



## ROUND UP FUND FACT SHEET

July 2022



## FACTS AND FIGURES



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# Equity Market Overview

BSE Sensex 30 closed @ 57570 +8.6% & NSE NIFTY 50 closed @ 171588 +8.7% mom basis for the month of July 2022.

All sectors Positive Performed in the month of July 2022.

Reality +17%, Metals +16%, Cap. Goods 14%, Banking +12%, FMCG +12%

Indian equity markets surged due to FPI buying, windfall tax cut, fall in the US Dollar and easing in commodity prices.

India to host G-20 summit in 2023.

Govt. of India cuts windfall tax on fuel exports as global crude oil prices fall.

US Federal Reserve hiked interest rates by 0.75 percentage point for second consecutive time to fight inflation, taking its benchmark rate to a range 2.25%-2.5%

IMF Cuts Global Growth Forecast. IMF expects growth to slow to 3.2% for 2022 vs 3.6% seen in April & 2.9% for 2023. IMF warned that the world economy could be on the verge of an outright recession, highlighting the risks of a worsening war in Ukraine, escalation of sanctions on Russia, sharper-than-anticipated slowdown in China, renewed Covid-19 flare-ups and an inflation wave that's forcing central banks to raise interest rates.

Russian exports of gas to Europe have tumbled by two thirds in June 2022. Russia has stopped releasing details of its trade after the war with Ukraine started in February 2022.

India's trade deficit in merchandise goods for the month of July 2022 widened to a record US\$31 billions.

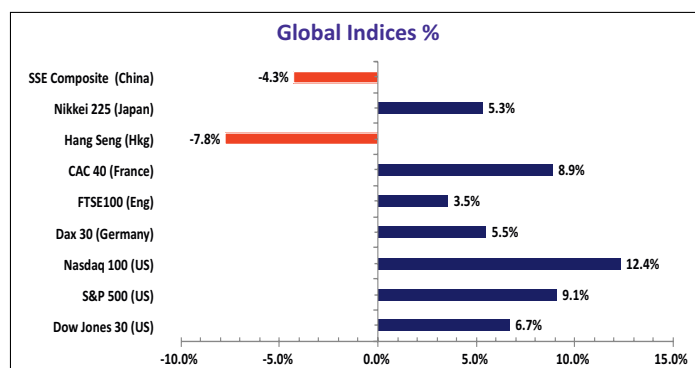
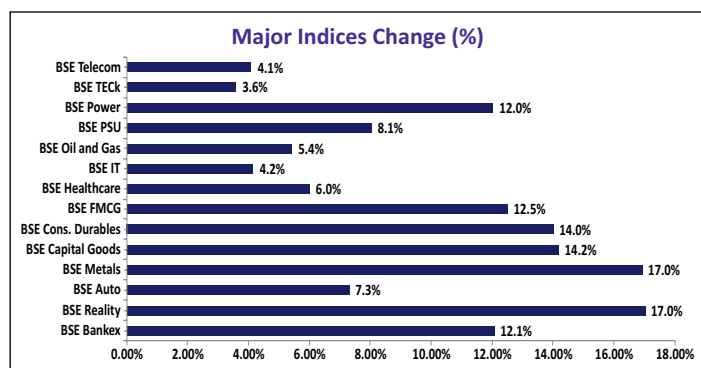
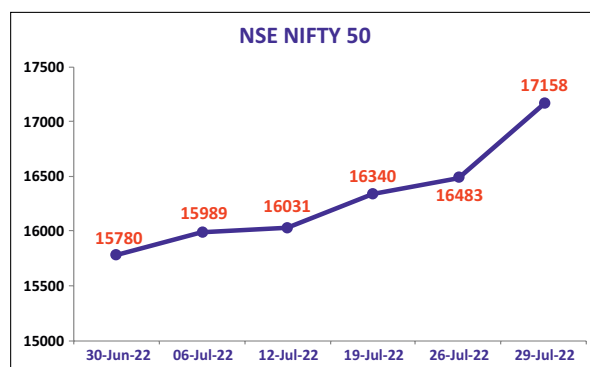
Collection of GST jumps by 28% to Rs.1.49 Lakh Crore in July 2022, second highest monthly collections since the launch of the GST.

The Index of Industrial Production (IIP) or factory output of India growth jumps to 19.6% in May vs 7.1% in April 2022 as per data released by Ministry of Statistics and Program Implementation (MoSPI).

The wholesale price index based (WPI) inflation recorded to 15.18% and India's retail inflation (CPI) recorded to 7.01%, in Jun 2022.

Foreign Exchange Reserve stood at US\$ 572.7 billion, dropped by US\$7.5 billion the last week of ended July 2022. Indian rupee came under pressure since the war broke out in Europe in late February 2022.

USD/INR quoted @ 79.27, Brent Crude @ 102.95 USD per barrel and Gold @ 1764.31 USD Oz at the end of July 2022.



Source: Bloomberg

# Fixed Income Overview

## MACRO Economic Data for the month:

	As on 30/06/2022	As on 31/07/2022	Change
5 year Gsec	7.24%	7.03%	-21bps
10 year Gsec	7.45%	7.32%	-13bps
5 year Corp bonds	7.55%	7.45%	-10 bps
10 year Corp bonds	7.80%	7.69%	-11 bps
3 months Tbill	5.12%	5.55%	43 bps
Brent Crude \$	114.81	110.01	4.80
INR = USD	78.97	79.27	0.30

## The major macro events during the month:

### Highlights of RBI policy on August 05, 2022:

- The Monetary Policy Committee (MPC) increased the policy repo rate by 50 bps to 5.40 per cent, consequently, the standing deposit facility (SDF) rate stands adjusted to 5.15% and the marginal standing facility (MSF) rate and the Bank Rate stands to 5.65 per cent.
- The MPC also decided to remain focused on withdrawal of accommodation to ensure that inflation remains within the target going forward, while supporting growth.
- Outlook for Inflation - CPI inflation projection is retained at 6.7 per cent in 2022-23, with Q2 at 7.1 per cent; Q3 at 6.4 per cent; and Q4 at 5.8 per cent, and risks evenly balanced. CPI inflation for Q1:2023-24 is projected at 5.0 per cent.
- Outlook for Growth - Real GDP growth projection for 2022-23 is retained at 7.2 per cent, with Q1 at 16.2 per cent; Q2 at 6.2 per cent; Q3 at 4.1 per cent; and Q4 at 4.0 per cent, and risks broadly balanced. Real GDP growth for Q1:2023-24 is projected at 6.7 per cent.
- Spillovers from geopolitical shocks are imparting considerable uncertainty to

the inflation trajectory. More recently, food and metal prices have come off their peaks. International crude oil prices have eased in recent weeks but remain elevated and volatile on supply concerns even as the global demand outlook is weakening. The appreciation of the US dollar can feed into imported inflation pressures. Rising kharif sowing augurs well for the domestic food price outlook. On the outlook for growth, rural consumption is expected to benefit from the brightening agricultural prospects. The demand for contact-intensive services and the improvement in business and consumer sentiment should bolster discretionary spending and urban consumption. Investment activity is expected to get support from the government's capex push, improving bank credit and rising capacity utilisation.

## Inflation & IIP:

**CPI inflation** remained almost flat at 7.01% in June 2022 compared to 7.04% in May 2022. Government steps to cut import duty on edible oils and excise duty on petrol & diesel keeps headline CPI flat in Jun. Base effect remained favourable in June.

**IIP** registered double digit growth of 19.6% in May 2022 compared to 6.7% in April 2022 due to the combined effect of a low base as well as an improvement in the overall industrial activity growth. Manufacturing grew by 20.6%, Mining grew by 10.9% and Electricity grew by 23.5%.

## Trade Deficit & GST Collections:

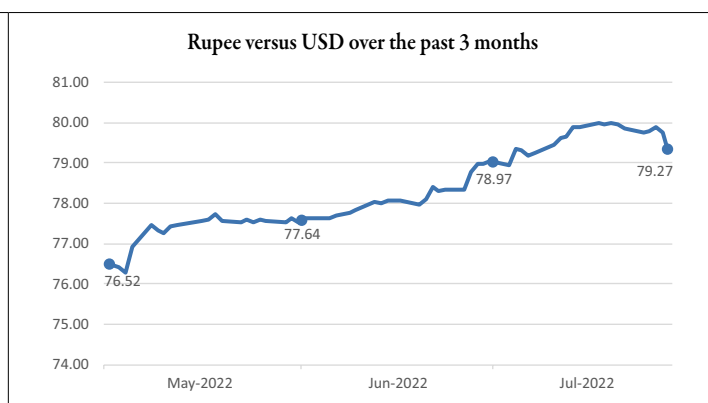
**India's trade deficit** in July 2022 widened to a fresh record high of increased to US\$ 31.0 bn from US\$ 26.2 bn in June 2022. Exports decreased to US\$ 35.2 bn from US\$ 40.1 bn in June. Imports remained flat at US\$ 66.3 bn.

**June GST collections** (collected in July): Based on the PIB release, total GST collection for June was Rs 1.49 lakh crore as against Rs 1.45 lakh crore in May.

## Market Outlook:

During the month of July yields came down due to softening of commodity prices and global yields.

Yields are attractive at current levels and are likely to remain range bound in near term.



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 29th July 2022 (₹ per unit):**

	<b>Regular</b>	<b>Direct</b>
Growth	37.50	41.65
IDCW**	22.54	25.71

**Monthly Average AUM:**

₹ 463.79 Crs.

**AUM as on 31st July 2022:**

₹ 487.10 Crs.

**Expense Ratio as on 31st July 2022:**

Regular : 2.44%  
Direct : 1.22%

Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 31st July 2022:**

Standard Deviation : 18.9811%  
Beta : 0.7915  
Sharpe Ratio : 0.5677  
Portfolio Turnover Ratio^^ : 0.02

Risk free rate: Overnight MIBOR (5.25% as on 29/07/22). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

**Load Structure:**

**Entry Load** : Not Applicable.

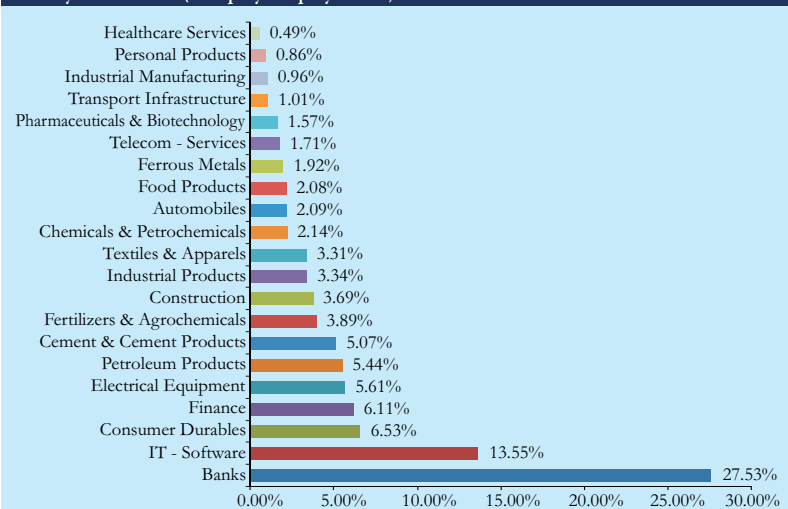
**Exit Load (for Lumpsum & SIP)** : Nil. Investment under the scheme is subject to a lock-in period of 3 years.

## Portfolio as on 31/07/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		Asian Paints Ltd.	1.68
ICICI Bank Ltd.	8.89	MindTree Ltd.	1.68
HDFC Bank Ltd.	7.28	Grasim Industries Ltd.	1.61
Infosys Ltd.	6.13	IndusInd Bank Ltd.	1.58
State Bank of India	4.84	Thermax Ltd.	1.58
ABB India Ltd.	4.03	Bharat Petroleum Corpn. Ltd.	1.42
Reliance Industries Ltd.	4.02	Coromandel International Ltd.	1.42
Cholamandalam Investment & Finance Co. Ltd.	3.34	Voltas Ltd.	1.35
Page Industries Ltd.	3.31	Crompton Greaves Consumer Electricals Ltd.	1.34
Axis Bank Ltd.	3.17	Polycab India Ltd.	1.31
HCL Technologies Ltd.	2.85	Cipla Ltd.	1.21
Housing Development Finance Corpn. Ltd.	2.77	Shree Cement Ltd.	1.14
Larsen & Toubro Ltd.	2.64	NCC Ltd.	1.05
PI Industries Ltd.	2.47	Adani Ports and Special Economic Zone Ltd.	1.01
Mphasis Ltd.	2.28	Honeywell Automation India Ltd.	0.96
Century Plyboards (India) Ltd.	2.16	Godrej Consumer Products Ltd.	0.86
SRF Ltd.	2.14	Happiest Minds Technologies Ltd.	0.61
Eicher Motors Ltd.	2.09	Apollo Hospitals Enterprise Ltd.	0.49
Nestle India Ltd.	2.08	Dr. Reddy's Laboratories Ltd.	0.36
Bharat Forge Ltd.	2.03	Dalmia Bharat Ltd.	0.33
Ultratech Cement Ltd.	1.99	<b>TREPS on G-Sec or T-Bills</b>	<b>1.20</b>
TATA Steel Ltd.	1.92	<b>Cash &amp; Cash Receivables</b>	<b>-0.10</b>
Kotak Mahindra Bank Ltd.	1.77	<b>TOTAL</b>	<b>100.00</b>
Bharti Airtel Ltd.	1.71		

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

## Industry Classification (for equity & equity related)



Data as on 31st July, 2022, Industry Classification as recommended by AMFI.

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

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

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

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

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

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

\*IDCW - previously known as Dividend

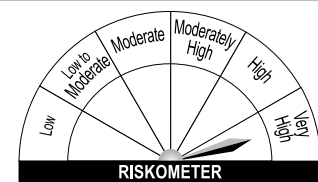
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



Investors 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

Investment objective:

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

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

15th May, 2012

Benchmark:

NIFTY 100 - Total Return Index (TRI)

NAV as on 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	38.75	43.04
IDCW**	22.99	26.27

Monthly Average AUM:

₹ 570.32 Crs.

AUM as on 31st July 2022:

₹ 600.85 Crs.

Expense Ratio as on 31st July 2022:

Regular : 2.56%

Direct : 1.27%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st July 2022:

Standard Deviation : 20.1729%

Beta : 0.9133

Sharpe Ratio : 0.6930

Portfolio Turnover Ratio^^ : 0.22

Risk free rate: Overnight MIBOR (5.25% as on 29/07/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

Exit Load (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

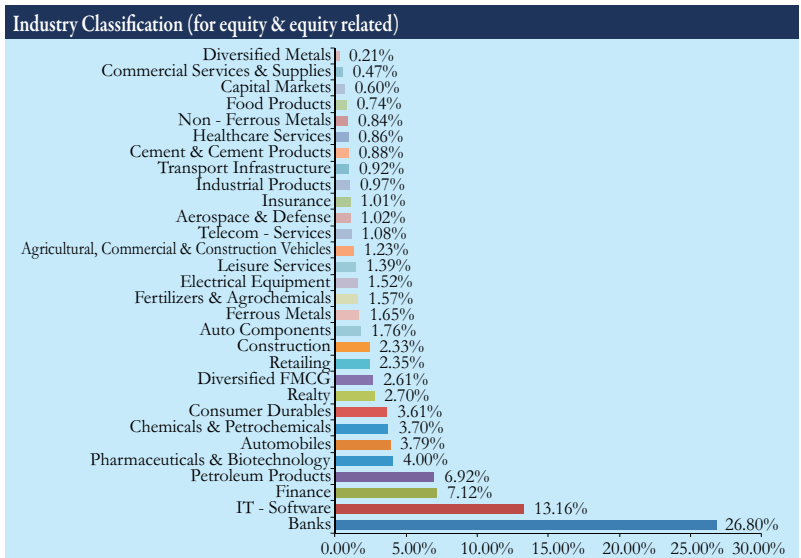
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date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

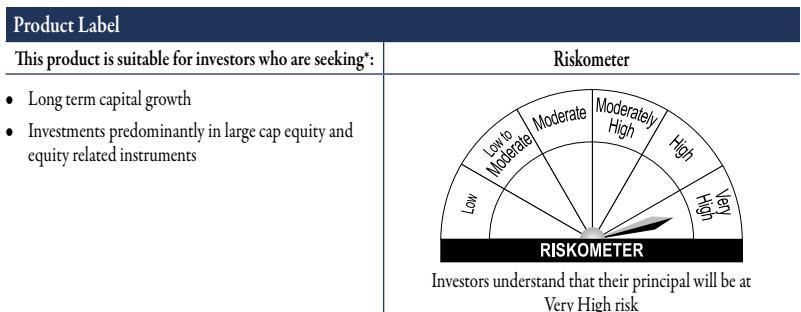
Portfolio as on 31/07/2022			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>DEBENTURES</b>	<b>0.02</b>	HDFC Life Insurance Company Ltd.	1.01
Britannia Industries Ltd.	0.02	Bharat Forge Ltd.	0.97
<b>EQUITY &amp; EQUITY RELATED</b>	<b>97.81</b>	Adani Ports and Special Economic Zone Ltd.	0.92
HDFC Bank Ltd.	7.33	Asian Paints Ltd.	0.90
ICICI Bank Ltd.	6.94	Vinati Organics Ltd.	0.89
Reliance Industries Ltd.	6.92	Bosch Ltd.	0.88
Infosys Ltd.	5.41	Ultratech Cement Ltd.	0.88
State Bank of India	4.99	ZF Commercial Vehicle Control Systems India Ltd.	0.88
Housing Development Finance Corp. Ltd.	4.05	Pidilite Industries Ltd.	0.87
Axis Bank Ltd.	3.94	Apollo Hospitals Enterprise Ltd.	0.86
TATA Consultancy Services Ltd.	2.93	Eicher Motors Ltd.	0.84
Kotak Mahindra Bank Ltd.	2.45	Hindalco Industries Ltd.	0.84
Larsen & Toubro Ltd.	2.33	Cholamandalam Investment & Finance Co. Ltd.	0.82
Bajaj Finance Ltd.	2.25	Divi's Laboratories Ltd.	0.82
Titan Company Ltd.	1.98	UPL Ltd.	0.80
HCL Technologies Ltd.	1.84	PI Industries Ltd.	0.77
Mahindra & Mahindra Ltd.	1.76	Cipla Ltd.	0.74
TATA Steel Ltd.	1.65	Nestle India Ltd.	0.74
DLF Ltd.	1.55	Crompton Greaves Consumer Electricals Ltd.	0.73
Persistent Systems Ltd.	1.54	Devyani International Ltd.	0.73
Sun Pharmaceutical Industries Ltd.	1.53	Jubilant Foodworks Ltd.	0.66
ABB India Ltd.	1.52	Birlasoft Ltd.	0.64
Hindustan Unilever Ltd.	1.37	PCBL Ltd.	0.61
SRF Ltd.	1.33	ICICI Securities Ltd.	0.60
Aditya Birla Fashion and Retail Ltd.	1.29	Dr. Reddy's Laboratories Ltd.	0.48
ITC Ltd.	1.24	Redington (India) Ltd.	0.47
Ashok Leyland Ltd.	1.23	Gland Pharma Ltd.	0.43
Maruti Suzuki India Ltd.	1.19	Happiest Minds Technologies Ltd.	0.43
Godrej Properties Ltd.	1.15	Wipro Ltd.	0.37
IndusInd Bank Ltd.	1.15	Vedanta Ltd.	0.21
Bharti Airtel Ltd.	1.08	TREPS on G-Sec or T-Bills	1.87
Avenue Supermarts Ltd.	1.06	Cash & Cash Receivables	0.30
Bharat Electronics Ltd.	1.02	<b>TOTAL</b>	<b>100.00</b>

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



Data as on 31st July, 2022, Industry Classification as recommended by AMFI.

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

# IDBI Flexi Cap Fund (IFF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Alok Ranjan

### Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

### Inception Date:

28th March, 2014

### Benchmark:

NIFTY 500 - Total Return Index (TRI)

### NAV as on 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	33.91	37.79
IDCW**	20.81	23.85

### Monthly Average AUM:

₹ 365.88 Crs.

### AUM as on 31st July 2022:

₹ 386.69 Crs.

### Expense Ratio as on 31st July 2022:

Regular : 2.53%

Direct : 1.17%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July 2022:

Standard Deviation : 20.4088%

Beta : 0.8784

Sharpe Ratio : 0.7471

Portfolio Turnover Ratio^^ : 0.13

Risk free rate: Overnight MIBOR (5.25% as on 29/07/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

### Load Structure:

Entry Load : Not Applicable.

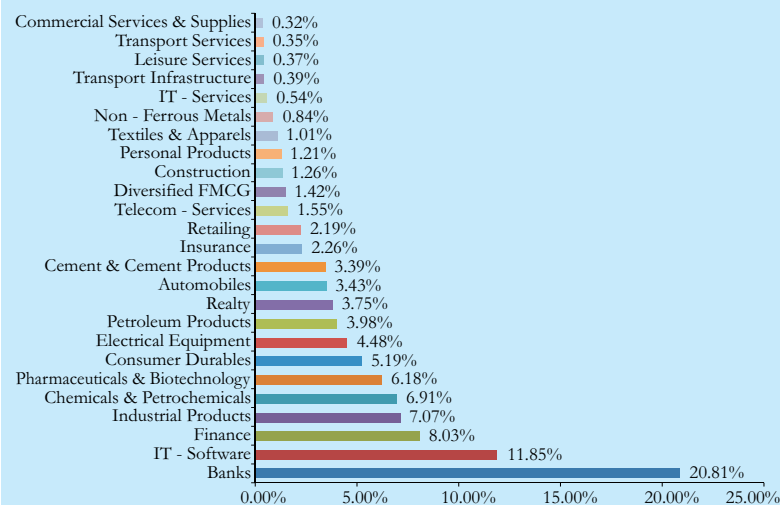
Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/07/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>DEBENTURES</b>	<b>0.04</b>	TATA Consultancy Services Ltd.	1.45
Britannia Industries Ltd.	0.04	Hindustan Unilever Ltd.	1.42
<b>EQUITY &amp; EQUITY RELATED</b>	<b>98.78</b>	Eicher Motors Ltd.	1.35
HDFC Bank Ltd.	6.80	Happiest Minds Technologies Ltd.	1.27
Infosys Ltd.	5.71	Larsen & Toubro Ltd.	1.26
ICICI Bank Ltd.	4.89	Neogen Chemicals Ltd.	1.26
Reliance Industries Ltd.	3.98	ICICI Lombard General Insurance Company Ltd.	1.22
Bajaj Finance Ltd.	3.70	Dabur India Ltd.	1.21
SRF Ltd.	3.67	Arihant Superstructures Ltd.	1.20
Grindwell Norton Ltd.	3.47	Shree Cement Ltd.	1.16
SKF India Ltd.	3.11	Canara Bank	1.15
ABB India Ltd.	3.02	Vardhman Textiles Ltd.	1.01
Axis Bank Ltd.	2.82	Tech Mahindra Ltd.	0.95
Housing Development Finance Corp. Ltd.	2.68	IndusInd Bank Ltd.	0.91
DLF Ltd.	2.55	Asian Paints Ltd.	0.90
State Bank of India	2.39	MindTree Ltd.	0.88
Sun Pharmaceutical Industries Ltd.	2.38	Hindalco Industries Ltd.	0.84
Titan Company Ltd.	2.25	SBI Life Insurance Company Ltd.	0.56
Ultratech Cement Ltd.	2.23	Firstsource Solutions Ltd.	0.54
Avenue Supermarts Ltd.	2.19	Bharat Forge Ltd.	0.49
Mahindra & Mahindra Ltd.	2.08	HDFC Life Insurance Company Ltd.	0.48
Laurus Labs Ltd.	2.06	Deepak Nitrite Ltd.	0.40
Crompton Greaves Consumer Electricals Ltd.	2.04	Adani Ports and Special Economic Zone Ltd.	0.39
Kotak Mahindra Bank Ltd.	1.85	Indian Railway Catering & Tourism Corp. Ltd.	0.37
Cipla Ltd.	1.74	Gateway Distriparks Ltd.	0.35
Cholamandalam Investment & Finance Co. Ltd.	1.65	Redington (India) Ltd.	0.32
Wipro Ltd.	1.59	TREPS on G-Sec or T-Bills	1.38
Pidilite Industries Ltd.	1.58	Cash & Cash Receivables	-0.20
Bharti Airtel Ltd.	1.55	<b>TOTAL</b>	<b>100.00</b>
Thermax Ltd.	1.46		

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

## Industry Classification (for equity & equity related)



Data as on 31st July, 2022, Industry Classification as recommended by AMFI.

## IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

\*IDCW - previously known as Dividend

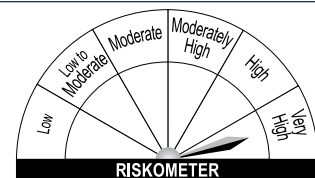
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Nifty Index Fund (INIF)

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

## Scheme Features

### Investment objective:

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

<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 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	31.5916	34.1596
IDCW**	30.1431	32.5711

### Monthly Average AUM:

₹ 201.07 Crs.

### AUM as on 31st July 2022:

₹ 211.27 Crs.

### Expense Ratio as on 31st July 2022:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July 2022:

Portfolio Turnover Ratio^^ : 0.06

Tracking Error : 0.3777%

Annualised tracking error for last 3 year's period.

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

### Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

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

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

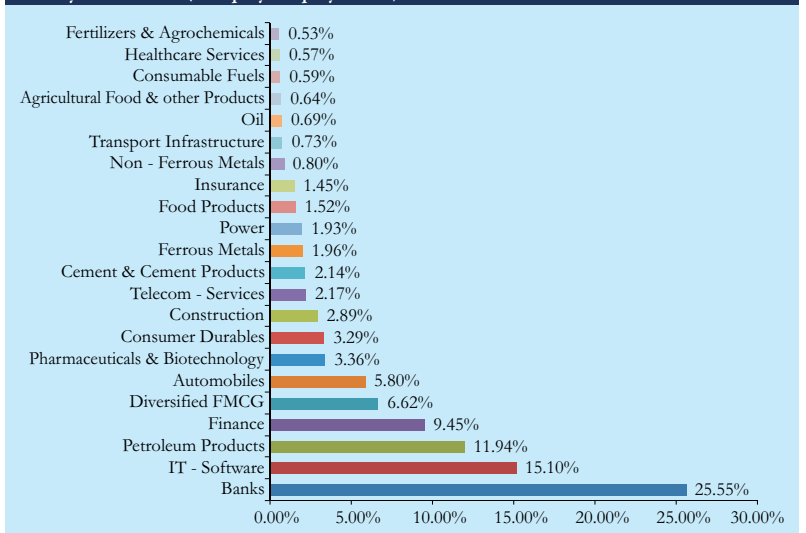
- Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI)
- Investments only in and all stocks comprising NIFTY 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)

## Portfolio as on 31/07/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		Nestle India Ltd.	0.91
Reliance Industries Ltd.	11.52	IndusInd Bank Ltd.	0.90
HDFC Bank Ltd.	8.35	Tech Mahindra Ltd.	0.88
ICICI Bank Ltd.	7.56	Wipro Ltd.	0.83
Infosys Ltd.	7.53	JSW Steel Ltd.	0.81
Housing Development Finance Corp. Ltd.	5.71	Hindalco Industries Ltd.	0.80
TATA Consultancy Services Ltd.	4.53	Grasim Industries Ltd.	0.78
Kotak Mahindra Bank Ltd.	3.53	SBI Life Insurance Company Ltd.	0.77
ITC Ltd.	3.51	Adani Ports and Special Economic Zone Ltd.	0.73
Hindustan Unilever Ltd.	3.11	Cipla Ltd.	0.70
Larsen & Toubro Ltd.	2.89	Oil & Natural Gas Corp. Ltd.	0.69
State Bank of India	2.68	HDFC Life Insurance Company Ltd.	0.68
Bajaj Finance Ltd.	2.54	Bajaj Auto Ltd.	0.67
Axis Bank Ltd.	2.53	Dr. Reddy's Laboratories Ltd.	0.66
Bharti Airtel Ltd.	2.17	Divi's Laboratories Ltd.	0.65
Asian Paints Ltd.	1.99	TATA Consumer Products Ltd.	0.64
Maruti Suzuki India Ltd.	1.54	Britannia Industries Ltd.	0.61
Mahindra & Mahindra Ltd.	1.47	Coal India Ltd.	0.59
Sun Pharmaceutical Industries Ltd.	1.35	Apollo Hospitals Enterprise Ltd.	0.57
HCL Technologies Ltd.	1.33	Eicher Motors Ltd.	0.57
Titan Company Ltd.	1.30	UPL Ltd.	0.53
Bajaj Finserv Ltd.	1.20	Hero MotoCorp Ltd.	0.48
TATA Steel Ltd.	1.15	Bharat Petroleum Corp. Ltd.	0.42
TATA Motors Ltd.	1.07	Shree Cement Ltd.	0.36
Ultratech Cement Ltd.	1.00	<b>TREPS on G-Sec or T-Bills</b>	<b>0.14</b>
Power Grid Corp. of India Ltd.	0.97	<b>Cash &amp; Cash Receivables</b>	<b>0.14</b>
NTPC Ltd.	0.96	<b>TOTAL</b>	<b>100.00</b>

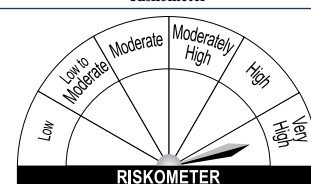
\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)



Data as on 31st July, 2022, Industry Classification as recommended by AMFI.

## Riskometer



Investors understand that their principal will be at Very High risk

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



# IDBI Nifty Junior Index Fund (INJIF)

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

## Scheme Features

### Investment objective:

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

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

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

### Inception Date:

20th September, 2010

### Benchmark:

NIFTY Next 50 - Total Return Index (TRI)

NAV as on 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	30.5883	32.9837
IDCW**	30.5883	32.9837

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

### Monthly Average AUM:

₹ 52.24 Crs.

### AUM as on 31st July 2022:

₹ 54.68 Crs.

### Expense Ratio as on 31st July 2022:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July 2022:

Portfolio Turnover Ratio^^ : 0.27

Tracking Error : 0.5370%

Annualised tracking error for last 3 year's period.

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

### Load Structure:

Entry Load : Not Applicable.

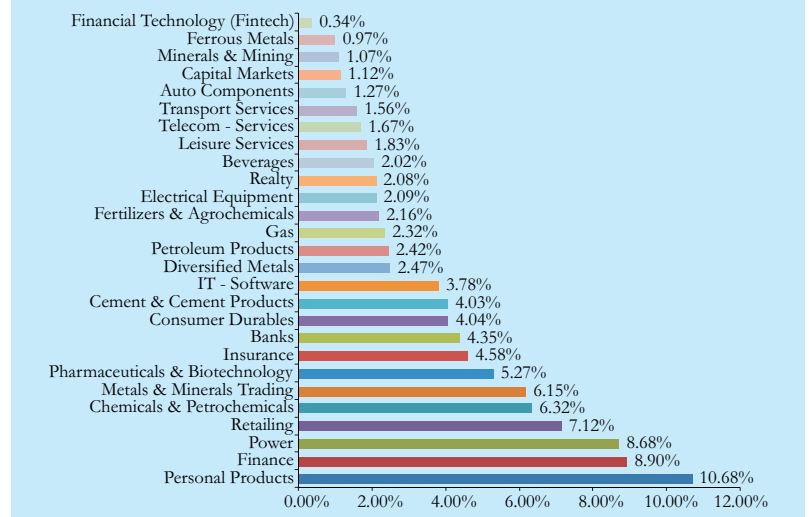
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 31/07/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>99.29</b>	
Adani Enterprises Ltd.	6.15	Larsen & Toubro Infotech Ltd.	1.87
Adani Transmission Ltd.	4.64	Colgate Palmolive (India) Ltd.	1.84
Adani Green Energy Ltd.	4.04	Jubilant Foodworks Ltd.	1.83
Avenue Supermarts Ltd.	3.37	Indus Towers Ltd.	1.67
Pdillite Industries Ltd.	3.25	Bandhan Bank Ltd.	1.66
SRF Ltd.	3.07	ACC Ltd.	1.64
Dabur India Ltd.	2.97	Interglobe Aviation Ltd.	1.56
Info Edge (India) Ltd.	2.92	Bajaj Holdings & Investment Ltd.	1.36
Godrej Consumer Products Ltd.	2.81	Lupin Ltd.	1.35
Havells India Ltd.	2.72	Berger Paints India Ltd.	1.32
ICICI Lombard General Insurance Company Ltd.	2.71	Torrent Pharmaceuticals Ltd.	1.30
Vedanta Ltd.	2.47	Bosch Ltd.	1.27
Indian Oil Corporation Ltd.	2.42	Biocon Ltd.	1.22
Cholamandalam Investment & Finance Co. Ltd.	2.40	HDFC Asset Management Company Ltd.	1.12
Ambuja Cements Ltd.	2.39	NMDC Ltd.	1.07
Marico Ltd.	2.33	Muthoot Finance Ltd.	1.00
GAIL (India) Ltd.	2.32	Steel Authority of India Ltd.	0.97
PI Industries Ltd.	2.16	Punjab National Bank	0.81
Siemens Ltd.	2.09	Zydus Lifesciences Ltd.	0.77
DLF Ltd.	2.08	Procter & Gamble Hygiene and Health Care Ltd.	0.73
SBI Cards & Payment Services Ltd.	2.08	Gland Pharma Ltd.	0.63
Piramal Enterprises Ltd.	2.06	FSN e-Commerce Ventures Ltd.	0.46
United Spirits Ltd.	2.02	Zomato Ltd.	0.37
MindTree Ltd.	1.91	One 97 Communications Ltd.	0.34
Bank of Baroda	1.88	TREPS on G-Sec or T-Bills	0.25
ICICI Prudential Life Insurance Company Ltd.	1.87	Cash & Cash Receivables	0.46
		<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



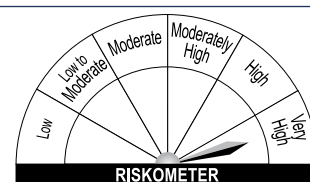
Data as on 31st July, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

### Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Midcap Fund (IMF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Alok Ranjan

### Total Experience:

Over 25 Years  
(Managing the Scheme since 6th August, 2021)

### Inception Date:

25th January 2017

### Benchmark:

NIFTY Midcap 150 - Total Return Index (TRI)

### NAV as on 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	16.52	17.95
IDCW**	15.50	16.88

### Monthly Average AUM:

₹ 184.38 Crs.

### AUM as on 31st July 2022:

₹ 192.97 Crs.

### Expense Ratio as on 31st July 2022:

Regular : 2.56%

Direct : 1.62%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July 2022:

Standard Deviation : 24.6400%

Beta : 0.9312

Sharpe Ratio : 0.6469

Portfolio Turnover Ratio^^ : 0.24

Risk free rate: Overnight MIBOR (5.25% as on 29/07/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

### Load Structure:

Entry Load : Not Applicable.

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

## 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 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

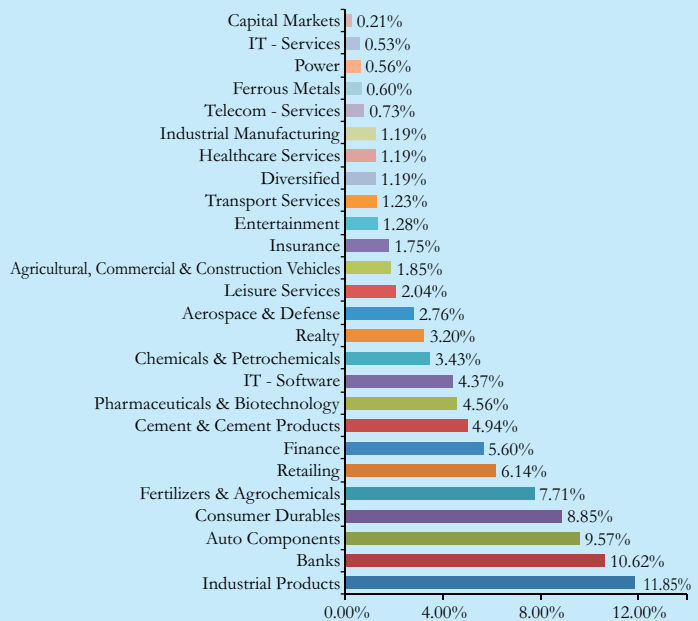
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 31/07/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>97.95</b>	
Minda Industries Ltd.	3.85	Muthoot Finance Ltd.	1.30
PI Industries Ltd.	3.64	Zee Entertainment Enterprises Ltd.	1.28
Trent Ltd.	3.57	Container Corporation of India Ltd.	1.23
The Federal Bank Ltd.	3.41	3M India Ltd.	1.19
ICICI Bank Ltd.	3.17	Apollo Hospitals Enterprise Ltd.	1.19
Bharat Electronics Ltd.	2.76	Honeywell Automation India Ltd.	1.19
Balkrishna Industries Ltd.	2.52	Bayer Cropscience Ltd.	1.16
Cholamandalam Investment & Finance Co. Ltd.	2.42	Bata India Ltd.	1.15
Alkem Laboratories Ltd.	2.38	Aarti Industries Ltd.	1.13
Cofores Ltd.	2.34	Jubilant Foodworks Ltd.	1.11
Relaxo Footwears Ltd.	2.30	Laurus Labs Ltd.	1.11
Astral Limited	2.19	Granules India Ltd.	1.07
Supreme Industries Ltd.	2.15	REC Ltd.	1.05
Voltas Ltd.	2.07	City Union Bank Ltd.	1.03
SKF India Ltd.	1.98	Devyani International Ltd.	0.93
Crompton Greaves Consumer Electricals Ltd.	1.97	Aarti Surfactants Ltd.	0.86
Dalmia Bharat Ltd.	1.88	Oracle Financial Services Software Ltd.	0.86
Ashok Leyland Ltd.	1.85	IG Petrochemicals Ltd.	0.84
Info Edge (India) Ltd.	1.85	Bajaj Finance Ltd.	0.83
Endurance Technologies Ltd.	1.84	Apollo Tyres Ltd.	0.81
Mitsu Chem Plast Ltd.	1.77	MindTree Ltd.	0.73
Godrej Properties Ltd.	1.75	Route Mobile Ltd.	0.73
Max Financial Services Ltd.	1.75	Indiamart Intermesh Ltd.	0.72
Polycab India Ltd.	1.72	TATA Steel Long Products Ltd.	0.67
ACC Ltd.	1.66	Jindal Steel & Power Ltd.	0.60
State Bank of India	1.60	PCBL Ltd.	0.60
Coromandel International Ltd.	1.47	TATA Power Company Ltd.	0.56
Arihant Superstructures Ltd.	1.45	Bosch Ltd.	0.55
UPL Ltd.	1.44	Firstsource Solutions Ltd.	0.53
Bank of Baroda	1.41	Birlasoft Ltd.	0.44
The Ramco Cements Ltd.	1.40	Aditya Birla Sun Life Amlc Ltd.	0.21
Bharat Forge Ltd.	1.37	TREPS on G-Sec or T-Bills	1.91
Whirlpool of India Ltd.	1.36	Cash & Cash Receivables	0.14
		<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



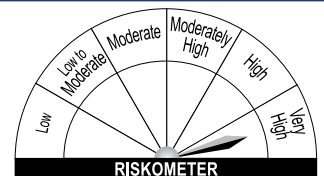
Data as on 31st July, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Small Cap Fund (ISF)

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

## Scheme Features

### Investment objective:

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

<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 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	17.22	18.67
IDCW**	17.22	18.67

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

### Monthly Average AUM:

₹ 127.52 Crs.

### AUM as on 31st July 2022:

₹ 132.22 Crs.

### Expense Ratio as on 31st July 2022:

Regular : 2.55%

Direct : 1.54%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July 2022:

Standard Deviation : 24.5095%

Beta : 0.7786

Sharpe Ratio : 0.8948

Portfolio Turnover Ratio^^ : 0.07

Risk free rate: Overnight MIBOR (5.25% as on 29/07/22). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

### Load Structure:

**Entry Load** : Not Applicable.

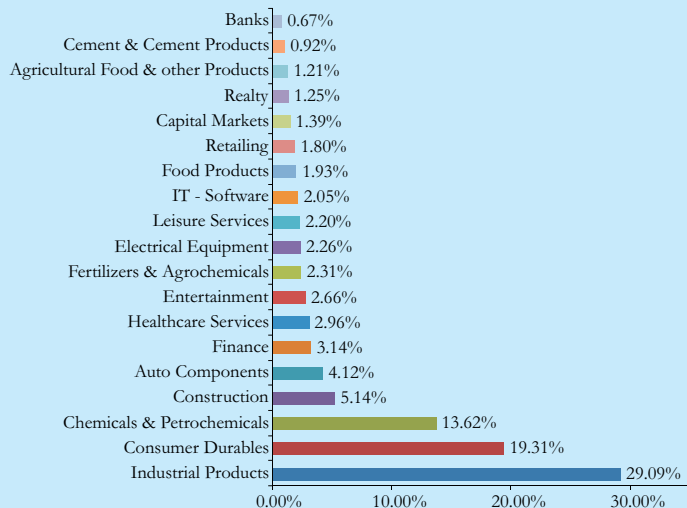
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/07/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>98.03</b>	KSB Ltd.	1.53
Elgi Equipments Ltd.	5.56	Ratnamani Metals & Tubes Ltd.	1.48
Timken India Ltd.	4.53	Greenply Industries Ltd.	1.45
Fine Organic Industries Ltd.	4.45	Mitsu Chem Plast Ltd.	1.43
KEI Industries Ltd.	4.07	Somany Ceramics Ltd.	1.43
Grindwell Norton Ltd.	4.03	Computer Age Management Services Ltd.	1.39
Navin Fluorine International Ltd.	3.99	Finolex Industries Ltd.	1.36
Greenpanel Industries Ltd.	3.90	Dhanuka Agritech Ltd.	1.29
Tube Investments of India Ltd.	3.85	Arihant Superstructures Ltd.	1.25
KNR Constructions Ltd.	3.30	Orient Electric Ltd.	1.25
Carborundum Universal Ltd.	2.98	Balrampur Chini Mills Ltd.	1.21
Narayana Hrudayalaya Ltd.	2.96	Kirloskar Oil Engines Ltd.	1.10
Can Fin Homes Ltd.	2.87	Chambal Fertilisers and Chemicals Ltd.	1.02
Century Plyboards (India) Ltd.	2.65	Zee Entertainment Enterprises Ltd.	0.93
Galaxy Surfactants Ltd.	2.54	HeidelbergCement India Ltd.	0.92
Blue Star Ltd.	2.50	Rossari Biotech Ltd.	0.85
Hitachi Energy India Ltd.	2.26	MM Forgings Ltd.	0.75
Relaxo Footwears Ltd.	2.14	DCB Bank Ltd.	0.67
Cera Sanitaryware Ltd.	2.09	Restaurant Brands Asia Ltd.	0.55
Birlasoft Ltd.	2.05	Balkrishna Industries Ltd.	0.27
Hatsun Agro Product Ltd.	1.93	Dhanvarsha Finvest Ltd.	0.27
Sheela Foam Ltd.	1.90	TATA Steel Long Products Ltd.	0.27
V-Mart Retail Ltd.	1.80	Techno Electric & Engineering Company Ltd.	0.24
Deepak Nitrite Ltd.	1.79	<b>TREPS on G-Sec or T-Bills</b>	<b>2.04</b>
Inox Leisure Ltd.	1.73	<b>Cash &amp; Cash Receivables</b>	<b>-0.07</b>
Lemon Tree Hotels Ltd.	1.65	<b>TOTAL</b>	<b>100.00</b>
PNC Infratech Ltd.	1.60		

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

## Industry Classification (for equity & equity related)



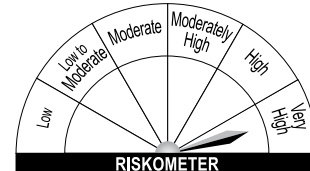
Data as on 31st July, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

### Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Focused 30 Equity Fund (IF30EF)

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

## Scheme Features

### Investment objective:

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

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

**Inception Date:**  
17th November, 2017

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

NAV as on 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	14.83	15.86
IDCW**	14.83	15.86

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

**Monthly Average AUM:**  
₹ 125.37 Crs.

**AUM as on 31st July 2022:**  
₹ 130.86 Crs.

### Expense Ratio as on 31st July 2022:

Regular : 2.54%  
Direct : 1.61%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July 2022:

Standard Deviation : 20.7026%  
Beta : 0.9066  
Sharpe Ratio : 0.5900  
Portfolio Turnover Ratio^^ : 0.01

Risk free rate: Overnight MIBOR (5.25% as on 29/07/22). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

### Load Structure:

**Entry Load** : Not Applicable.

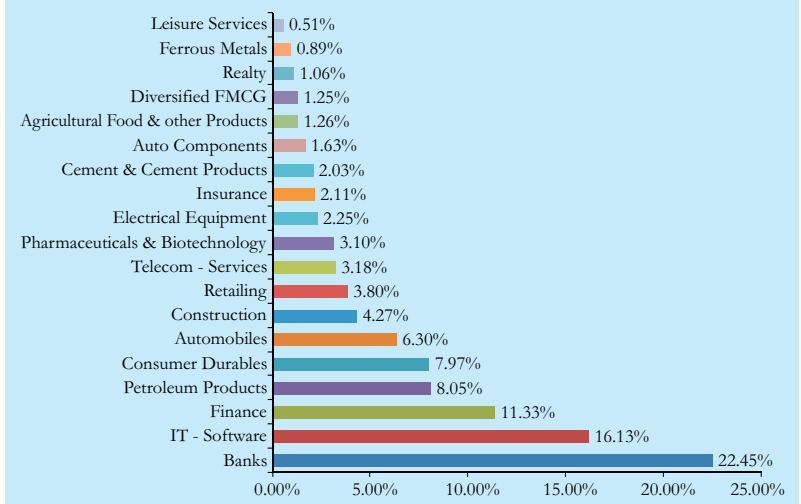
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/07/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>99.57</b>	Mahindra & Mahindra Ltd.	2.16
HDFC Bank Ltd.	8.40	ICICI Lombard General Insurance Company Ltd.	2.11
ICICI Bank Ltd.	8.31	JK Lakshmi Cement Ltd.	2.03
Reliance Industries Ltd.	8.05	State Bank of India	1.87
Infosys Ltd.	7.38	Mphasis Ltd.	1.80
TATA Consultancy Services Ltd.	6.95	Cipla Ltd.	1.69
Housing Development Finance Corp. Ltd.	6.16	ZF Commercial Vehicle Control Systems India Ltd.	1.63
Larsen & Toubro Ltd.	4.27	Divi's Laboratories Ltd.	1.41
Maruti Suzuki India Ltd.	4.14	TATA Consumer Products Ltd.	1.26
Bajaj Finance Ltd.	4.02	ITC Ltd.	1.25
Kotak Mahindra Bank Ltd.	3.87	Muthoot Finance Ltd.	1.15
Avenue Supermarts Ltd.	3.80	DLF Ltd.	1.06
Bharti Airtel Ltd.	3.18	Jindal Steel & Power Ltd.	0.89
Titan Company Ltd.	3.12	Indian Railway Catering & Tourism Corp. Ltd.	0.51
Blue Star Ltd.	2.57	<b>TREPS on G-Sec or T-Bills</b>	<b>0.25</b>
Asian Paints Ltd.	2.28	Cash & Cash Receivables	0.18
Siemens Ltd.	2.25	<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 July, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

### Riskometer



Investors understand that their principal will be at Very High risk

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

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

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

## Scheme Features

### Investment objective:

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

<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 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	13.09	13.84
IDCW**	13.09	13.84

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

### Monthly Average AUM:

₹ 84.03 Crs.

### AUM as on 31st July 2022:

₹ 89.22 Crs.

### Expense Ratio as on 31st July 2022:

Regular : 2.58%  
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July 2022:

Standard Deviation : 29.6170%  
Beta : 0.9623  
Sharpe Ratio : 0.2636  
Portfolio Turnover Ratio^^ : 0.02

Risk free rate: Overnight MIBOR (5.25% as on 29/07/22). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

### Load Structure:

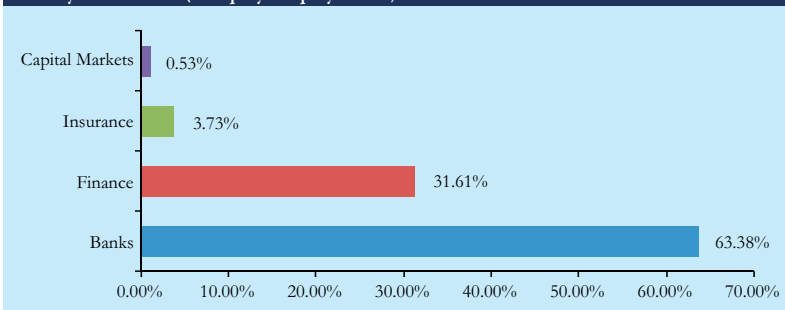
**Entry Load** : Not Applicable.  
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 31/07/2022

Issuer Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>99.25</b>
ICICI Bank Ltd.	20.36
HDFC Bank Ltd.	18.15
Housing Development Finance Corpn. Ltd.	12.25
Bajaj Finance Ltd.	7.68
Axis Bank Ltd.	6.74
State Bank of India	6.50
Kotak Mahindra Bank Ltd.	5.30
Cholamandalam Investment & Finance Co. Ltd.	3.89
Can Fin Homes Ltd.	2.58
Bajaj Finserv Ltd.	2.57
The Federal Bank Ltd.	1.80
AU Small Finance Bank Ltd.	1.49
HDFC Life Insurance Company Ltd.	1.49
Max Financial Services Ltd.	1.40
Bank of Baroda	1.29
City Union Bank Ltd.	1.22
Aavas Financiers Ltd.	1.18
SBI Cards & Payment Services Ltd.	0.88
ICICI Lombard General Insurance Company Ltd.	0.84
Muthoot Finance Ltd.	0.58
HDFC Asset Management Company Ltd.	0.53
IndusInd Bank Ltd.	0.53
<b>TREPS on G-Sec or T-Bills</b>	<b>0.83</b>
<b>Cash &amp; Cash Receivables</b>	<b>-0.08</b>
<b>TOTAL</b>	<b>100.00</b>

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

## Industry Classification (for equity & equity related)



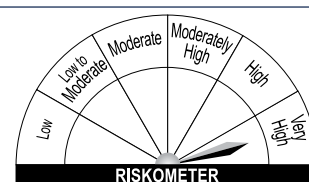
Data as on 31st July, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

### Riskometer



Investors understand that their principal will be at Very High risk

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



# IDBI Long Term Value Fund (ILTVF)

(An open ended equity scheme following value investment strategy)

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

20th August 2018

Benchmark:

NIFTY 500 - Total Returns Index (TRI)

NAV as on 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	15.53	16.22
IDCW**	15.53	16.22

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

Monthly Average AUM:

₹ 95.61 Crs.

AUM as on 31st July 2022:

₹ 99.91 Crs.

Expense Ratio as on 31st July 2022:

Regular : 2.54%

Direct : 1.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st July 2022:

Standard Deviation : 22.3510%

Beta : 0.9735

Sharpe Ratio : 0.5616

Portfolio Turnover Ratio^^ : 0.31

Risk free rate: Overnight MIBOR (5.25% as on 29/07/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

Load Structure:

Entry Load : Not Applicable.

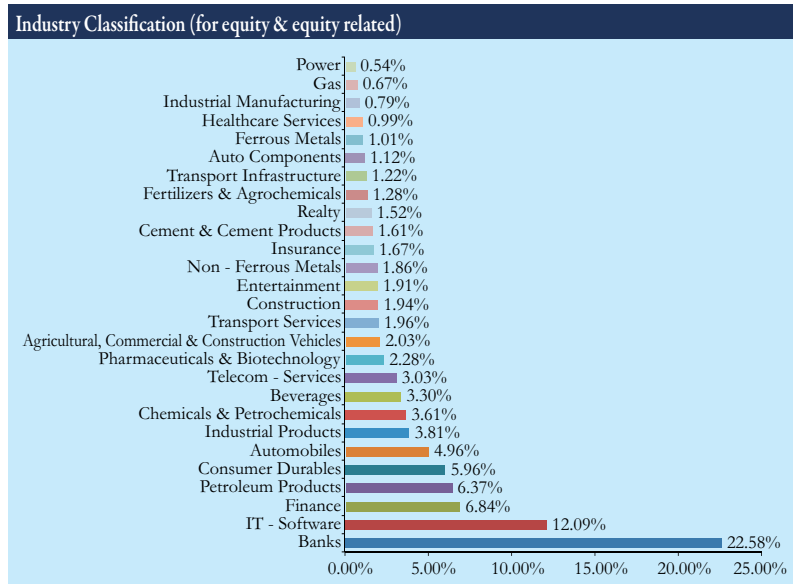
Exit Load : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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 31/07/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>96.95</b>	
ICICI Bank Ltd.	6.86	Crompton Greaves Consumer Electricals Ltd.	1.46
Infosys Ltd.	6.78	Supreme Industries Ltd.	1.44
Reliance Industries Ltd.	5.56	Ultratech Cement Ltd.	1.31
HDFC Bank Ltd.	5.45	HCL Technologies Ltd.	1.28
State Bank of India	5.30	PI Industries Ltd.	1.28
Housing Development Finance Corp. Ltd.	4.17	United Spirits Ltd.	1.25
Bharti Airtel Ltd.	3.03	Adani Ports and Special Economic Zone Ltd.	1.22
Mahindra & Mahindra Ltd.	2.74	MRF Ltd.	1.12
Bharat Forge Ltd.	2.37	Oberoi Realty Ltd.	1.05
Persistent Systems Ltd.	2.37	Havells India Ltd.	1.03
Sun Pharmaceutical Industries Ltd.	2.28	Amber Enterprises India Ltd.	1.01
Maruti Suzuki India Ltd.	2.22	TATA Steel Ltd.	1.01
Bank of Baroda	2.09	Max Healthcare Institute Ltd.	0.99
Varun Beverages Ltd.	2.05	Kotak Mahindra Bank Ltd.	0.93
Ashok Leyland Ltd.	2.03	Asian Paints Ltd.	0.91
Container Corporation of India Ltd.	1.96	Hindustan Petroleum Corp. Ltd.	0.81
Axis Bank Ltd.	1.95	Honeywell Automation India Ltd.	0.79
KNR Constructions Ltd.	1.94	Gujarat Gas Ltd.	0.67
Bajaj Finance Ltd.	1.93	Cholamandalam Investment & Finance Co. Ltd.	0.56
Inox Leisure Ltd.	1.91	CESC Ltd.	0.54
Aarti Industries Ltd.	1.87	Indiabulls Real Estate Ltd.	0.47
Hindalco Industries Ltd.	1.86	Ambuja Cements Ltd.	0.30
Vinati Organics Ltd.	1.74	Dhanvarsha Finvest Ltd.	0.18
HDFC Life Insurance Company Ltd.	1.67	TREPS on G-Sec or T-Bills	3.15
Coforge Ltd.	1.66	Cash & Cash Receivables	-0.10
Voltas Ltd.	1.55	<b>TOTAL</b>	<b>100.00</b>

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



Data as on 31st July, 2022, 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 in equity and equity related instruments by following value investment strategy</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 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 29th July 2022 (₹ per unit):**

	Regular	Direct
Growth	16.62	17.40
IDCW**	16.62	17.40

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

**Monthly Average AUM:**  
₹ 87.37 Crs.

**AUM as on 31st July 2022:**  
₹ 91.12 Crs.

**Expense Ratio as on 31st July 2022:**

Regular : 2.53%  
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 31st July 2022:**

Standard Deviation : 18.2636%  
Beta : 0.7902  
Sharpe Ratio : 0.7703  
Portfolio Turnover Ratio^^ : 0.03

Risk free rate: Overnight MIBOR (5.25% as on 29/07/22). Source: FIMMDA.  
Ratios calculated on monthly 3 years data point.

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

### Load Structure:

**Entry Load** : Not Applicable.

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

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

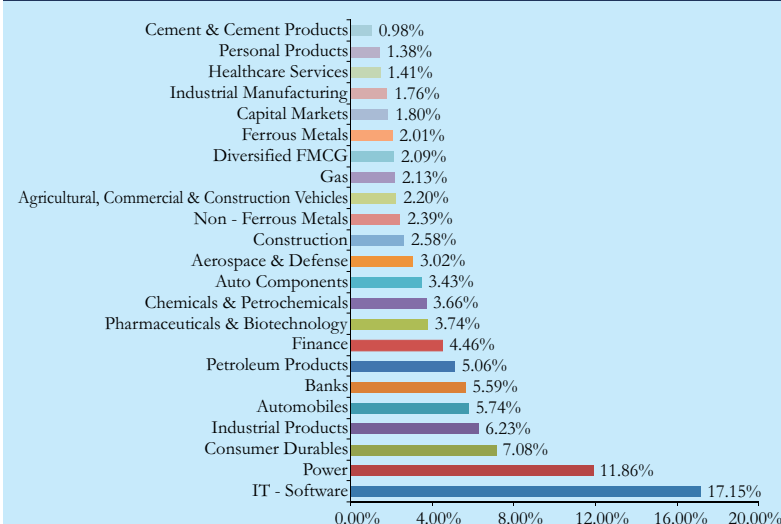
Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.

## Portfolio as on 31/07/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>	<b>97.75</b>	Tech Mahindra Ltd.	2.05
Infosys Ltd.	9.71	TATA Steel Ltd.	2.01
TATA Consultancy Services Ltd.	5.39	Multi Commodity Exchange of India Ltd.	1.80
Carborundum Universal Ltd.	4.62	Honeywell Automation India Ltd.	1.76
ICICI Bank Ltd.	4.49	Bharat Forge Ltd.	1.61
Power Grid Corp. of India Ltd.	4.19	Hindustan Zinc Ltd.	1.51
Atul Ltd.	3.66	Dr. Lal Path labs Ltd.	1.41
Tube Investments of India Ltd.	3.43	BEML Ltd.	1.40
Maruti Suzuki India Ltd.	3.18	Asian Paints Ltd.	1.39
Bajaj Finance Ltd.	3.16	Colgate Palmolive (India) Ltd.	1.38
NTPC Ltd.	3.10	Housing Development Finance Corp. Ltd.	1.30
Titan Company Ltd.	3.10	TATA Power Company Ltd.	1.22
Bharat Electronics Ltd.	3.02	Torrent Power Ltd.	1.15
Divi's Laboratories Ltd.	2.94	State Bank of India	1.10
Reliance Industries Ltd.	2.75	ACC Ltd.	0.98
Relaxo Footwears Ltd.	2.59	Hindalco Industries Ltd.	0.88
Larsen & Toubro Ltd.	2.58	Aurobindo Pharma Ltd.	0.80
Mahindra & Mahindra Ltd.	2.56	Escorts Kubota Ltd.	0.80
Hindustan Petroleum Corp. Ltd.	2.31	<b>TREPS on G-Sec or T-Bills</b>	<b>2.26</b>
NHPC Ltd.	2.20	<b>Cash &amp; Cash Receivables</b>	<b>-0.01</b>
Mahanagar Gas Ltd.	2.13	<b>TOTAL</b>	<b>100.00</b>
ITC Ltd.	2.09		

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

## Industry Classification (for equity & equity related)



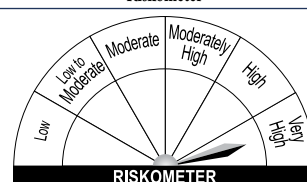
Data as on 31st July, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

### Riskometer



Investors understand that their principal will be at Very High risk

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

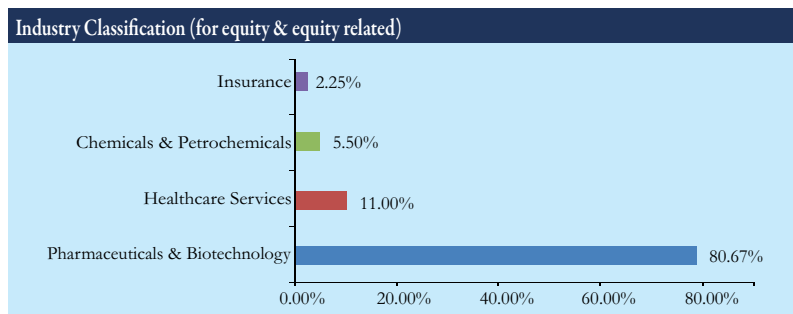
# IDBI Healthcare Fund (IHF)

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

Scheme Features		
<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 29th July 2022 (₹ per unit):</b>		
	<b>Regular</b>	<b>Direct</b>
Growth	17.12	18.01
IDCW**	17.12	18.01
** IDCW stands for Income Distribution cum Capital Withdrawal.		
<b>Monthly Average AUM:</b> ₹ 61.10 Crs.		
<b>AUM as on 31st July 2022:</b> ₹ 62.30 Crs.		
<b>Expense Ratio as on 31st July 2022:</b> Regular : 2.53% Direct : 1.24% Expense ratio is inclusive of GST on management fees.		
<b>Quantitative Measures as on 31st July 2022:</b> Standard Deviation : 20.3980% Beta : 0.8957 Sharpe Ratio : 0.7623 Portfolio Turnover Ratio^^ : 0.03 Risk free rate: Overnight MIBOR (5.25% as on 29/07/22). 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 31/07/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>		<b>99.42</b>	
Sun Pharmaceutical Industries Ltd.	18.28	Aster DM Healthcare Ltd.	1.81
Divi's Laboratories Ltd.	10.21	Jubilant Ingrevia Ltd.	1.78
Dr. Reddy's Laboratories Ltd.	9.87	Pfizer Ltd.	1.70
Cipla Ltd.	7.22	Biocon Ltd.	1.48
Apollo Hospitals Enterprise Ltd.	6.00	Rossari Biotech Ltd.	1.44
Aurobindo Pharma Ltd.	4.24	Zydus Lifesciences Ltd.	1.38
JB Chemicals & Pharmaceuticals Ltd.	4.12	Indoco Remedies Ltd.	1.20
IPCA Laboratories Ltd.	3.90	ICICI Lombard General Insurance Company Ltd.	1.16
Torrent Pharmaceuticals Ltd.	3.70	HDFC Life Insurance Company Ltd.	1.09
Alkem Laboratories Ltd.	3.25	Natco Pharma Ltd.	0.99
Abbott India Ltd.	2.94	Lupin Ltd.	0.93
Laurus Labs Ltd.	2.88	Metropolis Healthcare Ltd.	0.86
Gland Pharma Ltd.	2.38	<b>TREPS on G-Sec or T-Bills</b>	<b>0.15</b>
Syngene International Ltd.	2.33	<b>Cash &amp; Cash Receivables</b>	<b>0.43</b>
Vinati Organics Ltd.	2.28	<b>TOTAL</b>	<b>100.00</b>

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



Data as on 31st July, 2022, 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 30 Years (Managing the Scheme since 3rd May, 2017)

Inception Date: 24th October 2016

Benchmark: CRISIL Hybrid 35+65-Aggressive Index

NAV as on 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	15.4274	16.6664
IDCW**	14.0769	15.2861

Monthly Average AUM: ₹ 179.85 Crs.

AUM as on 31st July 2022: ₹ 186.13 Crs.

Expense Ratio as on 31st July 2022:

Regular : 2.55%

Direct : 1.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st July 2022:

YTM	: 6.97%
Average Maturity	: 3.69 Years
Modified Duration	: 2.82 Years
Macaulay Duration	: 2.93 Years
Standard Deviation	: 14.5773%
Beta	: 0.9825
Sharpe Ratio	: 0.5328
Portfolio Turnover Ratio^^	: 1.02

Risk free rate: Overnight MIBOR (5.25% as on 29/07/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

### Load Structure:

Entry Load : Not Applicable.

Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within (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

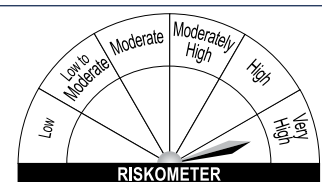
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## 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



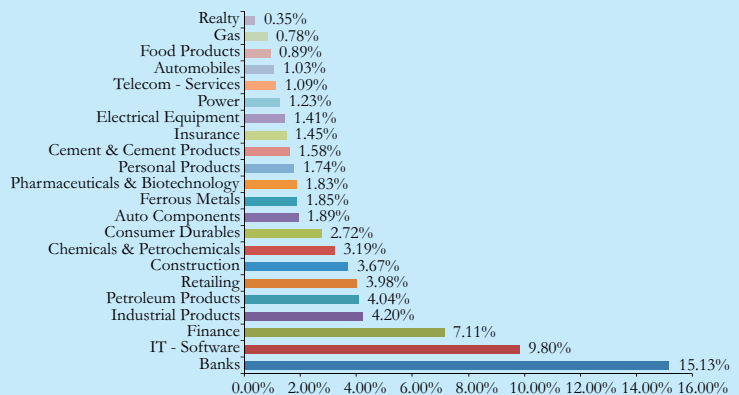
Investors understand that their principal will be at Very High risk

## Portfolio as on 31/07/2022

Issuer/Security Name	Rating	% To Net Assets*	Issuer/Security Name	Rating	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			HCL Technologies Ltd.	N.A	0.87
ICICI Bank Ltd.	N.A	4.99	Muthoot Finance Ltd.	N.A	0.86
HDFC Bank Ltd.	N.A	4.97	Jindal Steel & Power Ltd.	N.A	0.84
Reliance Industries Ltd.	N.A	4.04	Aarti Industries Ltd.	N.A	0.80
Housing Development Finance Corp. Ltd.	N.A	3.83	Gujarat Gas Ltd.	N.A	0.78
Infosys Ltd.	N.A	3.75	CESC Ltd.	N.A	0.68
Axis Bank Ltd.	N.A	2.76	ICICI Lombard General Insurance Co. Ltd.	N.A	0.55
Larsen & Toubro Ltd.	N.A	2.72	Power Grid Corp. of India Ltd.	N.A	0.55
Timken India Ltd.	N.A	2.67	Ultratech Cement Ltd.	N.A	0.53
TATA Consultancy Services Ltd.	N.A	2.59	NOCIL Ltd.	N.A	0.48
State Bank of India	N.A	2.41	Indiabulls Real Estate Ltd.	N.A	0.35
Bajaj Finance Ltd.	N.A	2.32	Gland Pharma Ltd.	N.A	0.18
Avenue Supermarts Ltd.	N.A	2.28	Dhanvarsha Finvest Ltd.	N.A	0.10
Atul Ltd.	N.A	1.91	<b>DEBENTURES</b>		<b>11.75</b>
Sundram Fasteners Ltd.	N.A	1.89	Bank of Baroda		
Godrej Consumer Products Ltd.	N.A	1.74	(AT1 Bond under Basel III)	CRISIL AA+	7.10
Trent Ltd.	N.A	1.70	Chennai Petroleum Corporation Ltd.	CRISIL AAA	2.06
Divi's Laboratories Ltd.	N.A	1.65	Piramal Capital & Housing Finance Ltd.	[ICRA]AA	1.05
Asian Paints Ltd.	N.A	1.61	REC Ltd.	CRISIL AAA	0.77
Supreme Industries Ltd.	N.A	1.53	NTPC Ltd.	CRISIL AAA	0.77
Tech Mahindra Ltd.	N.A	1.47	<b>GOVERNMENT SECURITIES</b>		<b>14.36</b>
Siemens Ltd.	N.A	1.41	CGL 2029	SOV	8.00
Birlasoft Ltd.	N.A	1.12	CGL 2027	SOV	3.54
Voltas Ltd.	N.A	1.11	CGL 2026	SOV	2.31
Bharti Airtel Ltd.	N.A	1.09	CGL 2032	SOV	0.51
ACC Ltd.	N.A	1.05	<b>CERTIFICATE OF DEPOSITS</b>		<b>1.59</b>
Eicher Motors Ltd.	N.A	1.03	Axis Bank Ltd.	CRISIL A1+	1.59
TATA Steel Ltd.	N.A	1.01	<b>TREPS on G-Sec or T-Bills</b>		<b>0.38</b>
KNR Constructions Ltd.	N.A	0.95	<b>Cash &amp; Cash Receivables</b>		<b>0.96</b>
HDFC Life Insurance Co. Ltd.	N.A	0.90	<b>TOTAL</b>		<b>100.00</b>
Nestle India Ltd.	N.A	0.89			

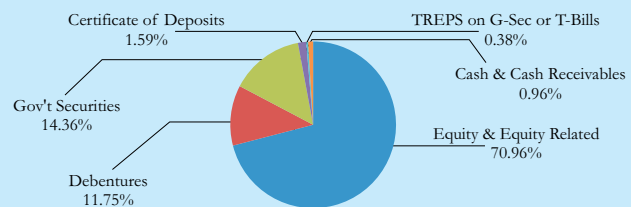
\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)

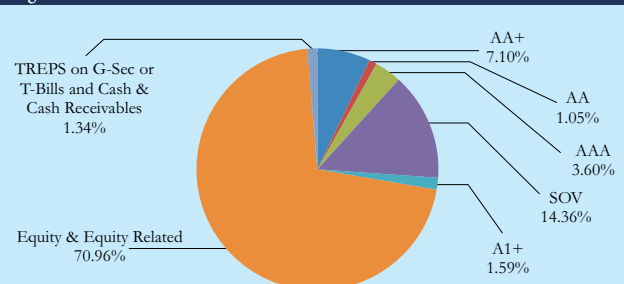


Data as on 31st July, 2022, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile



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



Snapshot of IDBI Mutual Fund Schemes

	IEAF	IIT100EF	IFF	IMF	ISF	IF30EF	IB&FSF	ILTVF	IDYF	IHF	IHEF	IESF	ILQF	IDBF	IGF	IUSTF	ISTBF	ICRF	INIF	INJIF	IGFOF	IDBIGOLD				
Benchmark	NIFTY 500 Index - (TRI)	NIFTY 100 Index - (TRI)	NIFTY 500 Index (TRI)	NIFTY Midcap 150 - (TRI)	NIFTY Smallcap 250 Index - (TRI)	NIFTY 500 Index (TRI)	NIFTY Financial Services - (TRI)	NIFTY 500 Index - (TRI)	NIFTY 500 Index - (TRI)	S&P BSE Healthcare - (TRI)	CRISIL Hybrid 35+65-Aggressive Index	40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index + 30% of NIFTY 50 Index - (TRI)	CRISIL Liquid Fund B-I Index	CRISIL Dynamic Bond Fund A-III Index	CRISIL Dynamic Gilt Index	CRISIL Ultra Short Duration Fund B-I Index	CRISIL Short Duration Fund A-II Index	NIFTY Credit Risk Bond Index C-III	NIFTY 50 Index - (TRI)	NIFTY Next 50 Index - (TRI)	Domestic price of Gold	Domestic price of Physical Gold				
Fund Manager	Mr. Alok Ranjan										Mr. Alok Ranjan (Equity portion) Mr. Raju Sharma (Debt portion)			Mr. Raju Sharma			Mr. Bhupesh Kalyani			Mr. Jayesh Dinesh Shah		Mr. Khozem Z. Jabalpurwala				
Minimum/ Maximum Application Amount	Minimum Application Amount (Lumpsum)											Maximum Application Amount (Lumpsum)										For IDBI Gold : Authorized participants & Large investors - In creation unit lot of 1000 units and multiples of 1000 units thereof or in equivalent amount in cash.				
	New Purchase – Rs. 5000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter											New & Additional Purchase: No limit														
Minimum Additional Investment	Rs. 1000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter																						Other investors (Only subscription on Stock Exchange where the Scheme is listed)- 1 unit or in multiples thereof at the prevailing listed price. No Switch-in is permitted in the Scheme.			
SIP	• Rs. 500 per month for a minimum period of 12 months.      • Rs. 1000 per month for a minimum period of 6 months.      • Rs. 1500 per quarter for a minimum period of 4 quarters.																					NA				
	• Only for IUSTF: Rs. 500 per day for a minimum of 30 installments continuously for all business days.																									
	Investments above minimum amount mentioned shall be made in multiples of Re.1/- for all SIP, except for IEAF it shall be made in multiples of Rs. 500/-. In case of SIP transactions, statutory lock-in period of 3 years is applicable to every installment made to IEAF.																									
SWP & STP	Minimum balance in the Scheme should be Rs.25,000/- at the time of enrollment. SWP/STP from IEAF to any other Schemes of IDBI Mutual Fund is available only after completion of lock-in period of 3 years.																					NA				
	STP:																									
	Sub-options for STP					Eligible dates for effect					Minimum amount per transfer*					Daily STP amount per transfer					Minimum term/duration applicable					
	Daily (only offered under ILIQF, IUSTF and ISTBF)					All Business days					Rs. 200/-					Rs. 200/- to less than Rs. 500/-					30 Business days					
	Weekly					1st Business day of the week					Rs. 1,000/-					Rs. 500/- to less than Rs. 1,000/-					12 Business days					
	Monthly					1st, 5th, 10th, 15th, 20th and 25th of the month					Rs. 1,000/-					Rs. 1,000/- and above					6 Business days					
	Quarterly					1st, 5th, 10th, 15th, 20th and 25th of the each quarter					Rs. 2,500/-					Weekly & Monthly STP: 12 Installments; Quarterly STP: 4 Installments										
(*Multiples of Re.1/- thereafter except under IEAF where STP will be made at a minimum of Rs.500/- and in multiples of Rs.500/- thereafter.) SWP: Minimum amount for each withdrawal is Rs.1000/- and in multiples of Re.1/- thereafter for a minimum period of 6 months. Withdrawal on 25 <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**	NA	Payout/Sweep
			Growth	NA	NA
2	IIT100EF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
3	IFF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
4	INIF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
5	INJIF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
6	IMF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
7	ISF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
8	IF30EF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
9	IB&FSF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
10	ILTVF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
11	IDYF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
12	IHF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
13	IHEF	Regular & Direct	IDCW**	NA	Reinvestment/Payout/Sweep
			Growth	NA	NA
14	IESF	Regular & Direct	IDCW**	Monthly/Quarterly	Reinvestment/Payout/Sweep
			Growth	NA	NA
15	ILIQF	Regular & Direct	IDCW**	Daily/Weekly/Monthly	Reinvestment/Payout/Sweep
			Growth	NA	NA
16	IUSTF	Regular & Direct	IDCW**	Daily/Weekly/Monthly	Reinvestment/Payout/Sweep
			Growth	NA	NA

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

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

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

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



# IDBI Equity Savings Fund (IESF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

### Total Experience:

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

### Inception Date: 7th March, 2011

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

### Benchmark: NIFTY Equity Savings Index

### NAV as on 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	21.0307	23.0389
Monthly IDCW**	16.5695	15.5680
Quarterly IDCW**	15.6657	12.8415

### Monthly Average AUM: ₹ 11.26 Crs.

### AUM as on 31st July 2022: ₹ 11.49 Crs.

### Expense Ratio as on 31st July 2022:

Regular : 2.14%

Direct : 1.16%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July 2022:

YTM : 5.40%

Average Maturity : 27 Days

Modified Duration : 17.37 Days

Macaulay Duration : 18.53 Days

Standard Deviation : 9.8991%

Beta : 1.2004

Sharpe Ratio : 0.3612

Portfolio Turnover Ratio^^ : 4.07

Risk free rate: Overnight MIBOR (5.25% as on 29/07/22). Source: FIMMDA.

Ratios calculated on monthly 3 years data point.

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

### Load Structure:

Entry Load : Not Applicable.

Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within (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 31/07/2022

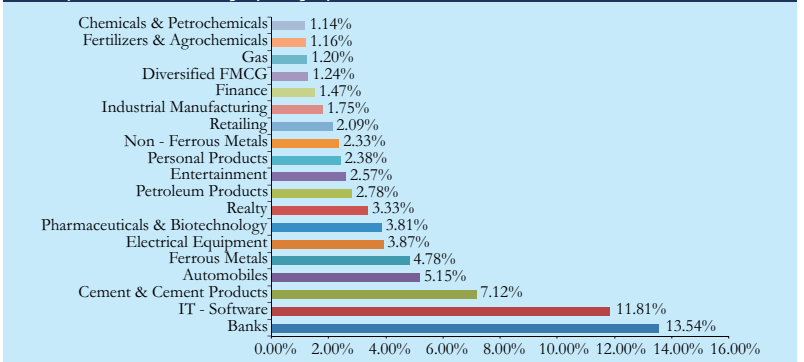
Issuer/Security Name	Rating	% To Net Assets*	Issuer/Security Name	Rating	% To Net Assets*
<b>EQUITY &amp; EQUITY RELATED</b>			Honeywell Automation India Ltd.	N.A	1.75
ICICI Bank Ltd.	N.A	6.99	Axis Bank Ltd.	N.A	1.73
TATA Consultancy Services Ltd.	N.A	6.04	Grasim Industries Ltd.	N.A	1.64
TATA Steel Ltd.	N.A	4.78	Ultratech Cement Ltd.	N.A	1.60
ACC Ltd.	N.A	3.88	Housing Development Finance Corp. Ltd.	N.A	1.47
Siemens Ltd.	N.A	3.87	Birlasoft Ltd.	N.A	1.32
DLF Ltd.	N.A	3.33	HCL Technologies Ltd.	N.A	1.24
Infosys Ltd.	N.A	3.21	ITC Ltd.	N.A	1.24
Mahindra & Mahindra Ltd.	N.A	2.99	Gujarat Gas Ltd.	N.A	1.20
Reliance Industries Ltd.	N.A	2.78	UPL Ltd.	N.A	1.16
State Bank of India	N.A	2.76	Aarti Industries Ltd.	N.A	1.14
Inox Leisure Ltd.	N.A	2.57	<b>DEBENTURES</b>		7.72
Godrej Consumer Products Ltd.	N.A	2.38	Bank of Baroda		
Hindalco Industries Ltd.	N.A	2.33	(AT1 Bond under Basel III)	CRISIL AA+	6.97
Maruti Suzuki India Ltd.	N.A	2.16	NTPC Ltd.	CRISIL AAA	0.75
Avenue Supermarts Ltd.	N.A	2.09	<b>TREPS on G-Sec or T-Bills</b>		5.09
HDFC Bank Ltd.	N.A	2.06	Cash & Cash Receivables		13.67
Sun Pharmaceutical Industries Ltd.	N.A	1.97	<b>TOTAL</b>		100.00
Divi's Laboratories Ltd.	N.A	1.84			

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

Fixed Deposits placed for margin purpose for Derivative

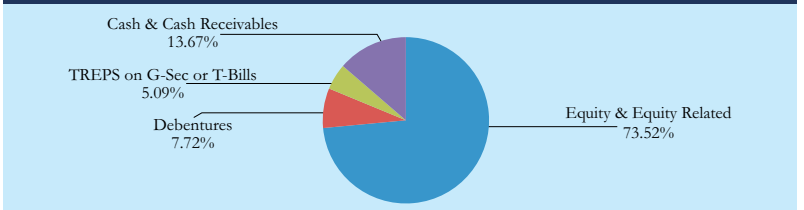
Total Outstanding exposure in Derivative Instruments as on 31st July, 2022: Rs. 323.65/- (Market Value in Lakhs)

## Industry Classification (for equity & equity related)

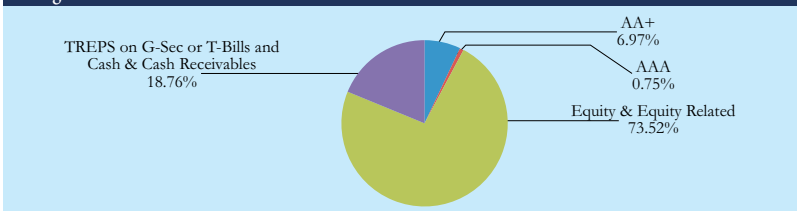


Data as on 31st July, 2022, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile

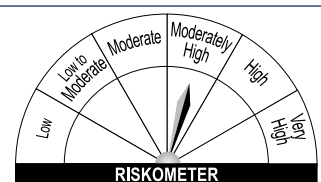


## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

# IDBI Liquid Fund (ILIQF)

(An open-ended liquid scheme)

## Scheme Features

### Investment objective:

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

<b>Fund Manager:</b>	<b>Total Experience:</b> Over 30 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 July 2022 (₹ per unit):

	Regular	Direct
Growth	2,304.0580	2,323.1475
Daily IDCW**	1,005.2683	1,002.3548
Weekly IDCW**	1,023.0085	1,003.7401
Monthly IDCW**	1,004.1942	1,002.6403
Bonus^	00.0000	1,740.7531

^ 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:

₹ 616.04 Crs.

### AUM as on 31st July 2022:

₹ 601.94 Crs.

### Expense Ratio as on 31st July 2022:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July 2022:

YTM	: 5.82%
Average Maturity	: 63 Days
Modified Duration	: 59.14 Days
Macaulay Duration	: 59.14 Days

### Load Structure:

Entry Load: Not Applicable

### Exit Load:

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

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

## IDCW History

(Face Value: ₹ 1000/- Per Unit)

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

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

25th July, 2022	3.7944	3.7944	1,007.2670	1,003.6394
27th June, 2022	4.2616	4.2616	1,007.7844	1,003.6394
25th May, 2022	2.5620	2.5620	1,006.0928	1,003.6394

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

25th July, 2022	3.8218	3.8218	1,005.7340	1,002.0799
27th June, 2022	4.2991	4.2991	1,006.2535	1,002.0799
25th May, 2022	2.5905	2.5905	1,004.5609	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

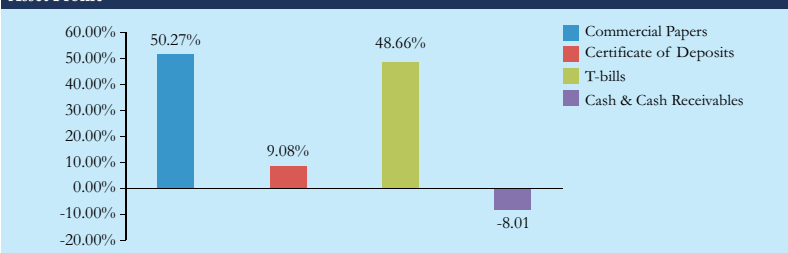
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 31/07/2022

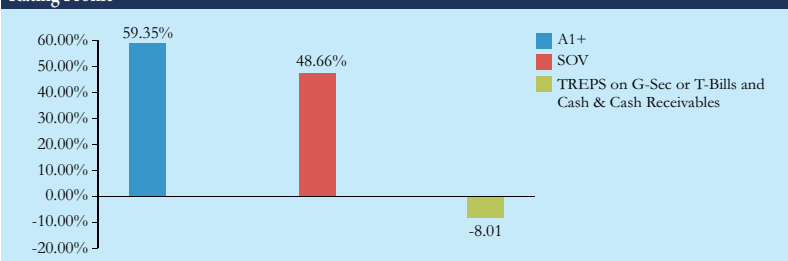
Issuer Name	Rating	% To Net Assets*
<b>COMMERCIAL PAPERS</b>		
Aditya Birla Money Ltd.	CRISIL A1+	8.27
KEC International Ltd.	CRISIL A1+	8.26
Housing Development Finance Corp. Ltd.	CRISIL A1+	8.25
Reliance Retail Ventures Ltd.	CRISIL A1+	8.24
Bajaj Finance Ltd.	CRISIL A1+	8.20
JK Cement Ltd.	CRISIL A1+	4.94
Astec Lifesciences Ltd.	[ICRA]A1+	4.11
<b>CERTIFICATE OF DEPOSITS</b>		
HDFC Bank Ltd.	IND A1+	9.08
<b>T-BILLS</b>		
91 DTB	SOV	48.66
182 DTB		38.78
Cash & Cash Receivables		9.88
<b>TOTAL</b>		-8.01
		100.00

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

## Asset Profile



## Rating Profile

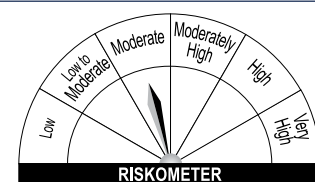


## Product Label

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

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

## Riskometer



Investors understand that their principal will be at 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:

Mr. Bhupesh Kalyani

Total Experience: Over 19 Years

(Managing the Scheme since 1st February, 2017)

Inception Date:

3rd September, 2010

Benchmark:

CRISIL Ultra Short Duration Fund B-I Index

NAV as on 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	2,279.3057	2,394.5587
Daily IDCW**	1,017.0054	1,031.1905
Weekly IDCW**	1,090.9621	1,094.8288
Monthly IDCW**	1,115.9601	1,449.6186
Bonus	2,279.4443	00.0000

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

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

Monthly Average AUM:

₹ 238.02 Crs.

AUM as on 31st July 2022:

₹ 240.48 Crs.

Expense Ratio as on 31st July 2022:

Regular : 0.42%

Direct : 0.25%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st July 2022:

YTM : 5.84%

Average Maturity : 118 Days

Modified Duration : 100 Days

Macaulay Duration : 107 Days

Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

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

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

26th July, 2022	3.8833	3.8833	1,119.4266	1,115.5044
28th June, 2022	4.2104	4.2104	1,119.3352	1,115.2954
26th May, 2022	0.8187	0.8187	1115.7642	1115.1248

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

26th July, 2022	5.2332	5.2332	1,454.2811	1,449.0041
28th June, 2022	5.8473	5.8473	1,454.3324	1,448.7139
26th May, 2022	1.4312	1.4312	1449.6707	1448.4851

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

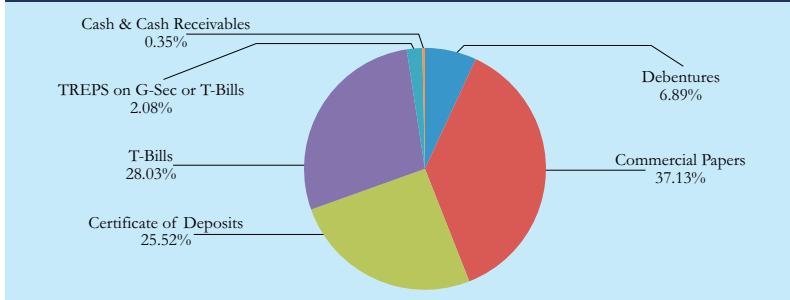
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

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

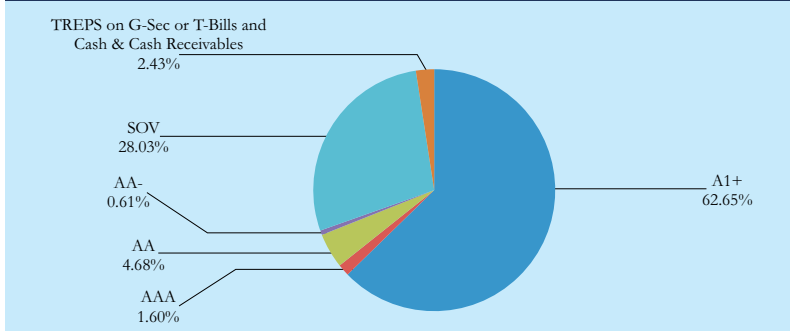
Portfolio as on 31/07/2022		
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
Steel Authority of India Ltd.	IND AA	2.24
Tata Power Co. Ltd.	IND AA	0.83
REC Ltd.	CRISIL AAA	0.80
Chennai Petroleum Corp. Ltd.	CRISIL AAA	0.80
JSW Steel Ltd.	IND AA	0.63
Godrej Properties Ltd.	[ICRA]AA	0.63
TATA Motors Ltd.	CRISIL AA-	0.61
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.35
<b>COMMERCIAL PAPERS</b>		
Housing Development Finance Corporation Ltd.	CRISIL A1+	10.36
Reliance Retail Ventures Ltd.	CRISIL A1+	10.33
JK Cement Ltd.	CRISIL A1+	8.24
KEC International Ltd.	CRISIL A1+	8.20
<b>CERTIFICATE OF DEPOSITS</b>		
Axis Bank Ltd.	CRISIL A1+	9.05
HDFC Bank Ltd.	IND A1+	8.25
Canara Bank	CRISIL A1+	8.22
<b>T-BILLS</b>		
182 DTB	SOV	10.34
91 DTB		17.69
<b>TREPS on G-Sec or T-Bills</b>		
Cash & Cash Receivables		0.35
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile

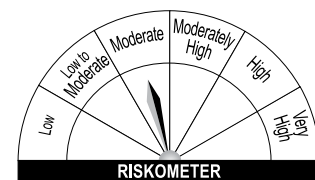


## Product Label

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 Moderate risk

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

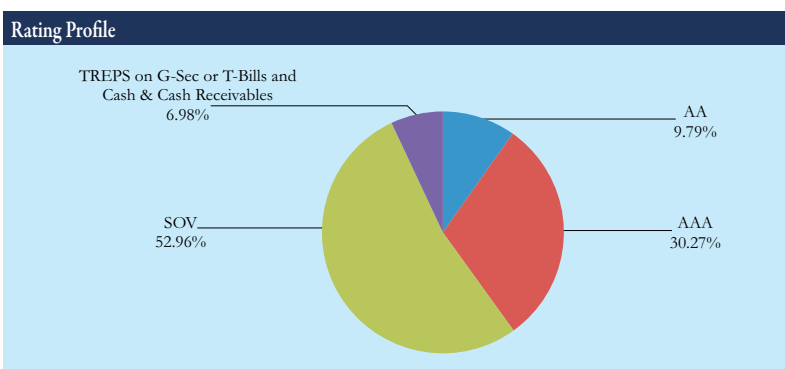
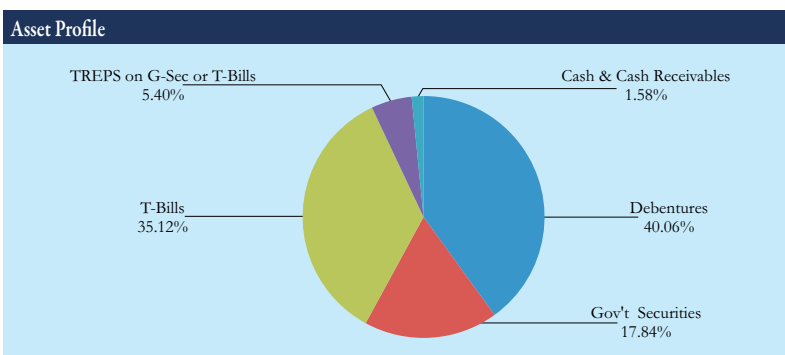
# IDBI Short Term Bond Fund (ISTBF)

(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. Bhupesh Kalyani	<b>Total Experience:</b> Over 19 Years (Managing the Scheme since 1st February, 2017)	
<b>Inception Date:</b> 23rd March, 2011		
<b>Benchmark:</b> CRISIL Short Duration Fund A-II Index		
<b>NAV as on 29th July 2022 (₹ per unit):</b>		
	<b>Regular</b>	<b>Direct</b>
Growth	22.4626	24.1909
Weekly IDCW**	12.2179	13.3753
Monthly IDCW**	12.1228	15.3631
<b>Monthly Average AUM:</b> ₹ 29.95 Crs.		
<b>AUM as on 31st July 2022:</b> ₹ 29.97 Crs.		
<b>Expense Ratio as on 31st July 2022:</b> Regular : 0.75% Direct : 0.28% Expense ratio is inclusive of GST on management fees.		
<b>Quantitative Measures as on 31st July 2022:</b> YTM : 6.81% Average Maturity : 2.50 Years Modified Duration : 2.02 Years Macaulay Duration : 2.14 Years		
<b>Load Structure:</b> Entry Load : Not Applicable. Exit Load (for Lumpsum & SIP) : Nil.		

Portfolio as on 31/07/2022		
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
Power Finance Corpn. Ltd.	CRISIL AAA	8.84
REC Ltd.	CRISIL AAA	8.65
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	7.03
Godrej Industries Ltd.	CRISIL AA	6.54
NTPC Ltd.	CRISIL AAA	5.75
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	3.25
<b>GOVERNMENT SECURITIES</b>		
CGL 2026	SOV	12.76
CGL 2027	SOV	5.08
<b>T-BILLS</b>		
364 DTB	SOV	31.81
91 DTB	SOV	3.31
TREPS on G-Sec or T-Bills		5.40
Cash & Cash Receivables		1.58
<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>				
28th March, 2022	0.0207	0.0207	12.1511	12.1286
28th February, 2022	0.0675	0.0675	12.1948	12.1281
28th December, 2021	0.0091	0.0091	12.1392	12.1273
<b>IDBI Short Term Bond Fund - Monthly IDCW** (Direct Plan)</b>				
28th March, 2022	0.0307	0.0307	15.3786	15.3463
28th February, 2022	0.0962	0.0962	15.4392	15.3445
28th December, 2021	0.0161	0.0161	15.3625	15.3430

**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 Moderate risk</p>

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

# IDBI Credit Risk Fund (ICRF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Bhupesh Kalyani

### Total Experience: Over 19 Years

(Managing the Scheme since 1st February, 2017)

### Inception Date:

3rd March, 2014

### Benchmark:

NIFTY Credit Risk Bond Fund C-III Index

### NAV as on 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	15.2850	16.3951
Quarterly IDCW**	10.8155	11.1825
Annual IDCW**	11.4307	12.5475

### Monthly Average AUM:

₹ 32.25 Crs.

### AUM as on 31st July 2022:

₹ 32.29 Crs.

### Expense Ratio as on 31st July 2022:

Regular : 1.35%

Direct : 0.62%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July 2022:

YTM	: 7.43%
Average Maturity	: 3.33 Years
Modified Duration	: 2.51 Years
Macaulay Duration	: 2.64 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

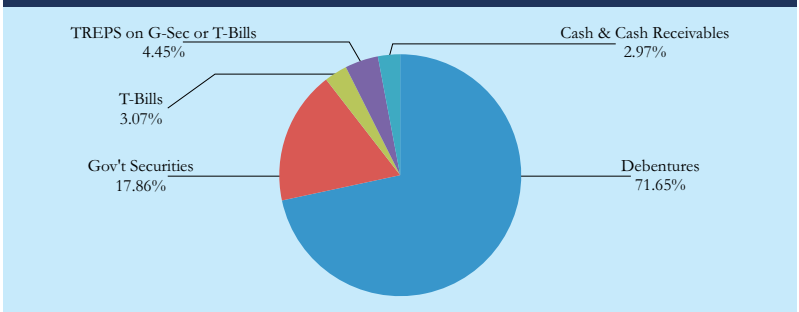
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 31/07/2022

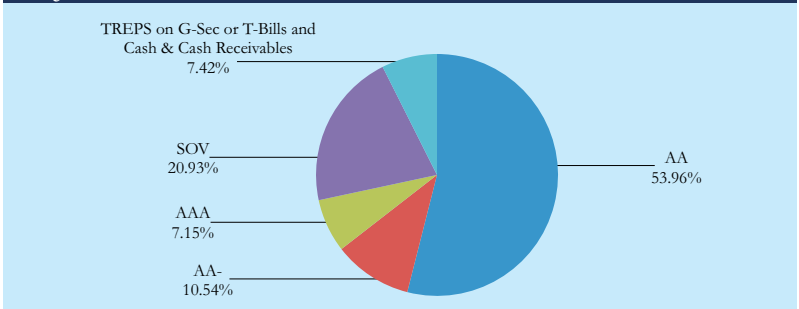
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
JSW Steel Ltd.	IND AA	10.93
Godrej Properties Ltd.	[ICRA]AA	10.88
TATA Motors Ltd.	CRISIL AA-	10.54
TATA Power Co. Ltd.	IND AA	9.32
Godrej Industries Ltd.	CRISIL AA	9.11
Steel Authority of India Ltd.	IND AA	7.69
REC Ltd.	CRISIL AAA	6.24
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	6.03
Power Finance Corp. Ltd.	CRISIL AAA	0.91
Yes Bank Ltd. (AT1 Bond under Basel III)	[ICRA]D	0.00#
<b>GOVERNMENT SECURITIES</b>		
CGL 2032	SOV	17.86
CGL 2026	SOV	8.80
CGL 2027	SOV	5.92
<b>T-BILLS</b>		
91 DTB	SOV	3.14
TREPS on G-Sec or T-Bills		3.07
Cash & Cash Receivables		3.07
<b>TOTAL</b>		<b>4.45</b>
		<b>2.97</b>
		<b>100.00</b>

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

## Asset Profile



## Rating Profile

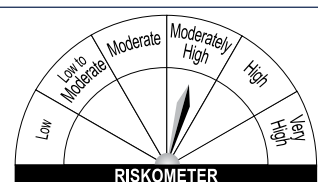


## Product Label

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 Dynamic Bond Fund (IDBF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Raju Sharma

### Total Experience: Over 30 Years

(Managing the Scheme since 3rd May, 2017)

### Inception Date:

21st February 2012

### Benchmark:

CRISIL Dynamic Bond Fund A-III Index

### NAV as on 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	17.9777	19.4127
Quarterly IDCW**	12.5673	10.7824
Annual IDCW**	13.1683	15.8155

### Monthly Average AUM:

₹ 16.28 Crs.

### AUM as on 31st July 2022:

₹ 16.24 Crs.

### Expense Ratio as on 31st July 2022:

Regular : 1.17%

Direct : 0.42%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 31st July 2022:

YTM	: 7.06%
Average Maturity	: 4.64 Years
Modified Duration	: 3.59 Years
Macaulay Duration	: 3.76 Years

### Load Structure:

Entry Load : Not Applicable.

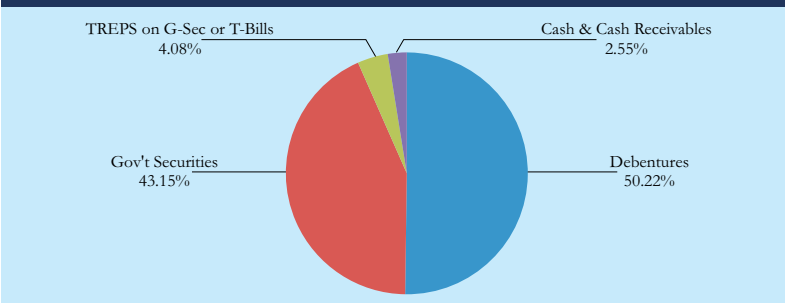
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 31/07/2022

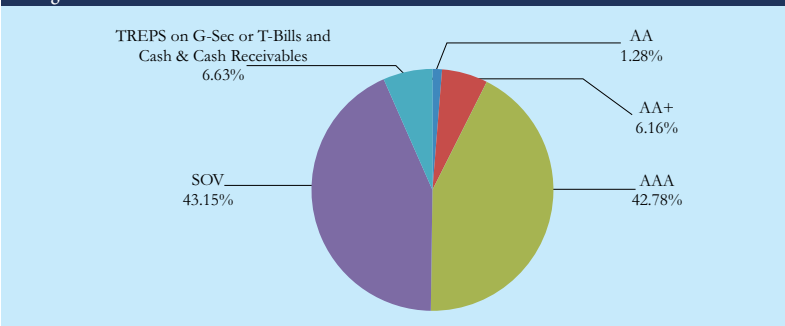
Issuer Name	Rating	% To Net Assets*
<b>DEBENTURES</b>		
Power Finance Corpn. Ltd.	CRISIL AAA	12.08
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	10.62
REC Ltd.	CRISIL AAA	10.05
NTPC Ltd.	CRISIL AAA	10.03
Bank of Baroda( AT1 Bond under Basel III )	CRISIL AA+	6.16
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	1.28
<b>GOVERNMENT SECURITIES</b>		<b>43.15</b>
CGL 2032	SOV	17.50
CGL 2029	SOV	15.28
CGL 2027	SOV	6.25
CGL 2026	SOV	4.12
TREPS on G-Sec or T-Bills		4.08
<b>Cash &amp; Cash Receivables</b>		<b>2.55</b>
<b>TOTAL</b>		<b>100.00</b>

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

## Asset Profile



## Rating Profile



## IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

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

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

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

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

\*IDCW - previously known as Dividend

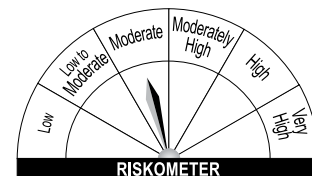
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Moderate risk

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

# IDBI Gilt Fund (IGF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 30 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st December, 2012

Benchmark:

CRISIL Dynamic Gilt Index

NAV as on 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	17.4218	18.6098
Quarterly IDCW**	12.0586	13.7390
Annual IDCW**	12.9000	14.0306

Monthly Average AUM:

₹ 9.97 Crs.

AUM as on 31st July 2022:

₹ 9.97 Crs.

Expense Ratio as on 31st July 2022:

Regular : 1.17%

Direct : 0.40%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st July 2022:

YTM : 6.93%

Average Maturity : 5.94 Years

Modified Duration : 4.58 Years

Macaulay Duration : 4.74 Years

Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

IDCW History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual/HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
<b>IDBI Gilt Fund - Quarterly IDCW** (Regular Plan)</b>				
20th February, 2019	0.1936	0.1793	10.5697	10.2965
28th July, 2017	0.2353	0.2180	10.6557	10.3103
21st April, 2017	0.7883	0.7303	11.5117	10.4070
<b>IDBI Gilt Fund - Quarterly IDCW** (Direct Plan)</b>				
20th February, 2019	0.2253	0.2086	11.7303	11.4129
28th July, 2017	0.3575	0.0000	11.7938	11.2775
21st April, 2017	0.5462	0.0000	12.2518	11.4817
<b>IDBI Gilt Fund - Annual IDCW** (Regular Plan)</b>				
20th April, 2017	1.0847	0.0000	12.0341	10.5184
27th March, 2015	0.9936	0.9215	11.8111	10.4722
17th April, 2014	0.3585	0.3433	10.6705	10.2259
<b>IDBI Gilt Fund - Annual IDCW** (Direct Plan)</b>				
20th April, 2017	0.9847	0.0000	12.2581	10.8809
27th March, 2015	0.9768	0.0000	11.8291	10.5137
17th April, 2014	0.3896	0.3732	10.7019	10.2176

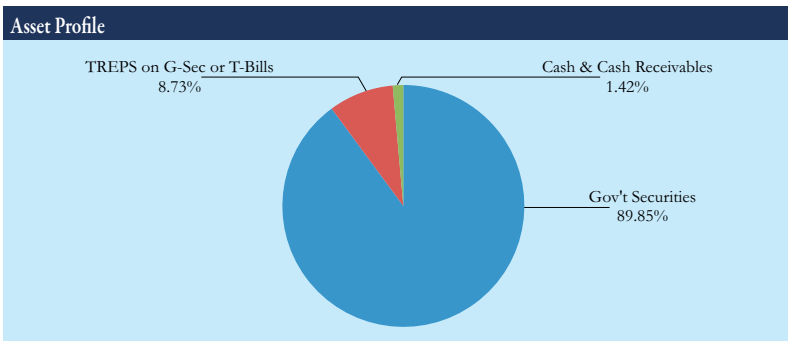
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date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

\*IDCW - previously known as Dividend

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

Portfolio as on 31/07/2022		
Issuer Name	Rating	% to Net Assets*
<b>GOVERNMENT SECURITIES</b>		
CGL 2026	SOV	36.44
CGL 2032	SOV	28.51
CGL 2029	SOV	24.90
TREPS on G-Sec or T-Bills		8.73
Cash & Cash Receivables		1.42
<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> <ul style="list-style-type: none"> <li>Long term regular income along with capital appreciation with at least medium term horizon</li> <li>Investments in dated Central &amp; State Government Securities/T-Bills/Money Market Instrument</li> </ul>	<b>Riskometer</b> <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Moderate risk</p>

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

# IDBI 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 29th July 2022 (₹ per unit):

	Regular	Direct
Growth	13.8096	14.3791

### Monthly Average AUM:

₹ 40.16 Crs.

### AUM as on 31st July 2022:

₹ 40.13 Crs.

### Expense Ratio as on 31st July 2022:

Regular : 0.67%

Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

### Load Structure:

Entry Load : Not Applicable.

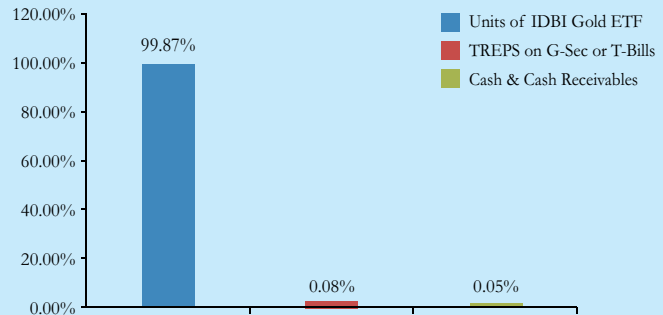
Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within for Lumpsum & SIP) 12 months from the date of allotment.

## Portfolio as on 31/07/2022

Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.87
TREPS on G-Sec or T-Bills	0.08
Cash & Cash Receivables	0.05
TOTAL	100.00

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

## Asset Profile

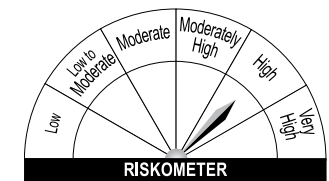


## Product Label

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

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

## Riskometer



Investors understand that their principal will be at High risk

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

## AUM REPORT FOR THE QUARTER ENDED (30/06/2022)

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	78074.05
Gilt Fund/Gilt Fund with 10 year constant duration	1408.05
Remaining Income/Debt Oriented Schemes	35086.12
Growth/Equity Oriented Schemes (Other than ELSS)	170101.67
ELSS Funds	47464.57
Hybrid Schemes	19478.67
Solution Oriented Schemes	0.00
Index Funds	25681.63
GOLD ETF	8875.27
Other ETF	0.00
Fund of Fund investing overseas	0.00
Total	386170.04

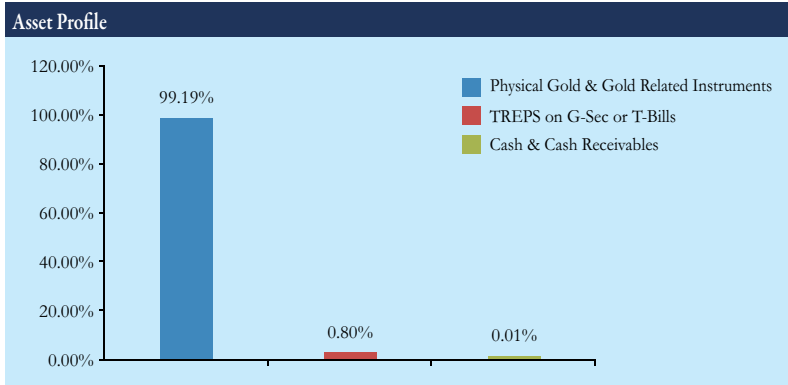
# IDBI Gold Exchange Traded Fund (IDBIGOLD)

(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 29th July 2022 (₹ per unit):</b>	
NAV	4,735.4756
Physical Gold Price*	5,138.6139
Cash Component	-403.1383
* Source: Stock Holding Corporation of India Ltd. (Custodian for IDBI Gold ETF)	
<b>Monthly Average AUM:</b>	
₹ 87.70 Crs.	
<b>AUM as on 31st July 2022:</b>	
₹ 88.07 Crs.	
<b>Expense Ratio as on 31st July 2022:</b>	
Regular : 0.35%	
Expense ratio is inclusive of GST on management fees.	
<b>Quantitative Measures as on 31st July 2022:</b>	
Tracking Error : 0.3039%	
Annualised tracking error for last 3 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 31/07/2022	
Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments	99.19
TREPS on G-Sec or T-Bills	0.80
Cash & Cash Receivables	0.01
<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 **Website:** www.idbimutual.co.in

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

## Our Branches:

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

## SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - July 2022)

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

IDBI Equity Advantage Fund (IEAF) Inception date: 10th September, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
1 year	7.36	8.79	10.61	10,866	10,879	11,061
3 years	15.09	18.52	16.47	15,806	16,655	15,806
5 years	8.79	12.16	13.54	16,340	17,760	18,882
Since Inception	16.03	15.63	14.08	37,500	36,358	32,256

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	8.03	9.81	10.13	10,927	10,981	11,013
Last 3 years	18.39	16.85	16.70	17,182	15,962	15,898
Last 5 years	10.15	12.28	12.75	17,383	17,858	18,230
Since Inception	14.19	14.85	14.43	38,750	41,102	39,588

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	10.60	8.79	10.61	11,060	10,879	11,061
Last 3 years	19.58	18.52	16.47	17,109	16,655	15,806
Last 5 years	11.37	12.16	13.54	17,144	17,760	18,882
Since Inception	15.76	14.56	13.51	33,910	31,085	28,773

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	-0.42	8.67	10.13	9,958	10,867	11,013
Last 3 years	19.36	25.61	16.70	17,013	19,832	15,898
Last 5 years	7.62	13.58	12.75	14,441	18,917	18,230
Since Inception	9.54	16.40	14.83	16,520	23,086	21,426

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	13.44	-2.22	10.13	11,344	9,778	11,013
Last 3 years	26.11	24.68	16.70	20,070	19,393	15,898
Last 5 years	11.40	8.14	12.75	17,168	14,798	18,230
Since Inception	11.23	8.41	13.41	17,220	15,105	19,018

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	8.88	8.79	10.13	10,888	10,879	11,013
Last 3 years	16.36	18.52	16.70	15,760	16,655	15,898
Since Inception	8.75	11.89	12.93	14,830	16,952	17,703

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 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	3.48	6.42	10.13	10,348	10,642	11,013
3 years	8.49	11.36	16.70	12,771	13,813	15,898
Since Inception	6.70	12.68	13.67	13,090	16,420	17,024

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	5.00	8.79	10.61	10,500	10,879	11,061
3 years	15.98	18.52	16.47	15,608	16,655	15,806
Since Inception	11.81	11.91	12.20	15,530	15,584	15,745

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	6.68	8.79	10.13	10,668	10,879	11,013
Last 3 years	19.11	18.52	16.70	16,907	16,655	15,898
Since Inception	15.13	15.55	15.27	16,620	16,840	16,693

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	-10.18	-9.95	10.13	8,982	9,005	11,013
Last 3 years	20.46	22.21	16.70	17,487	18,264	15,898
Since Inception	17.04	16.89	15.99	17,120	17,042	16,598

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	9.17	10.13	10,917	11,013
Last 3 years	15.19	16.70	15,289	15,898
Last 5 years	11.13	12.75	16,962	18,230
Since Inception	9.97	11.61	31,592	37,788

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	4.79	5.64	10.13	10,479	10,564	11,013
Last 3 years	15.63	17.15	16.70	15,468	16,083	15,898
Last 5 years	7.60	9.20	12.75	14,428	15,536	18,230
Since Inception	9.88	11.68	10.64	30,588	37,061	33,181

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 - July 2022) (contd...)

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

IDBI Gold Fund (IGFOF) Inception date: 14th August, 2012				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	4.70	6.87	10,470	10,687
Last 3 years	11.25	13.20	13,774	14,511
Last 5 years	10.34	12.44	16,365	17,985
Since Inception	3.29	5.43	13,810	16,936

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	6.47	6.87	10,647	10,687
Last 3 years	12.45	13.20	14,224	14,511
Last 5 years	11.77	12.44	17,457	17,985
Since Inception	4.67	5.47	16,320	17,710

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 30 Years

IDBI Hybrid Equity Fund (IHEF) Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.16	7.36	10.13	10,416	10,736	11,013
Last 3 years	12.60	14.76	16.70	14,281	15,119	15,898
Last 5 years	6.08	11.03	12.75	13,435	16,885	18,230
Since Inception	7.81	11.84	13.90	15,427	19,059	21,179

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	4.09	5.83	-1.32	10,409	10,583	9,868
Last 3 years	8.63	9.73	2.93	12,822	13,214	10,905
Since Inception	6.62	9.11	5.54	13,209	14,600	12,636

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

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

IDBI Liquid Fund (ILIQF) Inception date: 9th July, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.73	4.00	3.03	10,372	10,400	10,302
Last 3 years	4.20	4.36	4.67	11,316	11,366	11,469
Last 5 years	5.39	5.41	5.58	13,007	13,018	13,123
1 month	4.57	4.87	6.53	N.A	N.A	N.A
2 weeks	3.67	4.40	3.23	N.A	N.A	N.A
1 week	3.74	4.58	3.52	N.A	N.A	N.A
Since Inception	7.16	7.01	6.39	23,033	22,649	21,123

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

IDBI Dynamic Bond Fund (IDBF) Inception date: 21st February, 2012			
Period	Returns (in %)		
	Scheme	Benchmark#	Additional Benchmark##
Last 1 year	2.39	1.30	-1.32
Last 3 years	5.37	6.11	2.93
Last 5 years	4.47	6.33	4.25
Since Inception	5.78	8.19	6.32

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

IDBI Gilt Fund (IGF) Inception date: 21st December, 2012						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.64	1.19	-1.32	10,064	10,119	9,868
Last 3 years	3.28	5.15	2.93	11,019	11,628	10,905
Last 5 years	3.71	5.82	4.25	12,002	13,273	12,312
Since Inception	5.95	7.56	6.26	17,422	20,143	17,915

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

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

IDBI Ultra Short Term Fund (IUSTF) Inception date: 3rd September, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.01	4.26	-1.32	10,401	10,426	10,302
Last 3 years	6.17	5.30	2.93	11,970	11,676	11,469
Last 5 years	5.42	6.20	4.25	13,024	13,511	13,123
Since Inception	7.16	7.64	6.27	22,793	24,038	21,062

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	10.77	2.77	-1.32	11,077	10,426	9,868
Last 3 years	7.40	6.02	2.93	12,392	11,918	10,905
Last 5 years	6.10	6.47	4.25	13,453	13,687	12,312
Since Inception	7.38	7.89	6.20	22,463	23,688	19,800

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	12.99	5.91	-1.32	11,299	10,591	9,868
Last 3 years	3.37	8.59	2.93	11,048	12,808	10,905
Last 5 years	2.87	8.20	4.25	11,520	14,835	12,312
Since Inception	5.17	9.37	7.03	15,285	21,772	17,713

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 - July 2022)

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

IDBI Equity Advantage Fund (IEAF)				Inception date: 10th September, 2013		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	8.66	8.79	10.61	10,866	10,879	11,061
Last 3 years	16.47	18.52	16.47	15,806	16,655	15,806
Last 5 years	10.31	12.16	13.54	16,340	17,760	18,882
Since Inception	17.41	15.63	14.08	41,650	36,358	32,256

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	9.27	9.81	10.13	10,927	10,981	11,013
Last 3 years	19.75	16.85	16.70	17,182	15,962	15,898
Last 5 years	11.68	12.28	12.75	17,383	17,858	18,230
Since Inception	14.13	13.40	13.09	35,453	33,363	32,497

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	12.04	8.79	10.61	11,204	10,879	11,061
Last 3 years	21.15	18.52	16.47	17,792	16,655	15,806
Last 5 years	13.12	12.16	13.54	18,534	17,760	18,882
Since Inception	17.28	14.56	13.51	37,790	31,085	28,773

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	0.39	8.67	10.13	10,039	10,867	11,013
Last 3 years	20.36	25.61	16.70	17,444	19,832	15,898
Last 5 years	9.15	13.58	12.75	15,501	18,917	18,230
Since Inception	11.20	16.40	14.83	17,950	23,086	21,426

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	14.54	-2.22	10.13	11,454	9,778	11,013
Last 3 years	27.37	24.68	16.70	20,676	19,393	15,898
Last 5 years	13.15	8.14	12.75	18,559	14,798	18,230
Since Inception	13.00	8.41	13.41	18,670	15,105	19,018

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	9.91	8.79	10.13	10,991	10,879	11,013
Last 3 years	17.43	18.52	16.70	16,200	16,655	15,898
Since Inception	10.31	11.89	12.93	15,860	16,952	17,703

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 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	4.45	6.42	10.13	10,445	10,642	11,013
Last 3 years	9.50	11.36	16.70	13,131	13,813	15,898
Since Inception	8.14	12.68	13.67	13,840	16,420	17,024

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	5.87	8.79	10.61	10,587	10,879	11,061
Last 3 years	16.90	18.52	16.47	15,980	16,655	15,806
Since Inception	13.05	11.91	12.20	16,220	15,584	15,745

FM managing this Scheme since 6th August, 2021.  
The Direct Plan of this scheme is in existence for a period less than 3 years.  
# NIFTY 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	7.74	8.79	10.13	10,774	10,879	11,013
Last 3 years	20.50	18.52	16.70	17,505	16,655	15,898
Since Inception	16.61	15.55	15.27	17,400	16,840	16,693

FM managing this Scheme Since 6th August, 2021.  
The Direct Plan of this scheme is in existence for a period less than 3 years.  
# NIFTY 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	-9.13	-9.95	10.13	9,087	9,005	11,013
Last 3 years	22.18	22.21	16.70	18,247	18,264	15,898
Since Inception	18.79	16.89	15.99	18,010	17,042	16,598

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	9.87	10.13		10,987	11,013
Last 3 years	16.05	16.70		15,634	15,898
Last 5 years	12.12	12.75		17,730	18,230
Since Inception	12.32	13.09		30,437	32,497

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

IDBI Nifty Junior Index Fund (INJIF)				Inception date: 1st January, 2013		
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	5.40	5.64	10.13	10,540	10,564	11,013
Last 3 years	16.32	17.15	16.70	15,744	16,083	15,898
Last 5 years	8.40	9.20	12.75	14,973	15,536	18,230
Since Inception	13.55	14.57	13.09	33,782	36,802	32,497

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 - July 2022) (contd...)

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

IDBI Gold Fund (IGFOF) Inception date: 1st January, 2013				
Period	Returns (in %)			Value of ₹ 10,000/- invested
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	5.13	6.87	10,513	10,687
Last 3 years	11.70	13.20	13,941	14,511
Last 5 years	10.85	12.44	16,748	17,985
Since Inception	3.87	5.48	14,383	16,677

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 30 Years

IDBI Hybrid Equity Fund (IHEF) Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	5.06	7.36	10.13	10,506	10,736	11,013
Last 3 years	13.57	14.76	16.70	14,655	15,119	15,898
Last 5 years	7.44	11.03	12.75	14,322	16,885	18,230
Since Inception	9.27	11.84	13.90	16,666	19,059	21,179

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	5.09	5.83	-1.32	10,509	10,583	9,868
Last 3 years	9.65	9.73	2.93	13,188	13,214	10,905
Since Inception	7.96	9.11	5.54	13,943	14,600	12,636

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

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

IDBI Liquid Fund (ILIQF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.77	4.00	3.03	10,376	10,400	10,302
Last 3 years	4.25	4.36	4.67	11,332	11,366	11,469
Last 5 years	5.47	5.41	5.58	13,055	13,018	13,123
1 month	4.61	4.87	6.53	NA	NA	NA
2 weeks	3.71	4.40	3.23	NA	NA	NA
1 week	3.78	4.58	3.52	NA	NA	NA
Since Inception	6.83	6.77	6.39	18,836	18,728	18,093

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

IDBI Dynamic Bond Fund (IDBF) Inception date: 1st January, 2013			
Period	Returns (in %)		
	Scheme	Benchmark#	Additional Benchmark##
Last 1 year	3.16	1.30	-1.32
Last 3 years	6.17	6.11	2.93
Last 5 years	5.48	6.33	4.25
Since Inception	6.27	7.92	6.14

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

IDBI Gilt Fund (IGF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	1.41	1.19	-1.32	10,141	10,119	9,868
Last 3 years	4.13	5.15	2.93	11,291	21,330	10,905
Last 5 years	4.59	5.82	4.25	12,516	13,273	12,312
Since Inception	6.63	7.43	6.14	18,498	19,866	17,698

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

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

IDBI Ultra Short Term Fund (IUSTF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.33	4.26	3.02	10,433	10,426	10,302
Last 3 years	6.55	5.30	4.67	12,099	11,676	11,469
Last 5 years	5.95	6.20	5.58	13,352	13,511	13,123
Since Inception	7.24	7.31	6.39	19,525	19,657	18,093

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	11.29	2.77	-1.32	11,129	10,277	9,868
Last 3 years	7.97	6.02	2.93	12,588	11,918	10,905
Last 5 years	6.89	6.47	4.25	13,962	13,687	12,312
Since Inception	7.83	7.72	6.14	20,591	20,388	17,698

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	13.82	5.91	-1.32	11,382	10,591	9,868
Last 3 years	4.08	8.59	2.93	11,276	12,808	10,905
Last 5 years	3.69	8.20	4.25	11,991	14,835	12,312
Since Inception	6.05	9.37	7.03	16,395	21,239	17,713

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 - July 2022)

## 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)	1,070.00	840.00	600.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	1,826.30	1,223.17	795.35	451.55	120.94
Scheme Return (% XIRR)	11.64	10.58	11.25	15.36	1.48
Benchmark (NIFTY 500 Index-TRI#) return (% XIRR)	14.24	14.80	15.79	21.32	2.58
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	13.93	14.97	15.54	18.93	3.51

## 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)	1,230.00	840.00	600.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	2,478.36	1,345.29	876.10	481.23	121.24
Scheme Return (% XIRR)	13.10	13.24	15.17	19.89	1.95
Benchmark (NIFTY 100-TRI#) return (% XIRR)	13.92	14.43	15.12	19.57	3.26
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.75	14.62	15.36	19.51	3.30

## 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)	1,010.00	840.00	600.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	1,775.04	1,351.07	879.20	487.71	121.28
Scheme Return (% XIRR)	13.04	13.37	15.32	20.85	2.02
Benchmark (NIFTY 500-TRI#) return (% XIRR)	14.00	14.80	15.79	21.32	2.58
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	13.88	14.97	15.54	18.93	3.51

## 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)	1,460.00	840.00	600.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	3,047.73	1,334.09	849.18	468.51	121.55
Scheme Return (% XIRR)	11.47	13.01	13.90	17.97	2.43
Benchmark (NIFTY 50-TRI #) return (% XIRR)	13.11	14.62	15.36	19.51	3.30
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	13.11	14.62	15.36	19.51	3.30

## 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)	1,430.00	840.00	600.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	3,125.47	1,250.47	804.38	463.80	120.17
Scheme Return (% XIRR)	12.43	11.19	11.71	17.25	0.27
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	14.28	12.77	13.08	18.72	1.04
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.19	14.62	15.36	19.51	3.30

## 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)	670.00	NA	600.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	946.39	NA	835.73	482.68	118.50
Scheme Return (% XIRR)	12.31	NA	13.25	20.11	-2.34
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	18.29	NA	19.34	28.42	3.90
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	15.05	NA	15.36	19.51	3.30

## 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)	620.00	NA	600.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	1,018.70	NA	984.3	569.36	122.89
Scheme Return (% XIRR)	19.32	NA	19.95	32.33	4.57
Benchmark (NIFTY Smallcap 250 - TRI#) return (% XIRR)	16.67	NA	17.27	29.26	-7.54
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	15.22	NA	15.36	19.51	3.30

## 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)	570.00	NA	NA	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	782.03	NA	NA	467.37	120.11
Scheme Return (% XIRR)	13.35	NA	NA	17.80	0.18
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	16.24	NA	NA	21.32	2.58
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	15.68	NA	NA	19.51	3.30

## 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)	500.00	NA	NA	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	616.60	NA	NA	434.73	121.33
Scheme Return (% XIRR)	10.07	NA	NA	12.71	2.09
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	13.85	NA	NA	15.54	2.73
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	16.61	NA	NA	19.51	3.30

## 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)	480.00	NA	NA	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	660.01	NA	NA	477.17	120.49
Scheme Return (% XIRR)	16.12	NA	NA	19.28	0.77
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	18.13	NA	NA	21.32	2.58
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	16.69	NA	NA	18.93	3.51

## 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)	440.00	NA	NA	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	602.88	NA	NA	471.34	119.88
Scheme Return (% XIRR)	17.48	NA	NA	18.40	-0.19
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	19.16	NA	NA	21.32	2.58
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	17.71	NA	NA	19.51	3.30

## 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)	420.00	NA	NA	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	532.58	NA	NA	429.66	112.75
Scheme Return (% XIRR)	13.73	NA	NA	11.89	-11.16
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	15.78	NA	NA	14.99	-11.81
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.02	NA	NA	19.51	3.30

# 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 - July 2022)

## 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)	1,070.00	840.00	600.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	1,954.73	1,288.19	823.11	460.64	121.72
Scheme Return (% XIRR)	13.10	12.03	12.64	16.77	2.70
Benchmark (NIFTY 500 Index-TRI #) return (% XIRR)	14.24	14.80	15.79	21.32	2.58
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	13.93	14.97	15.54	18.93	3.51

## 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)	1,150.00	840.00	600.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	2,347.47	1,416.30	906.39	490.63	121.94
Scheme Return (% XIRR)	14.32	14.69	16.56	21.29	3.05
Benchmark (NIFTY 100-TRI#) return (% XIRR)	13.83	14.43	15.12	19.57	3.26
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.72	14.62	15.36	19.51	3.30

## 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)	1,010.00	840.00	60.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	1,902.93	1,431.66	913.59	498.60	122.11
Scheme Return (% XIRR)	14.63	14.99	16.88	22.45	3.32
Benchmark (NIFTY 500-TRI#) return (% XIRR)	14.00	14.80	15.79	21.32	2.58
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	13.88	14.97	15.54	18.93	3.51

## 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)	1,150.00	840.00	600.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	2,196.05	1,380.99	867.42	474.08	121.95
Scheme Return (% XIRR)	13.01	13.98	14.77	18.82	3.07
Benchmark (NIFTY 50-TRI#) return (% XIRR)	13.72	14.62	15.36	19.51	3.30
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.72	14.62	15.36	19.51	3.30

## 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)	1,150.00	840.00	600.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	2,205.11	1,287.88	818.13	468.47	120.54
Scheme Return (% XIRR)	13.09	12.02	12.39	17.97	0.85
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	14.01	12.77	13.08	18.72	1.04
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.72	14.62	15.36	19.51	3.30

## 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)	670.00	NA	600.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	978.81	NA	859.13	489.66	118.99
Scheme Return (% XIRR)	13.53	NA	14.38	21.14	-1.58
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	18.29	NA	19.34	28.42	3.90
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	15.05	NA	15.36	19.51	3.30

## 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)	620.00	NA	600.00	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	1,053.27	NA	1015.98	579.21	123.53
Scheme Return (% XIRR)	20.65	NA	21.26	33.64	5.58
Benchmark (NIFTY Smallcap 250 - TRI #) return (% XIRR)	16.67	NA	17.27	29.26	-7.54
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	15.22	NA	15.36	19.51	3.30

## 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)	570.00	NA	NA	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	804.15	NA	NA	474.57	120.72
Scheme Return (% XIRR)	14.54	NA	NA	18.89	1.13
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	16.24	NA	NA	21.32	2.58
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	15.68	NA	NA	19.51	3.30

## 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)	500.00	NA	NA	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	631.13	NA	NA	441.38	121.85
Scheme Return (% XIRR)	11.21	NA	NA	13.76	2.91
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	13.85	NA	NA	15.54	2.73
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	16.61	NA	NA	19.51	3.30

## 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)	480.00	NA	NA	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	672.62	NA	NA	483.41	120.95
Scheme Return (% XIRR)	17.11	NA	NA	20.22	1.50
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	18.13	NA	NA	21.32	2.58
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	16.69	NA	NA	18.93	3.51

## 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)	440.00	NA	NA	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	616.77	NA	NA	479.70	120.48
Scheme Return (% XIRR)	18.80	NA	NA	19.66	0.76
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	19.16	NA	NA	21.32	2.58
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	17.71	NA	NA	19.51	3.30

## IDBI Healthcare Fund (IHF)

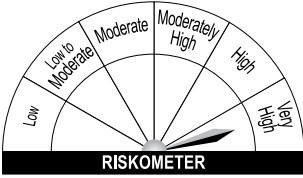
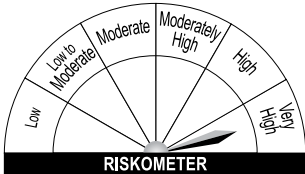
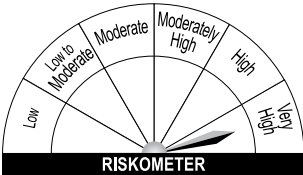
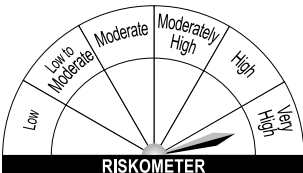
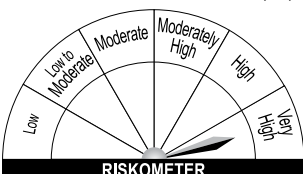
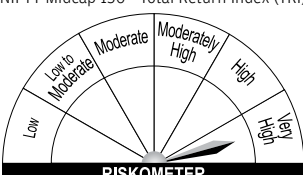
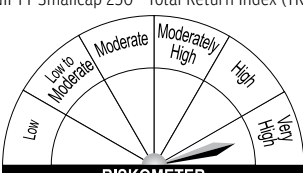
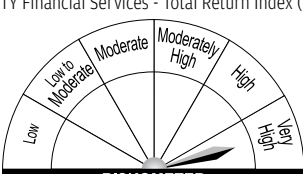
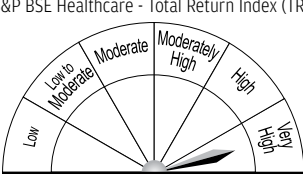
<b>Instalment amount:</b> ₹ 10,000/- <b>Frequency:</b> Monthly	<b>Investment date:</b> 1st of every month <b>Inception date:</b> 28th February, 2019				
	<b>Since Inception</b>	<b>7 years</b>	<b>5 years</b>	<b>3 years</b>	<b>1 year</b>
Total amount invested (Rs. in '000)	420.00	NA	NA	360.00	120.00
Market value as on 29th July, 2022 (Rs. in '000)	547.35	NA	NA	439.39	113.37
Scheme Return (% XIRR)	15.37	NA	NA	13.45	-10.21
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	15.78	NA	NA	14.99	-11.81
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.02	NA	NA	19.51	3.30

# 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.



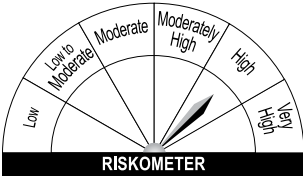
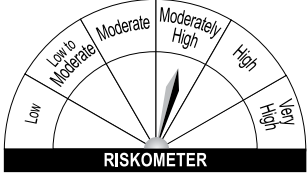
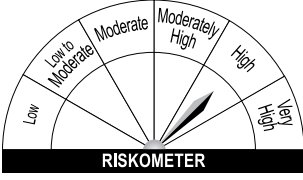
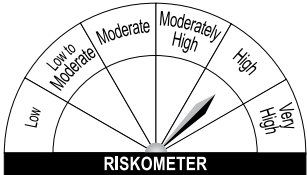
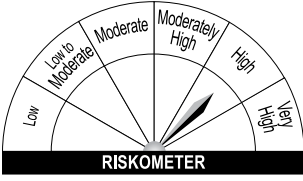
## BENCHMARK AND SCHEME RISKOMETER

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 	
<ul style="list-style-type: none"> <li>IDBI Short Term Bond Fund (ISTBF)</li> </ul>	CRISIL Short Duration Fund A-II Index 	<p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Moderate risk</p>
<ul style="list-style-type: none"> <li>IDBI Dynamic Bond Fund (IDBF)</li> </ul>	CRISIL Dynamic Bond Fund A-III Index 	
<ul style="list-style-type: none"> <li>IDBI Gilt Fund (IGF)</li> </ul>	CRISIL Dynamic Gilt Index 	

# 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 Credit Risk Fund (ICRF)</li> </ul>	<p>NIFTY Credit Risk Bond Index C-III</p>  <p><b>RISKOMETER</b></p>	 <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 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																						
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																			
Interest Rate Risk ↓																						
Relatively Low (Class I)																						
Moderate (Class II)																						
Relatively High (Class III)	A-III																					
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**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**