



## ROUND UP FUND FACT SHEET

January 2023



## FACTS AND FIGURES



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# Equity Market Overview

BSE Sensex 30 closed @ 59549 -2.1% & NSE Nifty 50 closed @ 17662 -2.4% mom basis for the month of Jan. 2023.

Positive Performing sector was Auto +5.3%, IT 3.4%, TECK 1.8%, Metals 1.4%

Negative Performing sectors were Power -10.8%, Oil & Gas -9.2%, Bankex -5.8%

International Monetary Fund (IMF) projected India to be the fastest growing economy in the world despite global slowdown. Retains growth forecast at 6.8% for FY23 and 6.1% for FY24.

Corporate India reported mixed performance in the Dec.22 quarter with double digit revenue growth but operating profit lagging for manufacturing companies as cost pressure continued.

Copper Metal tops \$9000 a ton for the first time since June 2022, fuelled by optimism that China's reopening will spur demand in the world's top consumer.

The World Bank slashed its growth forecasts for most countries and regions and warned that new adverse shocks could tip the global economy into recession. The combination of slow growth, tightening financial conditions and heavy indebtedness is likely to weaken investment and trigger corporate default.

Economic Survey 2022-23 said the global economic factors, such as inflationary pressures, monetary tightening by central banks and recessionary fears in advanced economies, exerted pressure on foreign portfolio investments (FPI) to sell in Indian markets.

Gold prices on continued its rally to touch an all-time high of Rs 57,000 per 10 grams.

Foreign Portfolio Investors (FPI's) have pulled out a net of over Rs. 17,000 crore in the Indian equities in Jan. 2023, cautious stance adopted ahead of the Union Budget and US Federal Reserve meeting.

India Equity Markets moved to a T+1 settlement cycle for all stocks, shortening the settlement cycle by a day and making the availability of funds a day sooner.

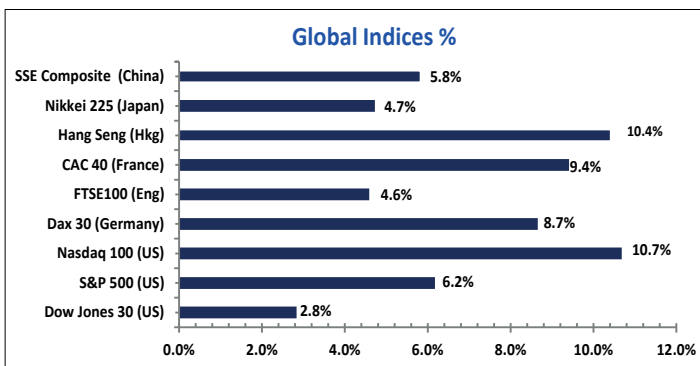
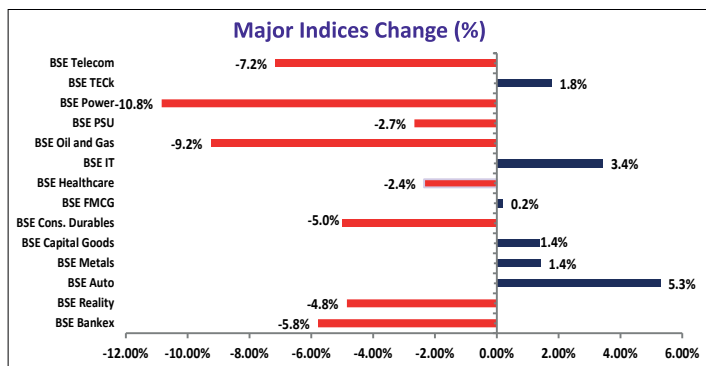
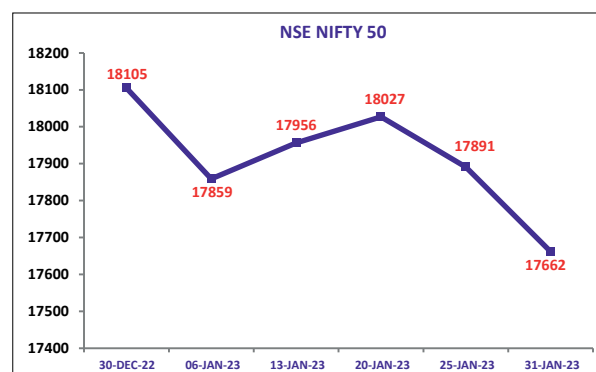
GST Collection jumped to Rs.1.55 Lakh Crore in Jan. 2023. It is second highest collection ever in FY22-23.

The Index of Industrial Production (IIP) or factory output of India accelerated to 7.1% in Nov. 2022.,as per data released by National Statistical Office (NSO).

The wholesale price index based (WPI) inflation eased to 4.95% in Dec. 2022 (22-month low) and India's retail inflation (CPI) eased to 5.72% in Dec. 2022 (11-month low) against 5.88%, in Nov. 2022.

Foreign Exchange Reserve stood at US\$ 573.27 billion for the week end of Jan. 2023, rise by US\$1.727 billion.

USD/INR quoted @ 81.92, Brent Crude @ 85.61 USD per barrel and Gold @ 1925.69 USD Oz at the end of Jan. 2023



Source: Bloomberg

# Fixed Income Overview

## MACRO Economic Data for the month:

	As on 31/12/2022	As on 31/01/2023	Change increase (+)/ decrease (-)
5 year G Sec	7.19%	7.21%	02 bps
10 year G Sec	7.33%	7.34%	01 bps
5 year Corp bonds	7.60%	7.65%	05 bps
10 year Corp bonds	7.61%	7.73%	12 bps
3 months T Bills	6.31%	6.47%	16 bps
Brent Crude \$	85.91	84.49	(-) 1.42
USD=INR	82.74	81.92	(-) 0.82

## The major macro events during the month:

### Inflation and IIP:

CPI inflation eased to 5.72% YoY in December vs. 5.88% in November. This is the lowest rate of inflation in the last 1 year.

IIP grew 7.1% YoY in November vs. contraction of 4% YOY in October.

## Tax Collections, Trade Deficit and CAD etc.:

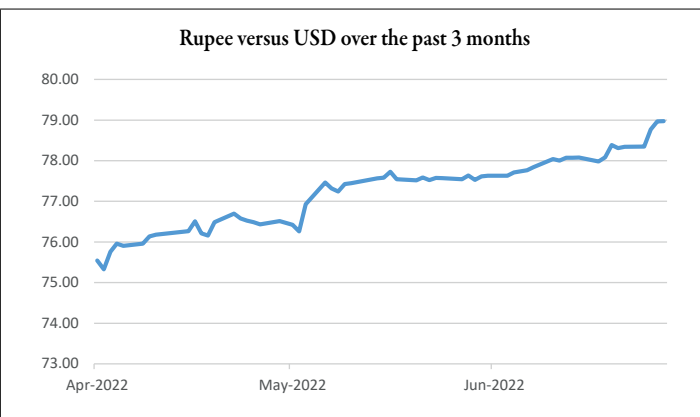
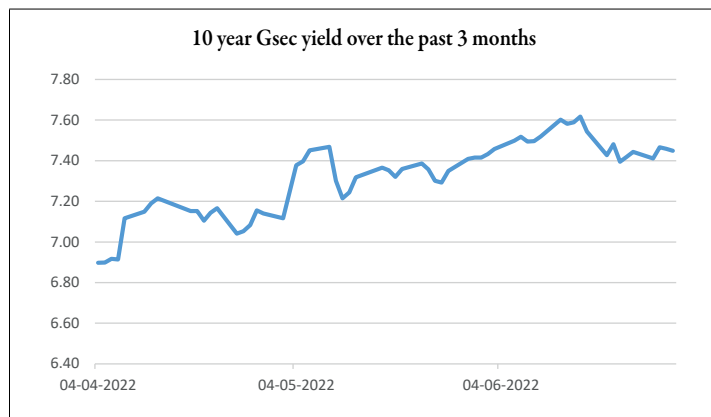
GST collections in January is Rs 1.55 lakh crore. This is the second highest ever.

India's merchandise trade deficit in December widened to \$23.89 bn as against \$21.10 bn YOY. However, the number was largely flat as compared to \$23.89 bn in the previous month. CAD in 2QFY23 widened to US\$36.4 bn, which is 4.4% of GDP (1QFY23: US\$18.2 bn and 2.2% of GDP), mainly due to widening of the trade deficit to US\$83.5 bn (1QFY23: US\$68.6 bn), as imports increased sharply and exports moderated. Additionally, 1QFY23 CAD/GDP was revised down from US\$23.9 bn (2.8% of GDP) owing to downward adjustment in customs data.

## Market Outlook:

We believe that current yields of around 7.20 to 7.35 % (for 5 to 10 yrs GOI) are attractive enough and recommend investors to lock-in their money in long duration schemes for 1 to 3 years' time horizon. Even the short term rates like REPO @6.25% and latest Tbill auction rate @6.47% are attractive for making investment in Liquid and Ultra Short Term Funds.

Moderation in pace of interest rate hikes by FED (latest 25 bps hike) and RBI, moderating inflation, lower commodities prices including crude, buoyant tax collections, a distant hope of Indian bonds eventually getting included in the bond index, recessionary expectations in US, Europe and other markets and elevated levels of yields are supportive for the bonds markets.



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

Source: Internal Research

## HOW TO READ FACTSHEET?

### Fund Manager:

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

### Application Amount for Fresh Subscription:

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

### Minimum Additional Amount:

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

### Yield to Maturity:

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

### SIP:

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

### NAV:

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

### Benchmark:

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

### Entry Load:

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

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

### Exit Load:

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

### Modified Duration:

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

### Standard Deviation:

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

### Sharpe Ratio:

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

### Beta Ratio:

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

### AUM:

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

### Holdings:

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

### Nature of Scheme:

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

### Rating Profile:

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

### Total Expense Ratio:

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

### Average Maturity:

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

### Portfolio Yield:

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

### Risk Free Return:

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

### Tracking Error:

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

### Portfolio Turnover Ratio:

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

# IDBI Equity Advantage Fund (IEAF)

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

## Scheme Features

### Investment objective:

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

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

**Inception Date:**  
10th September, 2013

**Benchmark:**  
NIFTY 500 - Total Return Index (TRI)

**NAV as on 31st January, 2023 (₹ per unit):**

	<b>Regular</b>	<b>Direct</b>
Growth	38.10	42.57
IDCW**	22.89	26.28

**Monthly Average AUM:**

₹ 472.21 Crs.

**AUM as on 31st January, 2023:**

₹ 461.40 Crs.

**Expense Ratio as on 31st January, 2023:**

Regular : 2.43%  
Direct : 1.21%

Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 31st January, 2023:**

Standard Deviation : 4.6899%  
Beta : 0.8046  
Sharpe Ratio : 0.0957  
Portfolio Turnover Ratio^^ : 0.00

Risk free rate: Overnight MIBOR (6.53% as on 31/01/23). Source: FIMMDA.  
Ratios calculated on monthly 6 years data point.

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

**Load Structure:**

**Entry Load** : Not Applicable.

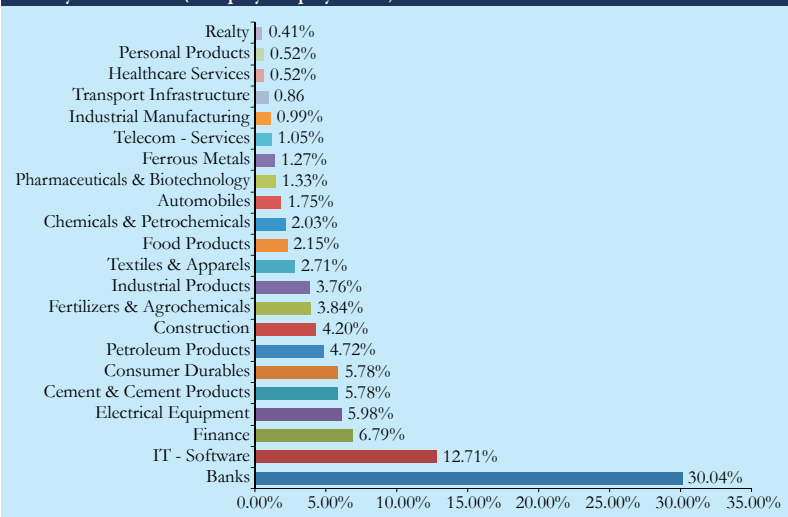
**Exit Load (for Lumpsum & SIP)** : Nil. Investment under the scheme is subject to a lock-in period of 3 years.

## Portfolio as on 31/01/2023

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>99.19</b>	Grasim Industries Ltd.	1.72
HDFC Bank Ltd.	8.59	LTI Mindtree Ltd.	1.66
ICICI Bank Ltd.	8.57	Thermax Ltd.	1.56
State Bank of India	5.35	Asian Paints Ltd.	1.45
Infosys Ltd.	5.31	Shree Cement Ltd.	1.40
ABB India Ltd.	4.42	Cipla Ltd.	1.33
Axis Bank Ltd.	4.02	Coromandel International Ltd.	1.31
Reliance Industries Ltd.	3.98	TATA Steel Ltd.	1.27
HCL Technologies Ltd.	3.57	Polycab India Ltd.	1.21
Cholamandalam Investment & Finance Co. Ltd.	3.56	Crompton Greaves Consumer Electricals Ltd.	1.19
Larsen & Toubro Ltd.	3.27	Volta Ltd.	1.14
Housing Development Finance Co. Ltd.	3.23	Bharti Airtel Ltd.	1.05
Page Industries Ltd.	2.71	Honeywell Automation India Ltd.	0.99
Bharat Forge Ltd.	2.55	NCC Ltd.	0.93
PI Industries Ltd.	2.53	Adani Ports and Special Economic Zone Ltd.	0.86
Ultratech Cement Ltd.	2.28	Bharat Petroleum Corporation Ltd.	0.74
Mphasis Ltd.	2.17	Apollo Hospitals Enterprise Ltd.	0.52
Nestle India Ltd.	2.15	Godrej Consumer Products Ltd.	0.52
SRF Ltd.	2.03	Sunteck Realty Ltd.	0.41
Century Plyboards (India) Ltd.	2.00	Dalmia Bharat Ltd.	0.38
Kotak Mahindra Bank Ltd.	1.78	<b>TREPS on G-sec or T-bills</b>	<b>0.84</b>
Eicher Motors Ltd.	1.75	<b>Cash &amp; Cash Receivables</b>	<b>-0.03</b>
IndusInd Bank Ltd.	1.73	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

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

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

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

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

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

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

\*IDCW - previously known as Dividend

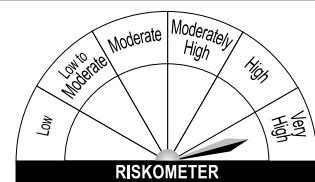
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

This product is suitable for investors who are seeking\*:

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI India Top 100 Equity Fund (IIT100EF)

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

Scheme Features			
<b>Investment objective:</b> 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.			
<b>Fund Manager:</b>		<b>Total Experience:</b> Over 25 Years	
Mr. Alok Ranjan		(Managing the Scheme since 6th August, 2021)	
<b>Inception Date:</b> 15th May, 2012			
<b>Benchmark:</b> NIFTY 100 - Total Return Index (TRI)			
<b>NAV as on 31st January, 2023 (₹ per unit):</b>			
		<b>Regular</b>	<b>Direct</b>
Growth		39.49	44.15
IDCW**		23.43	26.94
<b>Monthly Average AUM:</b> ₹ 610.76 Crs.			
<b>AUM as on 31st January, 2023:</b> ₹ 603.11 Crs.			
<b>Expense Ratio as on 31st January, 2023:</b> Regular : 2.45% Direct : 1.26% Expense ratio is inclusive of GST on management fees.			
<b>Quantitative Measures as on 31st January, 2023:</b> Standard Deviation : 4.9111% Beta : 0.9255 Sharpe Ratio : 0.1191 Portfolio Turnover Ratio^^ : 0.12 Risk free rate: Overnight MIBOR (6.53% as on 31/01/23). Source: FIMMDA. Ratios calculated on monthly 6 years data point. ^^ Lower of Purchase or Sale for one year/average AUM for one year.			
<b>Load Structure:</b> Entry Load : Not Applicable. Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/ SWP) within 12 months from the date of allotment.			

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

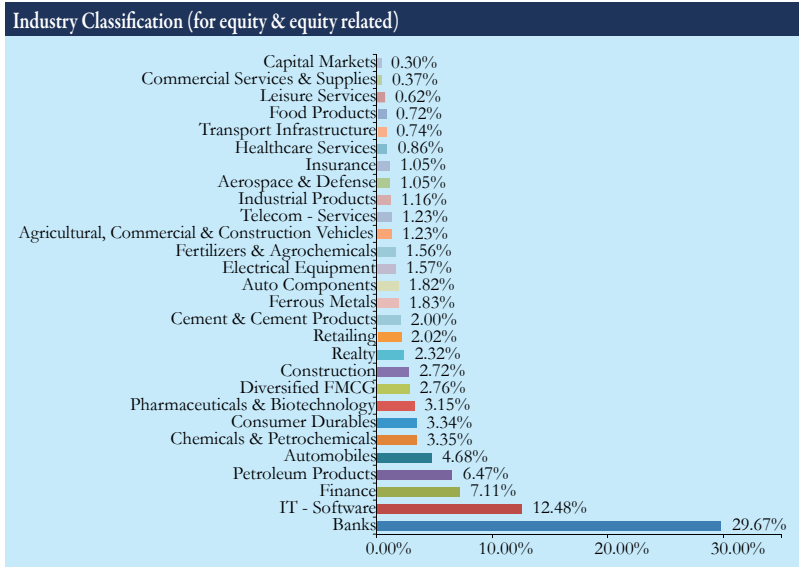
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date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

\*IDCW - previously known as Dividend

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

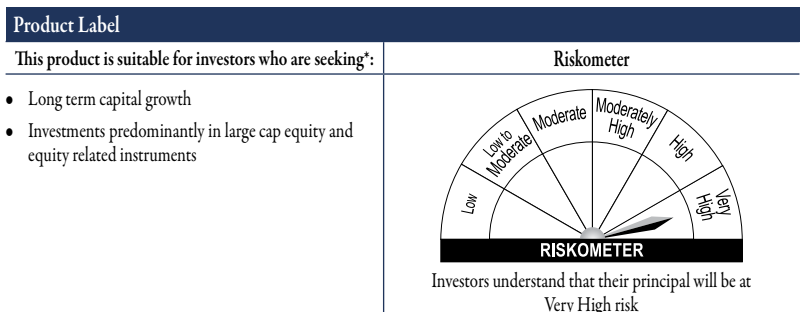
Portfolio as on 31/01/2023			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
ADITYA BIRLA FASHION AND RETAIL LTD.	98.18	ADITYA BIRLA FASHION AND RETAIL LTD.	1.15
HDFC BANK LTD.	8.17	ADITYA BIRLA FASHION AND RETAIL LTD.	1.05
ICICI BANK LTD.	7.02	ADITYA BIRLA FASHION AND RETAIL LTD.	1.05
RELIANCE INDUSTRIES LTD.	6.47	ADITYA BIRLA FASHION AND RETAIL LTD.	1.04
INFOSYS LTD.	5.34	ADITYA BIRLA FASHION AND RETAIL LTD.	0.95
STATE BANK OF INDIA	5.20	ADITYA BIRLA FASHION AND RETAIL LTD.	0.90
AXIS BANK LTD.	4.72	ADITYA BIRLA FASHION AND RETAIL LTD.	0.89
HOUSING DEVELOPMENT FINANCE CORP LTD.	4.46	ADITYA BIRLA FASHION AND RETAIL LTD.	0.87
TATA CONSULTANCY SERVICES LTD.	2.97	ADITYA BIRLA FASHION AND RETAIL LTD.	0.87
LARSEN & TOUBRO LTD.	2.72	ADITYA BIRLA FASHION AND RETAIL LTD.	0.86
KOTAK MAHINDRA BANK LTD.	2.33	ADITYA BIRLA FASHION AND RETAIL LTD.	0.82
HCL TECHNOLOGIES LTD.	2.17	ADITYA BIRLA FASHION AND RETAIL LTD.	0.82
MAHINDRA & MAHINDRA LTD.	2.07	ADITYA BIRLA FASHION AND RETAIL LTD.	0.81
TITAN CO LTD.	2.00	ADITYA BIRLA FASHION AND RETAIL LTD.	0.77
ULTRATECH CEMENT LTD.	2.00	ADITYA BIRLA FASHION AND RETAIL LTD.	0.75
PERSISTENT SYSTEMS LTD.	1.98	ADITYA BIRLA FASHION AND RETAIL LTD.	0.74
BAJAJ FINANCE LTD.	1.83	ADITYA BIRLA FASHION AND RETAIL LTD.	0.74
TATA STEEL LTD.	1.83	ADITYA BIRLA FASHION AND RETAIL LTD.	0.73
MARUTI SUZUKI INDIA LTD.	1.72	ADITYA BIRLA FASHION AND RETAIL LTD.	0.72
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.67	ADITYA BIRLA FASHION AND RETAIL LTD.	0.71
ABB INDIA LTD.	1.57	ADITYA BIRLA FASHION AND RETAIL LTD.	0.62
ITC LTD.	1.43	ADITYA BIRLA FASHION AND RETAIL LTD.	0.61
DLF LTD.	1.42	ADITYA BIRLA FASHION AND RETAIL LTD.	0.60
HINDUSTAN UNILEVER LTD.	1.33	ADITYA BIRLA FASHION AND RETAIL LTD.	0.37
ASHOK LEYLAND LTD.	1.23	ADITYA BIRLA FASHION AND RETAIL LTD.	0.30
BHARTI AIRTEL LTD.	1.23	ADITYA BIRLA FASHION AND RETAIL LTD.	0.02
INDUSIND BANK LTD.	1.19	ADITYA BIRLA FASHION AND RETAIL LTD.	1.80
SRF LTD.	1.19	ADITYA BIRLA FASHION AND RETAIL LTD.	0.02
BHARAT FORGE LTD.	1.16	ADITYA BIRLA FASHION AND RETAIL LTD.	100.00

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



Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

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



# IDBI Flexi Cap Fund (IFF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Alok Ranjan

### Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

### Inception Date:

28th March, 2014

### Benchmark:

NIFTY 500 - Total Return Index (TRI)

### NAV as on 31st January, 2023 (₹ per unit):

	Regular	Direct
Growth	33.84	37.98
IDCW**	20.77	23.97

### Monthly Average AUM:

₹ 364.63 Crs.

### AUM as on 31st January, 2023:

₹ 357.66 Crs.

### Expense Ratio as on 31st January, 2023:

Regular : 2.49%

Direct : 1.17%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st January, 2023:

Standard Deviation : 4.8391%

Beta : 0.8592

Sharpe Ratio : 0.1154

Portfolio Turnover Ratio^^ : 0.11

Risk free rate: Overnight MIBOR (6.53% as on 31/01/23). Source: FIMMDA.

Ratios calculated on monthly 6 years data point.

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

### Load Structure:

Entry Load : Not Applicable.

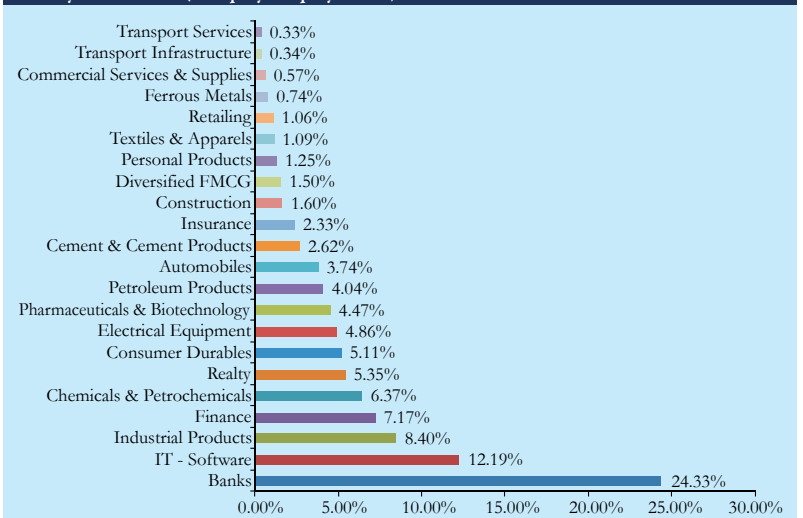
Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/01/2023

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>DEBENTURES</b>	<b>0.01</b>	Pidilite Industries Ltd.	1.59
Briannia Industries Ltd.	0.01	Hindustan Unilever Ltd.	1.50
<b>EQUITY &amp; EQUITY RELATED</b>	<b>99.46</b>	Thermax Ltd.	1.47
HDFC Bank Ltd.	7.77	Laurus Labs Ltd.	1.41
Infosys Ltd.	6.12	Cipla Ltd.	1.39
ICICI Bank Ltd.	5.37	Dabur India Ltd.	1.25
Grindwell Norton Ltd.	4.27	Canara Bank	1.24
Reliance Industries Ltd.	4.04	ICICI Lombard General Insurance Co. Ltd.	1.22
Axis Bank Ltd.	3.67	Neogen Chemicals Ltd.	1.21
SRF Ltd.	3.57	Vardhman Textiles Ltd.	1.09
SKF India Ltd.	3.49	Maruti Suzuki India Ltd.	1.08
ABB India Ltd.	3.39	Avenue Supermarts Ltd.	1.06
Bajaj Finance Ltd.	3.27	SUNTECK REALTY LTD	1.02
State Bank of India	2.70	Tech Mahindra Ltd.	1.00
Mahindra & Mahindra Ltd.	2.66	Happiest Minds Technologies Ltd.	0.96
Ultratech Cement Ltd.	2.62	LTIMindtree Ltd.	0.89
DLF Ltd.	2.54	Asian Paints Ltd.	0.80
Titan Company Ltd.	2.46	TATA Steel Ltd.	0.74
Housing Development Finance Corp Ltd.	2.10	Bharat Forge Ltd.	0.64
Kotak Mahindra Bank Ltd.	1.91	Firstsource Solutions Ltd.	0.57
Crompton Greaves Consumer Electricals Ltd.	1.85	SBI Life Insurance Co.Ltd.	0.57
Cholamandalam Investment & Finance Co. Ltd.	1.80	HDFC Life Insurance Co.Ltd.	0.54
Arihant Superstructures Ltd.	1.79	Adani Ports and Special Economic Zone Ltd.	0.34
IndusInd Bank Ltd.	1.67	Gateway Distriparks Ltd.	0.33
Sun Pharmaceutical Industries Ltd.	1.67	<b>TREPS on G-sec or T-bills</b>	<b>0.55</b>
Wipro Ltd.	1.62	<b>Cash &amp; Cash Receivables</b>	<b>-0.02</b>
Larsen & Toubro Ltd.	1.60	<b>TOTAL</b>	<b>100.00</b>
TATA Consultancy Services Ltd.	1.60		

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

## Industry Classification (for equity & equity related)



Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

## IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

\*IDCW - previously known as Dividend

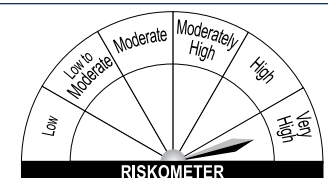
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

This product is suitable for investors who are seeking\*:

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Nifty Index Fund (INIF)

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

## Scheme Features

### Investment objective:

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

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

### Inception Date:

25th June, 2010

### Benchmark:

NIFTY 50 - Total Return Index (TRI)

### NAV as on 31st January, 2023 (₹ per unit):

	Regular	Direct
Growth	32.4637	35.2065
IDCW**	30.9751	33.5693

### Monthly Average AUM:

₹ 199.29 Crs.

### AUM as on 31st January, 2023:

₹ 196.15 Crs.

### Expense Ratio as on 31st January, 2023:

Regular : 0.90%  
Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st January, 2023:

Portfolio Turnover Ratio^^ : 0.05

Tracking Error : 0.7518%

Annualised tracking error for last 6 year's period.

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

### Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

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

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

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

\*IDCW - previously known as Dividend

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

## Product Label

This product is suitable for investors who are seeking\*:

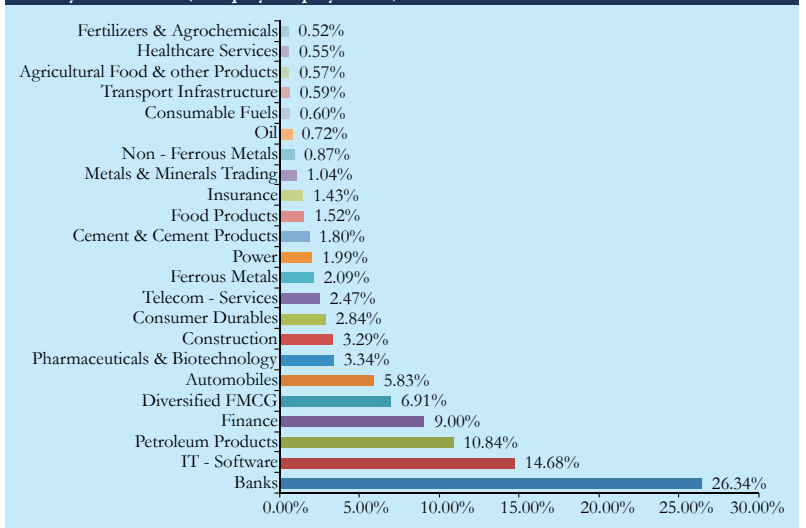
- Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI)
- Investments only in and all stocks comprising NIFTY 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)

## Portfolio as on 31/01/2023

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>99.83</b>	
Reliance Industries Ltd.	10.41	IndusInd Bank Ltd.	0.90
HDFC Bank Ltd.	9.05	Hindalco Industries Ltd.	0.87
ICICI Bank Ltd.	7.44	Nestle India Ltd.	0.87
Infosys Ltd.	7.20	JSW Steel Ltd.	0.86
Housing Development Finance Corp. Ltd.	6.06	Tech Mahindra Ltd.	0.81
TATA Consultancy Services Ltd.	4.40	Grasim Industries Ltd.	0.76
ITC Ltd.	3.97	Wipro Ltd.	0.75
Larsen & Toubro Ltd.	3.29	HDFC Life Insurance Company Ltd.	0.73
Kotak Mahindra Bank Ltd.	3.21	Oil & Natural Gas Corporation Ltd.	0.72
Axis Bank Ltd.	3.02	Cipla Ltd.	0.70
Hindustan Unilever Ltd.	2.94	SBI Life Insurance Company Ltd.	0.70
State Bank of India	2.72	Dr. Reddy's Laboratories Ltd.	0.67
Bharti Airtel Ltd.	2.47	Britannia Industries Ltd.	0.65
Bajaj Finance Ltd.	2.01	Coal India Ltd.	0.60
Mahindra & Mahindra Ltd.	1.69	Adani Ports and Special Economic Zone Ltd.	0.59
Asian Paints Ltd.	1.57	Eicher Motors Ltd.	0.58
HCL Technologies Ltd.	1.52	TATA Consumer Products Ltd.	0.57
Maruti Suzuki India Ltd.	1.51	Apollo Hospitals Enterprise Ltd.	0.55
Sun Pharmaceutical Industries Ltd.	1.43	Bajaj Auto Ltd.	0.55
Titan Company Ltd.	1.27	Divi's Laboratories Ltd.	0.54
TATA Steel Ltd.	1.23	UPL Ltd.	0.52
Adani Enterprises Ltd.	1.04	Hero MotoCorp Ltd.	0.46
NTPC Ltd.	1.04	Bharat Petroleum Corporation Ltd.	0.43
TATA Motors Ltd.	1.04	Yes Bank Ltd.	#
Ultratech Cement Ltd.	1.04	TREPS on G-Sec or T-Bills	0.15
Power Grid Corporation of India Ltd.	0.95	Cash & Cash Receivables	0.02
Bajaj Finserv Ltd.	0.93	<b>TOTAL</b>	<b>100.00</b>

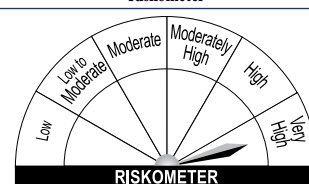
\* Rounded off to the nearest two digits after the decimal point. #Less than 0.005%.

## Industry Classification (for equity & equity related)



Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

## Riskometer



Investors understand that their principal will be at Very High risk

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



# IDBI Nifty Junior Index Fund (INJIF)

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

## Scheme Features

### Investment objective:

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

**Fund Manager:** Total Experience: Over 15 Years

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

### Inception Date:

20th September, 2010

### Benchmark:

NIFTY Next 50 - Total Return Index (TRI)

### NAV as on 31st January, 2023 (₹ per unit):

	Regular	Direct
Growth	29.3174	31.7067
IDCW**	29.3174	31.7067

\*\* IDCW stands for Income Distribution cum Capital Withdrawal.

### Monthly Average AUM:

₹ 55.17 Crs.

### AUM as on 31st January, 2023:

₹ 52.05 Crs.

### Expense Ratio as on 31st January, 2023:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st January, 2023:

Portfolio Turnover Ratio^^ : 0.46

Tracking Error : 0.7121%

Annualised tracking error for last 6 year's period.

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

### Load Structure:

Entry Load : Not Applicable.

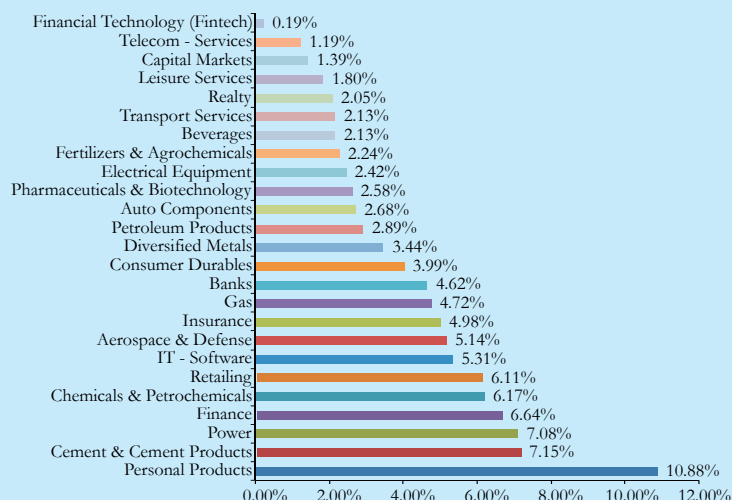
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 31/01/2023

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
LTIMindtree Ltd.	3.72	Hindustan Aeronautics Ltd.	1.98
Vedanta Ltd.	3.44	SBI Cards & Payment Services Ltd.	1.97
TATA Power Co. Ltd.	3.35	Colgate Palmolive (India) Ltd.	1.80
Pidilite Industries Ltd.	3.23	Indian Railway Catering & Tourism Corp. Ltd.	1.80
Godrej Consumer Products Ltd.	3.21	Adani Green Energy Ltd.	1.73
Bharat Electronics Ltd.	3.16	Bandhan Bank Ltd.	1.72
Dabur India Ltd.	2.94	ICICI Prudential Life Insurance Co. Ltd.	1.63
SRF Ltd.	2.94	Mphasis Ltd.	1.59
Shree Cement Ltd.	2.93	ACC Ltd.	1.48
Bank of Baroda	2.90	HDFC Asset Management Co.Ltd.	1.39
Indian Oil Corp.Ltd.	2.89	Bosch Ltd.	1.35
Havells India Ltd.	2.75	Samvardhana Motherson International Ltd.	1.33
Ambuja Cements Ltd.	2.74	Torrent Pharmaceuticals Ltd.	1.29
ICICI Lombard General Insurance Co.Ltd.	2.68	Berger Paints India Ltd.	1.24
Info Edge (India) Ltd.	2.64	Indus Towers Ltd.	1.19
Cholamandalam Investment & Finance Co. Ltd.	2.59	Muthoot Finance Ltd.	1.05
Siemens Ltd.	2.42	Bajaj Holdings & Investment Ltd.	1.03
Marico Ltd.	2.39	Biocon Ltd.	0.97
GAIL (India) Ltd.	2.38	Fsn E-Commerce Ventures Ltd.	0.76
Adani Total Gas Ltd.	2.34	Zomato Ltd.	0.69
PI Industries Ltd.	2.24	Life Insurance Corp. Of India	0.67
Interglobe Aviation Ltd.	2.13	Procter & Gamble Hygiene and Health Care Ltd.	0.54
United Spirits Ltd.	2.13	Gland Pharma Ltd.	0.32
DLF Ltd.	2.05	One 97 Communications Ltd.	0.19
Avenue Supermarts Ltd.	2.02	TREPS on G-Sec or T-Bills	0.08
Adani Transmission Ltd.	2.00	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



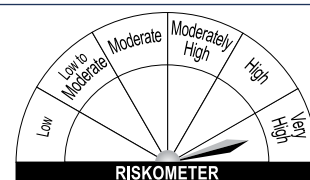
Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

## Product Label

This product is suitable for investors who are seeking\*:

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

### Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Midcap Fund (IMF)

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

Scheme Features		
<b>Investment objective:</b> 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.		
<b>Fund Manager:</b>	<b>Total Experience:</b> Over 25 Years	
Mr. Alok Ranjan	(Managing the Scheme since 6th August, 2021)	
<b>Inception Date:</b> 25th January 2017		
<b>Benchmark:</b> NIFTY Midcap 150 - Total Return Index (TRI)		
<b>NAV as on 31st January, 2023 (₹ per unit):</b>		
	<b>Regular</b>	<b>Direct</b>
Growth	16.28	17.78
IDCW**	15.28	16.72
<b>Monthly Average AUM:</b> ₹ 184.82 Crs.		
<b>AUM as on 31st January, 2023:</b> ₹ 181.12 Crs.		
<b>Expense Ratio as on 31st January, 2023:</b> Regular : 2.53% Direct : 1.62% Expense ratio is inclusive of GST on management fees.		
<b>Quantitative Measures as on 31st January, 2023:</b> Standard Deviation : 6.4321% Beta : 0.9121 Sharpe Ratio : 0.0850 Portfolio Turnover Ratio^^ : 0.07 Risk free rate: Overnight MIBOR (6.53% as on 31/01/23). Source: FIMMDA. Ratios calculated on monthly 4 years data point. ^^ Lower of Purchase or Sale for one year/average AUM for one year.		
<b>Load Structure:</b> Entry Load : Not Applicable. Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.		

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

## IDBI Midcap Fund - IDCW\*\* (Regular Plan)

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

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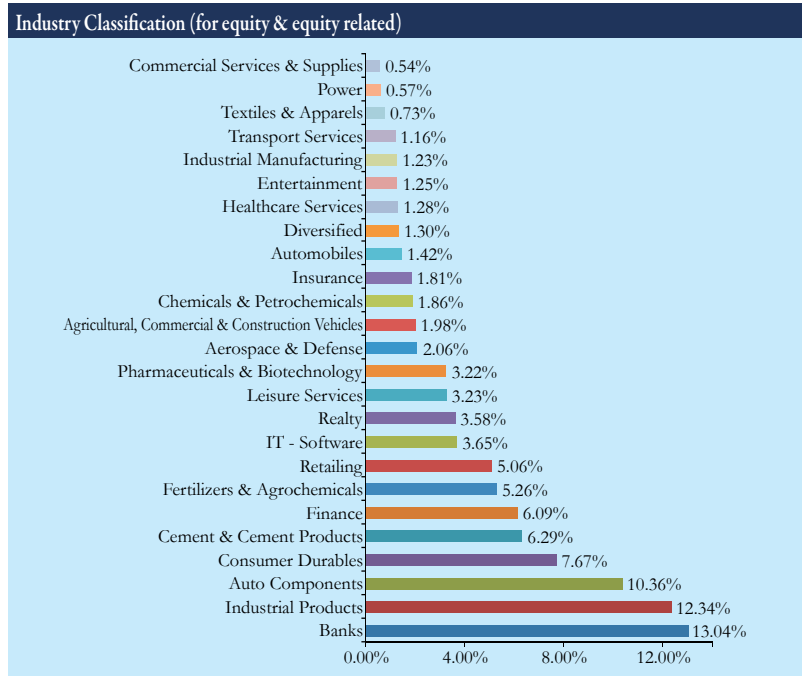
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date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

\*IDCW - previously known as Dividend

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

Portfolio as on 31/01/2023			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
The Federal Bank Ltd.	4.58	Coromandel International Ltd.	1.36
UNO Minda Ltd.	3.94	Muthoot Finance Ltd.	1.36
ICICI Bank Ltd.	3.43	The Indian Hotels Co. Ltd.	1.34
Supreme Industries Ltd.	3.05	3M India Ltd.	1.30
PI Industries Ltd.	2.86	Apollo Hospitals Enterprise Ltd.	1.28
Coforge Ltd.	2.76	Apollo Tyres Ltd.	1.27
ACC Ltd.	2.70	Zee Entertainment Enterprises Ltd.	1.25
Astral Limited	2.63	Honeywell Automation India Ltd.	1.23
Cholamandalam Investment & Finance Co. Ltd.	2.61	Container Corp of India Ltd.	1.16
Balkrishna Industries Ltd.	2.58	Whirlpool of India Ltd.	1.14
Trent Ltd.	2.57	City Union Bank Ltd.	1.08
Alkem Laboratories Ltd.	2.36	Bayer Cropscience Ltd.	1.04
Dalmia Bharat Ltd.	2.21	Jubilant Foodworks Ltd.	1.04
SKF India Ltd.	2.18	Mitsu Chem Plast Ltd.	0.98
Bank of Baroda	2.16	Bata India Ltd.	0.96
Arihant Superstructures Ltd.	2.12	Oracle Financial Services Software Ltd.	0.89
Bharat Electronics Ltd.	2.06	Devyani International Ltd.	0.85
Relaxo Footwears Ltd.	2.05	Indiamart Intermesh Ltd.	0.82
Endurance Technologies Ltd.	1.99	Laurus Labs Ltd.	0.75
Ashok Leyland Ltd.	1.98	Bajaj Finance Ltd.	0.73
Max Financial Services Ltd.	1.81	K.P.R. Mill Ltd.	0.73
State Bank of India	1.79	IG Petrochemicals Ltd.	0.68
Crompton Greaves Consumer Electricals Ltd.	1.76	PCBL Ltd.	0.62
Polycab India Ltd.	1.76	Bosch Ltd.	0.58
Volta Ltd.	1.76	TATA Power Co. Ltd.	0.57
Bharat Forge Ltd.	1.74	Aarti Surfactants Ltd.	0.56
Info Edge (India) Ltd.	1.67	Firstsource Solutions Ltd.	0.54
Godrej Properties Ltd.	1.46	Aarti Pharmalabs Ltd.	0.11
TVS Motor Co. Ltd.	1.42	TREPS on G-Sec or T-Bills	3.14
REC Ltd.	1.39	Cash & Cash Receivables	(0.12)
The Ramco Cements Ltd.	1.38	<b>TOTAL</b>	<b>100.00</b>

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



Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

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

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

# IDBI Small Cap Fund (ISF)

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

## Scheme Features

### Investment objective:

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

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

### Inception Date:

21st June 2017

### Benchmark:

NIFTY Smallcap 250 - Total Return Index (TRI)

### NAV as on 31st January, 2023 (₹ per unit):

	Regular	Direct
Growth	17.88	19.48
IDCW**	17.88	19.48

\*\* IDCW stands for Income Distribution cum Capital Withdrawal.

### Monthly Average AUM:

₹ 147.25 Crs.

### AUM as on 31st January, 2023:

₹ 146.02 Crs.

### Expense Ratio as on 31st January, 2023:

Regular : 2.51%

Direct : 1.54%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st January, 2023:

Standard Deviation : 6.6693%

Beta : 0.7971

Sharpe Ratio : 0.1491

Portfolio Turnover Ratio^^ : 0.11

Risk free rate: Overnight MIBOR (6.53% as on 31/01/23). Source: FIMMDA.

Ratios calculated on monthly 4 years data point.

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

### Load Structure:

**Entry Load** : Not Applicable.

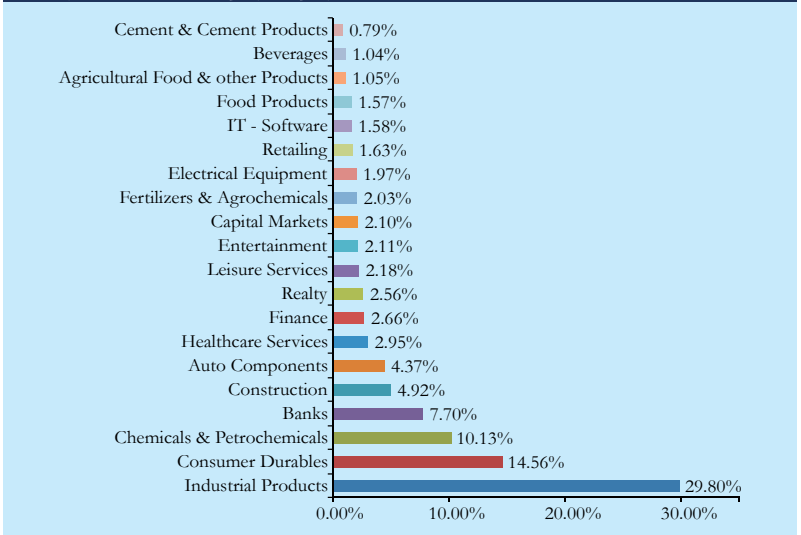
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/01/2023

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		Hatsun Agro Product Ltd.	1.57
Elgi Equipments Ltd.	5.16	Arihant Superstructures Ltd.	1.56
KEI Industries Ltd.	4.80	Sheela Foam Ltd.	1.49
Tube Investments of India Ltd.	4.37	Canara Bank	1.48
Timken India Ltd.	4.31	Bank of Baroda	1.36
Grindwell Norton Ltd.	4.15	Inox Leisure Ltd.	1.33
Carborundum Universal Ltd.	3.28	Computer Age Management Services Ltd.	1.17
IDFC First Bank Ltd.	3.15	Orient Electric Ltd.	1.14
Fine Organic Industries Ltd.	2.97	Dhanuka Agritech Ltd.	1.13
Narayana Hrudayalaya Ltd.	2.95	Somany Ceramics Ltd.	1.11
KNR Constructions Ltd.	2.80	Cera Sanitaryware Ltd.	1.08
Greenpanel Industries Ltd.	2.60	Balrampur Chini Mills Ltd.	1.05
Deepak Nitrite Ltd.	2.55	Radico Khaitan Ltd.	1.04
Can Fin Homes Ltd.	2.48	Greenply Industries Ltd.	1.01
Blue Star Ltd.	2.41	SUNTECK REALTY LTD	1.00
Navin Fluorine International Ltd.	2.28	Motilal Oswal Financial Services Ltd.	0.93
Century Plyboards (India) Ltd.	2.10	Chambal Fertilisers and Chemicals Ltd.	0.90
Hitachi Energy India Ltd.	1.97	HeidelbergCement India Ltd.	0.79
Kirloskar Oil Engines Ltd.	1.91	Zee Entertainment Enterprises Ltd.	0.78
PNC Infratech Ltd.	1.86	MM Forgings Ltd.	0.61
Ratnamani Metals & Tubes Ltd.	1.76	Rossari Biotech Ltd.	0.59
Galaxy Surfactants Ltd.	1.74	Mitsu Chem Plast Ltd.	0.52
Lemon Tree Hotels Ltd.	1.73	Restaurant Brands Asia Ltd.	0.45
DCB Bank Ltd.	1.71	Techno Electric & Engineering Co. Ltd.	0.26
KSB Ltd.	1.70	TruCap Finance Ltd.	0.18
V-Mart Retail Ltd.	1.63	TREPS on G-Sec or T-Bills	-0.34
Relaxo Footwears Ltd.	1.62	Cash & Cash Receivables	2.34
Finolex Industries Ltd.	1.60	<b>TOTAL</b>	<b>100.00</b>
Birlasoft Ltd.	1.58		

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

## Industry Classification (for equity & equity related)



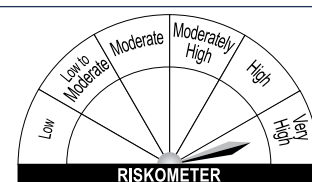
Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

## Product Label

This product is suitable for investors who are seeking\*:

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Focused 30 Equity Fund (IF30EF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

### Inception Date:

17th November, 2017

### Benchmark:

NIFTY 500 - Total Return Index (TRI)

### NAV as on 31st January, 2023 (₹ per unit):

	Regular	Direct
Growth	15.15	16.27
IDCW**	15.15	16.27

\*\* IDCW stands for Income Distribution cum Capital Withdrawal.

### Monthly Average AUM:

₹ 128.61 Crs.

### AUM as on 31st January, 2023:

₹ 126.62 Crs.

### Expense Ratio as on 31st January, 2023:

Regular : 2.52%

Direct : 1.61%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st January, 2023:

Standard Deviation : 5.4091%

Beta : 0.8935

Sharpe Ratio : 0.0997

Portfolio Turnover Ratio^^ : 0.00

Risk free rate: Overnight MIBOR (6.53% as on 31/01/23). Source: FIMMDA.

Ratios calculated on monthly 4 years data point.

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

### Load Structure:

Entry Load : Not Applicable.

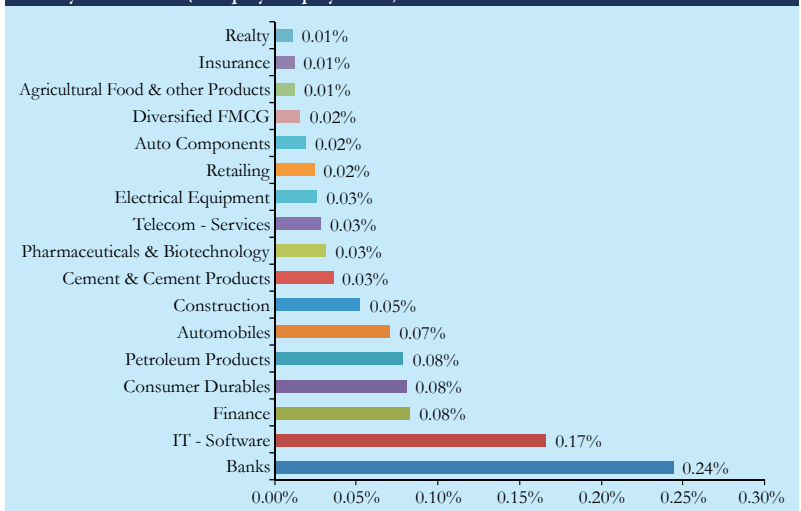
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/01/2023

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>97.84</b>	Siemens Ltd.	2.52
HDFC Bank Ltd.	9.71	Avenue Supermarts Ltd.	2.35
ICICI Bank Ltd.	8.73	State Bank of India	2.03
Reliance Industries Ltd.	7.81	Asian Paints Ltd.	1.92
Infosys Ltd.	7.55	ZF Commercial Vehicle Control Systems India Ltd.	1.83
TATA Consultancy Services Ltd.	7.31	Cipla Ltd.	1.82
Larsen & Toubro Ltd.	5.18	Mphasis Ltd.	1.67
Housing Development Finance Corp Ltd.	4.82	ITC Ltd.	1.51
Maruti Suzuki India Ltd.	4.34	Divi's Laboratories Ltd.	1.26
Kotak Mahindra Bank Ltd.	3.83	TATA Consumer Products Ltd.	1.17
JK Lakshmi Cement Ltd.	3.49	ICICI Lombard General Insurance Co Ltd.	1.13
Bajaj Finance Ltd.	3.39	DLF Ltd.	1.01
Titan Co Ltd.	3.26	<b>TREPS on G-Sec or T-Bills</b>	<b>2.11</b>
Blue Star Ltd.	2.80	<b>Cash &amp; Cash Receivables</b>	<b>0.05</b>
Bharti Airtel Ltd.	2.75	<b>TOTAL</b>	<b>100.00</b>
Mahindra & Mahindra Ltd.	2.65		

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

## Industry Classification (for equity & equity related)



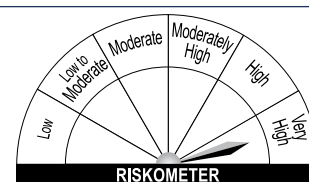
Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

## Product Label

This product is suitable for investors who are seeking\*:

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

### Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Banking & Financial Services Fund (IB&FSF)

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

## Scheme Features

### Investment objective:

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

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

### Inception Date:

4th June 2018

### Benchmark:

NIFTY Financial Services - Total Return Index (TRI)

### NAV as on 31st January, 2023 (₹ per unit):

	Regular	Direct
Growth	13.49	14.35
IDCW**	13.49	14.35

\*\* IDCW stands for Income Distribution cum Capital Withdrawal.

### Monthly Average AUM:

₹ 85.07 Crs.

### AUM as on 31st January, 2023:

₹ 82.59 Crs.

### Expense Ratio as on 31st January, 2023:

Regular : 2.52%  
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st January, 2023:

Standard Deviation : 7.7287%  
Beta : 0.9590  
Sharpe Ratio : 0.0499  
Portfolio Turnover Ratio^^ : 0.02

Risk free rate: Overnight MIBOR (6.53% as on 31/01/23). Source: FIMMDA.  
Ratios calculated on monthly 4 years data point.

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

### Load Structure:

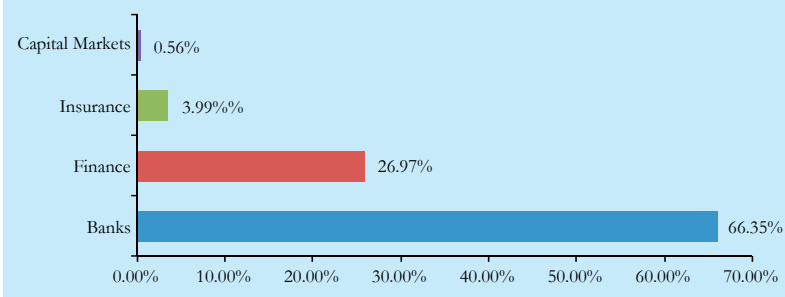
**Entry Load** : Not Applicable.  
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/01/2023

Issuer Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>97.87</b>
HDFC Bank Ltd.	20.76
ICICI Bank Ltd.	17.67
Housing Development Finance Corpn Ltd.	10.11
Axis Bank Ltd.	8.75
State Bank of India	7.35
Bajaj Finance Ltd.	6.77
Kotak Mahindra Bank Ltd.	5.48
Cholamandlam Investment & Finance Co. Ltd.	4.24
Can Fin Homes Ltd.	2.65
Bajaj Finserv Ltd.	2.47
The Federal Bank Ltd.	2.45
Bank of Baroda	2.01
HDFC Life Insurance Co. Ltd.	1.68
Max Financial Services Ltd.	1.47
AU Small Finance Bank Ltd.	1.15
ICICI Lombard General Insurance Co. Ltd.	0.84
City Union Bank Ltd.	0.73
SBI Cards & Payment Services Ltd.	0.73
HDFC Asset Management Company Ltd.	0.56
TREPS on G-Sec or T-Bills	2.15
Cash & Cash Receivables	-0.02
<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



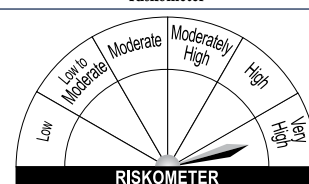
Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

## Product Label

This product is suitable for investors who are seeking\*:

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

### Riskometer



Investors understand that their principal will be at Very High risk

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



# IDBI Long Term Value Fund (ILTVF)

(An open ended equity scheme following value investment strategy)

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

20th August 2018

Benchmark:

NIFTY 500 - Total Returns Index (TRI)

NAV as on 31st January, 2023 (₹ per unit):

	Regular	Direct
Growth	16.04	16.83
IDCW**	16.04	16.83

\*\* IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 97.42 Crs.

AUM as on 31st January, 2023:

₹ 95.26 Crs.

Expense Ratio as on 31st January, 2023:

Regular : 2.54%

Direct : 1.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January, 2023:

Standard Deviation : 5.8275%

Beta : 0.9590

Sharpe Ratio : 0.0968

Portfolio Turnover Ratio^^ : 0.02

Risk free rate: Overnight MIBOR (6.53% as on 31/01/23). Source: FIMMDA.

Ratios calculated on monthly 4 years data point.

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

Load Structure:

Entry Load : Not Applicable.

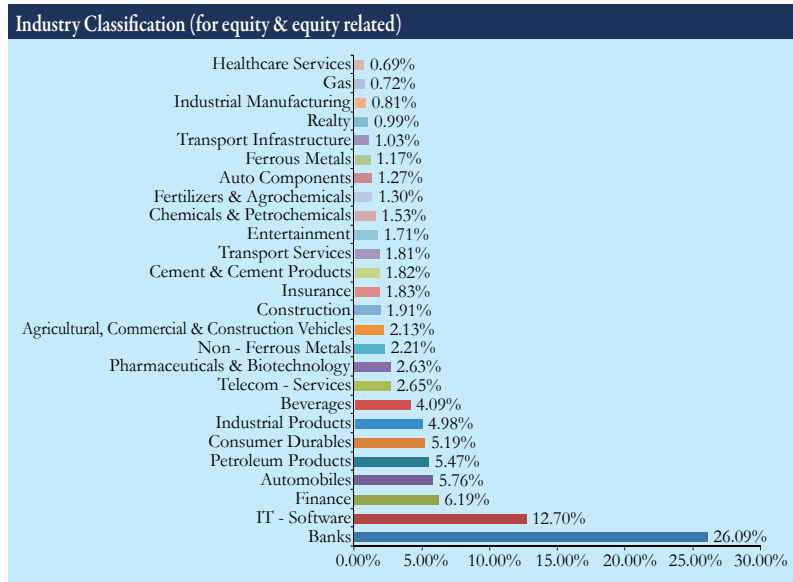
Exit Load : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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

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

Portfolio as on 31/01/2023			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		HCL Technologies Ltd.	1.59
ICICI Bank Ltd.	7.31	Vinati Organics Ltd.	1.53
HDFC Bank Ltd.	6.40	Ultratech Cement Ltd.	1.49
Infosys Ltd.	5.97	PI Industries Ltd.	1.30
State Bank of India	5.82	Volta Ltd.	1.30
Reliance Industries Ltd.	5.47	United Spirits Ltd.	1.29
Housing Development Finance Corp. Ltd.	3.81	Crompton Greaves Consumer Electricals Ltd.	1.28
Mahindra & Mahindra Ltd.	3.40	MRF Ltd.	1.27
Persistent Systems Ltd.	3.21	TATA Steel Ltd.	1.17
Bank of Baroda	3.17	Adani Ports and Special Economic Zone Ltd.	1.03
Bharat Forge Ltd.	2.96	Havells India Ltd.	1.02
Varun Beverages Ltd.	2.80	Oberoi Realty Ltd.	0.99
Bharti Airtel Ltd.	2.65	Kotak Mahindra Bank Ltd.	0.93
Sun Pharmaceutical Industries Ltd.	2.63	Amber Enterprises India Ltd.	0.81
Axis Bank Ltd.	2.46	Honeywell Automation India Ltd.	0.81
Maruti Suzuki India Ltd.	2.36	Asian Paints Ltd.	0.78
Hindalco Industries Ltd.	2.21	Gujarat Gas Ltd.	0.72
Ashok Leyland Ltd.	2.13	Max Healthcare Institute Ltd.	0.69
Supreme Industries Ltd.	2.02	Cholamandalam Investment & Finance Co. Ltd.	0.59
Coforge Ltd.	1.93	Ambuja Cements Ltd.	0.33
KNR Constructions Ltd.	1.91	TruCap Finance Ltd.	0.14
HDFC Life Insurance Co. Ltd.	1.83	<b>TREPS on G-Sec or T-Bills</b>	<b>1.29</b>
Container Corp. of India Ltd.	1.81	<b>Cash &amp; Cash Receivables</b>	<b>0.03</b>
Inox Leisure Ltd.	1.71	<b>TOTAL</b>	<b>100.00</b>
Bajaj Finance Ltd.	1.65		

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



Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

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

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

# IDBI Dividend Yield Fund (IDYF)

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

## Scheme Features

### Investment objective:

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

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

**Inception Date:**  
21st December 2018

**Benchmark:**  
NIFTY 500 - Total Return Index (TRI)

**NAV as on 31st January, 2023 (₹ per unit):**

	Regular	Direct
Growth	17.16	18.06
IDCW**	17.16	18.06

\*\* IDCW stands for Income Distribution cum Capital Withdrawal.

**Monthly Average AUM:**  
₹ 88.76 Crs.

**AUM as on 31st January, 2023:**  
₹ 88.08 Crs.

**Expense Ratio as on 31st January, 2023:**

Regular : 2.51%  
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 31st January, 2023:**

Standard Deviation : 5.3227%  
Beta : 0.7922  
Sharpe Ratio : 0.1612  
Portfolio Turnover Ratio^^ : 0.03

Risk free rate: Overnight MIBOR (6.53% as on 31/01/23). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.  
^^ Lower of Purchase or Sale for one year/average AUM for one year.

### Load Structure:

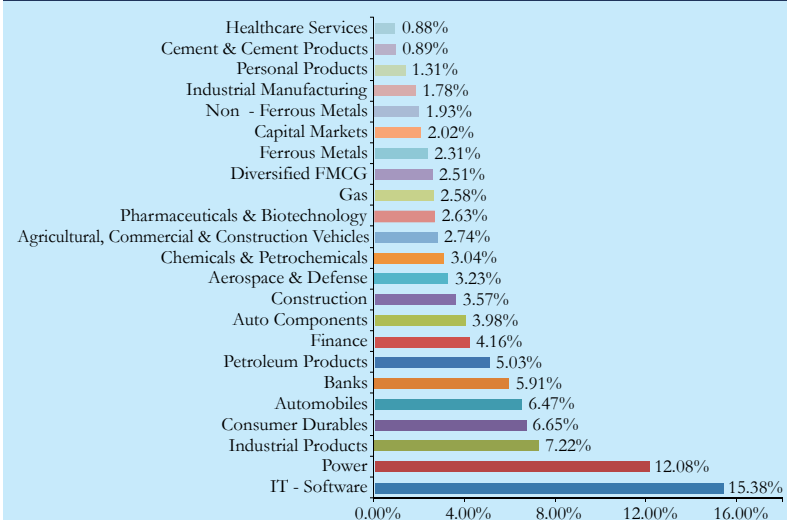
**Entry Load** : Not Applicable.  
**Exit Load** : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.  
1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12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

## Portfolio as on 31/01/2023

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>98.30</b>	TATA Steel Ltd.	2.31
Infosys Ltd.	7.66	Relaxo Footwears Ltd.	2.23
TATA Consultancy Services Ltd.	5.67	Tech Mahindra Ltd.	2.05
Carborundum Universal Ltd.	5.24	Multi Commodity Exchange of India Ltd.	2.02
ICICI Bank Ltd.	4.72	Bharat Forge Ltd.	1.98
Tube Investments of India Ltd.	3.98	Hindustan Zinc Ltd.	1.93
NTPC Ltd.	3.59	Honeywell Automation India Ltd.	1.78
Maruti Suzuki India Ltd.	3.34	BEML Ltd.	1.75
Power Grid Corp of India Ltd.	3.34	Housing Development Finance Corp Ltd.	1.49
Titan Company Ltd.	3.24	Colgate Palmolive (India) Ltd.	1.31
Bharat Electronics Ltd.	3.23	TATA Power Company Ltd.	1.21
Larsen & Toubro Ltd.	3.14	State Bank of India	1.19
Mahindra & Mahindra Ltd.	3.13	Asian Paints Ltd.	1.18
Atul Ltd.	3.04	Torrent Power Ltd.	1.02
NHPC Ltd.	2.92	Escorts Kubota Ltd.	0.99
Bajaj Finance Ltd.	2.67	ACC Ltd.	0.89
Reliance Industries Ltd.	2.67	Dr. Lal Path labs Ltd.	0.88
Divi's Laboratories Ltd.	2.63	BEML Land Assets Ltd.	0.43
Mahanagar Gas Ltd.	2.58	<b>TREPS on G-Sec or T-Bills</b>	<b>1.48</b>
ITC Ltd.	2.51	<b>Cash &amp; Cash Receivables</b>	<b>0.22</b>
Hindustan Petroleum Corp Ltd.	2.36	<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



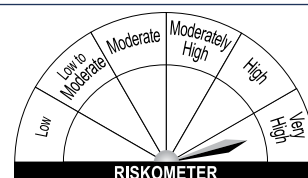
Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

## Product Label

This product is suitable for investors who are seeking\*:

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

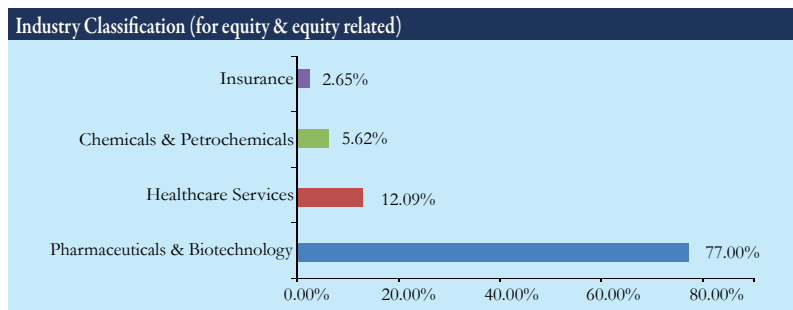
# IDBI Healthcare Fund (IHF)

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

Scheme Features		
<b>Investment objective:</b> 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.		
<b>Fund Manager:</b>	<b>Total Experience: Over 25 Years</b>	
Mr. Alok Ranjan	(Managing the Scheme since 6th August, 2021)	
<b>Inception Date:</b> 28th February 2019		
<b>Benchmark:</b> S&P BSE Healthcare - Total Return Index (TRI)		
<b>NAV as on 31st January, 2023 (₹ per unit):</b>		
	<b>Regular</b>	<b>Direct</b>
Growth	16.35	17.32
IDCW**	16.35	17.32
** IDCW stands for Income Distribution cum Capital Withdrawal.		
<b>Monthly Average AUM:</b> ₹ 53.48 Crs.		
<b>AUM as on 31st January, 2023:</b> ₹ 51.78 Crs.		
<b>Expense Ratio as on 31st January, 2023:</b> Regular : 2.47% Direct : 1.24% Expense ratio is inclusive of GST on management fees.		
<b>Quantitative Measures as on 31st January, 2023:</b> Standard Deviation : 5.8905% Beta : 0.9099 Sharpe Ratio : 0.1343 Portfolio Turnover Ratio^^ : 0.00 Risk free rate: Overnight MIBOR (6.53% as on 31/01/23). Source: FIMMDA. Ratios calculated on monthly 3 years data point. ^^ Lower of Purchase or Sale for one year/average AUM for one year.		
<b>Load Structure:</b> Entry Load : Not Applicable. Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment. Nil after 12 months.		

Portfolio as on 31/01/2023			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			
Sun Pharmaceutical Industries Ltd.	17.97	Zydus Lifesciences Ltd.	2.06
Divi's Laboratories Ltd.	9.99	Aster DM Healthcare Ltd.	2.02
Cipla Ltd.	9.04	Jubilant Ingrevia Ltd.	1.98
Dr. Reddy's Laboratories Ltd.	8.60	Pfizer Ltd.	1.89
Apollo Hospitals Enterprise Ltd.	7.30	Gland Pharma Ltd.	1.64
JB Chemicals & Pharmaceuticals Ltd.	5.72	HDFC Life Insurance Co. Ltd.	1.36
Torrent Pharmaceuticals Ltd.	4.43	Rossari Biotech Ltd.	1.34
IPCA Laboratories Ltd.	3.98	ICICI Lombard General Insurance Co. Ltd.	1.29
Abbott India Ltd.	3.67	Indoco Remedies Ltd.	1.23
Alkem Laboratories Ltd.	3.66	Natco Pharma Ltd.	0.93
Syngene International Ltd.	2.77	<b>TREPS on G-Sec or T-Bills</b>	<b>2.75</b>
Vinati Organics Ltd.	2.30	<b>Cash &amp; Cash Receivables</b>	<b>-0.11</b>
Laurus Labs Ltd.	2.19	<b>TOTAL</b>	<b>100.00</b>

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



Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

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

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

# IDBI Hybrid Equity Fund (IHEF)

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

## Scheme Features

### Investment objective:

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

Fund Managers:	Total Experience:
Mr. Alok Ranjan (Equity Portion)	Over 25 Years (Managing the Scheme since 6th August, 2021)
Mr. Raju Sharma (Debt Portion)	Over 31 Years (Managing the Scheme since 3rd May, 2017)

Inception Date: 24th October 2016

Benchmark: CRISIL Hybrid 35+65-Aggressive Index

NAV as on 31st January, 2023 (₹ per unit):

	Regular	Direct
Growth	15.6322	16.9640
IDCW**	14.2637	15.5591

Monthly Average AUM: ₹ 178.00 Crs.

AUM as on 31st January, 2023: ₹ 174.63 Crs.

Expense Ratio as on 31st January, 2023:

Regular : 2.54%

Direct : 1.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January, 2023:

YTM	: 7.43%
Average Maturity	: 3.77 Years
Modified Duration	: 2.97 Years
Macaulay Duration	: 3.09 Years
Standard Deviation	: 3.9200%
Beta	: 0.9932
Sharpe Ratio	: 0.0447
Portfolio Turnover Ratio^^	: 1.36

Risk free rate: Overnight MIBOR (6.53% as on 31/01/23). Source: FIMMDA.

Ratios calculated on monthly 4 years data point.

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

### Load Structure:

Entry Load : Not Applicable.

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

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

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

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

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

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

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

\*IDCW - previously known as Dividend

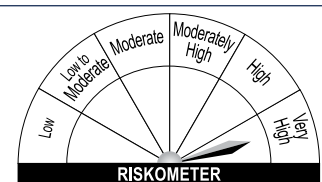
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

This product is suitable for investors who are seeking\*:

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

### Riskometer



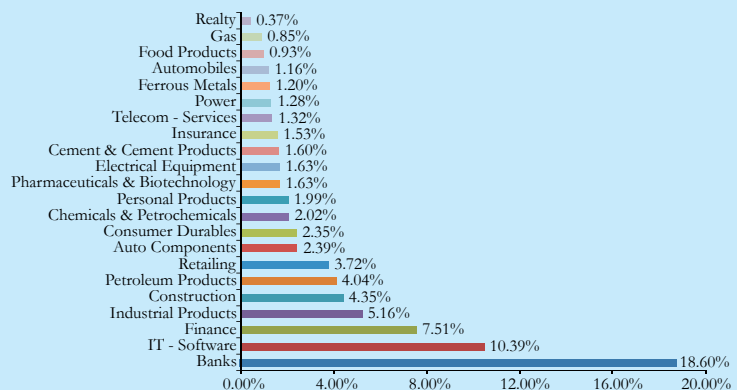
Investors understand that their principal will be at Very High risk

## Portfolio as on 31/01/2023

Issuer/Security Name	Rating	% To Net Assets*	Issuer/Security Name	Rating	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			<b>DEBENTURES</b>		
HDFC Bank Ltd.	N.A	5.92	Birlasoft Ltd.	N.A	1.02
ICICI Bank Ltd.	N.A	5.41	ACC Ltd.	N.A	0.99
Housing Development Finance Corporation Ltd.	N.A	4.51	HDFC Life Insurance Company Ltd.	N.A	0.99
Reliance Industries Ltd.	N.A	4.04	KNR Constructions Ltd.	N.A	0.95
Infosys Ltd.	N.A	3.95	Volta Ltd.	N.A	0.95
Axis Bank Ltd.	N.A	3.54	Nestle India Ltd.	N.A	0.93
Larsen & Toubro Ltd.	N.A	3.40	Muthoot Finance Ltd.	N.A	0.90
Timken India Ltd.	N.A	2.99	Gujarat Gas Ltd.	N.A	0.85
Tata Consultancy Services Ltd.	N.A	2.81	CESC Ltd.	N.A	0.68
State Bank of India	N.A	2.69	Ultratech Cement Ltd.	N.A	0.61
Sundram Fasteners Ltd.	N.A	2.39	Power Grid Corporation of India Ltd.	N.A	0.60
Supreme Industries Ltd.	N.A	2.17	ICICI Lombard General Insurance Company Ltd.	N.A	0.54
Bajaj Finance Ltd.	N.A	2.02	NOCIL Ltd.	N.A	0.39
Avenue Supermarts Ltd.	N.A	2.01	Indiabulls Real Estate Ltd.	N.A	0.37
Godrej Consumer Products Ltd.	N.A	1.99	Gland Pharma Ltd.	N.A	0.11
Trent Ltd.	N.A	1.71	TruCap Finance Ltd.	N.A	0.08
Atul Ltd.	N.A	1.63	<b>GOVERNMENT SECURITIES</b>		
Siemens Ltd.	N.A	1.63	7.38% CGL 2027	SOV	13.82
Divi's Laboratories Ltd.	N.A	1.52	7.10% CGL 2029	SOV	2.26
Tech Mahindra Ltd.	N.A	1.52	TREPS on G-Sec or T-Bills		4.14
Asian Paints Ltd.	N.A	1.40	Cash & Cash Receivables		0.32
Bharti Airtel Ltd.	N.A	1.32	<b>TOTAL</b>		<b>100.00</b>
Tata Steel Ltd.	N.A	1.20			
Eicher Motors Ltd.	N.A	1.16			
HCL Technologies Ltd.	N.A	1.09			
The Federal Bank Ltd.	N.A	1.04			

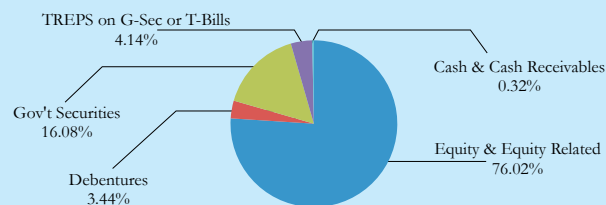
\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)

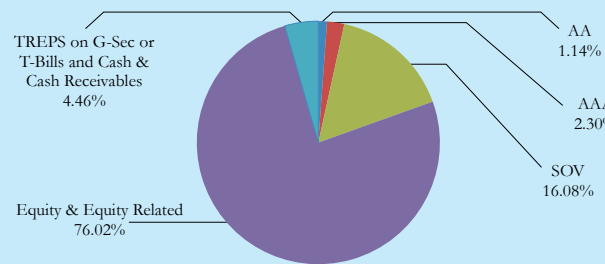


Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile



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



## Snapshot of IDBI Mutual Fund Schemes

	IEAF	IIT100EF	IFF	IMF	ISF	IF30EF	IB&FSF	ILTVF	IDYF	IHF	IHEF	IESF	ILQF	IUSTF	ISTBF	ICRF	INIF	INJIF	IGFOF	IDBIGOLD
Benchmark	NIFTY 500 Index - (TRI)	NIFTY 100 Index - (TRI)	NIFTY 500 Index (TRI)	NIFTY Midcap 150 - (TRI)	Nifty Smallcap 250 Index - (TRI)	NIFTY 500 Index (TRI)	NIFTY Financial Services - (TRI)	NIFTY 500 Index - (TRI)	NIFTY 500 Index - (TRI)	S&P BSE Healthcare - (TRI)	CRISIL Hybrid 35+65-Aggressive Index	40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index + 30% ofNIFTY 50 Index - (TRI)	CRISIL Liquid Fund B-I Index	CRISIL Ultra Short Duration Fund B-I Index	CRISIL Short Duration Fund A-II Index	NIFTY Credit Risk Bond Index C-III	NIFTY 50 Index - (TRI)	NIFTY Next 50 Index - (TRI)	Domestic price of Gold	Domestic price of Physical Gold
Fund Manager	Mr. Alok Ranjan										Mr. Alok Ranjan (Equity portion) Mr. Raju Sharma (Debt portion)		Mr. Raju Sharma				Mr. Jayesh Dinesh Shah		Mr. Khozem Z. Jabalpurwala	
Minimum/ Maximum Application Amount	Minimum Application Amount (Lumpsum)											Maximum Application Amount (Lumpsum)								For IDBI Gold : Authorized participants & Large investors - In creation unit lot of 1000 units and multiples of 1000 units thereof or in equivalent amount in cash.
	New Purchase – Rs. 5000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter											New & Additional Purchase: No limit								
Minimum Additional Investment	Rs. 1000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter																		Other investors (Only subscription on Stock Exchange where the Scheme is listed) - 1 unit or in multiples thereof at the prevailing listed price. No Switch-in is permitted in the Scheme.	
SIP	● Rs. 500 per month for a minimum period of 12 months.    ● Rs. 1000 per month for a minimum period of 6 months.    ● Rs. 1500 per quarter for a minimum period of 4 quarters. ● 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.																			NA
SWP & STP	Minimum balance in the Scheme should be Rs.25,000/- at the time of enrollment. SWP/STP from IEAF to any other Schemes of IDBI Mutual Fund is available only after completion of lock-in period of 3 years. STP:																			NA
	Sub-options for STP					Eligible dates for effect					Minimum amount per transfer*					Daily STP amount per transfer		Minimum term/duration applicable		
	Daily (only offered under ILIQE, 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 <sup>th</sup> of each month or, if 25 <sup>th</sup> is a holiday, then the next effective business day.																			

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

## Plans, options and sub-options

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

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

For all schemes, Sweep facility is allowed only if IDCW amount is Rs.1000/- & above.

\*All plans other than Direct plan will be treated as Regular Plan. \*\* IDCW stands for Income Distribution cum Capital Withdrawal.

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

Load Structure  
(for lumpsum & SIP)

Entry Load (For normal transactions/Switch-in and SIP) – Not applicable

Exit Load (Redemption/Switch-out/Transfer/SWP):  
For INIE, INJIE, IUSTE, ISTBF & IDBIGOLD: Nil  
For IIT100EF, IFF, IMF, ISF, IF30EF, IB&FSF, IHE, IHEF, IESF & IGFOF: 1% for exit within 12 months from the date of allotment.  
For IEAF: Nil. (Statutory lock-in of 3 years).  
For ILTVF, IDYF & ICRF:

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

For ILIQF: Exit Load Provision

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

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

The exit load will be applicable for both normal transactions and SIP/STP transactions. In case of SIP/STP, the date of allotment for each installment for subscription will be reckoned for charging exit load on redemption.

**Statutory Details:** IDBI Mutual Fund has been set up as a trust sponsored by IDBI Bank Ltd. with IDBI MF Trustee Company Ltd. as the Trustee (Trustee under the Indian Trusts Act, 1882) and with IDBI Asset Management Ltd. as the Investment Manager.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



# IDBI Equity Savings Fund (IESF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

### Total Experience:

Mr. Raju Sharma (Debt Portion)	Over 31 Years (Managing the Scheme since 3rd May, 2017)
Mr. Alok Ranjan (Equity Portion)	Over 25 Years (Managing the Scheme since 6th August, 2021)

### Inception Date: 7th March, 2011

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

### Benchmark: NIFTY Equity Savings Index

### NAV as on 31st January, 2023 (₹ per unit):

	Regular	Direct
Growth	21.3200	23.4721
Monthly IDCW**	16.7974	15.8607
Quarterly IDCW**	15.8811	13.0824

### Monthly Average AUM: ₹ 10.11 Crs.

### AUM as on 31st January, 2023: ₹ 9.97 Crs.

### Expense Ratio as on 31st January, 2023:

Regular : 2.12%  
Direct : 1.15%  
Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st January, 2023:

YTM : 6.44%  
Average Maturity : 30 Days  
Modified Duration : 15 Days  
Macaulay Duration : 17 Days  
Standard Deviation : 2.5356%  
Beta : 1.1722  
Sharpe Ratio : 0.0237  
Portfolio Turnover Ratio^^ : 3.74  
Risk free rate: Overnight MIBOR (6.53% as on 31/01/23). Source: FIMMDA.  
Ratios calculated on monthly 4 years data point.  
^^ Lower of Purchase or Sale for one year/average AUM for one year.

### Load Structure:

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

## IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

\*IDCW - previously known as Dividend

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

## Portfolio as on 31/01/2023

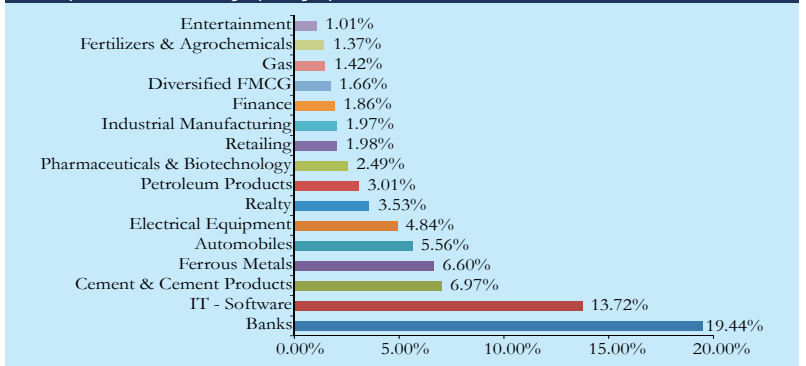
Issuer/Security Name	Rating	% To Net Assets*	Issuer/Security Name	Rating	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			Avenue Supermarts Ltd.	N.A	1.98
ICICI Bank Ltd.	N.A	8.27	Honeywell Automation India Ltd.	N.A	1.97
Tata Consultancy Services Ltd.	N.A	7.07	Housing Development Finance Corporation Ltd.	N.A	1.86
Tata Steel Ltd.	N.A	6.60	HCL Technologies Ltd.	N.A	1.69
Siemens Ltd.	N.A	4.84	ITC Ltd.	N.A	1.66
ACC Ltd.	N.A	3.95	Gujarat Gas Ltd.	N.A	1.42
Infosys Ltd.	N.A	3.66	UPL Ltd.	N.A	1.37
DLF Ltd.	N.A	3.53	Birlasoft Ltd.	N.A	1.30
State Bank of India	N.A	3.33	Grasim Industries Ltd.	N.A	1.03
Mahindra & Mahindra Ltd.	N.A	3.04	Inox Leisure Ltd.	N.A	1.01
Reliance Industries Ltd.	N.A	3.01	<b>DEBENTURES</b>	CRISIL AAA	<b>0.85</b>
Kotak Mahindra Bank Ltd.	N.A	2.78	NTPC Ltd.		0.85
HDFC Bank Ltd.	N.A	2.66	<b>TREPS on G-Sec or T-Bills</b>		<b>5.52</b>
Maruti Suzuki India Ltd.	N.A	2.52	<b>Cash &amp; Cash Receivables</b>		<b>16.20</b>
Sun Pharmaceutical Industries Ltd.	N.A	2.49	<b>TOTAL</b>		<b>100.00</b>
Axis Bank Ltd.	N.A	2.40			
Ultratech Cement Ltd.	N.A	1.99			

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

Fixed Deposits placed for margin purpose for Derivative

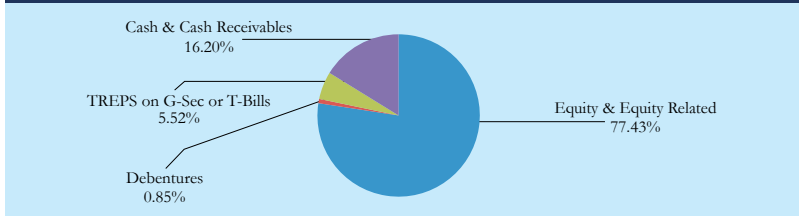
Total Outstanding exposure in Derivative Instruments as on 31st January, 2023: Rs.336.32 (Market Value in Lakhs)

## Industry Classification (for equity & equity related)

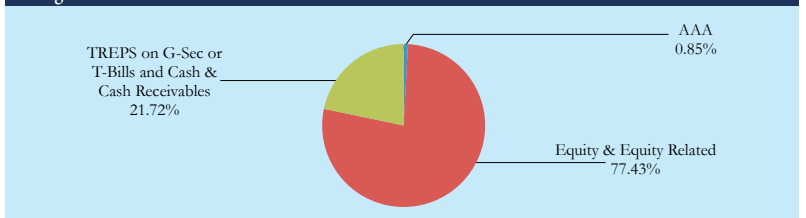


Data as on 31st January, 2023, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile

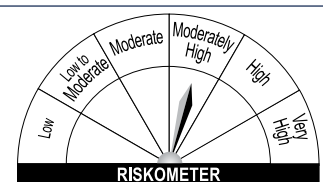


## Product Label

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.

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

### Inception Date:

9th July, 2010

### Benchmark:

CRISIL Liquid Fund B-I Index

### NAV as on 31st December 2022 (₹ per unit):

	Regular	Direct
Growth	2375.0271	2395.1877
Daily IDCW**	1005.2683	1002.3548
Weekly IDCW**	1023.3566	1004.0881
Monthly IDCW**	1004.7072	1003.1516
Bonus^	00.0000	1794.9186

^ 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:

₹ 706.43 Crs.

### AUM as on 31st January, 2023:

₹ 696.23 Crs.

### Expense Ratio as on 31st January, 2023:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st January, 2023:

YTM : 6.79%

Average Maturity : 31 Days

Modified Duration : 31 Days

Macaulay Duration : 31 Days

### Load Structure:

Entry Load: Not Applicable

### Exit Load:

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

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

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

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

25th January, 2023	5.2557	5.2557	1,008.7345	1,003.6394
26th December, 2022	5.4888	5.4888	1,008.9496	1,003.6394
25th November, 2022	5.5323	5.5323	1,008.9899	1,003.6394

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

25th January, 2023	5.2802	5.2802	1,007.1987	1,002.0799
26th December, 2022	5.5131	5.5131	1,007.4136	1,002.0799
25th November, 2022	5.5572	5.5572	1,007.4545	1,002.0799

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

\*IDCW - previously known as Dividend

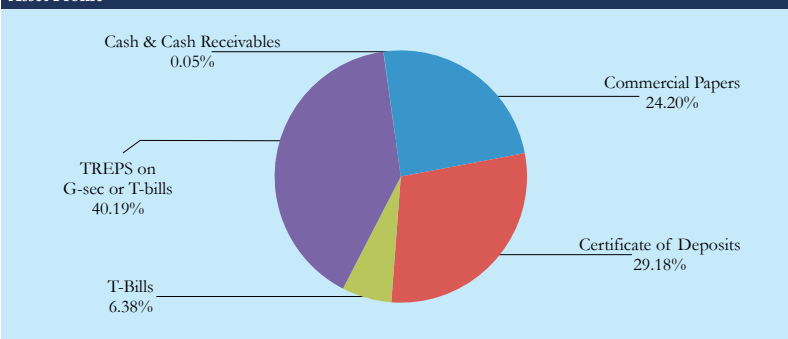
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 31/01/2023

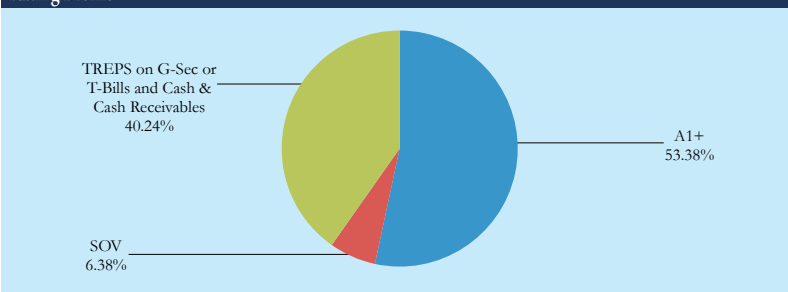
Issuer Name	Rating	% To Net Assets*
<b>COMMERCIAL PAPERS</b>		<b>24.20</b>
KEC International Ltd.	CRISIL A1+	5.70
Small Industries Development Bank of India	CRISIL A1+	5.68
National Bank for Agriculture and Rural Development	CRISIL A1+	5.66
Astec Lifesciences Ltd.	[ICRA]A1+	3.58
Tata Power Company Ltd.	CRISIL A1+	3.58
<b>CERTIFICATE OF DEPOSITS</b>		<b>29.18</b>
State Bank of India	IND A1+	7.10
Punjab National Bank	CRISIL A1+	5.72
Kotak Mahindra Bank Ltd.	CRISIL A1+	5.70
Canara Bank	CRISIL A1+	5.67
SBM Bank (India) Ltd.	[ICRA]A1+	4.99
<b>T-BILLS</b>		<b>6.38</b>
91 DAY T-BILL 13.04.23	SOV	6.38
<b>TREPS on G-Sec or T-Bills</b>		<b>40.19</b>
<b>Cash &amp; Cash Receivables</b>		<b>0.05</b>
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile

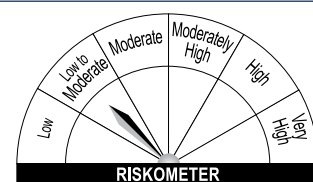


## Product Label

This product is suitable for investors who are seeking\*:

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

### Riskometer



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

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

# IDBI Ultra Short Term Fund (IUSTF)

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

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience: Over 31 Years
Mr. Raju Sharma	(Managing the Scheme since 7th September, 2022)

Inception Date:

3rd September, 2010

Benchmark:

CRISIL Ultra Short Duration Fund B-I Index

NAV as on 31st January, 2023 (₹ per unit):

	Regular	Direct
Growth	2347.0129	2468.0338
Daily IDCW**	1017.0054	1031.1905
Weekly IDCW**	1095.8978	1099.9375
Monthly IDCW**	1117.9140	1452.2439
Bonus	00.0000	2343.8343

^ 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:

₹ 208.36 Crs.

AUM as on 31st January, 2023:

₹ 205.75 Crs.

Expense Ratio as on 31st January, 2023:

Regular	: 0.44%
Direct	: 0.25%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st January, 2023:

YTM	: 7.08%
Average Maturity	: 154 Days
Modified Duration	: 129 Days
Macaulay Duration	: 138 Days

Load Structure:

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

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

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

27th January, 2023	5.2329	5.2329	1,122.1097	1,117.2618
27th December, 2022	5.3005	5.3005	1,121.9969	1,116.8768
28th November, 2022	5.9981	5.9981	1,122.1517	1,116.6964

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

27th January, 2023	7.0218	7.0218	1,457.8718	1,451.3657
27th December, 2022	7.1018	7.1018	1,457.7097	1,450.8500
28th November, 2022	8.0159	8.0159	1,457.8954	1,450.6079

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

\*IDCW - previously known as Dividend

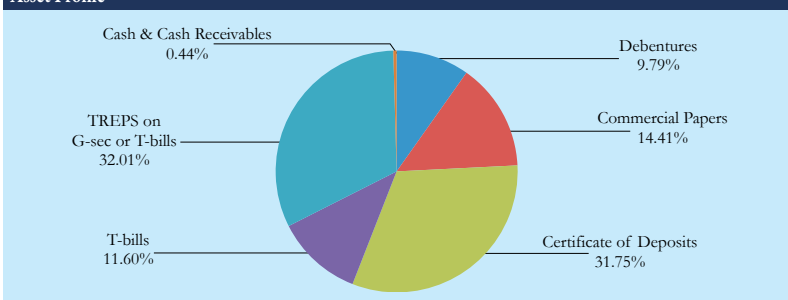
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

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

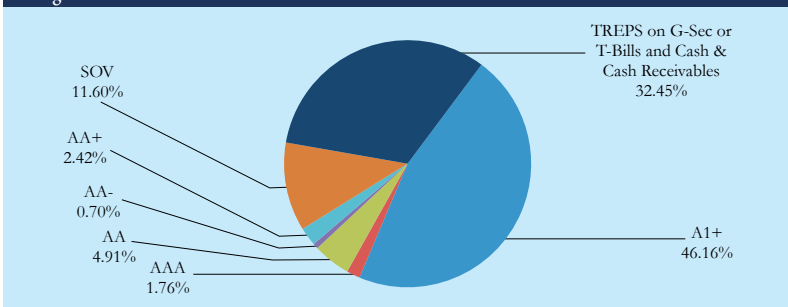
Portfolio as on 31/01/2023		
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
Steel Authority of India Ltd.	IND AA	2.56
Godrej Properties Ltd.	[ICRA]AA+	2.42
Chennai Petroleum Corporation Ltd.	CRISIL AAA	1.76
Udaipur Cement Works Ltd.	CARE AA	1.21
JSW Steel Ltd.	IND AA	0.73
TATA Motors Ltd.	CRISIL AA-	0.70
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.41
<b>COMMERCIAL PAPERS</b>		
KEC International Ltd.	CRISIL A1+	4.82
Small Industries Development Bank of India	CRISIL A1+	4.80
National Bank for Agriculture and Rural Development	CRISIL A1+	4.79
<b>CERTIFICATE OF DEPOSITS</b>		
State Bank of India	IND A1+	10.22
SBM Bank (India) Ltd.	[ICRA]A1+	7.07
Punjab National Bank	CRISIL A1+	4.84
Korak Mahindra Bank Ltd.	CRISIL A1+	4.82
Canara Bank	CRISIL A1+	4.80
<b>T-BILLS</b>		
364 DAY T-BILL 12.10.23	SOV	11.60
<b>TREPS on G-Sec or T-Bills</b>		
Cash & Cash Receivables		0.44
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile

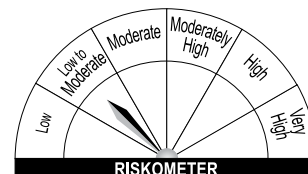


## Product Label

This product is suitable for investors who are seeking\*:

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

## Riskometer



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

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

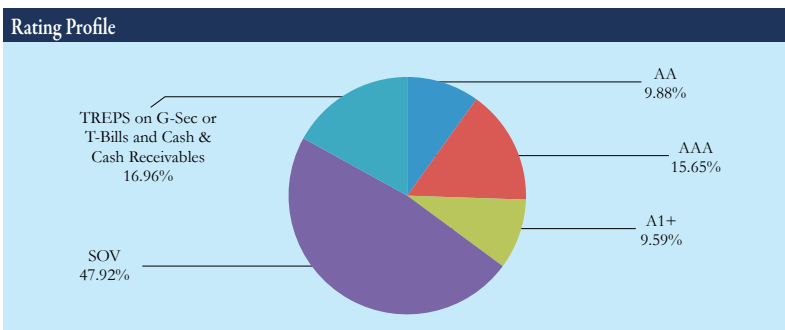
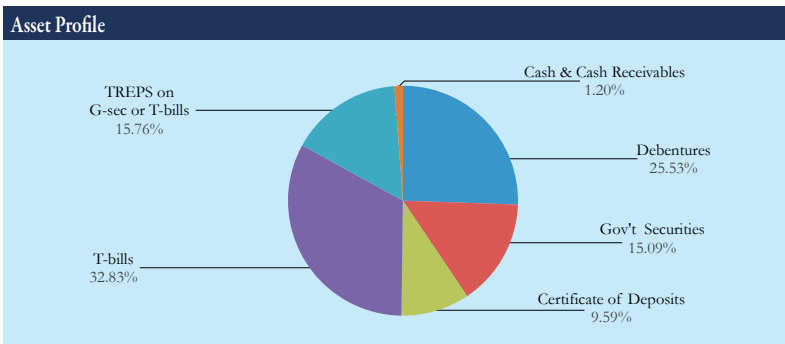
# IDBI Short Term Bond Fund (ISTBF)

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

Scheme Features		
<b>Investment objective:</b> 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.		
<b>Fund Manager:</b> Mr. Raju Sharma	<b>Total Experience:</b> Over 31 Years (Managing the Scheme since 7th September, 2022)	
<b>Inception Date:</b> 23rd March, 2011		
<b>Benchmark:</b> CRISIL Short Duration Fund A-II Index		
<b>NAV as on 31st January, 2023 (₹ per unit):</b>		
	<b>Regular</b>	<b>Direct</b>
Growth	23.1079	24.9456
Weekly IDCW**	12.3804	13.5608
Monthly IDCW**	12.1592	15.3866
<b>Monthly Average AUM:</b> ₹ 30.14 Crs.		
<b>AUM as on 31st January, 2023:</b> ₹ 29.89 Crs.		
<b>Expense Ratio as on 31st January, 2023:</b> Regular : 0.75% Direct : 0.28% Expense ratio is inclusive of GST on management fees.		
<b>Quantitative Measures as on 31st January, 2023:</b> YTM : 7.17% Average Maturity : 1.73 Years Modified Duration : 1.36 Years Macaulay Duration : 1.44 Years		
<b>Load Structure:</b> Entry Load : Not Applicable. Exit Load (for Lumpsum & SIP) : Nil.		

Portfolio as on 31/01/2023		
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
REC Ltd.	CRISIL AAA	8.62
Chennai Petroleum Corporation Ltd.	CRISIL AAA	7.03
Godrej Industries Ltd.	CRISIL AA	6.54
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	3.34
<b>GOVERNMENT SECURITIES</b>		
7.38% CGL 2027	SOVEREIGN	11.78
7.10% CGL 2029	SOVEREIGN	3.31
<b>CERTIFICATE OF DEPOSITS</b>		
State Bank of India	IND A1+	9.59
<b>T-BILLS</b>		
364 DAY T-BILL 18.05.23	SOVEREIGN	32.83
TREPS on G-Sec or T-Bills		15.76
Cash & Cash Receivables		1.20
<b>TOTAL</b>		<b>100.00</b>

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



IDCW History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual/HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI Short Term Bond Fund - Monthly IDCW** (Regular Plan)</b>				
27th January, 2023	0.0620	0.0620	12.2200	12.1558
27th December, 2022	0.0454	0.0454	12.2019	12.1554
28th November, 2022	0.0968	0.0968	12.2444	12.1551

<b>IDBI Short Term Bond Fund - Monthly IDCW** (Direct Plan)</b>				
27th January, 2023	0.0848	0.0848	15.4687	15.3815
27th December, 2022	0.0635	0.0635	15.4459	15.3812
28th November, 2022	0.1283	0.1283	15.4993	15.3811

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

\*IDCW - previously known as Dividend

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

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

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

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

# IDBI 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.

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 31 Years
Mr. Raju Sharma	(Managing the Scheme since 7th September, 2022)

### Inception Date:

3rd March, 2014

### Benchmark:

NIFTY Credit Risk Bond Fund C-III Index

### NAV as on 31st January, 2023 (₹ per unit):

	Regular	Direct
Growth	15.7520	16.9590
Quarterly IDCW**	11.1459	11.5671
Annual IDCW**	11.7798	12.9790

### Monthly Average AUM:

₹ 24.95 Crs.

### AUM as on 31st January, 2023:

₹ 24.52 Crs.

### Expense Ratio as on 31st January, 2023:

Regular : 1.35%

Direct : 0.62%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st January, 2023:

YTM	: 8.09%
Average Maturity	: 2.87 Years
Modified Duration	: 2.08 Years
Macaulay Duration	: 2.21 Years

### Load Structure:

**Entry Load** : Not Applicable.

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

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

## IDCW History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual/HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI Credit Risk Fund - Quarterly IDCW** (Regular Plan)</b>				
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
<b>IDBI Credit Risk Fund - Quarterly IDCW** (Direct Plan)</b>				
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
<b>IDBI Credit Risk Fund - Annual IDCW** (Regular Plan)</b>				
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
<b>IDBI Credit Risk Fund - Annual IDCW** (Direct Plan)</b>				
21st May, 2018	2.2136	2.0498	14.0270	10.9598

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

\*IDCW - previously known as Dividend

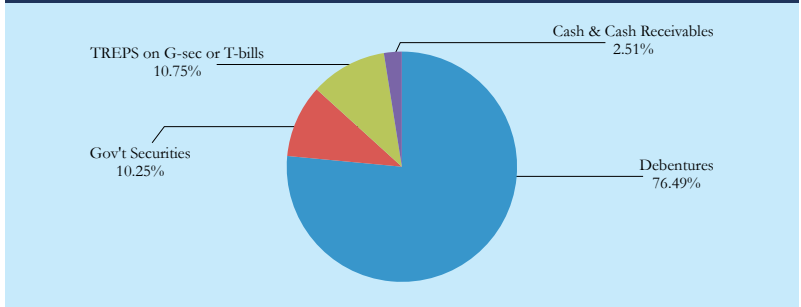
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 31/01/2023

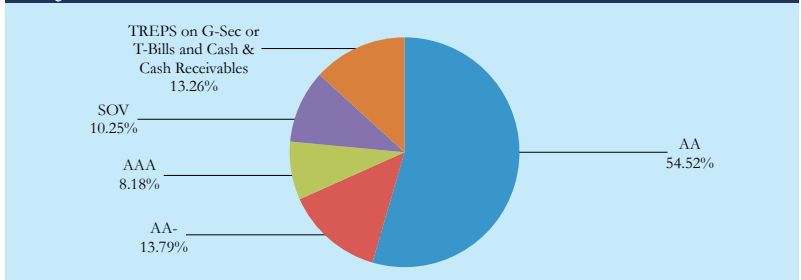
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		<b>76.49</b>
JSW Steel Ltd.	IND AA	14.31
TATA Motors Ltd.	CRISIL AA-	13.79
Godrej Industries Ltd.	CRISIL AA	11.96
Udaipur Cement Works Ltd.	CARE AA	10.18
Steel Authority of India Ltd.	IND AA	9.93
REC Ltd.	CRISIL AAA	8.18
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	8.14
Yes Bank Ltd.	[ICRA]D	#
<b>GOVERNMENT SECURITIES</b>		<b>10.25</b>
7.38% CGL 2027	SOV	10.25
<b>TREPS on G-Sec or T-Bills</b>		<b>10.75</b>
<b>Cash &amp; Cash Receivables</b>		<b>2.51</b>
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile

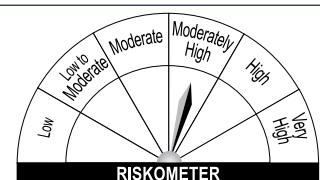


## Product Label

This product is suitable for investors who are seeking\*:

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

### Riskometer



Investors understand that their principal will be at Moderately High risk

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



# IDBI Gold Fund (IGFOF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Khozem Z. Jabalpurwala

### Total Experience: Over 22 Years

(Managing the Scheme since 1st July, 2022)

### Inception Date:

14th August, 2012

### Benchmark:

Domestic price of Physical Gold

### NAV as on 31st January, 2023 (₹ per unit):

	Regular	Direct
Growth	15.3249	15.9902

### Monthly Average AUM:

₹ 42.98 Crs.

### AUM as on 31st January, 2023:

₹ 43.26 Crs.

### Expense Ratio as on 31st January, 2023:

Regular : 0.67%

Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

### Load Structure:

Entry Load : Not Applicable.

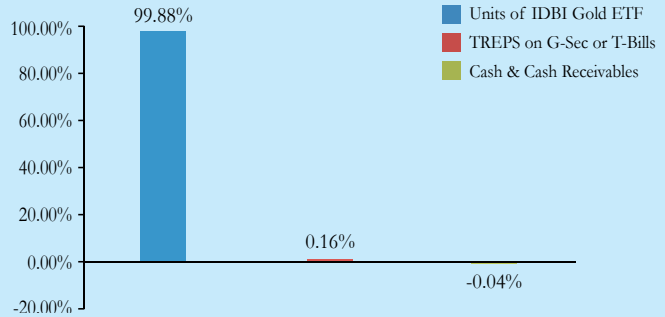
Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within for Lumpsum & SIP) 12 months from the date of allotment.

## Portfolio as on 31/01/2023

Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.88
TREPS on G-Sec or T-Bills	0.16
Cash & Cash Receivables	-0.04
TOTAL	100.00

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

## Asset Profile

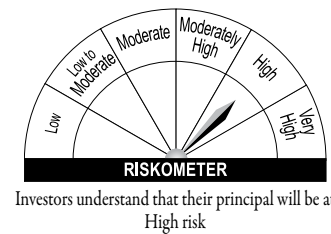


## Product Label

This product is suitable for investors who are seeking\*:

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

## Riskometer



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

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

Rs. in Lakhs

## Asset class wise disclosure of AAUM

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

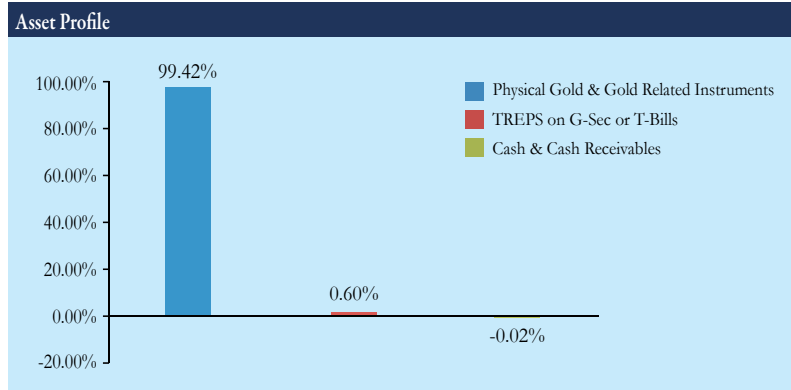
# IDBI Gold Exchange Traded Fund (IDBIGOLD)

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

Scheme Features	
<b>Investment objective:</b>	
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.	
<b>Fund Manager:</b>	<b>Total Experience:</b> Over 22 Years
Mr. Khozem Z. Jabalpurwala	(Managing the Scheme since 1st July, 2022)
<b>Inception Date:</b>	
9th November, 2011	
<b>Benchmark:</b>	
Domestic price of Physical Gold	
<b>NAV as on 31st January, 2023 (₹ per unit):</b>	
NAV	5272.6535
Physical Gold Price*	5,734.4399
Cash Component	-461.7864
* Source: Stock Holding Corporation of India Ltd. (Custodian for IDBI Gold ETF)	
<b>Monthly Average AUM:</b>	
₹ 97.52 Crs.	
<b>AUM as on 31st January, 2023:</b>	
₹ 98.06 Crs.	
<b>Expense Ratio as on 31st January, 2023:</b>	
Regular : 0.35%	
Expense ratio is inclusive of GST on management fees.	
<b>Quantitative Measures as on 31st January, 2023:</b>	
Tracking Error : 0.7087%	
Annualised tracking error for last 6 year's period.	
<b>Load Structure:</b>	
Entry Load : Not Applicable	
Exit Load (for Lumpsum & SIP) : Nil	
<b>Listing:</b>	
The Scheme is listed on National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE).	

Portfolio as on 31/01/2023	
Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments	99.42
TREPS on G-Sec or T-Bills	0.60
Cash & Cash Receivables	(0.02)
<b>TOTAL</b>	<b>100.00</b>

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



Product Label	
<b>This product is suitable for investors who are seeking*:</b>	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>To replicate the performance of gold in domestic prices with at least medium term horizon</li> <li>Investments in physical gold and gold related instruments/debt &amp; money market instruments</li> </ul>	<p><b>RISKOMETER</b></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.	

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

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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](mailto:contactus@idbimutual.co.in) **Website:** [www.idbimutual.co.in](http://www.idbimutual.co.in)

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

## Our Branches:

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

## SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - January 2023)

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
1 year	-0.70	1.28	3.98	9,930	10,128	10,398
3 years	10.16	16.10	14.83	13,373	15,654	15,147
5 years	7.29	10.28	11.91	14,222	16,317	17,559
Since Inception	15.30	14.99	13.73	38,100	37,154	33,495

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.46	1.56	3.18	10,046	10,156	10,318
Last 3 years	15.23	14.63	15.21	15,306	15,069	15,298
Last 5 years	9.75	10.42	11.25	15,923	16,417	17,049
Since Inception	13.67	14.25	14.04	39,490	41,718	40,898

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-3.29	1.28	3.98	9,671	10,128	10,398
Last 3 years	14.59	16.10	14.83	15,053	15,654	15,147
Last 5 years	9.44	10.28	11.91	15,703	16,317	17,559
Since Inception	14.76	13.95	13.16	33,840	31,766	29,878

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-5.18	2.56	3.18	9,482	10,256	10,318
Last 3 years	13.77	21.40	15.21	14,733	17,904	15,298
Last 5 years	5.80	11.29	11.25	13,257	17,077	17,049
Since Inception	8.43	15.65	14.11	16,280	23,987	22,135

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	1.19	-4.67	3.18	10,119	9,533	10,318
Last 3 years	23.01	22.40	15.21	18,625	18,349	15,298
Last 5 years	10.42	6.75	11.25	16,419	13,862	17,049
Since Inception	10.90	8.71	12.78	17,880	15,983	19,648

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-0.39	1.28	3.18	9,961	10,128	10,318
Last 3 years	14.01	16.10	15.21	14,824	15,654	15,298
Last 5 years	8.21	10.28	11.25	14,838	16,317	17,049
Since Inception	8.30	11.13	12.29	15,150	17,323	18,289

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.90	2.34	3.18	10,090	10,234	10,318
3 years	6.20	8.71	15.21	11,980	12,850	15,298
Since Inception	6.63	12.14	12.87	13,490	17,065	17,588

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.31	1.28	3.98	10,031	10,128	10,398
3 years	14.47	16.10	14.83	15,005	15,654	15,147
Since Inception	11.20	11.02	11.68	16,040	15,926	16,350

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-0.23	1.28	3.18	9,977	10,128	10,318
Last 3 years	15.68	16.10	15.21	15,487	15,654	15,298
Since Inception	14.02	14.10	14.16	17,160	17,209	17,245

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-7.52	-6.04	3.18	9,248	9,396	10,318
Last 3 years	14.35	17.99	15.21	14,959	16,433	15,298
Since Inception	13.34	14.11	14.72	16,350	16,788	17,148

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

Schemes managed by Fund Manager (FM) - Mr. Jayesh Dinesh Shah  
Total Experience: Over 15 Years

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

Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	2.22	3.18	10,222	10,318
Last 3 years	13.72	15.21	14,714	15,298
Last 5 years	9.81	11.25	15,969	17,049
Since Inception	9.79	11.40	32,464	39,040

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

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

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-4.17	-3.61	3.18	9,583	9,639	10,318
Last 3 years	11.21	12.50	15.21	13,759	14,242	15,298
Last 5 years	4.93	6.23	11.25	12,723	13,528	17,049
Since Inception	9.08	10.81	10.47	29,317	35,602	34,280

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

## SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - January 2023) (contd...)

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

IDBI Gold Fund (IGFOF)		Inception date: 14th August, 2012		
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	17.71	20.03	11,771	12,003
Last 3 years	10.22	11.98	13,393	14,045
Last 5 years	11.62	13.58	17,334	18,910
Since Inception	4.16	6.27	15,325	18,900

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

IDBI Gold Exchange Traded Fund (IDBIGOLD)		Inception date: 9th November, 2011		
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	19.51	20.03	11,951	12,003
Last 3 years	11.33	11.98	13,803	14,045
Last 5 years	12.90	13.58	18,349	18,910
Since Inception	5.46	6.25	18,172	19,763

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

Scheme managed by Fund Managers (FM) -  
Mr. Alok Ranjan (Equity Portion) - Total Experience: Over 25 Years &  
Mr. Raju Sharma (Debt Portion) Total Experience: Over 31 Years

IDBI Hybrid Equity Fund (IHEF)		Inception Date: 24th October, 2016				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-2.24	2.94	3.18	9,776	10,294	10,318
Last 3 years	10.39	13.23	15.21	13,457	14,521	15,298
Last 5 years	5.14	10.13	11.25	12,852	16,204	17,049
Since Inception	7.38	11.27	13.29	15,632	19,546	21,880

Mr. Alok Ranjan (Equity Portion) managing this Scheme since 6th August, 2021 &  
Mr. Raju Sharma managing this Scheme (Debt Portion) since 3rd May, 2017  
# CRISIL Hybrid 35+65-Aggressive Index, ## NIFTY 50-TRI.

IDBI Equity Savings Fund (IESF)		Inception Date: 27th March, 2018				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	1.53	4.00	1.98	10,153	10,400	10,198
Last 3 years	6.65	9.08	3.67	12,131	12,980	11,143
Since Inception	6.20	8.76	5.58	13,391	15,032	13,017

Mr. Raju Sharma Managing this Scheme (Debt Portion) since 3rd May, 2017 &  
Mr. Alok Ranjan Managing this Scheme (Equity Portion) since 6th August, 2021.  
The Regular Plan of this scheme is in existence for a period less than 5 years.  
# NIFTY Equity Savings Index, ## CRISIL 10 Year Gilt Index.

Schemes managed by Fund Manager (FM) -  
Mr. Raju Sharma - Total Experience: Over 31 Years

IDBI Liquid Fund (ILIQF)		Inception date: 9th July, 2010				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	5.13	5.37	4.56	10,513	10,537	10,456
Last 3 years	4.29	4.45	4.54	11,345	11,396	11,425
Last 5 years	5.36	5.41	5.61	12,984	13,019	13,138
1 month	6.23	6.53	6.95	NA	NA	NA
2 weeks	6.30	6.37	6.60	NA	NA	NA
1 week	6.37	6.50	7.28	NA	NA	NA
Since Inception	7.12	6.98	6.37	23,750	23,367	21,748

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

IDBI Ultra Short Term Fund (IUSTF)		Inception date: 3rd September, 2010				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.76	5.60	4.56	10,476	10,560	10,456
Last 3 years	4.52	5.16	4.54	11,419	11,630	11,425
Last 5 years	5.47	6.22	5.61	13,054	13,523	13,138
Since Inception	7.11	7.60	6.43	23,470	24,843	21,685

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

IDBI Short Term Bond Fund (ISTBF)		Inception date: 23rd March, 2011				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.39	3.69	1.98	10,339	10,369	10,198
Last 3 years	8.10	5.46	3.67	12,635	11,732	11,143
Last 5 years	6.21	6.61	5.76	13,515	13,820	13,235
Since Inception	7.31	7.79	6.19	23,108	24,366	20,397

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

IDBI Credit Risk Fund (ICRF)		Inception date: 3rd March, 2014				
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.63	6.88	1.98	10,363	10,688	10,198
Last 3 years	4.92	8.52	3.67	11,552	12,781	11,143
Last 5 years	3.02	8.49	5.76	11,602	15,030	13,235
Since Inception	5.23	9.33	6.97	15,752	22,715	18,246

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

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

## SCHEME PERFORMANCE - DIRECT PLANS (As of last business day of the month - January 2023)

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

IDBI Equity Advantage Fund (IEAF)				Inception date: 10th September, 2013		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.47	1.28	3.98	10,047	10,128	10,398
Last 3 years	11.48	16.10	14.83	13,857	15,654	15,147
Last 5 years	8.74	10.28	11.91	15,204	16,317	17,559
Since Inception	16.67	14.99	13.73	38,100	37,154	33,495

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

IDBI India Top 100 Equity Fund (IIT100EF)				Inception date: 1st January, 2013		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	1.61	1.56	3.18	10,161	10,156	10,318
Last 3 years	16.57	14.63	15.21	15,847	15,069	15,298
Last 5 years	11.21	10.42	11.25	17,013	16,417	17,049
Since Inception	13.65	12.85	12.76	32,529	33,863	33,573

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

IDBI Flexi Cap Fund (IFF)				Inception date: 28th March, 2014		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-2.01	1.28	3.98	9,799	10,128	10,398
Last 3 years	16.08	16.10	14.83	15,649	15,654	15,147
Last 5 years	11.08	10.28	11.91	16,918	16,317	17,559
Since Inception	16.27	13.95	13.16	33,840	31,766	29,878

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

IDBI Midcap Fund (IMF)				Inception date: 25th January, 2017		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-4.36	2.56	3.18	9,564	10,256	10,318
Last 3 years	14.76	21.40	15.21	15,119	17,904	15,298
Last 5 years	7.13	11.29	11.25	14,111	17,077	17,049
Since Inception	10.03	15.65	14.11	16,280	23,987	22,135

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

IDBI Small Cap Fund (ISF)				Inception date: 21st June, 2017		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.15	-4.67	3.18	10,215	9,533	10,318
Last 3 years	24.21	22.40	15.21	19,173	18,349	15,298
Last 5 years	11.94	6.75	11.25	17,581	13,862	17,049
Since Inception	12.61	8.71	12.78	17,880	15,983	19,648

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

IDBI Focused 30 Equity Fund (IF30EF)				Inception date: 17th November, 2017		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.49	1.28	3.18	10,049	10,128	10,318
Last 3 years	15.01	16.10	15.21	15,220	15,654	15,298
Last 5 years	9.63	10.28	11.25	15,842	16,317	17,049
Since Inception	9.80	11.13	12.29	15,150	17,323	18,289

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

IDBI Banking & Financial Services Fund (IB&FSF)				Inception date: 4th June, 2018		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	1.85	2.34	3.18	10,185	10,234	10,318
Last 3 years	7.22	8.71	15.21	12,328	12,850	15,298
Since Inception	8.05	12.14	12.87	13,490	17,065	17,588

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

IDBI Long Term Value Fund				Inception date: 20th August, 2018		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	1.08	1.28	3.98	10,108	10,128	10,108
Last 3 years	15.32	16.10	14.83	15,342	15,654	15,342
Since Inception	12.40	11.02	11.68	16,040	15,926	16,350

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

IDBI Dividend Yield Fund				Inception date: 21st December, 2018		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.73	1.28	3.18	10,073	10,128	10,318
Last 3 years	16.90	16.10	15.21	15,982	15,654	15,298
Since Inception	15.45	14.10	14.16	17,160	17,209	17,245

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

IDBI Healthcare Fund				Inception date: 28th February, 2019		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-6.43	-6.04	3.18	9,357	9,396	10,318
Last 3 years	15.94	17.99	15.21	15,590	16,433	15,298
Since Inception	15.02	14.11	14.72	16,350	16,788	17,148

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

Schemes managed by Fund Manager (FM) - Mr. Jayesh Dinesh Shah  
Total Experience: Over 15 Years

IDBI Nifty Index Fund (INIF)				Inception date: 1st January, 2013	
Period	Returns (in %)			Value of ₹ 10,000/- invested	
	Scheme	Benchmark#		Scheme (₹)	Benchmark# (₹)
Last 1 year	2.84	3.18		10,284	10,318
Last 3 years	14.53	15.21		15,028	15,298
Last 5 years	10.70	11.25		16,631	17,049
Since Inception	12.00	12.76		28,926	33,573

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

IDBI Nifty Junior Index Fund (INJIF)				Inception date: 1st January, 2013	
Period	Returns (in %)			Value of ₹ 10,000/- invested	
	Scheme	Benchmark#		Scheme (₹)	Benchmark# (₹)
Last 1 year	-3.62	-3.61	3.18	9,638	9,639
Last 3 years	11.86	12.50	15.21	14,003	14,242
Last 5 years	5.65	6.23	11.25	13,163	13,528
Since Inception	12.39	13.34	12.76	30,027	35,354

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



## SCHEME PERFORMANCE - DIRECT PLANS (As of last business day of the month - January 2023) (contd...)

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

IDBI Gold Fund (IGFOF) Inception date: 1st January, 2013				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	18.20	20.03	11,820	12,003
Last 3 years	10.66	11.98	13,554	14,045
Last 5 years	12.12	13.58	17,727	18,910
Since Inception	4.77	6.35	15,329	18,611

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

**Scheme managed by Fund Managers (FM) -**  
**Mr. Alok Ranjan (Equity Portion) - Total Experience: Over 25 Years &**  
**Mr. Raju Sharma (Debt Portion) Total Experience: Over 31 Years**

IDBI Hybrid Equity Fund (IHEF) Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-1.41	2.94	3.18	9,859	10,294	10,318
Last 3 years	11.32	13.23	15.21	13,800	14,521	15,298
Last 5 years	6.40	10.13	11.25	13,641	16,204	17,049
Since Inception	8.79	11.27	13.29	15,632	19,546	21,880

Mr. Alok Ranjan managing this Scheme (Equity Portion) since 6th August, 2021 &  
Mr. Raju Sharma managing this Scheme (Debt Portion) since 3rd May, 2017  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
# CRISIL Hybrid 35+65-Aggressive Index, ## NIFTY 50-TRI.

IDBI Equity Savings Fund (IESF) Inception Date: 27th March, 2018						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.50	4.00	1.98	10,250	10,400	10,198
Last 3 years	7.68	9.08	3.67	12,488	12,980	11,143
Since Inception	7.50	8.76	5.58	13,391	15,032	13,017

Mr. Raju Sharma managing this Scheme (Debt Portion) since 3rd May, 2017 &  
Mr. Alok Ranjan managing this Scheme (Equity Portion) since 6th August, 2021.  
The Direct Plan of this scheme is in existence for a period less than 5 years.  
# NIFTY Equity Savings Index, ## CRISIL 10 Year Gilt Index.

**Schemes managed by Fund Manager (FM) -**  
**Mr. Raju Sharma - Total Experience: Over 31 Years**

IDBI Liquid Fund (ILIQF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	5.17	5.37	4.56	10,517	10,537	10,456
Last 3 years	4.33	4.45	4.54	11,359	11,396	11,425
Last 5 years	5.43	5.41	5.61	13,026	13,019	13,138
1 month	6.27	6.53	6.95	NA	NA	NA
2 weeks	6.34	6.37	6.60	NA	NA	NA
1 week	6.41	6.50	7.28	NA	NA	NA
Since Inception	6.80	6.75	6.36	19,262	19,321	18,628

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

IDBI Ultra Short Term Fund (IUSTF) Inception date: 1st January, 2013			
Period	Returns (in %)		Value of ₹ 10,000/- invested
	Scheme	Benchmark#	Additional Benchmark##
Last 1 year	5.01	5.60	4.56
Last 3 years	4.85	5.16	4.54
Last 5 years	5.91	6.22	5.61
Since Inception	7.18	7.28	6.36

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

IDBI Short Term Bond Fund (ISTBF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.87	3.69	1.98	10,387	10,369	10,198
Last 3 years	8.63	5.46	3.67	12,823	10,941	11,143
Last 5 years	6.92	6.61	5.76	13,976	12,878	13,235
Since Inception	7.75	7.62	4.40	19,669	20,972	18,231

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

IDBI Credit Risk Fund (ICRF) Inception date: 3rd March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.39	6.88	1.98	10,439	10,688	10,198
Last 3 years	5.66	8.52	3.67	11,798	12,781	11,143
Last 5 years	3.80	8.49	5.76	12,049	15,030	13,235
Since Inception	6.10	9.33	6.97	15,752	22,160	18,246

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

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

## SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - REGULAR PLANS (As of last business day of the month - January 2023)

### IDBI Equity Advantage Fund (IEAF)

<b>Instalment amount:</b> ₹ 10,000/-	<b>Investment date:</b> 1st of every month				
<b>Frequency:</b> Monthly	<b>Inception date:</b> 10th September, 2013				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,130.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	1,914.02	1,189.47	776.91	431.52	120.70
Scheme Return (% XIRR)	10.82	9.77	10.27	12.12	1.08
Benchmark (NIFTY 500 Index-TRI#) return (% XIRR)	13.30	13.67	14.45	16.78	2.24
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	13.35	14.28	14.45	16.23	5.94

### IDBI India Top 100 Equity Fund (IIT100 EF)

<b>Instalment amount:</b> ₹ 10,000/-	<b>Investment date:</b> 1st of every month				
<b>Frequency:</b> Monthly	<b>Inception date:</b> 15th May, 2012				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,290.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	2,584.55	1,305.77	852.79	452.65	121.39
Scheme Return (% XIRR)	12.34	12.38	14.02	15.44	2.15
Benchmark (NIFTY 100-TRI#) return (% XIRR)	13.03	13.14	13.42	15.16	1.58
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.17	13.83	14.26	16.37	4.88

### IDBI Flexi Cap Fund (IFF)

<b>Instalment amount:</b> ₹ 10,000/-	<b>Investment date:</b> 1st of every month				
<b>Frequency:</b> Monthly	<b>Inception date:</b> 28th March, 2014				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,070.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	1,828.87	1,284.91	834.89	447.78	118.60
Scheme Return (% XIRR)	11.65	11.93	13.17	14.68	-2.14
Benchmark (NIFTY 50-TRI#) return (% XIRR)	13.03	13.67	14.45	16.78	2.24
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	13.27	14.28	14.45	16.23	5.94

### IDBI Nifty Index Fund (INIF)

<b>Instalment amount:</b> ₹ 10,000/-	<b>Investment date:</b> 1st of every month				
<b>Frequency:</b> Monthly	<b>Inception date:</b> 25th June, 2010				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,520.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	3,191.31	1,301.57	828.54	449.36	122.48
Scheme Return (% XIRR)	11.06	12.29	12.86	14.93	3.84
Benchmark (NIFTY 50-TRI #) return (% XIRR)	12.68	13.83	14.26	16.37	4.88
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	12.68	13.83	14.26	16.37	4.88

### IDBI Nifty Junior Index Fund (INJIF)

<b>Instalment amount:</b> ₹ 10,000/-	<b>Investment date:</b> 1st of every month				
<b>Frequency:</b> Monthly	<b>Inception date:</b> 20th September, 2010				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,490.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	3,050.77	1,139.03	746.35	414.45	113.88
Scheme Return (% XIRR)	10.93	8.55	8.66	9.36	-9.28
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	12.70	9.97	9.87	10.50	-8.75
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	12.74	13.83	14.26	16.37	4.88

### IDBI Midcap Fund (IMF)

<b>Instalment amount:</b> ₹ 10,000/-	<b>Investment date:</b> 1st of every month				
<b>Frequency:</b> Monthly	<b>Inception date:</b> 25th January, 2017				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	730.00	NA	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	989.97	NA	798.05	435.56	118.14
Scheme Return (% XIRR)	9.90	NA	11.35	12.76	-2.86
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	16.71	NA	18.68	22.67	5.41
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	13.76	NA	14.26	16.37	4.88

### IDBI SmallCap Fund (ISF)

<b>Instalment amount:</b> ₹ 10,000/-	<b>Investment date:</b> 1st of every month				
<b>Frequency:</b> Monthly	<b>Inception date:</b> 21st June, 2017				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	680.00	NA	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	1,115.86	NA	976.94	527.18	120.98
Scheme Return (% XIRR)	17.40	NA	19.57	26.39	1.52
Benchmark (NIFTY Smallcap 250 - TRI#) return (% XIRR)	15.82	NA	18.25	24.70	2.16
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	13.80	NA	14.26	16.37	4.88

### IDBI Focused 30 Equity Fund (IF30EF)

<b>Instalment amount:</b> ₹ 10,000/-	<b>Investment date:</b> 1st of every month				
<b>Frequency:</b> Monthly	<b>Inception date:</b> 17th November, 2017				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	630.00	NA	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	857.90	NA	812.57	443.43	121.02
Scheme Return (% XIRR)	11.69	NA	12.07	14.00	1.57
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	14.09	NA	14.45	16.78	2.24
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	14.06	NA	14.26	16.37	4.88

### IDBI Banking & Financial Services Fund (IB&FSF)

<b>Instalment amount:</b> ₹ 10,000/-	<b>Investment date:</b> 1st of every month				
<b>Frequency:</b> Monthly	<b>Inception date:</b> 4th June, 2018				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	560.00	NA	NA	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	694.49	NA	NA	430.55	123.48
Scheme Return (% XIRR)	9.16	NA	NA	11.96	5.40
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	12.57	NA	NA	14.51	6.96
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	14.06	NA	NA	16.37	4.88

### IDBI Long Term Value Fund (ILTVF)

<b>Instalment amount:</b> ₹ 10,000/-	<b>Investment date:</b> 1st of every month				
<b>Frequency:</b> Monthly	<b>Inception date:</b> 20th August, 2018				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	540.00	NA	NA	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	741.30	NA	NA	457.12	122.54
Scheme Return (% XIRR)	14.10	NA	NA	16.13	3.93
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	15.21	NA	NA	16.78	2.24
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	14.80	NA	NA	16.23	5.94

### IDBI Dividend Yield Fund (IDYF)

<b>Instalment amount:</b> ₹ 10,000/-	<b>Investment date:</b> 1st of every month				
<b>Frequency:</b> Monthly	<b>Inception date:</b> 21st December, 2018				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	500.00	NA	NA	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	681.84	NA	NA	446.85	122.06
Scheme Return (% XIRR)	14.96	NA	NA	14.54	3.19
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	15.77	NA	NA	16.78	2.24
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	15.18	NA	NA	16.37	4.88

### IDBI Healthcare Fund (IHF)

<b>Instalment amount:</b> ₹ 10,000/-	<b>Investment date:</b> 1st of every month				
<b>Frequency:</b> Monthly	<b>Inception date:</b> 28th February, 2019				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	480.00	NA	NA	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	565.61	NA	NA	370.47	113.84
Scheme Return (% XIRR)	8.16	NA	NA	1.87	-9.34
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	11.21	NA	NA	5.97	-6.20
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	15.31	NA	NA	16.37	4.88

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

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

# SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - DIRECT PLANS (As of last business day of the month - January 2023)

## IDBI Equity Advantage Fund (IEAF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 10th September, 2013				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,130.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	2,056.60	1,252.29	803.64	440.33	121.48
Scheme Return (% XIRR)	12.27	11.21	11.63	13.52	2.29
Benchmark (NIFTY 500 Index-TRI #) return (% XIRR)	13.30	13.67	14.45	16.78	2.24
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	12.27	11.21	11.63	13.52	2.29

## IDBI India Top 100 Equity Fund (IIT100 EF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 1st January, 2013				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,210.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	2,467.11	1,375.36	882.56	461.99	122.21
Scheme Return (% XIRR)	13.52	13.83	15.42	16.88	3.42
Benchmark (NIFTY 100-TRI#) return (% XIRR)	12.88	13.14	13.42	15.16	1.58
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.52	13.83	15.42	16.88	3.42

## IDBI Flexi Cap Fund (IFF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 28th March, 2014				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,070.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	1,970.23	1,362.10	867.52	458.16	119.49
Scheme Return (% XIRR)	13.24	13.56	14.72	16.29	-0.79
Benchmark (NIFTY 500-TRI#) return (% XIRR)	13.03	13.67	14.45	16.78	2.24
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	13.24	13.56	14.72	16.29	-0.79

## IDBI Nifty Index Fund (INIF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 1st January, 2013				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,210.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	2,322.90	1,344.85	845.34	454.46	122.88
Scheme Return (% XIRR)	12.41	13.20	13.67	15.72	4.46
Benchmark (NIFTY 50-TRI#) return (% XIRR)	13.10	13.83	14.26	16.37	4.88
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	12.41	13.20	13.67	15.72	4.46

## IDBI Nifty Junior Index Fund (INJIF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 1st January, 2013				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	1,210.00	840.00	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	2,174.99	1,171.11	758.91	418.69	114.24
Scheme Return (% XIRR)	11.18	9.33	9.33	10.05	-8.74
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	12.02	9.97	9.87	10.50	-8.75
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	11.18	9.33	9.33	10.05	-8.74

## IDBI Midcap Fund (IMF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 25th January, 2017				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	730.00	NA	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	1,027.02	NA	819.60	442.28	118.72
Scheme Return (% XIRR)	11.09	NA	12.42	13.82	-1.96
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	16.71	NA	18.68	22.67	5.41
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	11.09	NA	12.42	13.82	-1.96

## IDBI SmallCap Fund (ISF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 21st June, 2017				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	680.00	NA	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	1,157.24	NA	1,006.87	536.59	121.62
Scheme Return (% XIRR)	18.69	NA	20.81	27.70	2.50
Benchmark (NIFTY Smallcap 250 - TRI #) return (% XIRR)	15.82	NA	18.25	24.70	2.16
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.69	NA	20.81	27.70	2.50

## IDBI Focused 30 Equity Fund (IF30EF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 17th November, 2017				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	630.00	NA	600.00	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	884.09	NA	835.48	450.20	121.60
Scheme Return (% XIRR)	12.84	NA	13.20	15.06	2.48
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	14.09	NA	14.45	16.78	2.24
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	12.84	NA	13.20	15.06	2.48

## IDBI Banking & Financial Services Fund (IB&FSF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 4th June, 2018				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	560.00	NA	NA	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	713.64	NA	NA	437.90	124.20
Scheme Return (% XIRR)	10.34	NA	NA	13.13	6.53
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	12.57	NA	NA	14.51	6.96
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	10.34	NA	NA	13.13	6.53

## IDBI Long Term Value Fund (ILTVF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 20th August, 2018				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	540.00	NA	NA	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	757.68	NA	NA	463.56	123.08
Scheme Return (% XIRR)	15.09	NA	NA	17.12	4.78
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	15.21	NA	NA	16.78	2.24
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	15.09	NA	NA	17.12	4.78

## IDBI Dividend Yield Fund (IDYF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 20th August, 2018				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	500.00	NA	NA	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	699.72	NA	NA	454.60	122.75
Scheme Return (% XIRR)	16.24	NA	NA	15.74	4.25
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	15.77	NA	NA	16.78	2.24
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	16.24	NA	NA	15.74	4.25

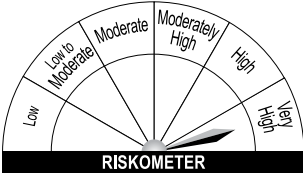

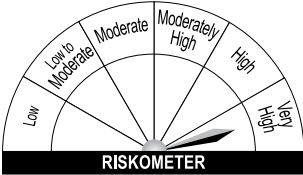
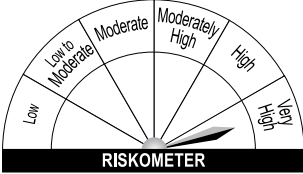
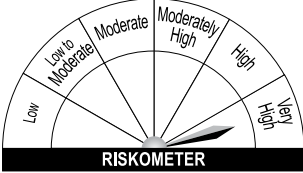
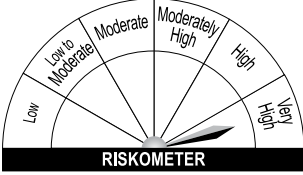
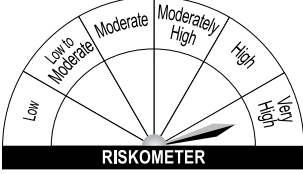
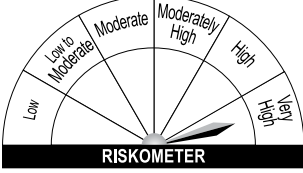
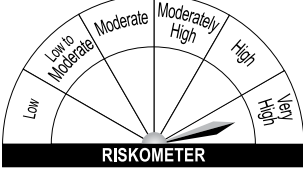
## IDBI Healthcare Fund (IHF)

<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 28th February, 2019				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	480.00	NA	NA	360.00	120.00
Market value as on 31st January, 2023 (Rs. in '000)	583.58	NA	NA	378.35	114.61
Scheme Return (% XIRR)	9.74	NA	NA	3.25	-8.19
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	11.21	NA	NA	5.97	-6.20
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	9.74	NA	NA	3.25	-8.19

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

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

## BENCHMARK AND SCHEME RISKOMETER

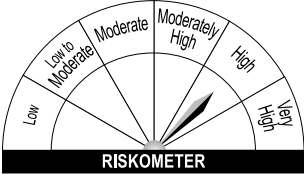
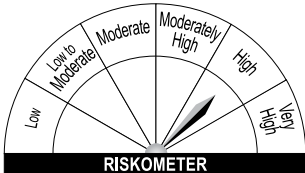
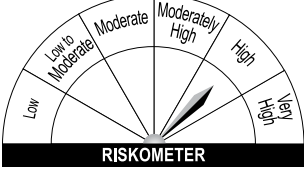
NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> <li>IDBI Equity Advantage Fund (IEAF)</li> <li>IDBI Flexi Cap Fund (IFF)</li> <li>IDBI Focused 30 Equity Fund (IF30EF)</li> <li>IDBI Long Term Value Fund (ILTVF)</li> <li>IDBI Dividend Yield Fund (IDYF)</li> </ul>	<p>NIFTY 500 - Total Return Index (TRI)</p> 	 <p>Investors understand that their principal will be at Very High risk</p>
<ul style="list-style-type: none"> <li>IDBI India Top 100 Equity Fund (IIT100EF)</li> </ul>	<p>NIFTY 100 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> <li>IDBI Nifty Index Fund (INIF)</li> </ul>	<p>NIFTY 50 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> <li>IDBI Nifty Junior Index Fund (INJIF)</li> </ul>	<p>NIFTY Next 50 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> <li>IDBI Midcap Fund (IMF)</li> </ul>	<p>NIFTY Midcap 150 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> <li>IDBI Small Cap Fund (ISF)</li> </ul>	<p>NIFTY Smallcap 250 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> <li>IDBI Banking &amp; Financial Services Fund (IB&amp;FSF)</li> </ul>	<p>NIFTY Financial Services - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> <li>IDBI Healthcare Fund (IHF)</li> </ul>	<p>S&amp;P BSE Healthcare - Total Return Index (TRI)</p> 	

# BENCHMARK AND SCHEME RISKOMETER (CONTD...)

NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> <li>IDBI Hybrid Equity Fund (IHEF)</li> </ul>	CRISIL Hybrid 35+65-Aggressive Index 	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Very High risk</p>
<ul style="list-style-type: none"> <li>IDBI Equity Savings Fund (IESF)</li> </ul>	NIFTY Equity Savings Index 	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Moderately High risk</p>
<ul style="list-style-type: none"> <li>IDBI Liquid Fund (ILIQF)</li> </ul>	CRISIL Liquid Fund B-I Index 	
<ul style="list-style-type: none"> <li>IDBI Ultra Short Term Fund (IUSTF)</li> </ul>	CRISIL Ultra Short Duration Fund B-I Index 	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Low to Moderate risk</p>
<ul style="list-style-type: none"> <li>IDBI Short Term Bond Fund (ISTBF)</li> </ul>	CRISIL Short Duration Fund A-II Index 	
<ul style="list-style-type: none"> <li>IDBI Credit Risk Fund (ICRF)</li> </ul>	NIFTY Credit Risk Bond Index C-III 	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Moderately High risk</p>



# BENCHMARK AND SCHEME RISKOMETER (CONTD...)

NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> <li>IDBI Gold Fund (IGFOF)</li> </ul>	<p>Domestic price of Gold</p>  <p><b>RISKOMETER</b></p>	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at High risk</p>
<ul style="list-style-type: none"> <li>IDBI Gold Exchange Traded Fund (IDBIGOLD)</li> </ul>	<p>Domestic price of Physical Gold</p>  <p><b>RISKOMETER</b></p>	

## PRC MATRIX OF DEBT SCHEMES OF IDBI MUTUAL FUND

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

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