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 Dividend (Regular Plan)

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

IDBI Gilt Fund - Annual Dividend (Direct Plan)

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

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

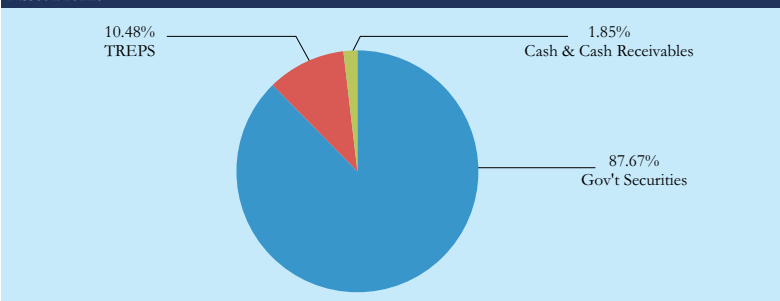
** NAV of the record date.

Portfolio as on 31/08/2020

Issuer Name	Rating	% to Net Assets*
GOVERNMENT SECURITIES		87.67
CGL 2030	SOV	87.67
TREPS		10.48
Cash & Cash Receivables		1.85
TOTAL		100.00

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

Asset Profile

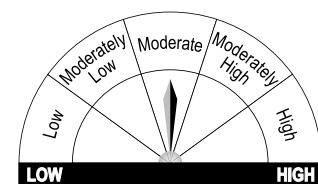


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderate risk

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

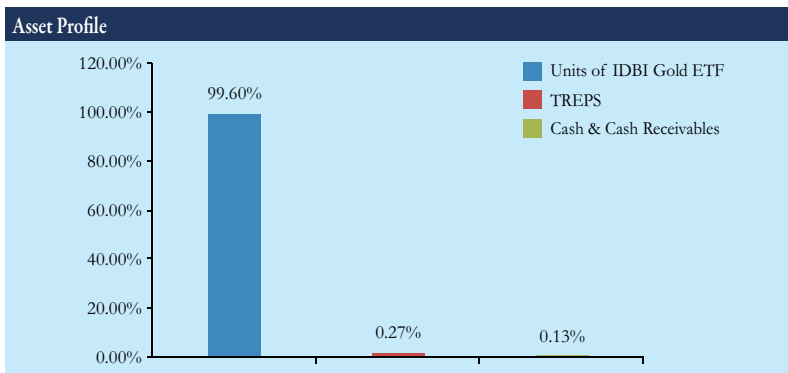
IDBI Gold Fund (IGFOF)

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

Scheme Features		
Investment objective: The investment objective of the Scheme will be to generate returns that correspond closely to the returns generated by IDBI Gold Exchange Traded Fund.		
Fund Manager: Mr. Firdaus Marazban Ragina	Total Experience: Over 20 Years (Managing the Scheme since 20th June 2019)	
Inception Date: 14th August, 2012		
Benchmark: Domestic price of Gold		
NAV as on 31st August 2020 (₹ per unit):		
	Regular	Direct
Growth	14.2078	14.6822
Monthly Average AUM: ₹ 50.33 Crs.		
AUM as on 31st August 2020: ₹ 48.16 Crs.		
Expense Ratio as on 31st August 2020: Regular : 0.66% Direct : 0.26% Expense ratio is inclusive of GST on management fees.		
Load Structure:		
Entry Load	: Not Applicable.	
Exit Load	: 1% for exit (redemption/switch-out/transfer/SWP) within	
for Lumpsum & SIP)	12 months from the date of allotment.	

Portfolio as on 31/08/2020	
Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.60
TREPS	0.27
Cash & Cash Receivables	0.13
TOTAL	100.00

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



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

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

AUM REPORT FOR THE QUARTER ENDED (30/06/2020)

Rs. in Lakhs

Asset Class-wise disclosure of AUM & AAUM

Category of the Scheme	AUM as on the last day of the Quarter	Average AUM for the Quarter
Liquid Fund / Money Market Fund / Floater Fund	117721.44	131750.84
Gilt Fund / Gilt Fund with 10 year constant duration	3352.65	2707.39
Remaining Income / Debt Oriented Schemes	26183.73	21384.19
Growth / Equity Oriented Schemes (Other than ELSS)	133740.13	123521.59
ELSS Funds	47465.70	44939.67
Hybrid Schemes	23086.90	21939.86
Solution Oriented Schemes	0.00	0.00
Index Funds	24115.96	22073.95
GOLD ETF	8407.09	7916.86
Other ETF	0.00	0.00
Fund of Fund investing overseas	0.00	0.00
Total	384073.60	376234.35

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 20 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 31st August 2020 (₹ per unit):

NAV	4844.2356
Physical Gold Price*	5225.7474
Cash Component	-381.5118

* Source: Stock Holding Corporation of India Ltd. (Custodian for IDBI Gold ETF)

Monthly Average AUM:

₹ 97.99 Crs.

AUM as on 31st August 2020:

₹ 96.87 Crs.

Expense Ratio as on 31st August 2020:

Regular : 0.35%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st August 2020:

Tracking Error : 0.3556%

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).

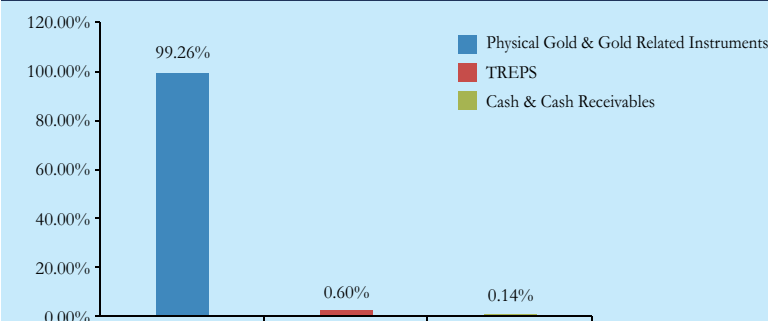
Portfolio as on 31/08/2020

Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments*	99.26
TREPS	0.60
Cash & Cash Receivables	0.14
TOTAL	100.00

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

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

Asset Profile

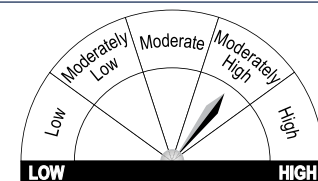


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

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Contact us

IDBI Asset Management Limited

(Investment Manager to IDBI Mutual Fund)

CIN: U65100MH2010PLC199319

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

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



Phone: 022-66442800



Fax: 022-66442801



E-mail: contactus@idbimutual.co.in



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., Ground Floor, SCO 162-163, Sector-9C, Chandigarh - 160 009.
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 - August 2020)

Schemes managed by Fund Manager (FM) - Ms. Uma Venkatraman
Total Experience: Over 16 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	-0.32	5.50	4.58	9,968	10,553	10,460
3 years	0.67	4.80	8.03	10,203	11,512	12,612
5 years	4.11	8.76	9.38	12,233	15,222	15,663
Since Inception	14.09	12.46	11.35	25,090	22,688	21,178

FM managing this Scheme since 1st July 2018.
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	5.15	4.06	4.31	10,518	10,408	10,434
Last 3 years	0.85	5.04	6.01	10,259	11,592	11,915
Last 5 years	5.10	8.58	8.75	12,827	15,099	15,214
Since Inception	11.45	12.48	12.02	24,590	26,536	25,651

FM managing this Scheme since 5th September 2017.
NIFTY 100-TRI, ## NIFTY 50-TRI.

IDBI Diversified Equity Fund (IDEF) Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	7.84	5.86	4.58	10,788	10,590	10,460
Last 3 years	2.82	3.93	8.03	10,871	11,228	12,612
Last 5 years	4.90	8.52	9.38	12,708	15,055	15,663
Since Inception	12.51	11.06	10.39	21,350	19,635	18,891

FM managing this Scheme since 20th June 2019.
S&P BSE 500-TRI, ## S&P BSE Sensex-TRI.

IDBI Midcap Fund (IMF) Inception date: 25th January, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	9.75	7.48	4.31	10,980	10,752	10,434
Last 3 years	-2.69	-2.04	6.01	9,213	9,400	11,915
Since Inception	1.44	3.17	9.54	10,530	11,190	13,883

FM managing this Scheme since 20th June 2019.
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	3.67	9.11	4.31	10,369	10,916	10,434
Last 3 years	-4.81	-6.69	6.01	8,624	8,123	11,915
Since Inception	-4.23	-6.15	6.75	8,710	8,162	12,323

FM managing this Scheme since 5th September 2017.
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	6.82	4.06	4.31	10,686	10,408	10,434
Since Inception	-0.11	3.88	5.04	9,970	11,122	11,471

FM managing this Scheme since 20th June 2019.
The Regular Plan of this scheme is in existence for a period less than 3 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	-10.32	-7.99	4.31	8,963	9,197	10,434
Since Inception	-5.06	2.59	4.47	8,900	10,591	11,031

FM managing this Scheme since inception.
The Regular Plan of this scheme is in existence for a period less than 3 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	0.81	5.86	4.58	10,081	10,590	10,460
Since Inception	-0.49	-1.05	1.65	9,900	9,788	10,338

FM managing this Scheme since inception.
The Regular 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 (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	12.69	0.04	4.31	11,276	10,005	10,434
Since Inception	7.53	-0.49	4.74	11,310	9,918	10,816

FM managing this Scheme Since 20th June, 2019.
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	46.76	43.57	4.31	14,707	14,386	10,434
Since Inception	28.32	22.32	4.95	14,560	13,546	10,755

FM managing this Scheme since inception
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 20 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	2.95	4.31	10,297	10,434
Last 3 years	4.43	6.01	11,390	11,915
Last 5 years	6.91	8.75	13,973	15,214
Since Inception	7.55	9.18	20,988	24,485

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	1.49	2.54	4.31	10,150	10,255	10,434
Last 3 years	-1.84	-0.37	6.01	9,458	9,889	11,915
Last 5 years	5.60	7.37	8.75	13,135	14,274	15,214
Since Inception	7.35	9.13	7.99	20,252	23,870	21,500

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 - August 2020) (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	26.86	31.40	12,703	13,159	
Last 3 years	17.59	20.76	16,266	17,620	
Last 5 years	11.38	14.37	17,150	19,582	
Since Inception	4.46	6.99	14,208	17,224	

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	30.01	31.40	13,019	13,159	
Last 3 years	19.83	20.76	17,216	17,620	
Last 5 years	13.55	14.37	18,888	19,582	
Since Inception	5.99	6.90	16,695	18,010	

FM managing this Scheme since 20th June 2019.

Domestic Price of Physical Gold.

**Scheme managed by Fund Managers (FM) -
Mrs. Uma Venkatraman (Equity Portion) - Total Experience: Over 16 Years &
Mr. Raju Sharma (Debt Portion) Total Experience: Over 28 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	7.34	9.07	4.31	10,738	10,912	10,434
Last 3 years	0.68	6.70	6.01	10,207	12,152	11,915
Since Inception	4.22	8.52	8.56	11,726	13,707	13,723

Mr. Uma Venkatraman (Equity Portion) managing this Scheme since 1st July, 2018 &

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

The Regular Plan of this scheme is in existence for a period less than 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	5.56	7.55	4.31	10,559	10,759	10,434
Since Inception	9.17	20.04	15.38	10,917	12,087	11,538

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

Ms. Uma Venkatraman Managing this Scheme (Equity Portion) since 5th September 2017.

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

40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index +

30% of NIFTY 50-TRI, ## NIFTY 50-TRI

**Schemes managed by Fund Manager (FM) -
Mr. Raju Sharma - Total Experience: Over 28 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	5.29	5.34	6.78	10,530	10,536	10,680
Last 3 years	6.55	6.65	6.97	12,097	12,133	12,242
Last 5 years	6.83	6.90	6.95	13,921	13,963	14,001
1 month	0.30	0.35	0.23	N.A	N.A	N.A
2 weeks	0.13	0.15	0.06	N.A	N.A	N.A
1 week	0.06	0.07	0.01	N.A	N.A	N.A
Since Inception	7.85	7.70	6.96	21,547	21,228	19,805

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	8.14	10.83	6.59	10,819	11,087	10,661
Last 3 years	4.85	8.22	6.16	11,527	12,678	11,968
Last 5 years	5.69	9.13	7.84	13,194	15,486	14,589
Since Inception	6.18	9.02	7.44	16,684	20,891	18,447

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	5.72	9.36	6.59	10,575	10,942	10,661
Last 3 years	4.76	7.73	6.16	11,497	12,506	11,968
Last 5 years	6.00	8.78	7.84	13,385	15,242	14,589
Since Inception	6.87	8.73	7.49	16,681	19,043	17,432

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 18 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	10.51	6.84	6.78	11,057	10,687	10,680
Last 3 years	6.32	7.51	6.97	12,022	12,427	12,242
Last 5 years	6.66	7.56	6.95	13,810	14,400	14,001
Since Inception	7.78	8.32	7.04	21,160	22,248	19,748

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	6.54	10.20	6.78	10,657	11,024	10,680
Last 3 years	5.00	8.26	6.97	11,579	12,692	12,242
Last 5 years	5.94	8.48	6.95	13,350	15,030	14,001
Since Inception	7.29	8.75	7.16	19,448	22,092	19,228

FM managing this Scheme since 1st February 2017.

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

IDBI Credit Risk Fund (ICRF)		Inception date: 3rd March, 2014				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-9.39	9.53	6.78	9,056	10,958	10,680
Last 3 years	-2.09	8.14	6.97	9,386	12,649	12,242
Last 5 years	1.70	8.88	6.95	10,882	15,305	14,001
Since Inception	3.55	9.44	7.33	12,548	17,976	15,839

FM managing this Scheme since 1st February 2017.

NIFTY Credit Risk Bond Fund, ## CRISIL 1 Year T-Bill Index

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

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

SCHEME PERFORMANCE - DIRECT PLANS (As of last business day of the month - August 2020)

Schemes managed by Fund Manager (FM) - Ms. Uma Venkatraman
Total Experience: Over 16 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	0.88	5.50	4.58	10,089	10,553	10,460
Last 3 years	2.20	4.80	8.03	10,674	11,512	12,612
Last 5 years	5.55	8.76	9.38	13,102	15,222	15,663
Since Inception	15.44	12.46	11.35	27,240	22,688	21,178

FM managing this Scheme since 1st July, 2018
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	6.33	4.06	4.31	10,637	10,408	10,434
Last 3 years	2.40	5.04	6.01	10,740	11,592	11,915
Last 5 years	6.54	8.58	8.75	13,731	15,099	15,214
Since Inception	10.84	10.52	10.20	22,010	21,539	21,057

FM managing this Scheme since 5th September 2017.
NIFTY 100-TRI, ## NIFTY 50-TRI.

IDBI Diversified Equity Fund (IDEF) Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	9.27	5.86	4.58	10,933	10,590	10,460
Last 3 years	4.60	3.93	8.03	11,445	11,228	12,612
Last 5 years	6.51	8.52	9.38	13,709	15,055	15,663
Since Inception	13.98	11.06	10.39	23,210	19,635	18,891

FM managing this Scheme since 20th June 2019.
S&P BSE 500-TRI, ## S&P BSE Sensex-TRI.

IDBI Midcap Fund (IMF) Inception date: 25th January, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	10.76	7.48	4.31	11,083	10,752	10,434
Last 3 years	-0.99	-2.04	6.01	9,707	9,400	11,915
Since Inception	3.35	3.17	9.54	11,260	11,190	13,883

FM managing this Scheme since 20th June 2019.
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	4.71	9.11	4.31	10,474	10,916	10,434
Last 3 years	-2.97	-6.69	6.01	9,134	8,123	11,915
Since Inception	-2.31	-6.15	6.75	9,280	8,162	12,323

FM managing this Scheme since 5th September, 2017.
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	7.89	4.06	4.31	10,793	10,408	10,434
Since Inception	1.70	3.88	5.04	10,480	11,122	11,471

FM managing this Scheme since 20th June 2019.
The Direct Plan of this scheme is in existence for a period less than 3 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	-9.64	-7.99	4.31	9,031	9,197	10,434
Since Inception	-3.51	2.59	4.47	9,230	10,591	11,031

FM managing this Scheme since inception
The Direct Plan of this scheme is in existence for a period less than 3 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	1.59	5.86	4.58	10,160	10,590	10,460
Since Inception	0.93	-1.05	1.65	10,190	9,788	10,338

FM managing this Scheme since inception.
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	14.40	0.04	4.31	11,448	10,005	10,434
Since Inception	9.26	-0.49	4.74	11,620	9,918	10,816

FM managing this Scheme Since 20th June, 2019.
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	49.42	43.57	4.31	14,975	14,386	10,434
Since Inception	30.64	22.32	4.95	14,960	13,546	10,755

FM managing this Scheme since Inception
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 20 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	3.83	4.31	10,385	10,434
Last 3 years	5.48	6.01	11,738	11,915
Last 5 years	8.08	8.75	14,756	15,214
Since Inception	9.43	10.20	19,959	21,057

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

IDBI Nifty Junior Index Fund (INJIF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.05	2.54	4.31	10,206	10,255	10,434
Last 3 years	-1.04	-0.37	6.01	9,691	9,889	11,915
Last 5 years	6.67	7.37	8.75	13,818	14,274	15,214
Since Inception	10.90	11.91	10.20	22,110	23,703	21,057

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 - August 2020) (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	27.37	31.40		12,754	13,159	
Last 3 years	18.18	20.76		16,512	17,620	
Last 5 years	11.95	14.37		17,599	19,582	
Since Inception	5.14	7.13		14,686	16,960	

FM managing this Scheme since 20th June 2019.

Domestic Price of Gold.

**Scheme managed by Fund Managers (FM) -
Ms. Uma Venkatraman (Equity Portion) - Total Experience: Over 16 Years &
Mr. Raju Sharma (Debt Portion) Total Experience: Over 28 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	8.28	9.07	4.31	10,832	10,912	10,434
Last 3 years	2.25	6.70	6.01	10,692	12,152	11,915
Since Inception	5.88	8.52	8.56	12,466	13,707	13,723

Mrs. Uma Venkatraman managing this Scheme (Equity Portion) since 1st July, 2018 &

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

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

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

IDBI Equity Savings Fund (IESF) Inception Date: 27th March, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	6.51	7.55	4.31	10,655	10,759	10,434
Since Inception	13.12	20.04	15.38	11,312	12,004	11,538

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

Ms. Uma Venkatraman managing this Scheme (Equity Portion) since 5th September, 2017

40% of CRISIL Liquid Fund Index + 30% CRISIL Short Term Bond Fund Index +

30% of NIFTY 50-TRI, ## NIFTY 50 -TRI.

**Schemes managed by Fund Manager (FM) -
Mr. Raju Sharma - Total Experience: Over 28 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	5.34	5.34	6.78	10,535	10,536	10,680
Last 3 years	6.65	6.65	6.97	12,131	12,133	12,242
Last 5 years	6.94	6.90	6.95	13,990	13,963	14,001
1 month	0.31	0.35	0.23	N.A	N.A	N.A
2 weeks	0.13	0.15	0.06	N.A	N.A	N.A
1 week	0.06	0.07	0.01	N.A	N.A	N.A
Since Inception	7.66	7.61	7.14	17,607	17,552	16,964

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	8.99	10.83	6.59	10,904	11,087	10,661
Last 3 years	5.99	8.22	6.16	11,910	12,678	11,968
Last 5 years	6.79	9.13	7.84	13,896	15,486	14,589
Since Inception	6.65	9.01	7.35	16,383	19,378	17,221

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	6.68	9.36	6.59	10,672	10,942	10,661
Last 3 years	5.67	7.73	6.16	11,800	12,506	11,968
Last 5 years	6.93	8.78	7.84	13,985	15,242	14,589
Since Inception	7.53	8.57	7.35	17,451	18,782	17,221

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 18 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	10.97	6.84	6.78	11,104	10,646	10,680
Last 3 years	6.96	7.51	6.97	12,237	12,427	12,242
Last 5 years	7.40	7.56	6.95	14,296	14,400	14,001
Since Inception	7.98	8.12	7.13	18,016	18,193	16,964

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	7.27	10.20	6.78	10,731	11,024	10,680
Last 3 years	5.97	8.26	6.97	11,903	12,692	12,242
Last 5 years	6.95	8.48	6.95	13,997	15,030	14,001
Since Inception	7.71	8.74	7.13	17,679	19,015	16,964

FM managing this Scheme since 1st February 2017.

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

IDBI Credit Risk Fund (ICRF) Inception date: 3rd March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-8.84	9.53	6.78	9,112	10,958	10,680
Last 3 years	-1.26	8.14	6.97	9,626	12,649	12,242
Last 5 years	2.61	8.88	6.95	11,379	15,305	14,001
Since Inception	4.45	9.44	7.33	13,276	17,976	15,839

FM managing this Scheme since 1st February 2017.

NIFTY Credit Risk Bond Fund, ## CRISIL 1 Year T-Bill Index

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

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

SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - REGULAR PLANS (As of last business day of the month - August 2020)

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 10th September, 2013			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	840.00	600.00	360.00	120.00
Market value as on 31st August, 2020 (Rs. in '000)	1,048.30	633.01	348.42	118.21
Scheme Return (% XIRR)	6.23	2.11	-2.11	-2.76
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	8.61	7.32	4.18	14.94
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	9.12	8.96	6.22	13.73

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 15th May, 2012			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,000.00	600.00	360.00	120.00
Market value as on 31st August, 2020 (Rs. in '000)	1,404.21	673.05	377.27	126.19
Scheme Return (% XIRR)	7.96	4.54	3.07	9.71
Benchmark (NIFTY 100-TRI#) return (% XIRR)	9.55	7.29	4.04	12.88
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	9.39	7.79	4.87	13.75

IDBI Diversified Equity Fund (IDEF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 28th March, 2014			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	780.00	600.00	360.00	120.00
Market value as on 31st August, 2020 (Rs. in '000)	948.40	669.24	373.66	126.94
Scheme Return (% XIRR)	5.93	4.31	2.43	10.89
Benchmark (S&P BSE 500-TRI#) return (% XIRR)	7.46	6.81	3.55	15.76
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	8.64	8.96	6.22	13.73

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 25th June, 2010			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,230.00	600.00	360.00	120.00
Market value as on 31st August, 2020 (Rs. in '000)	1,851.68	700.16	379.88	127.79
Scheme Return (% XIRR)	7.73	6.11	3.52	12.27
Benchmark (NIFTY 50-TRI #) return (% XIRR)	9.46	7.79	4.87	13.75
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	9.46	7.79	4.87	13.75

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 20th September, 2010			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,200.00	600.00	360.00	120.00
Market value as on 31st August, 2020 (Rs. in '000)	1,897.00	642.99	350.70	124.29
Scheme Return (% XIRR)	8.86	2.73	-1.69	6.71
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	10.81	4.30	-0.60	7.87
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	9.46	7.79	4.87	13.75

Scheme Benchmark

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

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

SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - DIRECT PLANS (As of last business day of the month - August 2020)

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 10th September, 2013			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	840.00	600.00	360.00	120.00
Market value as on 31st August, 2020 (Rs. in '000)	1,106.55	658.02	355.86	118.95
Scheme Return (% XIRR)	7.75	3.64	-0.75	-1.61
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	8.61	7.32	4.18	14.94
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	9.12	8.96	6.22	13.73

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	5 years	3 years	1 year
Total amount invested (Rs. in '000)	920.00	600.00	360.00	120.00
Market value as on 31st August, 2020 (Rs. in '000)	1,290.48	699.39	385.16	126.91
Scheme Return (% XIRR)	8.65	6.07	4.43	10.85
Benchmark (NIFTY 100-TRI#) return (% XIRR)	8.99	7.29	4.04	12.88
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	8.92	7.79	4.87	13.75

IDBI Diversified Equity Fund (IDEF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 28th March, 2014			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	780.00	600.00	360.00	120.00
Market value as on 31st August, 2020 (Rs. in '000)	1,001.40	698.75	382.47	127.78
Scheme Return (% XIRR)	7.58	6.03	3.97	12.24
Benchmark (S&P BSE 500-TRI#) return (% XIRR)	7.46	6.81	3.55	15.76
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	8.64	8.96	6.22	13.73

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 1st January, 2013			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	920.00	600.00	360.00	120.00
Market value as on 31st August, 2020 (Rs. in '000)	1,268.00	719.74	385.23	128.36
Scheme Return (% XIRR)	8.20	7.21	4.45	13.18
Benchmark (NIFTY 50-TRI#) return (% XIRR)	8.92	7.79	4.87	13.75
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	8.92	7.79	4.87	13.75

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	5 years	3 years	1 year
Total amount invested (Rs. in '000)	920.00	600.00	360.00	120.00
Market value as on 31st August, 2020 (Rs. in '000)	1,271.75	658.19	354.23	124.66
Scheme Return (% XIRR)	8.28	3.65	-1.05	7.28
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	9.20	4.30	-0.60	7.87
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	8.92	7.79	4.87	13.75

Scheme Benchmark

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

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