



ROUND UP FUND FACT SHEET

October 2022



FACTS AND FIGURES



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Equity Market Overview

BSE Sensex 30 closed @ 60746 +5.8% & NSE NIFTY 50 closed @ 18012 +5.4% mom basis for the month of Oct. 2022.

Positive Performing sectors were PSU +8.4%, Banking +7.3%, Capital Good +6.6%, TECh +5.9%.

Negative Performing sectors was FMCG -0.3%.

The RBI will explain its action/plan in their meeting to be held by the second week of November 2022 to the Centre about the uncontrolled price rise for three straight quarters under an inflation targeting mandate.

The RBI will launch the first pilot project for central bank digital currency (CBDC) or e-rupee in the month of November 2022. The pilot will see nine banks settling secondary market transaction in government securities.

5G services was launched by Prime Minister of India during the 6th edition of India Mobile Congress (IMC) 2022.

The net profit figures of private sector banks soared in the July-September (2QFY23) quarter on the back of higher net interest income (NII) and robust loan growth.

Britain warned Russian President of severe consequences if Moscow uses nuclear weapons in Ukraine saying such a step would change the nature of the conflict.

India's gold consumption in the months of Oct.2022 to Dec.2022 could fall as inflation hits rural buyers as per the World Gold Council (WGC).

Investment via **P-Notes** rises to Rs. 87813 Crore in Sept. 2022 compared to Rs. 84810 crore in August 2022.

Foreign Portfolio Investors (FPI's) have pulled out a record US\$ 25 billion (Rs. 2.07 lakh crore) from the Indian Stock Market over the trailing 12 month.

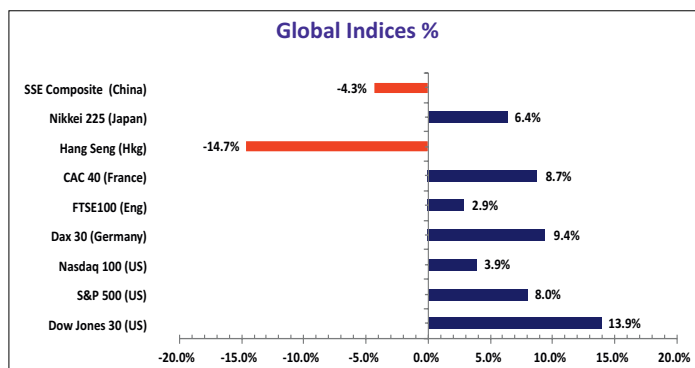
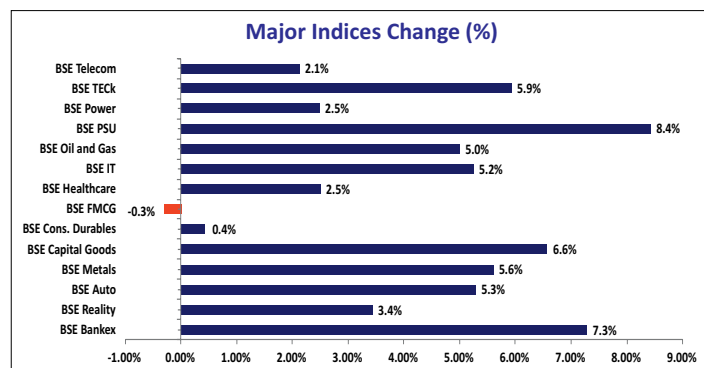
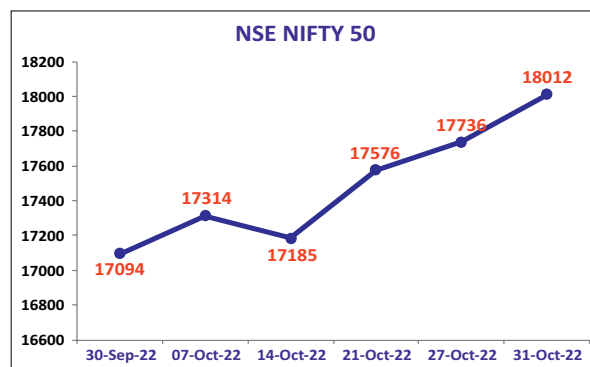
Collection of **GST** jumped to Rs.1.52 Lakh Crore in Oct. 2022, registered second highest since implementation.

The **Index of Industrial Production (IIP)** or factory output of India slipped to on 18 month low, contracting by 0.8% in August 2022 mainly due to decline in output of the manufacturing and mining sectors, as per data released by Ministry of Statistics and Program Implementation (MoSPI).

The wholesale price index based (**WPI**) inflation eased to 10.7% in Sept. 2022 from 12.41% in August 2022 and India's retail inflation (**CPI**) recorded to 7.41% in September 2022 against 7%, in August 2022.

Foreign Exchange Reserve stood at US\$ 524.5 billion for the week end of Oct 2022 fallen by US\$108.2 billion since the beginning of the year.

USD/INR quoted @ 82.78, **Brent Crude** @ 93.38 USD per barrel and **Gold** @ 1639.57 USD Oz at the end of Oct. 2022.



Source: Bloomberg

Fixed Income Overview

MACRO Economic Data for the month:

	As on 30/09/2022	As on 31/10/2022	Change
5 year Gsec	7.32%	7.38%	06 bps
10 year Gsec	7.40%	7.45%	05 bps
5 year Corp bonds	7.60%	7.63%	03 bps
10 year Corp bonds	7.72%	7.70%	-02bps
3 months Tbill	6.32%	6.40%	08 bps
Brent Crude \$	87.96	94.83	6.87
INR = USD	81.35	82.79	1.44

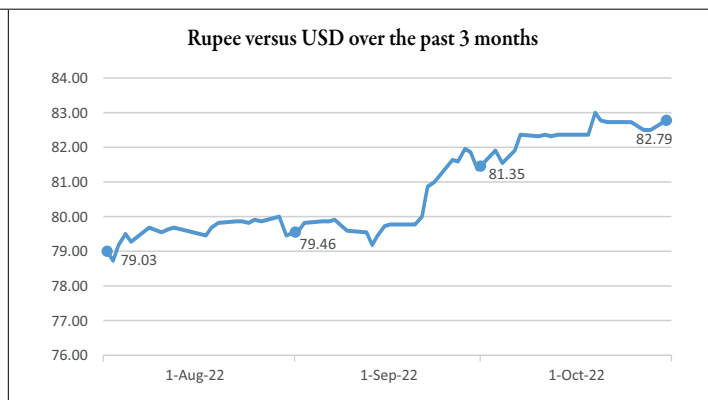
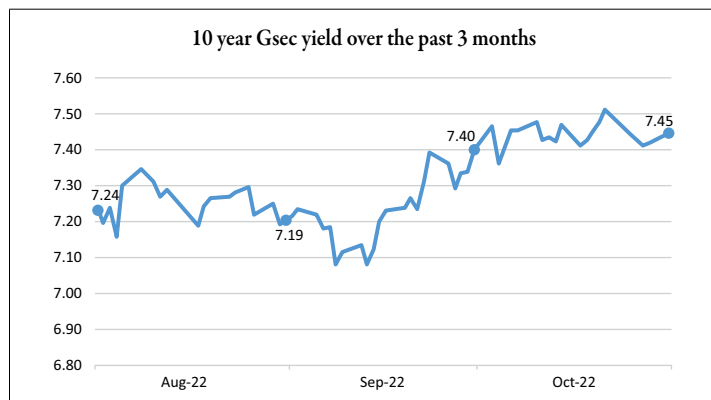
The major macro events during the month:

Inflation & IIP:

September CPI inflation rose to 7.41% (August: 7%) led by rising food prices. Sequentially, headline inflation rose by 0.6% (August: 0.5% mom) led by food and beverages inflation (0.9% mom). The sequential pickup was largely due to vegetables, cereals, spices, meat and fish, and pulses. High frequency data continues to show upside to prices of cereals, pulses, and vegetables. Meanwhile, fuel and light inflation moderated to 10.4% (August: 10.8%) but increased sharply by 0.4% mom (August: (-)0.4% mom). Rural and urban inflation also increased by 41 and 55 bps to 7.56% and 7.27%, respectively.

Euro-zone CPI inflation surged to a record high rising by 10.7% YoY in October from 9.9% YoY in September driven by elevated energy prices, rising food prices and uptrend in core inflation rates.

August IIP surprised on the downside, contracting by 0.8% (July 2.2%) while also declining sequentially by 2.3% (July: (-)2.9% mom). On a sectoral basis, only electricity production registered a positive growth of 1.4% while manufacturing activity fell by 0.7% (July: +3%), and mining activity fell by 3.9% ((-)3.3%). As per the use-based classification, most categories registered positive growths (but slower than in July) led by capital goods increasing by 5%, and infrastructure and primary goods increasing by 1.7%, each. Only consumer goods declined in August.



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Source: Internal Research

Tax Collections and Credit Growth:

India's fiscal deficit for H1FY23 stood at INR 6.20tn (37.3% of BE) higher than 35% of BE last year. Gross Bank credit growth as on October 7, 2022 stands at 17.9% YoY.

India's manufacturing PMI rose to 55.3 in October from 55.1 in September. The output of eight core infrastructure sectors grew by 7.9% YoY in September 2022 compared with 4.1% YoY in the previous month and 5.4% YoY an year ago.

GST collections for the month of October stood at Rs 1.52 trillion. This is the second highest collection since implementation of GST.

Market Outlook:

Headline inflation remains elevated and above the RBI's upper threshold of 6% for the eighth consecutive month. The near-term inflation outlook remains clouded with uncertainties emanating from (1) ongoing geopolitical tensions, (2) global financial market volatility, and (3) weather-related supply disruptions. While inflation remains elevated, we expect headline inflation to have peaked in September and favorable base effects to guide the inflation trajectory to sub-6% levels from March 2023. Given the uncertainties, especially from the global side, we see the possibility of further repo rate hike in the December policy. Following this, we expect the MPC's reaction function to be dependent on (1) any upward surprise in the Fed's rate hike trajectory, (2) domestic inflation trajectory inching below 6%, (3) the impact of past monetary tightening on the growth-inflation dynamics, and (4) geopolitical risks.

Federal Reserve hiked its key interest rate by 75 bps for the fourth time in a row to a 3.75%-4% range. The FOMC statement stated that the "committee will take into account the cumulative tightening of monetary policy, the lags with which monetary policy affects economic activity and inflation, and economic and financial developments," in determining the future pace of rate hikes. But Fed chairman Jerome Powell in the press conference said it was "very premature to be thinking about pausing." The Fed chief added that the "ultimate level of interest rates will be higher than previously expected".

We continue to believe that current yields of around 7.35 to 7.40 % (for 5 to 10 yrs GOI) are attractive and recommend investors to lock in their money in long duration schemes for 1 to 3 yrs' time horizon.

Moderating inflation, lower commodities prices including crude, buoyant tax collections, a distant hope of Indian bonds eventually getting included in the bond index, recessionary expectations in US and Europe markets, Russia Ukraine not continuing forever and elevated levels of yields are supportive for the Indian bonds markets.

HOW TO READ FACTSHEET?

Fund Manager:

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

Application Amount for Fresh Subscription:

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

Minimum Additional Amount:

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

Yield to Maturity:

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

SIP:

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

NAV:

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

Benchmark:

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

Entry Load:

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

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

Exit Load:

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

Modified Duration:

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

Standard Deviation:

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

Sharpe Ratio:

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

Beta Ratio:

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

AUM:

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

Holdings:

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

Nature of Scheme:

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

Rating Profile:

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

Total Expense Ratio:

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

Average Maturity:

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

Portfolio Yield:

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

Risk Free Return:

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

Tracking Error:

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

Portfolio Turnover Ratio:

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

IDBI Equity Advantage Fund (IEAF)

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

Scheme Features

Investment objective:

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

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

Inception Date:
10th September, 2013

Benchmark:
NIFTY 500 - Total Return Index (TRI)

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

	Regular	Direct
Growth	39.63	44.15
IDCW**	23.82	27.25

Monthly Average AUM:

₹ 488.27 Crs.

AUM as on 31st October 2022:

₹ 499.13 Crs.

Expense Ratio as on 31st October 2022:

Regular : 2.42%
Direct : 1.21%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

Standard Deviation : 16.5228%
Beta : 0.8153
Sharpe Ratio : 0.2796
Portfolio Turnover Ratio^^ : 0.01

Risk free rate: Overnight MIBOR (6.25% as on 31/10/22). Source: FIMMDA.
Ratios calculated on monthly 6 years data point.

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

Load Structure:

Entry Load : Not Applicable.

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

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

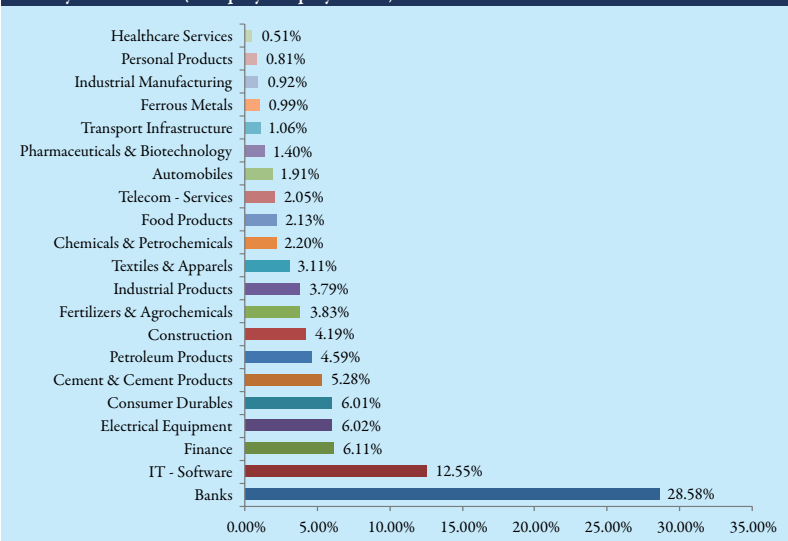
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Portfolio as on 31/10/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED		98.04	
ICICI Bank Ltd.	8.66	Grasim Industries Ltd.	1.72
HDFC Bank Ltd.	7.42	IndusInd Bank Ltd.	1.69
Infosys Ltd.	5.94	MindTree Ltd.	1.64
State Bank of India	5.13	Thermax Ltd.	1.63
ABB India Ltd.	4.39	Polycab India Ltd.	1.54
Reliance Industries Ltd.	3.98	Asian Paints Ltd.	1.53
Axis Bank Ltd.	3.87	Cipla Ltd.	1.40
Cholamandalam Investment & Finance Co. Ltd.	3.30	NCC Ltd.	1.31
Page Industries Ltd.	3.11	Coromandel International Ltd.	1.30
HCL Technologies Ltd.	3.06	Shree Cement Ltd.	1.24
Larsen & Toubro Ltd.	2.88	Crompton Greaves Consumer Electricals Ltd.	1.20
Housing Development Finance Co. Ltd.	2.81	Volta Ltd.	1.15
PI Industries Ltd.	2.53	Adani Ports and Special Economic Zone Ltd.	1.06
Bharat Forge Ltd.	2.25	TATA Steel Ltd.	0.99
SRF Ltd.	2.20	Honeywell Automation India Ltd.	0.92
Century Plyboards (India) Ltd.	2.13	Godrej Consumer Products Ltd.	0.81
Nestle India Ltd.	2.13	Bharat Petroleum Co. Ltd.	0.61
Bharti Airtel Ltd.	2.05	Apollo Hospitals Enterprise Ltd.	0.51
Ultratech Cement Ltd.	2.00	Dalmia Bharat Ltd.	0.32
Eicher Motors Ltd.	1.91	TREPS on G-Sec or T-Bills	2.08
Mphasis Ltd.	1.91	Cash & Cash Receivables	-0.12
Kotak Mahindra Bank Ltd.	1.81	TOTAL	100.00

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

Industry Classification (for equity & equity related)



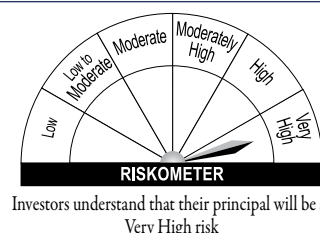
Data as on 31st October, 2022, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



*Investors 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 31st October 2022 (₹ per unit):

	Regular	Direct
Growth	40.86	45.53
IDCW**	24.24	27.78

Monthly Average AUM:

₹ 614.50 Crs.

AUM as on 31st October 2022:

₹ 633.59 Crs.

Expense Ratio as on 31st October 2022:

Regular : 2.45%
Direct : 1.26%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

Standard Deviation : 17.1555%
Beta : 0.9347
Sharpe Ratio : 0.3729
Portfolio Turnover Ratio^^ : 0.11

Risk free rate: Overnight MIBOR (6.25% as on 31/10/22). Source: FIMMDA.
Ratios calculated on monthly 6 years data point.

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

Load Structure:

Entry Load : Not Applicable.

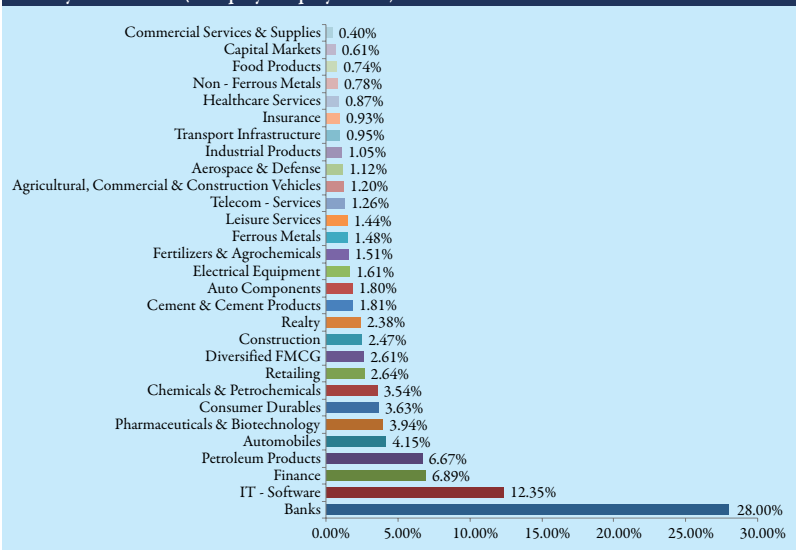
Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/10/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED	98.83	Eicher Motors Ltd.	1.00
ICICI Bank Ltd.	7.30	ZF Commercial Vehicle Control Systems India Ltd.	1.00
HDFC Bank Ltd.	7.26	Adani Ports and Special Economic Zone Ltd.	0.95
Reliance Industries Ltd.	6.67	HDFC Life Insurance Company Ltd.	0.93
State Bank of India	5.13	Godrej Properties Ltd.	0.91
Infosys Ltd.	5.09	Apollo Hospitals Enterprise Ltd.	0.87
Axis Bank Ltd.	4.67	Pidilite Industries Ltd.	0.87
Housing Development Finance Corporation Ltd.	3.99	Cipla Ltd.	0.84
TATA Consultancy Services Ltd.	2.68	Bosch Ltd.	0.80
Larsen & Toubro Ltd.	2.47	Asian Paints Ltd.	0.79
Kotak Mahindra Bank Ltd.	2.44	Cholamandalam Investment & Finance Co. Ltd.	0.79
Titan Company Ltd.	2.21	Hindalco Industries Ltd.	0.78
Bajaj Finance Ltd.	2.11	PI Industries Ltd.	0.76
Mahindra & Mahindra Ltd.	1.93	Devyani International Ltd.	0.75
HCL Technologies Ltd.	1.91	UPL Ltd.	0.75
Ultratech Cement Ltd.	1.81	Nestle India Ltd.	0.74
Aditya Birla Fashion and Retail Ltd.	1.62	Vinati Organics Ltd.	0.74
ABB India Ltd.	1.61	Divi's Laboratories Ltd.	0.73
Sun Pharmaceutical Industries Ltd.	1.56	Jubilant Foodworks Ltd.	0.69
Persistent Systems Ltd.	1.48	Crompton Greaves Consumer Electricals Ltd.	0.63
TATA Steel Ltd.	1.48	ICICI Securities Ltd.	0.61
DLF Ltd.	1.47	PCBL Ltd.	0.60
ITC Ltd.	1.35	Dr. Reddy's Laboratories Ltd.	0.49
SRF Ltd.	1.33	Birlasoft Ltd.	0.46
Bharti Airtel Ltd.	1.26	Happiest Minds Technologies Ltd.	0.41
Hindustan Unilever Ltd.	1.26	Redington Ltd.	0.40
Maruti Suzuki India Ltd.	1.22	Gland Pharma Ltd.	0.32
Ashok Leyland Ltd.	1.20	Wipro Ltd.	0.32
IndusInd Bank Ltd.	1.20	TREPS on G-Sec or T-Bills	0.97
Bharat Electronics Ltd.	1.12	Cash & Cash Receivables	0.20
Bharat Forge Ltd.	1.05	TOTAL	100.00
Avenue Supermarts Ltd.	1.02		

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

Industry Classification (for equity & equity related)



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

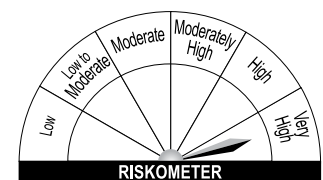
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Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

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

Record Date	Individual/HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
IDBI India Top 100 Equity Fund - IDCW** (Regular Plan)				
27th April, 2021	2.0000	2.0000	20.60	18.87
4th April, 2019	1.3281	1.3281	17.11	15.68
19th March, 2018	1.5000	1.5000	17.79	16.33

IDBI India Top 100 Equity Fund - IDCW** (Direct Plan)				
27th April, 2021	2.0000	2.0000	22.93	21.23
4th April, 2019	1.3281	1.3281	18.46	17.04
19th March, 2018	1.5000	1.5000	18.76	17.30

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

*IDCW - previously known as Dividend

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

IDBI Flexi Cap Fund (IFF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Alok Ranjan

Total Experience: Over 25 Years

(Managing the Scheme since 6th August, 2021)

Inception Date:

28th March, 2014

Benchmark:

NIFTY 500 - Total Return Index (TRI)

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

	Regular	Direct
Growth	35.73	39.96
IDCW**	21.93	25.22

Monthly Average AUM:

₹ 377.37 Crs.

AUM as on 31st October 2022:

₹ 384.47 Crs.

Expense Ratio as on 31st October 2022:

Regular : 2.49%

Direct : 1.17%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

Standard Deviation : 16.9277%

Beta : 0.8661

Sharpe Ratio : 0.3842

Portfolio Turnover Ratio^^ : 0.10

Risk free rate: Overnight MIBOR (6.25% as on 31/10/22). Source: FIMMDA.

Ratios calculated on monthly 6 years data point.

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

Load Structure:

Entry Load : Not Applicable.

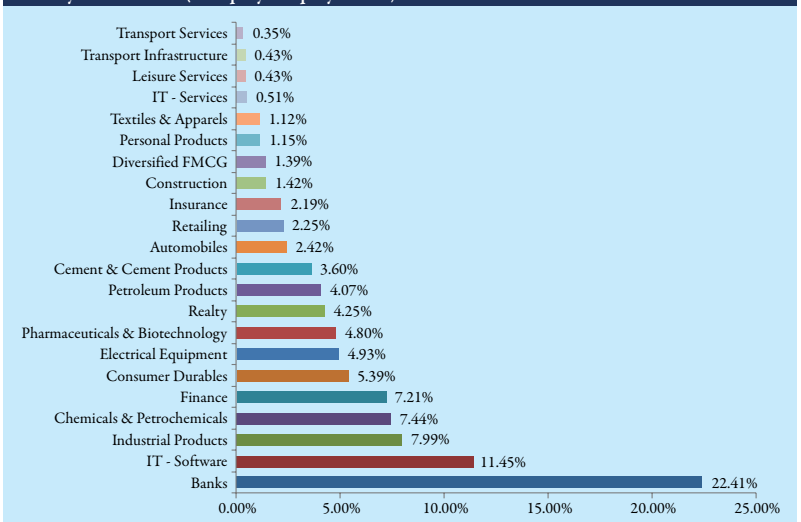
Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/10/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.01	Cipla Ltd.	1.48
Britannia Industries Ltd.	0.01	Wipro Ltd.	1.46
EQUITY & EQUITY RELATED	97.20	Larsen & Toubro Ltd.	1.42
HDFC Bank Ltd.	6.74	TATA Consultancy Services Ltd.	1.41
Infosys Ltd.	5.70	Hindustan Unilever Ltd.	1.39
ICICI Bank Ltd.	5.46	Neogen Chemicals Ltd.	1.39
Grindwell Norton Ltd.	4.18	Shree Cement Ltd.	1.29
Reliance Industries Ltd.	4.07	ICICI Lombard General Insurance Company Ltd.	1.17
SRF Ltd.	3.89	Dabur India Ltd.	1.15
Bajaj Finance Ltd.	3.69	Vardhman Textiles Ltd.	1.12
Axis Bank Ltd.	3.54	Canara Bank	1.10
ABB India Ltd.	3.38	Happiest Minds Technologies Ltd.	1.02
SKF India Ltd.	3.25	IndusInd Bank Ltd.	1.00
Titan Company Ltd.	2.66	Tech Mahindra Ltd.	0.97
State Bank of India	2.61	MindTree Ltd.	0.89
DLF Ltd.	2.56	Asian Paints Ltd.	0.85
Mahindra & Mahindra Ltd.	2.42	Bharat Forge Ltd.	0.56
Ultratech Cement Ltd.	2.31	SBI Life Insurance Company Ltd.	0.55
Avenue Supermarts Ltd.	2.25	Firstsource Solutions Ltd.	0.51
Kotak Mahindra Bank Ltd.	1.96	Deepak Nitrite Ltd.	0.48
Crompton Greaves Consumer Electricals Ltd.	1.88	HDFC Life Insurance Company Ltd.	0.47
Housing Development Finance Corporation Ltd.	1.84	Adani Ports and Special Economic Zone Ltd.	0.43
Laurus Labs Ltd.	1.80	Indian Railway Catering & Tourism Corporation Ltd.	0.43
Arihant Superstructures Ltd.	1.69	Gateway Distriparks Ltd.	0.35
Cholamandalam Investment & Finance Co. Ltd.	1.68	TREPS on G-Sec or T-Bills	2.92
Pidilite Industries Ltd.	1.68	Cash & Cash Receivables	-0.13
Thermax Ltd.	1.55	TOTAL	100.00
Sun Pharmaceutical Industries Ltd.	1.52		

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

Industry Classification (for equity & equity related)



Data as on 31st October, 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

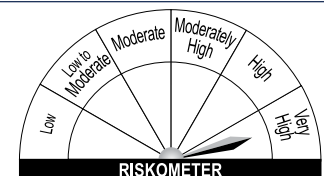
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

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.

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

Inception Date:

25th June, 2010

Benchmark:

NIFTY 50 - Total Return Index (TRI)

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

	Regular	Direct
Growth	33.1644	35.9139
IDCW**	31.6438	34.2439

Monthly Average AUM:

₹ 194.74 Crs.

AUM as on 31st October 2022:

₹ 201.41 Crs.

Expense Ratio as on 31st October 2022:

Regular : 0.90%
Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

Portfolio Turnover Ratio^^ : 0.06

Tracking Error : 0.3330%

Annualised tracking error for last 6 year's period.

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

Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

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

Record Date	Individual/HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum IDCW** NAV*** (in ₹)	Ex IDCW** NAV (in ₹)
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IDBI Nifty Index Fund - IDCW** (Regular Plan)

14th October, 2010	0.4000	0.4000	11.5740	10.9628
31st August, 2010	0.1200	0.0000	10.2883	10.2886

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

*IDCW - previously known as Dividend

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

Product Label

This product is suitable for investors who are seeking*:

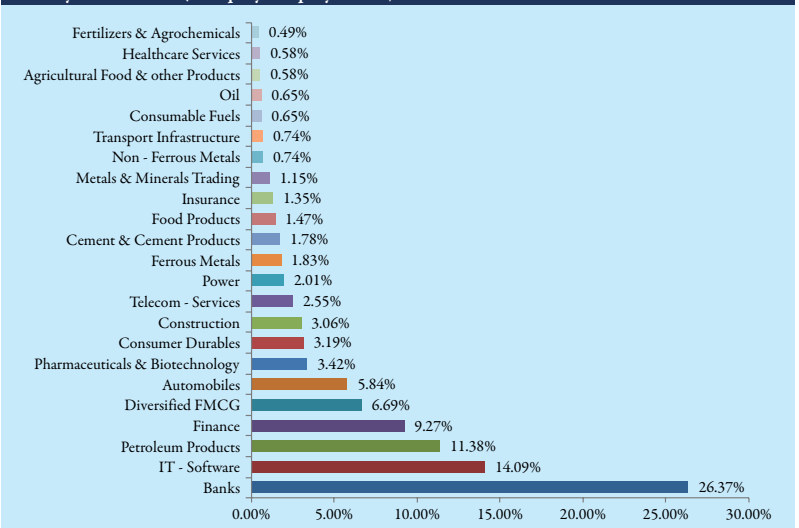
- Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI)
- Investments only in and all stocks comprising NIFTY 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)

Portfolio as on 31/10/2022

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED		99.88	
Reliance Industries Ltd.	11.02	IndusInd Bank Ltd.	0.93
HDFC Bank Ltd.	8.25	TATA Motors Ltd.	0.93
ICICI Bank Ltd.	7.93	Nestle India Ltd.	0.91
Infosys Ltd.	7.05	Tech Mahindra Ltd.	0.84
Housing Development Finance Co. Ltd.	5.61	Grasim Industries Ltd.	0.81
TATA Consultancy Services Ltd.	4.10	JSW Steel Ltd.	0.80
ITC Ltd.	3.84	Cipla Ltd.	0.79
Kotak Mahindra Bank Ltd.	3.50	Adani Ports and Special Economic Zone Ltd.	0.74
Larsen & Toubro Ltd.	3.06	Hindalco Industries Ltd.	0.74
Axis Bank Ltd.	3.00	Wipro Ltd.	0.72
Hindustan Unilever Ltd.	2.85	SBI Life Insurance Company Ltd.	0.71
State Bank of India	2.76	Dr. Reddy's Laboratories Ltd.	0.67
Bharti Airtel Ltd.	2.55	Eicher Motors Ltd.	0.67
Bajaj Finance Ltd.	2.38	Coal India Ltd.	0.65
Asian Paints Ltd.	1.75	Oil & Natural Gas Co. Ltd.	0.65
Mahindra & Mahindra Ltd.	1.62	HDFC Life Insurance Company Ltd.	0.64
Maruti Suzuki India Ltd.	1.59	Bajaj Auto Ltd.	0.59
Titan Company Ltd.	1.44	Apollo Hospitals Enterprise Ltd.	0.58
HCL Technologies Ltd.	1.38	Divi's Laboratories Ltd.	0.58
Sun Pharmaceutical Industries Ltd.	1.38	TATA Consumer Products Ltd.	0.58
Bajaj Finserv Ltd.	1.28	Britannia Industries Ltd.	0.56
Adani Enterprises Ltd.	1.15	UPL Ltd.	0.49
NTPC Ltd.	1.03	Hero MotoCorp Ltd.	0.44
TATA Steel Ltd.	1.03	Bharat Petroleum Co. Ltd.	0.36
Power Grid Co. of India Ltd.	0.98	TREPS on G-Sec or T-Bills	0.05
Ultratech Cement Ltd.	0.97	Cash & Cash Receivables	-0.07
		TOTAL	100.00

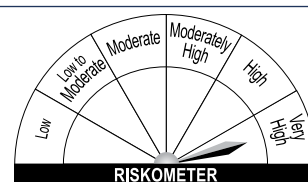
* Rounded off to the nearest two digits after the decimal point.

Industry Classification (for equity & equity related)



Data as on 31st October, 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 31st October 2022 (₹ per unit):

	Regular	Direct
Growth	31.9145	34.4651
IDCW**	31.9145	34.4651

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 56.59 Crs.

AUM as on 31st October 2022:

₹ 57.31 Crs.

Expense Ratio as on 31st October 2022:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

Portfolio Turnover Ratio^^ : 0.42

Tracking Error : 0.4854%

Annualised tracking error for last 6 year's period.

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

Load Structure:

Entry Load : Not Applicable.

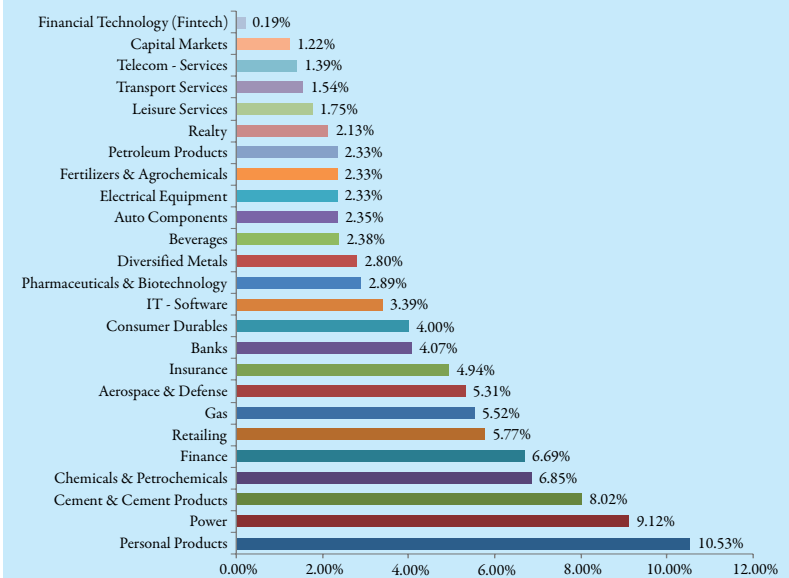
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/10/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Pidilite Industries Ltd.	3.53	Colgate Palmolive (India) Ltd.	1.95
Ambuja Cements Ltd.	3.50	Larsen & Toubro Infotech Ltd.	1.93
TATA Power Company Ltd.	3.42	Hindustan Aeronautics Ltd.	1.89
Bharat Electronics Ltd.	3.42	ACC Ltd.	1.81
SRF Ltd.	3.32	ICICI Prudential Life Insurance Co. Ltd.	1.76
Adani Total Gas Ltd.	3.32	Indian Railway Catering & Tourism Co. Ltd.	1.75
Adani Transmission Ltd.	3.13	Bandhan Bank Ltd.	1.61
Dabur India Ltd.	2.90	Interglobe Aviation Ltd.	1.54
Godrej Consumer Products Ltd.	2.81	Mphasis Ltd.	1.46
Vedanta Ltd.	2.80	Torrent Pharmaceuticals Ltd.	1.44
Havells India Ltd.	2.73	Indus Towers Ltd.	1.39
Shree Cement Ltd.	2.71	Berger Paints India Ltd.	1.27
Info Edge (India) Ltd.	2.71	Bosch Ltd.	1.26
ICICI Lombard General Insurance Co. Ltd.	2.67	HDFC Asset Management Co. Ltd.	1.22
Adani Green Energy Ltd.	2.57	Biocon Ltd.	1.10
Cholamandalam Investment & Finance Co. Ltd.	2.50	Samvardhana Motherson International Ltd.	1.09
Bank of Baroda	2.46	Bajaj Holdings & Investment Ltd.	1.09
Marico Ltd.	2.43	Muthoot Finance Ltd.	1.01
United Spirits Ltd.	2.38	Zomato Ltd.	0.66
Siemens Ltd.	2.33	Life Insurance Co. Of India	0.51
PI Industries Ltd.	2.33	Procter & Gamble Hygiene and Health Care Ltd.	0.44
Indian Oil Corporation Ltd.	2.33	Gland Pharma Ltd.	0.35
GAIL (India) Ltd.	2.20	FSN E-Commerce Ventures Ltd.	0.24
Avenue Supermarts Ltd.	2.16	One 97 Communications Ltd.	0.19
DLF Ltd.	2.13	TREPS on G-Sec or T-Bills	0.03
SBI Cards & Payment Services Ltd.	2.09	Cash & Cash Receivables	0.13
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



Data as on 31st October, 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)

Riskmeter



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

Inception Date:

25th January 2017

Benchmark:

NIFTY Midcap 150 - Total Return Index (TRI)

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

	Regular	Direct
Growth	17.06	18.59
IDCW**	16.01	17.48

Monthly Average AUM:

₹ 193.29 Crs.

AUM as on 31st October 2022:

₹ 194.91 Crs.

Expense Ratio as on 31st October 2022:

Regular : 2.53%
Direct : 1.62%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

Standard Deviation : 22.0949%
Beta : 0.9077
Sharpe Ratio : 0.3741
Portfolio Turnover Ratio^^ : 0.18

Risk free rate: Overnight MIBOR (6.25% as on 31/10/22). Source: FIMMDA.
Ratios calculated on monthly 4 years data point.

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

Load Structure:

Entry Load : Not Applicable.

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

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

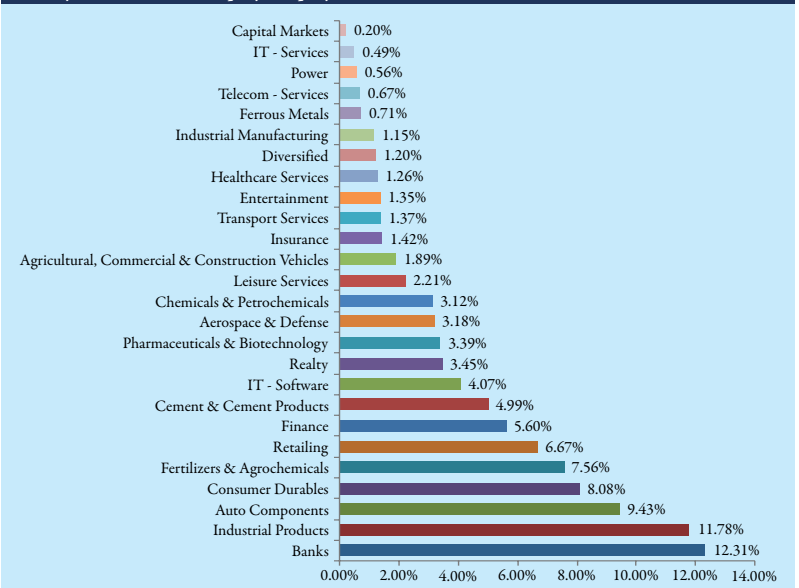
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Portfolio as on 31/10/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Trent Ltd.	4.25	Mitsu Chem Plast Ltd.	1.32
The Federal Bank Ltd.	4.16	Apollo Hospitals Enterprise Ltd.	1.26
UNO Minda Ltd.	4.02	Muthoot Finance Ltd.	1.26
PI Industries Ltd.	3.78	Jubilant Foodworks Ltd.	1.22
ICICI Bank Ltd.	3.48	3M India Ltd.	1.20
Bharat Electronics Ltd.	3.18	Whirlpool of India Ltd.	1.20
Cholamandalam Investment & Finance Co. Ltd.	2.43	City Union Bank Ltd.	1.17
Supreme Industries Ltd.	2.43	Honeywell Automation India Ltd.	1.15
Astral Limited	2.42	REC Ltd.	1.09
Alkem Laboratories Ltd.	2.30	Apollo Tyres Ltd.	1.07
Relaxo Footwears Ltd.	2.24	Bata India Ltd.	1.06
Coforge Ltd.	2.23	Bayer Cropscience Ltd.	1.01
Balkrishna Industries Ltd.	2.12	Aarti Industries Ltd.	1.00
Polycab India Ltd.	2.04	Devyani International Ltd.	0.99
SKF India Ltd.	2.03	Laurus Labs Ltd.	0.95
Arihant Superstructures Ltd.	2.00	Aarti Surfactants Ltd.	0.83
Ashok Leyland Ltd.	1.89	Bajaj Finance Ltd.	0.82
Dalmia Bharat Ltd.	1.86	Oracle Financial Services Software Ltd.	0.79
Crompton Greaves Consumer Electricals Ltd.	1.79	Indiamart InterMesh Ltd.	0.77
Volta Ltd.	1.79	Mind Tree Ltd.	0.72
ACC Ltd.	1.77	Jindal Steel & Power Ltd.	0.71
Bank of Baroda	1.77	IG Petrochemicals Ltd.	0.68
State Bank of India	1.73	Route Mobile Ltd.	0.67
Endurance Technologies Ltd.	1.70	PCBL Ltd.	0.61
Info Edge (India) Ltd.	1.65	TATA Power Company Ltd.	0.56
Bharat Forge Ltd.	1.54	Bosch Ltd.	0.52
Godrej Properties Ltd.	1.45	Firstsource Solutions Ltd.	0.49
Max Financial Services Ltd.	1.42	Birlasoft Ltd.	0.33
UPL Ltd.	1.41	Aditya Birla Sun Life Amc Ltd.	0.20
Container Corporation of India Ltd.	1.37	Aarti Pharamalabs Ltd	0.14
Coromandel International Ltd.	1.36	TREPS on G-Sec or T-Bills	1.93
The Ramco Cements Ltd.	1.36	Cash & Cash Receivables	(0.04)
Zee Entertainment Enterprises Ltd.	1.35	TOTAL	100.00

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

Industry Classification (for equity & equity related)



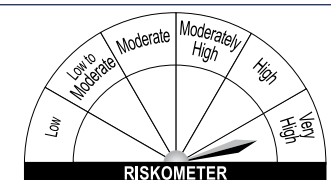
Data as on 31st October, 2022, Industry Classification as recommended by AMFI.

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.

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

Inception Date:

21st June 2017

Benchmark:

NIFTY Smallcap 250 - Total Return Index (TRI)

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

	Regular	Direct
Growth	18.73	20.36
IDCW**	18.73	20.36

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 155.80 Crs.

AUM as on 31st October 2022:

₹ 156.22 Crs.

Expense Ratio as on 31st October 2022:

Regular : 2.52%

Direct : 1.54%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

Standard Deviation : 22.9789%

Beta : 0.7960

Sharpe Ratio : 0.6000

Portfolio Turnover Ratio^^ : 0.11

Risk free rate: Overnight MIBOR (6.25% as on 31/10/22). Source: FIMMDA.
Ratios calculated on monthly 4 years data point.

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

Load Structure:

Entry Load : Not Applicable.

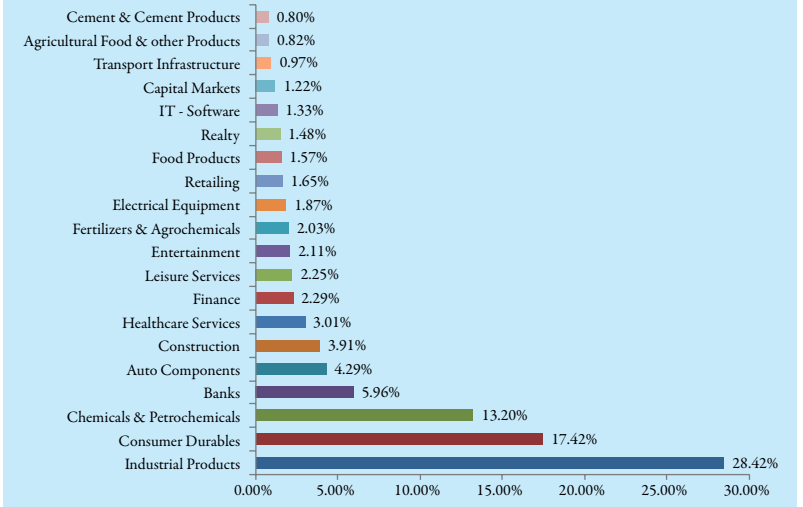
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/10/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		96.60	
Elgi Equipments Ltd.	6.15	Arihant Superstructures Ltd.	1.48
KEI Industries Ltd.	4.49	PNC Infratech Ltd.	1.36
Tube Investments of India Ltd.	4.29	Birlasoft Ltd.	1.33
Grindwell Norton Ltd.	4.09	Canara Bank	1.32
Fine Organic Industries Ltd.	4.02	Inox Leisure Ltd.	1.27
Timken India Ltd.	3.87	Computer Age Management Services Ltd.	1.22
Navin Fluorine International Ltd.	3.51	Finolex Industries Ltd.	1.16
Narayana Hrudayalaya Ltd.	3.01	Greenply Industries Ltd.	1.16
Deepak Nitrite Ltd.	2.93	Dhanuka Agritech Ltd.	1.15
IDFC First Bank Ltd.	2.83	Bank of Baroda	1.12
Greenpanel Industries Ltd.	2.79	Orient Electric Ltd.	1.09
Blue Star Ltd.	2.66	Somany Ceramics Ltd.	1.03
Carborundum Universal Ltd.	2.66	Volta Ltd.	0.98
KNR Constructions Ltd.	2.36	Adani Ports and Special Economic Zone Ltd.	0.97
Century Plyboards (India) Ltd.	2.27	Chambal Fertilisers and Chemicals Ltd.	0.88
Can Fin Homes Ltd.	2.14	Zee Entertainment Enterprises Ltd.	0.84
Cera Sanitaryware Ltd.	2.08	Balrampur Chini Mills Ltd.	0.82
Galaxy Surfactants Ltd.	2.03	HeidelbergCement India Ltd.	0.80
Hitachi Energy India Ltd.	1.87	Rossari Biotech Ltd.	0.71
KSB Ltd.	1.82	DCB Bank Ltd.	0.69
Lemon Tree Hotels Ltd.	1.78	Mitsu Chem Plast Ltd.	0.65
Relaxo Footwears Ltd.	1.78	MM Forgings Ltd.	0.52
V-Mart Retail Ltd.	1.65	Restaurant Brands Asia Ltd.	0.47
Sheela Foam Ltd.	1.58	Techno Electric & Engineering Company Ltd.	0.19
Hatsun Agro Product Ltd.	1.57	TruCap Finance Ltd.	0.15
Ratnamani Metals & Tubes Ltd.	1.52	TREPS on G-Sec or T-Bills	3.51
Kirloskar Oil Engines Ltd.	1.49	Cash & Cash Receivables	-0.11
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



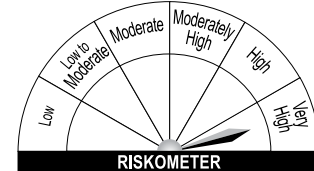
Data as on 31st October, 2022, Industry Classification as recommended by AMFI.

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.

Fund Manager:	Total Experience: 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 31st October 2022 (₹ per unit):

	Regular	Direct
Growth	15.64	16.76
IDCW**	15.64	16.76

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 130.99 Crs.

AUM as on 31st October 2022:

₹ 134.92 Crs.

Expense Ratio as on 31st October 2022:

Regular : 2.53%
Direct : 1.61%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

Standard Deviation : 18.7566%
Beta : 0.8967
Sharpe Ratio : 0.3819
Portfolio Turnover Ratio^^ : 0.00

Risk free rate: Overnight MIBOR (6.25% as on 31/10/22). Source: FIMMDA.
Ratios calculated on monthly 4 years data point.

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

Load Structure:

Entry Load : Not Applicable.

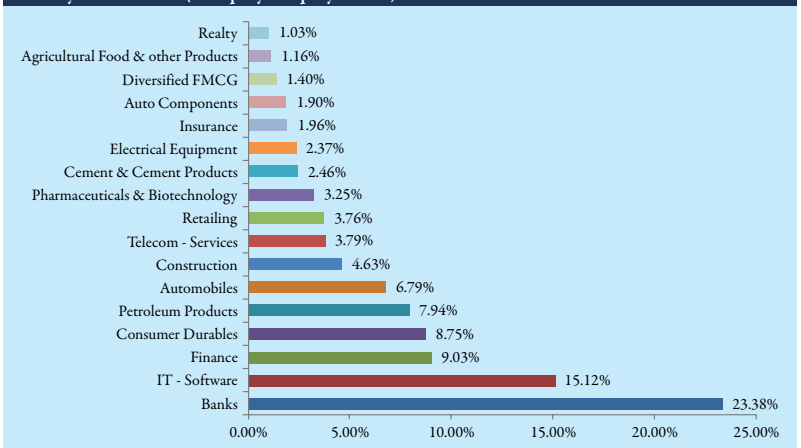
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/10/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED	98.72	Mahindra & Mahindra Ltd.	2.43
ICICI Bank Ltd.	8.95	Siemens Ltd.	2.37
HDFC Bank Ltd.	8.51	Asian Paints Ltd.	2.06
Reliance Industries Ltd.	7.94	State Bank of India	1.97
Infosys Ltd.	7.10	Cipla Ltd.	1.96
TATA Consultancy Services Ltd.	6.52	ICICI Lombard General Insurance Company Ltd.	1.96
Housing Development Finance Co. Ltd.	5.17	ZF Commercial Vehicle Control Systems India Ltd.	1.90
Larsen & Toubro Ltd.	4.63	Mphasis Ltd.	1.50
Maruti Suzuki India Ltd.	4.36	ITC Ltd.	1.40
Kotak Mahindra Bank Ltd.	3.95	Divi's Laboratories Ltd.	1.29
Bajaj Finance Ltd.	3.86	TATA Consumer Products Ltd.	1.16
Bharti Airtel Ltd.	3.79	DLF Ltd.	1.03
Avenue Supermarts Ltd.	3.76	TREPS on G-Sec or T-Bills	1.29
Titan Company Ltd.	3.56	Cash & Cash Receivables	-0.01
Blue Star Ltd.	3.13	TOTAL	100.00
JK Lakshmi Cement Ltd.	2.46		

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

Industry Classification (for equity & equity related)



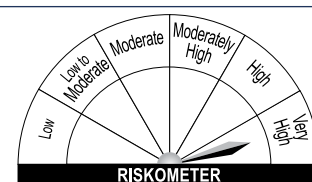
Data as on 31st October, 2022, Industry Classification as recommended by AMFI.

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.

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

Inception Date:

4th June 2018

Benchmark:

NIFTY Financial Services - Total Return Index (TRI)

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

	Regular	Direct
Growth	13.88	14.72
IDCW**	13.88	14.72

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 87.73 Crs.

AUM as on 31st October 2022:

₹ 89.76 Crs.

Expense Ratio as on 31st October 2022:

Regular : 2.53%
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

Standard Deviation : 26.6188%
Beta : 0.9544
Sharpe Ratio : 0.2533
Portfolio Turnover Ratio^^ : 0.02

Risk free rate: Overnight MIBOR (6.25% as on 31/10/22). Source: FIMMDA.
Ratios calculated on monthly 4 years data point.

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

Load Structure:

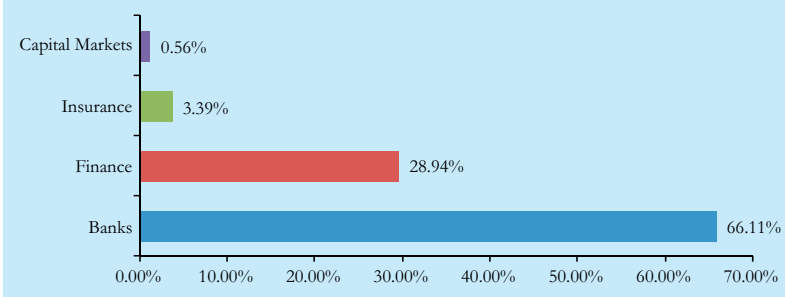
Entry Load : Not Applicable.
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 31/10/2022

Issuer Name	% To Net Assets*
EQUITY & EQUITY RELATED	99.00
ICICI Bank Ltd.	20.75
HDFC Bank Ltd.	18.83
Housing Development Finance Corp. Ltd.	11.58
Axis Bank Ltd.	8.37
Bajaj Finance Ltd.	7.56
State Bank of India	7.01
Kotak Mahindra Bank Ltd.	5.54
Cholamandlam Investment & Finance Co. Ltd.	3.91
Bajaj Finserv Ltd.	2.86
Can Fin Homes Ltd.	2.26
The Federal Bank Ltd.	2.20
Bank of Baroda	1.63
HDFC Life Insurance Co. Ltd.	1.44
Max Financial Services Ltd.	1.15
AU Small Finance Bank Ltd.	1.00
ICICI Lombard General Insurance Co. Ltd.	0.80
City Union Bank Ltd.	0.78
SBI Cards & Payment Services Ltd.	0.77
HDFC Asset Management Co. Ltd.	0.56
TREPS on G-Sec or T-Bills	1.08
Cash & Cash Receivables	-0.08
TOTAL	100.00

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

Industry Classification (for equity & equity related)



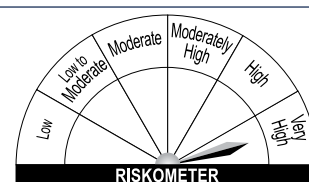
Data as on 31st October, 2022, Industry Classification as recommended by AMFI.

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 31st October 2022 (₹ per unit):

	Regular	Direct
Growth	16.25	17.02
IDCW**	16.25	17.02

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 97.75 Crs.

AUM as on 31st October 2022:

₹ 100.65 Crs.

Expense Ratio as on 31st October 2022:

Regular : 2.56%

Direct : 1.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

Standard Deviation : 19.9193%

Beta : 0.9430

Sharpe Ratio : 0.3872

Portfolio Turnover Ratio^^ : 0.11

Risk free rate: Overnight MIBOR (6.25% as on 31/10/22). Source: FIMMDA.

Ratios calculated on monthly 4 years data point.

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

Load Structure:

Entry Load : Not Applicable.

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

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

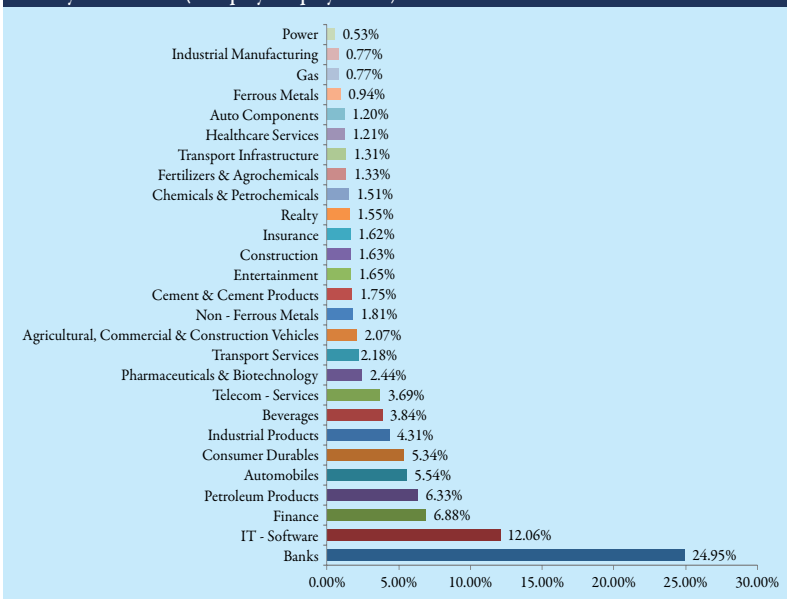
Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.

Portfolio as on 31/10/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED	99.21	United Spirits Ltd.	1.42
ICICI Bank Ltd.	7.56	HCL Technologies Ltd.	1.40
Infosys Ltd.	6.68	Voltas Ltd.	1.34
State Bank of India	5.71	Crompton Greaves Consumer Electricals Ltd.	1.33
HDFC Bank Ltd.	5.65	PI Industries Ltd.	1.33
Reliance Industries Ltd.	5.61	Ultratech Cement Ltd.	1.33
Housing Development Finance Corpn. Ltd.	4.30	Adani Ports and Special Economic Zone Ltd.	1.31
Bharti Airtel Ltd.	3.69	Max Healthcare Institute Ltd.	1.21
Mahindra & Mahindra Ltd.	3.15	MRF Ltd.	1.20
Bharat Forge Ltd.	2.67	Oberoi Realty Ltd.	1.06
Bank of Baroda	2.64	Havells India Ltd.	1.00
Sun Pharmaceutical Industries Ltd.	2.44	Kotak Mahindra Bank Ltd.	0.97
Axis Bank Ltd.	2.42	TATA Steel Ltd.	0.94
Varun Beverages Ltd.	2.42	Asian Paints Ltd.	0.84
Maruti Suzuki India Ltd.	2.39	Amber Enterprises India Ltd.	0.83
Persistent Systems Ltd.	2.39	Gujarat Gas Ltd.	0.77
Container Corporation of India Ltd.	2.18	Honeywell Automation India Ltd.	0.77
Ashok Leyland Ltd.	2.07	Hindustan Petroleum Corpn. Ltd.	0.72
Bajaj Finance Ltd.	1.90	Cholamandalam Investment & Finance Co. Ltd.	0.56
Hindalco Industries Ltd.	1.81	CESC Ltd.	0.53
Inox Leisure Ltd.	1.65	Indiabulls Real Estate Ltd.	0.49
Supreme Industries Ltd.	1.64	Ambuja Cements Ltd.	0.42
KNR Constructions Ltd.	1.63	TruCap Finance Ltd.	0.12
HDFC Life Insurance Co. Ltd.	1.62	TREPS on G-Sec or T-Bills	0.97
Coforge Ltd.	1.59	Cash & Cash Receivables	-0.18
Vinati Organics Ltd.	1.51	TOTAL	100.00

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

Industry Classification (for equity & equity related)



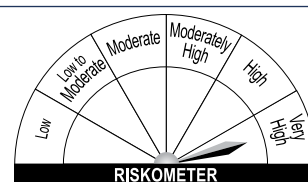
Data as on 31st October, 2022, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Dividend Yield Fund (IDYF)

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

Scheme Features

Investment objective:

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

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

Inception Date:
21st December 2018

Benchmark:
NIFTY 500 - Total Return Index (TRI)

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

	Regular	Direct
Growth	17.66	18.54
IDCW**	17.66	18.54

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:
₹ 91.79 Crs.

AUM as on 31st October 2022:
₹ 93.75 Crs.

Expense Ratio as on 31st October 2022:

Regular : 2.52%
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

Standard Deviation : 18.2733%
Beta : 0.7966
Sharpe Ratio : 0.6916
Portfolio Turnover Ratio^^ : 0.03

Risk free rate: Overnight MIBOR (6.25% as on 31/10/22). 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:

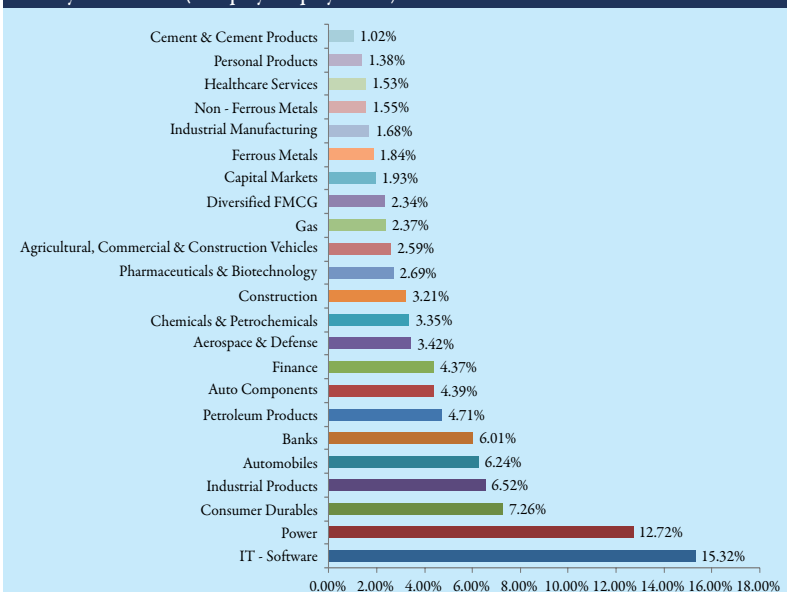
Entry Load : Not Applicable.
Exit Load : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.
1% of the applicable NAV, If units of the scheme are redeemed or switched out in excess of the limit within 12 months from 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 31/10/2022

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED	98.44	Tech Mahindra Ltd.	2.02
Infosys Ltd.	8.23	Hindustan Petroleum Corporation Ltd.	1.99
TATA Consultancy Services Ltd.	5.07	Multi Commodity Exchange of India Ltd.	1.93
ICICI Bank Ltd.	4.85	TATA Steel Ltd.	1.84
Carborundum Universal Ltd.	4.74	Bharat Forge Ltd.	1.78
Tube Investments of India Ltd.	4.39	BEML Ltd.	1.68
Power Grid Corporation of India Ltd.	4.35	Honeywell Automation India Ltd.	1.68
Titan Company Ltd.	3.53	Hindustan Zinc Ltd.	1.55
Bharat Electronics Ltd.	3.42	Dr. Lal Path labs Ltd.	1.53
NTPC Ltd.	3.41	Colgate Palmolive (India) Ltd.	1.38
Maruti Suzuki India Ltd.	3.36	Housing Development Finance Corporation Ltd.	1.32
Atul Ltd.	3.35	Asian Paints Ltd.	1.26
Bajaj Finance Ltd.	3.05	TATA Power Company Ltd.	1.21
Mahindra & Mahindra Ltd.	2.88	State Bank of India	1.16
Larsen & Toubro Ltd.	2.81	Torrent Power Ltd.	1.08
Reliance Industries Ltd.	2.72	ACC Ltd.	1.02
Divi's Laboratories Ltd.	2.69	Escorts Kubota Ltd.	0.91
NHPC Ltd.	2.67	BEML Land Assets Ltd.	0.40
Relaxo Footwears Ltd.	2.47	TREPS on G-Sec or T-Bills	1.69
Mahanagar Gas Ltd.	2.37	Cash & Cash Receivables	-0.13
ITC Ltd.	2.34	TOTAL	100.00

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

Industry Classification (for equity & equity related)



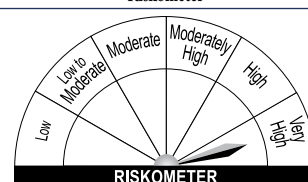
Data as on 31st October, 2022, Industry Classification as recommended by AMFI.

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

Investment objective:

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

Fund Manager:

Total Experience: Over 25 Years

Mr. Alok Ranjan

(Managing the Scheme since 6th August, 2021)

Inception Date:

28th February 2019

Benchmark:

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

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

	Regular	Direct
Growth	17.51	18.48
IDCW**	17.51	18.48

** IDCW stands for Income Distribution cum Capital Withdrawal.

Monthly Average AUM:

₹ 60.12 Crs.

AUM as on 31st October 2022:

₹ 60.55 Crs.

Expense Ratio as on 31st October 2022:

Regular : 2.48%

Direct : 1.24%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

Standard Deviation : 20.1280%

Beta : 0.9043

Sharpe Ratio : 0.7117

Portfolio Turnover Ratio^^ : 0.00

Risk free rate: Overnight MIBOR (6.25% as on 31/10/22). 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:

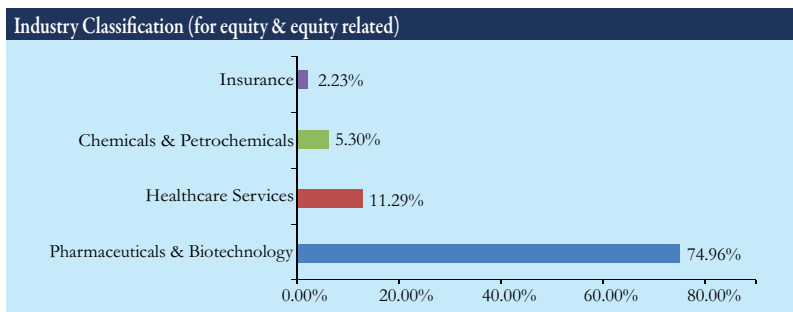
Entry Load : Not Applicable.

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

Nil after 12 months.

Portfolio as on 31/10/2022			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Sun Pharmaceutical Industries Ltd.	16.05	Vinati Organics Ltd.	2.05
Dr. Reddy's Laboratories Ltd.	9.45	Aster DM Healthcare Ltd.	2.00
Divi's Laboratories Ltd.	9.30	Gland Pharma Ltd.	1.93
Cipla Ltd.	8.87	Pfizer Ltd.	1.83
Apollo Hospitals Enterprise Ltd.	6.63	Jubilant Ingrevia Ltd.	1.78
JB Chemicals & Pharmaceuticals Ltd.	4.72	Zydus Lifesciences Ltd.	1.77
Torrent Pharmaceuticals Ltd.	4.11	Rossari Biotech Ltd.	1.47
IPCA Laboratories Ltd.	3.63	ICICI Lombard General Insurance Co. Ltd.	1.14
Alkem Laboratories Ltd.	3.28	Indoco Remedies Ltd.	1.13
Abbott India Ltd.	2.91	HDFC Life Insurance Co. Ltd.	1.09
Syngene International Ltd.	2.66	Natco Pharma Ltd.	0.89
Laurus Labs Ltd.	2.58	TREPS on G-Sec or T-Bills	6.13
Aurobindo Pharma Ltd.	2.51	Cash & Cash Receivables	0.09
		TOTAL	100.00

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



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

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

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

IDBI Hybrid Equity Fund (IHEF)

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

Scheme Features

Investment objective:

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

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

Inception Date: 24th October 2016

Benchmark: CRISIL Hybrid 35+65-Aggressive Index

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

	Regular	Direct
Growth	15.9037	17.2202
IDCW**	14.5114	15.7941

Monthly Average AUM: ₹ 182.31 Crs.

AUM as on 31st October 2022: ₹ 185.44 Crs.

Expense Ratio as on 31st October 2022:

Regular : 2.54%

Direct : 1.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

YTM	: 7.36%
Average Maturity	: 4.09 Years
Modified Duration	: 3.20 Years
Macaulay Duration	: 3.33 Years
Standard Deviation	: 13.6017%
Beta	: 0.9986
Sharpe Ratio	: 0.2426
Portfolio Turnover Ratio^^	: 1.41

Risk free rate: Overnight MIBOR (6.25% as on 31/10/22). Source: FIMMDA.

Ratios calculated on monthly 4 years data point.

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

Load Structure:

Entry Load : Not Applicable.

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

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

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

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

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

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

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

*IDCW - previously known as Dividend

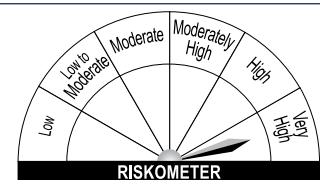
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

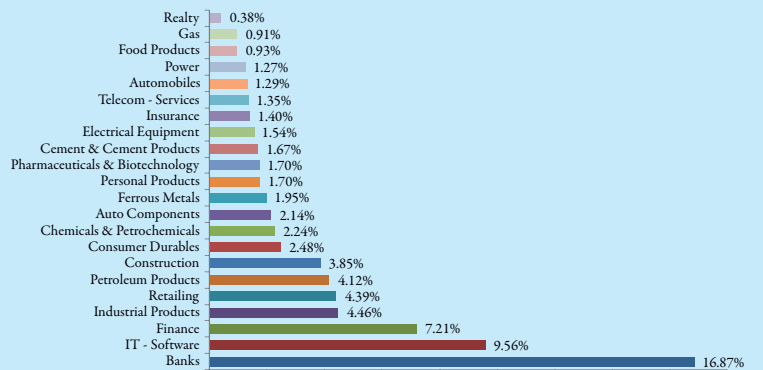
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Portfolio as on 31/10/2022

Issuer/Security Name	Rating	% To Net Assets*	Issuer/Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED					
TATA Steel Ltd.	N.A	73.41	TATA Steel Ltd.	N.A	0.96
ICICI Bank Ltd.	N.A	5.56	HCL Technologies Ltd.	N.A	0.95
HDFC Bank Ltd.	N.A	5.21	Nestle India Ltd.	N.A	0.93
Reliance Industries Ltd.	N.A	4.12	Gujarat Gas Ltd.	N.A	0.91
Housing Development Finance Corporation Ltd.	N.A	4.00	HDFC Life Insurance Company Ltd.	N.A	0.87
Infosys Ltd.	N.A	3.73	Birlasoft Ltd.	N.A	0.86
Axis Bank Ltd.	N.A	3.47	Muthoot Finance Ltd.	N.A	0.84
Larsen & Toubro Ltd.	N.A	3.05	KNR Constructions Ltd.	N.A	0.80
Timken India Ltd.	N.A	2.70	CESC Ltd.	N.A	0.68
State Bank of India	N.A	2.63	Power Grid Corporation of India Ltd.	N.A	0.59
TATA Consultancy Services Ltd.	N.A	2.52	Ultratech Cement Ltd.	N.A	0.54
Avenue Supermarts Ltd.	N.A	2.33	ICICI Lombard General Insurance Company Ltd.	N.A	0.53
Bajaj Finance Ltd.	N.A	2.31	NOCIL Ltd.	N.A	0.43
Sundram Fasteners Ltd.	N.A	2.14	Indiabulls Real Estate Ltd.	N.A	0.38
Trent Ltd.	N.A	2.06	Gland Pharma Ltd.	N.A	0.14
Atul Ltd.	N.A	1.81	TruCap Finance Ltd.	N.A	0.06
Supreme Industries Ltd.	N.A	1.76	DEBENTURES		4.64
Godrej Consumer Products Ltd.	N.A	1.70	Chennai Petroleum Corp. Ltd.	CRISIL AAA	2.06
Divi's Laboratories Ltd.	N.A	1.56	Piramal Capital & Housing Finance Ltd.	[ICRA]AA	1.04
Siemens Ltd.	N.A	1.54	REC Ltd.	CRISIL AAA	0.77
Asian Paints Ltd.	N.A	1.51	NTPC Ltd.	CRISIL AAA	0.77
Tech Mahindra Ltd.	N.A	1.50	GOVERNMENT SECURITIES		17.73
Bharti Airtel Ltd.	N.A	1.35	CGL 2027	SOV	14.02
Eicher Motors Ltd.	N.A	1.29	CGL 2029	SOV	3.71
ACC Ltd.	N.A	1.13	TREPS on G-Sec or T-Bills		3.61
Jindal Steel & Power Ltd.	N.A	0.99	Cash & Cash Receivables		0.61
Voltas Ltd.	N.A	0.97	TOTAL		100.00

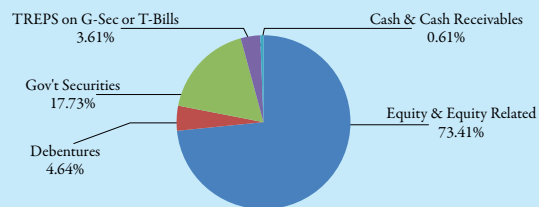
* Rounded off to the nearest two digits after the decimal point.

Industry Classification (for equity & equity related)

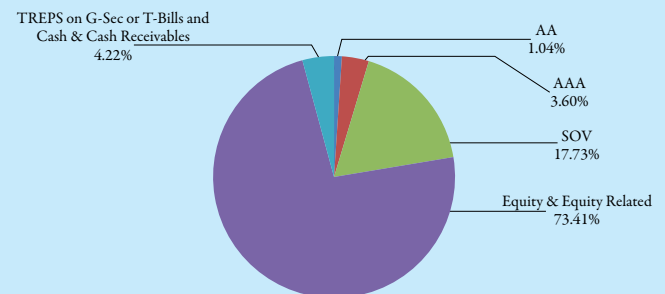


Data as on 31st October, 2022, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile



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. 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 th of each month or, if 25 th is a holiday, then the next effective business day.																											

Full Form of SIP, SWP & STP is “Systematic Investment Plan”, “Systematic Withdrawal Plan” & “Systematic Transfer Plan”
Plans, options and sub-options

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

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

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

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

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

IDBI Equity Savings Fund (IESF)

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

Scheme Features

Investment objective:

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

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

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

Benchmark: NIFTY Equity Savings Index

NAV as on 31st October 2022 (₹ per unit):	Regular	Direct
Growth	21.4993	23.6116
Monthly IDCW**	16.9387	15.9549
Quarterly IDCW**	16.0148	13.1605

Monthly Average AUM: ₹ 11.18 Crs.

AUM as on 31st October 2022: ₹ 11.33 Crs.

Expense Ratio as on 31st October 2022:

Regular : 2.13%

Direct : 1.16%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

YTM	: 6.16%
Average Maturity	: 26 Days
Modified Duration	: 14 Days
Macaulay Duration	: 16 Days
Standard Deviation	: 8.7987%
Beta	: 1.1679
Sharpe Ratio	: 0.1506
Portfolio Turnover Ratio^^	: 3.67
Risk free rate: Overnight MIBOR (6.25% as on 31/10/22). Source: FIMMDA.	
Ratios calculated on monthly 4 years data point.	
^^ Lower of Purchase or Sale for one year/average AUM for one year.	

Load Structure:

Entry Load : Not Applicable.

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

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

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

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

*IDCW - previously known as Dividend

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

Portfolio as on 31/10/2022

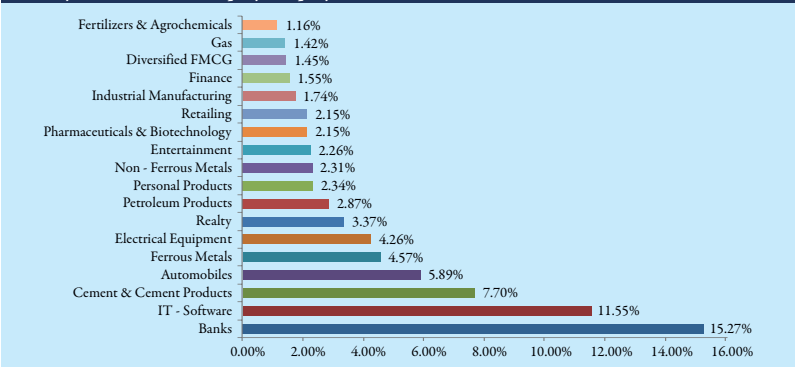
Issuer/Security Name	% To Net Assets*	Issuer/Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		Grasim Industries Ltd.	1.72
ICICI Bank Ltd.	8.66	IndusInd Bank Ltd.	1.69
HDFC Bank Ltd.	7.42	MindTree Ltd.	1.64
Infosys Ltd.	5.94	Thermax Ltd.	1.63
State Bank of India	5.13	Polycab India Ltd.	1.54
ABB India Ltd.	4.39	Asian Paints Ltd.	1.53
Reliance Industries Ltd.	3.98	Cipla Ltd.	1.40
Axis Bank Ltd.	3.87	NCC Ltd.	1.31
Cholamandalam Investment & Finance Co. Ltd.	3.30	Coromandel International Ltd.	1.30
Page Industries Ltd.	3.11	Shree Cement Ltd.	1.24
HCL Technologies Ltd.	3.06	Crompton Greaves Consumer Electricals Ltd.	1.20
Larsen & Toubro Ltd.	2.88	Volta Ltd.	1.15
Housing Development Finance Corporation Ltd.	2.81	Adani Ports and Special Economic Zone Ltd.	1.06
PI Industries Ltd.	2.53	TATA Steel Ltd.	0.99
Bharat Forge Ltd.	2.25	Honeywell Automation India Ltd.	0.92
SRF Ltd.	2.20	Godrej Consumer Products Ltd.	0.81
Nestle India Ltd.	2.13	Bharat Petroleum Corporation Ltd.	0.61
Century Plyboards (India) Ltd.	2.13	Apollo Hospitals Enterprise Ltd.	0.51
Bharti Airtel Ltd.	2.05	Dalmia Bharat Ltd.	0.32
Ultratech Cement Ltd.	2.00	TREPS on G-Sec or T-Bills	2.08
Mphasis Ltd.	1.91	Cash & Cash Receivables	-0.12
Eicher Motors Ltd.	1.91	TOTAL	100.00
Kotak Mahindra Bank Ltd.	1.81		

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

Fixed Deposits placed for margin purpose for Derivative

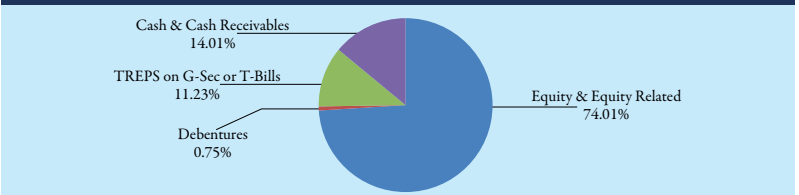
Total Outstanding exposure in Derivative Instruments as on 31st October, 2022: Rs. 33.70/- (Market Value in Lakhs)

Industry Classification (for equity & equity related)

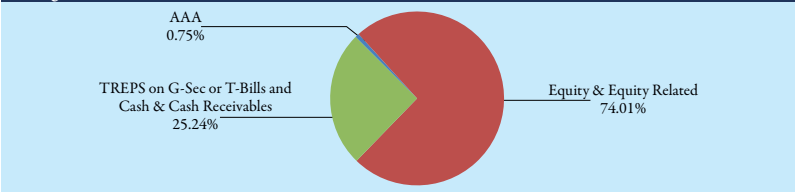


Data as on 31st October, 2022, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile

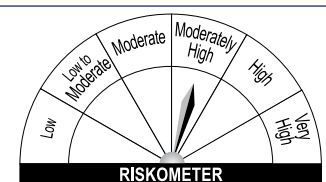


Product Label

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

IDBI Liquid Fund (ILIQF)

(An open-ended liquid scheme)

Scheme Features

Investment objective:

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

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

Inception Date:

9th July, 2010

Benchmark:

CRISIL Liquid Fund B-I Index

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

	Regular	Direct
Growth	2,336.8249	2,356.4234
Daily IDCW**	1,005.2683	1,002.3548
Weekly IDCW**	1,023.1975	1,003.9269
Monthly IDCW**	1,004.6623	1,003.1071
Bonus^	00.0000	1,765.7661

^ 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:

₹ 791.97 Crs.

AUM as on 31st October 2022:

₹ 822.76 Crs.

Expense Ratio as on 31st October 2022:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

YTM : 6.54%

Average Maturity : 39 Days

Modified Duration : 39 Days

Macaulay Duration : 39 Days

Load Structure:

Entry Load: Not Applicable

Exit Load:

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

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

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

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

25th October, 2022	4.6547	4.6547	1,008.1146	1,003.6394
26th September, 2022	4.5426	4.5426	1,008.0997	1,003.6394
25th August, 2022	4.5400	4.5400	1,008.0548	1,003.6394

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

25th October, 2022	4.6787	4.6787	1,006.5782	1,002.0799
26th September, 2022	4.5683	4.5683	1,006.5649	1,002.0799
25th August, 2022	4.5673	4.5673	1,006.5217	1,002.0799

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

*IDCW - previously known as Dividend

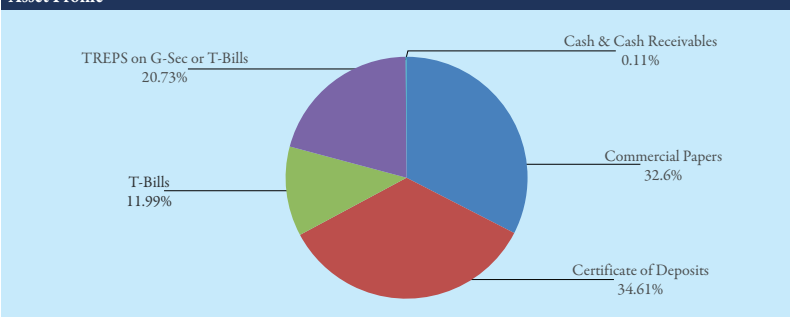
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Portfolio as on 31/10/2022

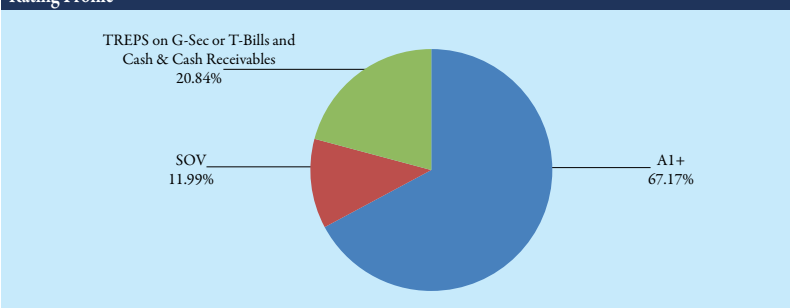
Issuer Name	Rating	% To Net Assets*
COMMERCIAL PAPERS		32.56
Godrej Industries Ltd.	CRISIL A1+	7.20
National Fertilizers Ltd.	[ICRA]A1+	6.06
Small Industries Development Bank of India	CRISIL A1+	6.03
National Bank for Agriculture and Rural Development	CRISIL A1+	4.82
Aditya Birla Finance Ltd.	[ICRA]A1+	4.24
Aditya Birla Money Ltd.	CRISIL A1+	4.21
CERTIFICATE OF DEPOSITS		34.61
Kotak Mahindra Bank Ltd.	CRISIL A1+	9.27
Punjab National Bank	CRISIL A1+	6.05
Axis Bank Ltd.	CRISIL A1+	6.04
HDFC Bank Ltd.	IND A1+	6.03
Canara Bank	CRISIL A1+	6.02
HDFC Bank Ltd.	IND A1+	1.20
T-BILLS		11.99
91 DTB	SOV	11.99
TREPS on G-Sec or T-Bills		20.73
Cash & Cash Receivables		0.11
TOTAL		100.00

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

Asset Profile



Rating Profile

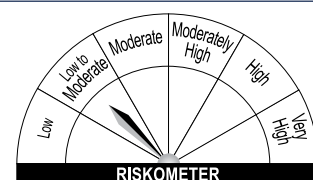


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



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

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

IDBI Ultra Short Term Fund (IUSTF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 31 Years

(Managing the Scheme since 7th September, 2022)

Inception Date:

3rd September, 2010

Benchmark:

CRISIL Ultra Short Duration Fund B-I Index

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

	Regular	Direct
Growth	2,310.5824	2,428.5366
Daily IDCW**	1,017.0054	1,031.1905
Weekly IDCW**	1,093.8779	1,097.8586
Monthly IDCW**	1,116.9301	1,450.9190
Bonus	2,310.7222	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:

₹ 223.93 Crs.

AUM as on 31st October 2022:

₹ 221.99 Crs.

Expense Ratio as on 31st October 2022:

Regular : 0.44%
Direct : 0.25%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

YTM : 6.82%
Average Maturity : 171 Days
Modified Duration : 146 Days
Macaulay Duration : 157 Days

Load Structure:

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

IDCW History

(Face Value: ₹ 1000/- Per Unit)

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

27th October, 2022	5.1317	5.1317	1,120.8406	1,116.1536
27th September, 2022	4.0429	4.0429	1,119.7703	1,115.7089
26th August, 2022	5.0944	5.0944	1,120.5988	1,115.6866

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

27th October, 2022	6.8824	6.8824	1,456.1687	1,449.8795
27th September, 2022	5.4554	5.4554	1,454.7581	1,449.2863
26th August, 2022	6.8233	6.8233	1,455.8274	1,449.2476

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

*IDCW - previously known as Dividend

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

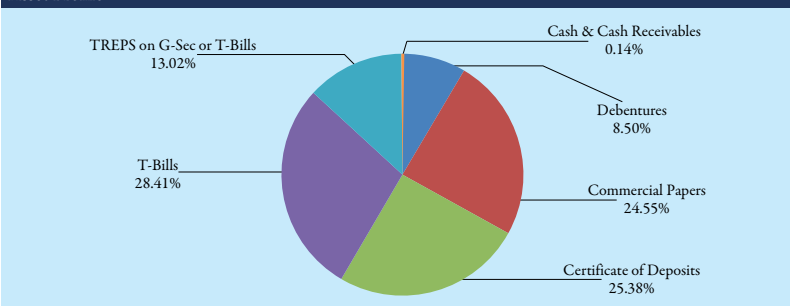
please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.

Portfolio as on 31/10/2022

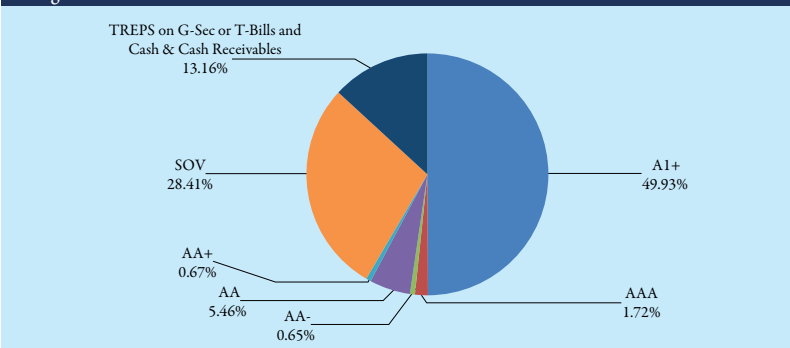
Issuer Name	Rating	% To Net Assets*
DEBENTURES		8.50
Steel Authority of India Ltd.	IND AA	2.39
Udaipur Cement Works Ltd.	CARE AA	1.13
Tata Power Company Ltd.	IND AA	0.90
REC Ltd.	CRISIL AAA	0.86
Chennai Petroleum Corporation Ltd.	CRISIL AAA	0.86
JSW Steel Ltd.	IND AA	0.67
Godrej Properties Ltd.	[ICRA]AA+	0.67
Tata Motors Ltd.	CRISIL AA-	0.65
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.37
COMMERCIAL PAPERS		24.55
Aditya Birla Finance Ltd.	[ICRA]A1+	6.73
Aditya Birla Money Ltd.	CRISIL A1+	6.68
Godrej Industries Ltd.	CRISIL A1+	6.67
National Bank for Agriculture and Rural Development	CRISIL A1+	4.47
CERTIFICATE OF DEPOSITS		25.38
Kotak Mahindra Bank Ltd.	CRISIL A1+	9.37
State Bank of India	IND A1+	9.32
HDFC Bank Ltd.	IND A1+	6.69
T-BILLS		28.41
91 DTB	SOV	11.12
364 DTB	SOV	10.57
182 DTB	SOV	6.72
TREPS on G-Sec or T-Bills		13.02
Cash & Cash Receivables		0.14
TOTAL		100.00

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

Asset Profile



Rating Profile

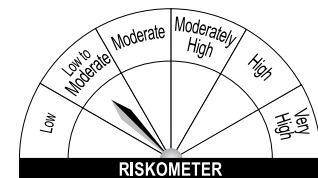


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



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

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

IDBI Short Term Bond Fund (ISTBF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 31 Years

(Managing the Scheme since 7th September, 2022)

Inception Date:

23rd March, 2011

Benchmark:

CRISIL Short Duration Fund A-II Index

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

	Regular	Direct
Growth	22.7191	24.4968
Weekly IDCW**	12.3021	13.4689
Monthly IDCW**	12.1564	15.3830

Monthly Average AUM:

₹ 32.93 Crs.

AUM as on 31st October 2022:

₹ 31.82 Crs.

Expense Ratio as on 31st October 2022:

Regular

: 0.75%

Direct

: 0.28%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

YTM

: 7.34%

Average Maturity

: 2.22 Years

Modified Duration

: 1.78 Years

Macaulay Duration

: 1.89 Years

Load Structure:

Entry Load

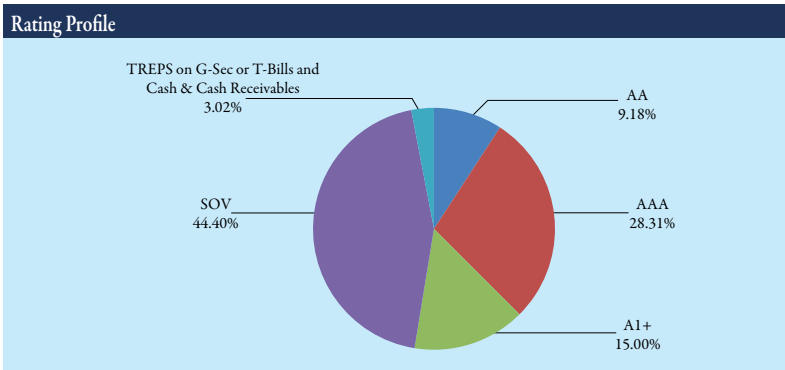
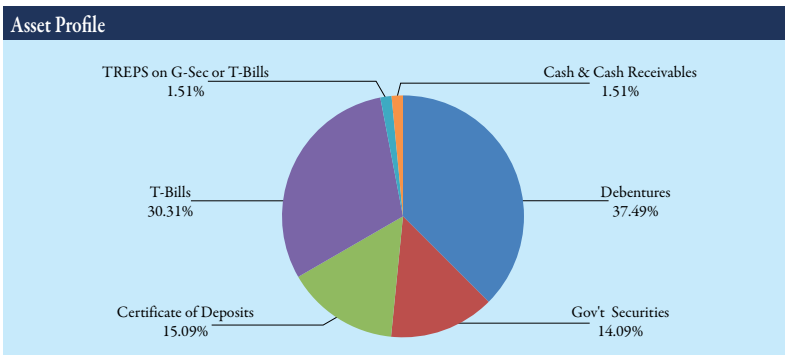
: Not Applicable.

Exit Load (for Lumpsum & SIP)

: Nil.

Portfolio as on 31/10/2022		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Power Finance Corporation Ltd.	CRISIL AAA	8.26
REC Ltd.	CRISIL AAA	8.09
Chennai Petroleum Corporation Ltd.	CRISIL AAA	6.59
Godrej Industries Ltd.	CRISIL AA	6.14
NTPC Ltd.	CRISIL AAA	5.37
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	3.04
GOVERNMENT SECURITIES		
7.38% CGL 2027	Sovereign	11.00
7.10% CGL 2029	Sovereign	3.09
CERTIFICATE OF DEPOSITS		
State Bank of India	IND A1+	8.86
Kotak Mahindra Bank Ltd.	CRISIL A1+	6.23
T-BILLS		
364 DAY T-BILL 18.05.23	Sovereign	30.31
TREPS on G-Sec or T-Bills		
Cash & Cash Receivables		1.51
TOTAL		100.00

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



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

IDBI Short Term Bond Fund - Monthly IDCW** (Regular Plan)

27th October, 2022	0.0400	0.0400	12.1476	12.1789
26th August, 2022	0.0645	0.0645	12.1931	12.1389
28th March, 2022	0.0207	0.0207	12.1511	12.1286

IDBI Short Term Bond Fund - Monthly IDCW** (Direct Plan)

27th October, 2022	0.0625	0.0625	15.4221	15.3710
26th August, 2022	0.1113	0.1113	15.4576	15.3596
28th March, 2022	0.0307	0.0307	15.3786	15.3463

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

*IDCW - previously known as Dividend

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

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

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

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

IDBI Credit Risk Fund (ICRF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 31 Years

(Managing the Scheme since 7th September, 2022)

Inception Date:

3rd March, 2014

Benchmark:

NIFTY Credit Risk Bond Fund C-III Index

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

	Regular	Direct
Growth	15.4701	16.6248
Quarterly IDCW**	10.9465	11.3392
Annual IDCW**	11.5690	12.7233

Monthly Average AUM:

₹ 29.63 Crs.

AUM as on 31st October 2022:

₹ 29.71 Crs.

Expense Ratio as on 31st October 2022:

Regular : 1.35%

Direct : 0.62%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

YTM : 8.06%

Average Maturity : 2.65 Years

Modified Duration : 1.96 Years

Macaulay Duration : 2.08 Years

Load Structure:

Entry Load : Not Applicable.

Exit Load for Lumpsum & SIP :

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

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

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

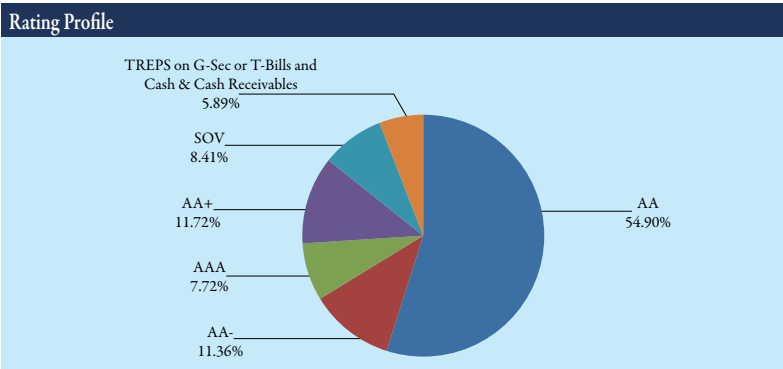
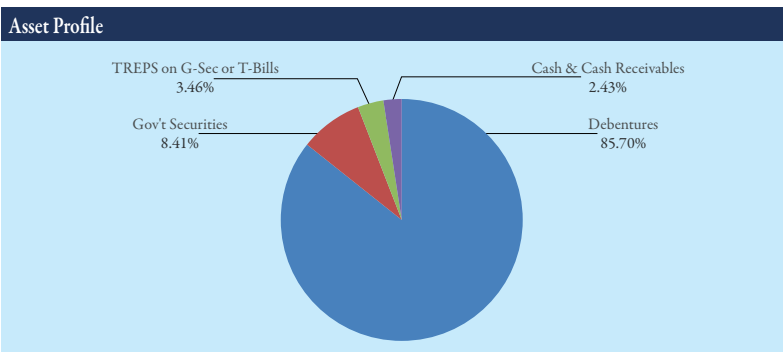
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date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

*IDCW - previously known as Dividend

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

Portfolio as on 31/10/2022		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
JSW Steel Ltd.	IND AA	11.75
Godrej Properties Ltd.	[ICRA]AA+	11.72
Tata Motors Ltd.	CRISIL AA-	11.36
Tata Power Company Ltd.	IND AA	10.10
Godrej Industries Ltd.	CRISIL AA	9.86
Udaipur Cement Works Ltd.	CARE AA	8.42
Steel Authority of India Ltd.	IND AA	8.25
REC Ltd.	CRISIL AAA	6.74
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	6.52
Power Finance Corporation Ltd.	CRISIL AAA	0.98
Yes Bank Ltd.	[ICRA]D	#
GOVERNMENT SECURITIES		
CGL 2027	SOV	8.41
TREPS on G-Sec or T-Bills		
Cash & Cash Receivables		2.43
TOTAL		100.00

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



Product Label	
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Regular income & capital appreciation through active management for at least medium term horizon Investments predominantly in AA and below rated corporate bonds across maturity spectrum 	Riskometer 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 31 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st February 2012

Benchmark:

CRISIL Dynamic Bond Fund A-III Index

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

	Regular	Direct
Growth	18.1889	19.6787
Quarterly IDCW**	12.7149	10.9302
Annual IDCW**	13.3230	16.0323

Monthly Average AUM:

₹ 16.24 Crs.

AUM as on 31st October 2022:

₹ 15.84 Crs.

Expense Ratio as on 31st October 2022:

Regular : 1.17%

Direct : 0.42%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

YTM	: 7.44%
Average Maturity	: 3.84 Years
Modified Duration	: 3.13 Years
Macaulay Duration	: 3.29 Years

Load Structure:

Entry Load : Not Applicable.

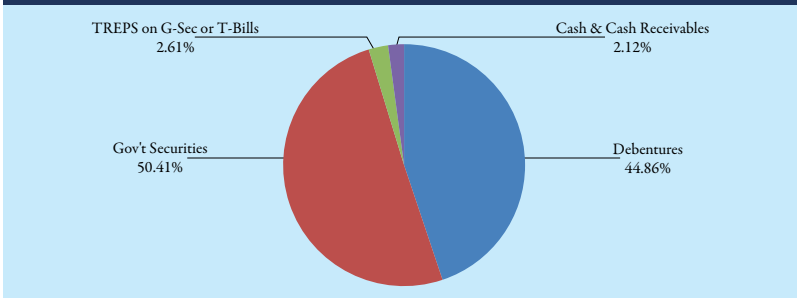
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/10/2022

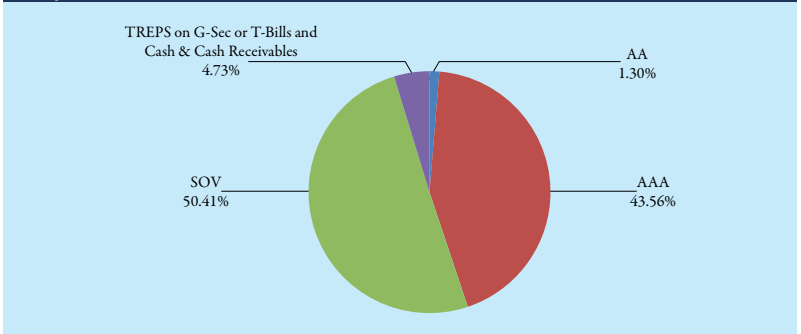
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Power Finance Corporation Ltd.	CRISIL AAA	12.29
Chennai Petroleum Corporation Ltd.	CRISIL AAA	10.84
REC Ltd.	CRISIL AAA	10.24
NTPC Ltd.	CRISIL AAA	10.19
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	1.30
GOVERNMENT SECURITIES		50.41
CGL 2027	SOV	44.20
CGL 2029	SOV	6.21
CGL 2032	SOV	0.00
TREPS on G-Sec or T-Bills		2.61
Cash & Cash Receivables		2.12
TOTAL		100.00

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

Asset Profile



Rating Profile



IDCW History

(Face Value: ₹ 10/- Per Unit)

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

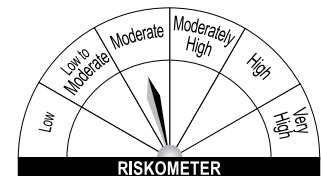
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

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:	Total Experience: Over 31 Years
Mr. Raju Sharma	(Managing the Scheme since 3rd May, 2017)

Inception Date:
21st December, 2012

Benchmark:
CRISIL Dynamic Gilt Index

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

	Regular	Direct
Growth	17.6866	18.9302
Quarterly IDCW**	12.2419	13.9754
Annual IDCW**	13.0960	14.2720

Monthly Average AUM:
₹ 7.79 Crs.

AUM as on 31st October 2022:
₹ 7.79 Crs.

Expense Ratio as on 31st October 2022:

Regular : 1.17%
Direct : 0.40%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

YTM : 7.22%
Average Maturity : 4.39 Years
Modified Duration : 3.55 Years
Macaulay Duration : 3.67 Years

Load Structure:

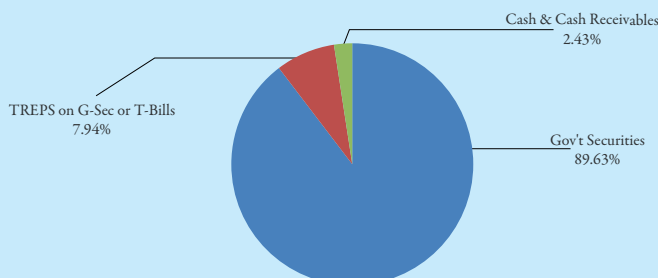
Entry Load : Not Applicable.
Exit Load (for Lumpsum & SIP) : Nil.

Portfolio as on 31/10/2022

Issuer Name	Rating	% to Net Assets*
GOVERNMENT SECURITIES		89.63
CGL 2027	SOV	77.01
CGL 2029	SOV	12.62
TREPS on G-Sec or T-Bills		7.94
Cash & Cash Receivables		2.43
TOTAL		100.00

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

Asset Profile



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

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

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

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

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

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

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

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

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

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

*IDCW - previously known as Dividend

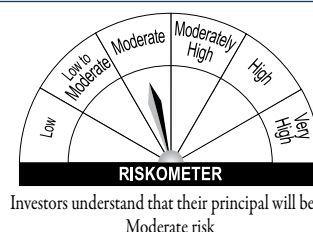
** IDCW stands for Income Distribution cum Capital Withdrawal. *** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



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

IDBI Gold Fund (IGFOF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Khozem Z. Jabalpurwala

Total Experience: Over 22 Years

(Managing the Scheme since 1st July, 2022)

Inception Date:

14th August, 2012

Benchmark:

Domestic price of Physical Gold

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

	Regular	Direct
Growth	13.6561	14.2343

Monthly Average AUM:

₹ 39.81 Crs.

AUM as on 31st October 2022:

₹ 39.62 Crs.

Expense Ratio as on 31st October 2022:

Regular : 0.67%

Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

Load Structure:

Entry Load : Not Applicable.

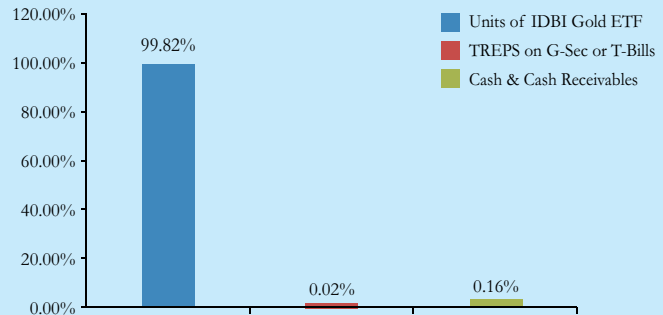
Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within for Lumpsum & SIP) 12 months from the date of allotment.

Portfolio as on 31/10/2022

Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.82
TREPS on G-Sec or T-Bills	0.02
Cash & Cash Receivables	0.16
TOTAL	100.00

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

Asset Profile

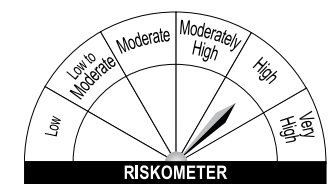


Product Label

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 (30/09/2022)

Rs. in Lakhs

Asset class wise disclosure of AAUM

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

IDBI Gold Exchange Traded Fund (IDBIGOLD)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Khozem Z. Jabalpurwala

Total Experience: Over 22 Years

(Managing the Scheme since 1st July, 2022)

Inception Date:

9th November, 2011

Benchmark:

Domestic price of Physical Gold

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

NAV 4,598.1591

Physical Gold Price* 5,030.6215

Cash Component -396.3841

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

Monthly Average AUM:

₹ 86.91 Crs.

AUM as on 31st October 2022:

₹ 85.97 Crs.

Expense Ratio as on 31st October 2022:

Regular : 0.35%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 31st October 2022:

Tracking Error : 0.3196%

Annualised tracking error for last 6 year's period.

Load Structure:

Entry Load : Not Applicable

Exit Load (for Lumpsum & SIP) : Nil

Listing:

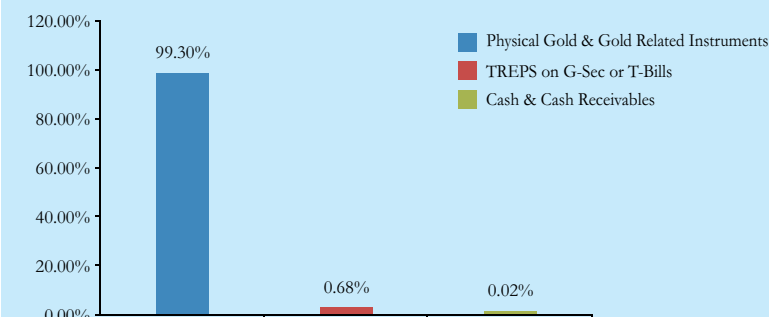
The Scheme is listed on National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE).

Portfolio as on 31/10/2022

Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments	99.30
TREPS on G-Sec or T-Bills	0.68
Cash & Cash Receivables	0.02
TOTAL	100.00

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

Asset Profile

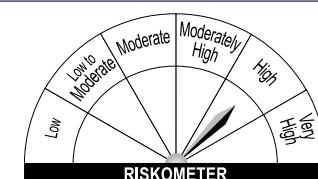


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at High risk

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

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

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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



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

Our Branches:

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

SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - October 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	1.92	3.52	3.70	10,193	10,354	10,372
3 years	11.76	18.03	16.13	13,964	16,452	15,668
5 years	9.07	12.29	14.15	15,438	17,858	19,391
Since Inception	16.25	15.83	14.37	39,630	38,348	34,137

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	2.16	3.39	3.30	10,218	10,340	10,332
Last 3 years	16.96	16.17	16.23	16,005	15,683	15,709
Last 5 years	11.19	12.54	13.16	17,004	18,058	18,558
Since Inception	14.39	15.01	14.61	40,860	43,219	41,689

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

IDBI Flexi Cap Fund (IFF) Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.37	3.52	3.70	10,238	10,354	10,372
Last 3 years	16.96	18.03	16.13	16,008	16,452	15,668
Last 5 years	11.92	12.29	14.15	17,566	17,858	19,391
Since Inception	15.96	14.81	13.82	35,730	32,787	30,451

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	-3.87	5.24	3.30	9,611	10,527	10,332
Last 3 years	17.77	25.29	16.23	16,341	19,679	15,709
Last 5 years	7.47	13.10	13.16	14,336	18,512	18,558
Since Inception	9.70	16.84	15.15	17,060	24,531	22,563

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	12.62	1.01	3.30	11,270	10,102	10,332
Last 3 years	26.62	26.32	16.23	20,315	20,170	15,709
Last 5 years	12.68	8.01	13.16	18,167	14,700	18,558
Since Inception	12.41	9.36	13.82	18,730	16,160	20,028

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

IDBI Focused 30 Equity Fund (IF30EF) Inception date: 17th November, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.19	3.52	3.30	10,019	10,354	10,332
Last 3 years	15.34	18.03	16.23	15,348	16,452	15,709
Since Inception	9.44	12.44	13.39	15,640	17,880	18,643

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	-1.27	-0.47	3.30	9,872	9,953	10,332
3 years	8.88	11.71	16.23	12,912	13,945	15,709
Since Inception	7.72	13.50	14.15	13,880	17,481	17,928

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	1.18	3.52	3.70	10,118	10,354	10,372
3 years	16.14	18.03	16.13	15,670	16,452	15,668
Since Inception	12.25	12.56	12.93	16,250	16,437	16,663

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	3.32	3.52	3.30	10,334	10,354	10,332
Last 3 years	17.69	18.03	16.23	16,307	16,452	15,709
Since Inception	15.86	16.03	15.72	17,660	17,762	17,579

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

IDBI HealthCare Fund (IHF) Inception date: 28th February 2019						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-7.02	-3.74	3.30	9,294	9,624	10,332
Last 3 years	19.02	22.62	16.23	16,869	18,445	15,709
Since Inception	16.47	17.09	16.42	17,510	17,854	17,479

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

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

IDBI Nifty Index Fund (INIF) Inception date: 25th June, 2010				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	2.34	3.30	10,235	10,332
Last 3 years	14.72	16.23	15,102	15,709
Last 5 years	11.61	13.16	17,326	18,558
Since Inception	10.19	11.82	33,164	39,794

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	1.94	2.58	3.30	10,195	10,260	10,332
Last 3 years	13.76	15.14	16.23	14,727	15,271	15,709
Last 5 years	7.26	8.66	13.16	14,197	15,148	18,558
Since Inception	10.05	11.81	10.87	31,915	38,686	34,943

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 - October 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	4.80	4.53	10,482	10,456
Last 3 years	7.85	8.88	12,548	12,911
Last 5 years	9.69	11.25	15,886	17,046
Since Inception	3.10	4.99	13,656	16,455

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	4.17	4.53	10,419	10,456
Last 3 years	8.24	8.88	12,682	12,911
Last 5 years	10.60	11.25	16,551	17,046
Since Inception	4.28	5.07	15,847	17,206

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

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

IDBI Hybrid Equity Fund (IHEF) Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-2.07	3.48	3.30	9,792	10,348	10,332
Last 3 years	11.33	14.27	16.23	13,802	14,926	15,709
Last 5 years	5.98	11.22	13.16	13,369	17,024	18,558
Since Inception	8.01	12.03	14.25	15,904	19,822	22,303

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	2.50	3.70	-0.98	10,252	10,370	9,902
Last 3 years	7.90	9.39	3.10	12,565	13,094	10,961
Since Inception	6.75	9.19	5.35	13,504	14,987	12,707

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

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

IDBI Liquid Fund (ILIQF) Inception date: 9th July, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.37	4.61	3.40	10,437	10,461	10,340
Last 3 years	4.19	4.34	4.37	11,311	11,360	11,370
Last 5 years	5.35	5.39	5.50	12,981	13,005	13,073
1 month	5.87	6.09	4.00	NA	NA	NA
2 weeks	5.97	6.15	8.00	NA	NA	NA
1 week	6.24	6.49	6.15	NA	NA	NA
Since Inception	7.13	6.74	6.33	23,368	22,981	21,350

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	1.42	0.88	-0.96
Last 3 years	5.61	5.81	3.10
Last 5 years	4.75	6.48	4.59
Since Inception	5.75	8.10	6.22

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	1.63	0.89	-0.96	10,164	10,088	9,902
Last 3 years	3.77	5.17	3.10	11,177	11,633	10,961
Last 5 years	4.28	6.11	4.59	12,333	13,453	12,517
Since Inception	5.95	7.49	6.15	17,687	20,397	18,014

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

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	4.80	3.40	10,403	10,480	10,340
Last 3 years	4.52	5.10	4.37	11,420	11,612	11,370
Last 5 years	5.37	6.16	5.50	12,991	13,486	13,073
Since Inception	7.13	7.60	6.41	23,106	24,394	21,289

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	2.46	2.69	-0.96	10,247	10,268	9,902
Last 3 years	8.24	5.41	3.10	12,685	11,713	10,961
Last 5 years	6.03	6.37	4.59	13,406	13,618	12,517
Since Inception	7.32	7.80	6.11	22,719	23,936	19,911

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	2.67	6.03	-0.96	10,268	10,602	9,902
Last 3 years	4.60	8.28	3.10	11,445	12,698	10,961
Last 5 years	2.74	8.19	4.59	11,445	14,826	12,517
Since Inception	5.16	9.32	6.89	15,470	22,190	17,811

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 - October 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	3.14	3.52	3.70	10,315	10,354	10,372
Last 3 years	13.11	18.03	16.13	14,475	16,452	15,668
Last 5 years	10.56	12.29	14.15	16,523	17,858	19,391
Since Inception	17.63	15.83	14.37	44,150	38,348	34,137

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	3.32	3.39	3.30	10,334	10,340	10,332
Last 3 years	18.30	16.17	16.23	16,562	15,683	15,709
Last 5 years	12.72	12.54	13.16	18,205	18,058	18,558
Since Inception	14.38	13.61	13.32	37,504	35,081	34,222

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

IDBI Flexi Cap Fund (IFF) Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.69	3.52	3.70	10,371	10,354	10,372
Last 3 years	18.49	18.03	16.13	16,643	16,452	15,668
Last 5 years	13.64	12.29	14.15	18,956	17,858	19,391
Since Inception	17.48	14.81	13.82	39,960	32,787	30,451

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	-3.01	5.24	3.30	9,697	10,527	10,332
Last 3 years	18.74	25.29	16.23	16,748	19,679	15,709
Last 5 years	8.91	13.10	13.16	15,326	18,512	18,558
Since Inception	11.35	16.84	15.15	18,590	24,531	22,563

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	13.73	1.01	3.30	11,381	10,102	10,332
Last 3 years	27.88	26.32	16.23	20,925	20,170	15,709
Last 5 years	14.35	8.01	13.16	19,558	14,700	18,558
Since Inception	14.17	9.36	13.82	20,360	16,160	20,028

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	1.08	3.52	3.30	10,109	10,354	10,332
Last 3 years	16.37	18.03	16.23	15,767	16,452	15,709
Since Inception	10.98	12.44	13.39	16,760	17,880	18,643

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	-0.34	-0.47	3.30	9,966	9,953	10,332
Last 3 years	9.92	11.71	16.23	13,285	13,945	15,709
Since Inception	9.16	13.50	14.15	14,720	17,481	17,928

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	2.03	3.52	3.70	10,204	10,354	10,372
Last 3 years	17.04	18.03	16.13	16,041	16,452	15,668
Since Inception	13.50	12.56	12.93	17,020	16,437	16,663

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	4.31	3.52	3.30	10,433	10,354	10,332
Last 3 years	18.99	18.03	16.23	16,855	16,452	15,709
Since Inception	17.33	16.03	15.72	18,540	17,762	17,579

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	-5.92	-3.74	3.30	9,405	9,624	10,332
Last 3 years	20.72	22.62	16.23	17,600	18,445	15,709
Since Inception	18.19	17.09	16.42	18,480	17,854	17,479

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

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

IDBI Nifty Index Fund (INIF) Inception date: 1st January, 2013				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	2.96	3.30	10,298	10,332
Last 3 years	15.54	16.23	15,430	15,709
Last 5 years	12.56	13.16	18,077	18,558
Since Inception	12.55	13.32	32,000	34,222

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

IDBI Nifty Junior Index Fund (INIJF) Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.53	2.58	3.30	10,255	10,260	10,332
Last 3 years	14.43	15.14	16.23	14,987	15,271	15,709
Last 5 years	8.01	8.66	13.16	14,706	15,148	18,558
Since Inception	13.68	14.66	13.32	35,300	38,416	34,222

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 - October 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	5.23	4.53	10,526	10,456
Last 3 years	8.28	8.88	12,697	12,911
Last 5 years	10.19	11.25	16,252	17,046
Since Inception	3.66	5.03	14,238	16,203

FM managing this Scheme since 1st July, 2022.

Domestic Price of Physical Gold.

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

IDBI Hybrid Equity Fund (IHEF) Inception Date: 24th October, 2016

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-1.23	3.48	3.30	9,876	10,349	10,332
Last 3 years	12.26	14.27	16.23	14,153	14,926	15,709
Last 5 years	7.31	11.22	13.16	14,233	17,025	18,558
Since Inception	9.45	12.03	14.25	17,220	19,822	22,303

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	3.49	3.70	-0.98	10,351	10,370	9,902
Last 3 years	8.93	9.39	3.10	12,929	13,094	10,961
Since Inception	8.07	9.19	5.35	14,290	14,987	12,707

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

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

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

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

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

IDBI Liquid Fund (ILIQF) Inception date: 1st January, 2013

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	4.41	4.61	3.40	10,441	10,461	10,340
Last 3 years	4.23	4.34	4.37	11,324	11,360	11,370
Last 5 years	5.43	5.39	5.50	13,026	13,005	13,073
1 month	5.91	6.09	4.00	NA	NA	NA
2 weeks	6.01	6.15	8.00	NA	NA	NA
1 week	6.28	6.49	6.15	NA	NA	NA
Since Inception	6.81	6.74	6.33	19,112	19,002	18,287

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 %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.18	0.88	-0.96	10,220	10,086	9,902
Last 3 years	6.41	5.81	3.10	12,051	11,847	10,961
Last 5 years	5.73	6.48	4.59	13,215	13,692	12,517
Since Inception	6.25	7.84	6.04	18,153	21,000	17,797

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	2.42	0.89	-0.96	10,243	10,088	9,902
Last 3 years	4.62	5.17	3.10	11,454	11,633	10,961
Last 5 years	5.13	6.11	4.59	12,845	13,453	12,517
Since Inception	6.64	7.37	6.04	18,816	20,065	17,797

FM managing this Scheme since 3rd May, 2017

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

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	4.29	4.80	3.40	10,431	10,480	10,340
Last 3 years	4.87	5.10	4.37	11,535	11,612	11,370
Last 5 years	5.85	6.16	5.50	13,288	13,486	13,073
Since Inception	7.19	7.27	6.33	19,802	19,948	18,287

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	2.94	2.69	-0.96	10,295	10,268	9,902
Last 3 years	8.80	5.41	3.10	12,883	11,713	10,961
Last 5 years	6.79	6.37	4.59	13,888	13,618	12,517
Since Inception	7.76	7.63	6.04	20,852	20,602	17,797

FM managing this Scheme since 1st February, 2017.

CRISIL Short Duration Fund A-II Index, ## CRISIL 10 Year Gilt Index.

IDBI Credit Risk Fund (ICRF) Inception date: 3rd March, 2014

Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	3.42	6.03	-0.96	10,344	10,602	9,902
Last 3 years	5.32	8.28	3.10	11,684	12,698	10,961
Last 5 years	3.54	8.19	4.59	11,900	14,826	12,517
Since Inception	6.04	9.32	6.89	16,625	21,647	17,811

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 - October 2022)

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 10th September, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,100.00	840.00	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	1,961.19	1,266.14	823.60	461.50	126.69
Scheme Return (% XIRR)	12.20	11.52	12.63	16.82	10.49
Benchmark (NIFTY 500 Index-TRI#) return (% XIRR)	14.63	15.44	16.81	21.90	10.81
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.41	15.72	16.52	20.11	12.64

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 15th May, 2012				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,260.00	840.00	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	2,644.59	1,386.49	903.92	486.55	126.84
Scheme Return (% XIRR)	13.48	14.06	16.40	20.58	10.74
Benchmark (NIFTY 100-TRI#) return (% XIRR)	14.22	15.01	16.00	20.22	11.02
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.07	15.24	16.25	20.30	11.47

IDBI Flexi Cap Fund (IFF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 28th March, 2014				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,040.00	840.00	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	1,901.08	1,391.00	902.92	491.27	125.88
Scheme Return (% XIRR)	13.49	14.16	16.36	21.28	9.22
Benchmark (NIFTY 500-TRI#) return (% XIRR)	14.43	15.44	16.81	21.90	10.81
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.40	15.72	16.52	20.11	12.64

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 25th June, 2010				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,490.00	840.00	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	3,230.78	1,366.50	869.09	474.38	126.61
Scheme Return (% XIRR)	11.77	13.66	14.80	18.77	10.37
Benchmark (NIFTY 50-TRI #) return (% XIRR)	13.40	15.24	16.25	20.30	11.47
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	13.40	15.24	16.25	20.30	11.47

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 20th September, 2010				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,460.00	840.00	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	3,291.31	1,273.06	824.75	465.95	124.60
Scheme Return (% XIRR)	12.61	11.67	12.68	17.50	7.18
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	14.40	13.15	13.94	18.77	7.73
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.49	15.24	16.25	20.30	11.47

IDBI Midcap Fund (IMF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 25th January, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	700.00	NA	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	1,007.62	#VALUE!	848.78	475.84	122.96
Scheme Return (% XIRR)	12.38	NA	13.84	18.99	4.60
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	18.88	NA	20.61	28.35	12.46
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	15.59	NA	16.25	20.30	11.47

IDBI SmallCap Fund (ISF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 21st June, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	650.00	#VALUE!	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	1,138.84	#VALUE!	1,045.84	584.09	129.09
Scheme Return (% XIRR)	20.73	NA	22.40	34.11	14.34
Benchmark (NIFTY Smallcap 250 - TRI#) return (% XIRR)	17.68	NA	19.27	29.75	4.50
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	15.79	NA	16.25	20.30	11.47

IDBI Focused 30 Equity Fund (IF30EF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 17th November, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	600.00	NA	NA	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	855.99	NA	NA	474.30	125.46
Scheme Return (% XIRR)	14.19	NA	NA	18.76	8.55
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	16.83	NA	NA	21.90	10.81
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	16.27	NA	NA	20.30	11.47

IDBI Banking & Financial Services Fund (IB&FSF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 4th June, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	530.00	NA	NA	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	685.21	NA	NA	450.86	128.53
Scheme Return (% XIRR)	11.61	NA	NA	15.18	13.45
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	15.20	NA	NA	17.87	14.46
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	17.19	NA	NA	20.30	11.47

IDBI Long Term Value Fund (ILTVF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	510.00	NA	NA	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	721.82	NA	NA	480.86	125.54
Scheme Return (% XIRR)	16.47	NA	NA	19.74	8.68
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	18.63	NA	NA	21.90	10.81
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	17.53	NA	NA	20.11	12.64

IDBI Dividend Yield Fund (IDYF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 21st December, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	470.00	NA	NA	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	671.82	NA	NA	479.06	126.26
Scheme Return (% XIRR)	18.50	NA	NA	19.47	9.81
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	19.60	NA	NA	21.90	10.81
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.25	NA	NA	20.30	11.47

IDBI Healthcare Fund (IHF)

Instalment amount: ₹ 10,000/-	Investment date: 1st of every month				
Frequency: Monthly	Inception date: 28th February, 2019				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	450.00	NA	NA	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	575.39	NA	NA	416.30	119.42
Scheme Return (% XIRR)	13.18	NA	NA	9.67	-0.90
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	16.28	NA	NA	14.02	2.10
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.55	NA	NA	20.30	11.47

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

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

SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - DIRECT PLANS (As of last business day of the month - October 2022)

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 10th September, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,100.00	840.00	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	2,103.27	1,333.35	852.12	470.85	127.50
Scheme Return (% XIRR)	13.64	12.97	14.00	18.24	11.79
Benchmark (NIFTY 500 Index-TRI #) return (% XIRR)	14.63	15.44	16.81	21.90	10.81
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.41	15.72	16.52	20.11	12.64

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,180.00	840.00	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	2514.63	1460.04	935.24	496.27	127.62
Scheme Return (% XIRR)	14.73	15.51	17.79	22.01	11.98
Benchmark (NIFTY 100-TRI#) return (% XIRR)	14.16	15.01	16.00	20.22	11.02
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.07	15.24	16.25	20.30	11.47

IDBI Flexi Cap Fund (IFF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 28th March, 2014				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,040.00	840.00	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	2,043.04	1,474.40	938.15	502.44	126.77
Scheme Return (% XIRR)	15.08	15.79	17.92	22.90	10.63
Benchmark (NIFTY 500-TRI#) return (% XIRR)	14.43	15.44	16.81	21.90	10.81
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.40	15.72	16.52	20.11	12.64

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,180.00	840.00	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	2,340.17	1,413.26	887.19	479.87	127.02
Scheme Return (% XIRR)	13.36	14.60	15.64	19.59	11.02
Benchmark (NIFTY 50-TRI#) return (% XIRR)	14.07	15.24	16.25	20.30	11.47
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.07	15.24	16.25	20.30	11.47

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 1st January, 2013				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,180.00	840.00	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	2,334.51	1,310.05	838.69	470.68	124.98
Scheme Return (% XIRR)	13.32	12.48	13.36	18.21	7.79
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	14.18	13.15	13.94	18.77	7.73
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	14.07	15.24	16.25	20.30	11.47

IDBI Midcap Fund (IMF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 25th January, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	700.00	NA	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	1,044.05	NA	872.26	483.08	123.54
Scheme Return (% XIRR)	13.60	NA	14.95	20.07	5.51
Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)	18.88	NA	20.61	28.35	12.46
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	15.59	NA	16.25	20.30	11.47

IDBI SmallCap Fund (ISF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 21st June, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	650.00	NA	600.00	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	1,179.48	NA	1,078.74	594.46	129.77
Scheme Return (% XIRR)	22.06	NA	23.68	35.46	15.44
Benchmark (NIFTY Smallcap 250 - TRI #) return (% XIRR)	17.68	NA	19.27	29.75	4.50
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	15.79	NA	16.25	20.30	11.47

IDBI Focused 30 Equity Fund (IF30EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 17th November, 2017				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	600.00	NA	NA	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	881.07	NA	NA	481.49	126.06
Scheme Return (% XIRR)	15.37	NA	NA	19.83	9.50
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	16.83	NA	NA	21.90	10.81
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	16.27	NA	NA	20.30	11.47

IDBI Banking & Financial Services Fund (IB&FSF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 4th June, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	530.00	NA	NA	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	702.71	NA	NA	458.12	129.17
Scheme Return (% XIRR)	12.78	NA	NA	16.30	14.48
Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)	15.20	NA	NA	17.87	14.46
Additional Benchmark (Nifty 50 Index - TRI#) return (% XIRR)	17.19	NA	NA	20.30	11.47

IDBI Long Term Value Fund (ILTVF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	510.00	NA	NA	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	737.06	NA	NA	487.62	126.13
Scheme Return (% XIRR)	17.49	NA	NA	20.74	9.60
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	18.63	NA	NA	21.90	10.81
Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)	17.53	NA	NA	20.11	12.64

IDBI Dividend Yield Fund (IDYF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 20th August, 2018				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	470.00	NA	NA	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	688.46	NA	NA	487.46	126.94
Scheme Return (% XIRR)	19.81	NA	NA	20.72	10.89
Benchmark (NIFTY 500 - TRI#) return (% XIRR)	19.60	NA	NA	21.90	10.81
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.25	NA	NA	20.30	11.47

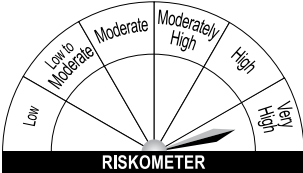

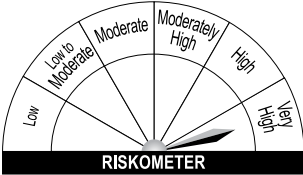
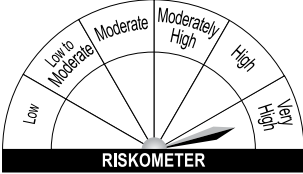
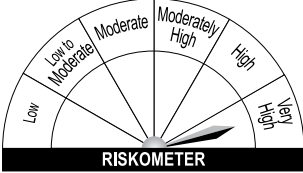
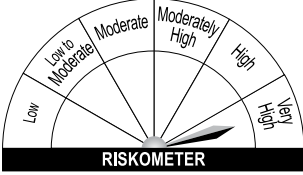
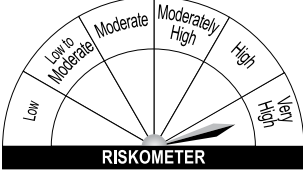
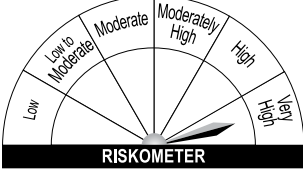
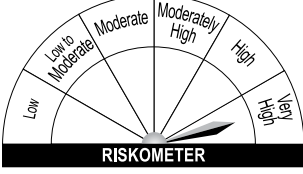
IDBI Healthcare Fund (IHF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month Inception date: 28th February, 2019				
	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (Rs. in '000)	450.00	NA	NA	360.00	120.00
Market value as on 31st October, 2022 (Rs. in '000)	592.37	NA	NA	425.30	120.12
Scheme Return (% XIRR)	14.79	NA	NA	11.13	0.19
Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)	16.28	NA	NA	14.02	2.10
Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)	18.55	NA	NA	20.30	11.47

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

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

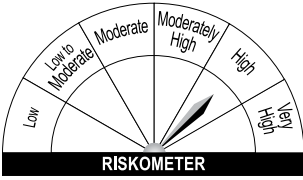
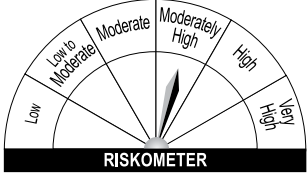
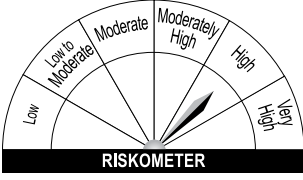
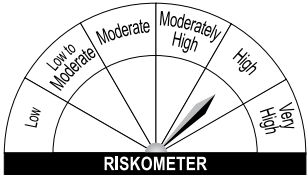
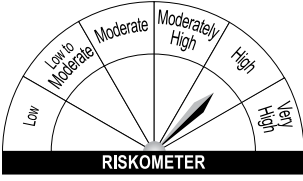
BENCHMARK AND SCHEME RISKOMETER

NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> IDBI Equity Advantage Fund (IEAF) IDBI Flexi Cap Fund (IFF) IDBI Focused 30 Equity Fund (IF30EF) IDBI Long Term Value Fund (ILTVF) IDBI Dividend Yield Fund (IDYF) 	<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"> IDBI India Top 100 Equity Fund (IIT100EF) 	<p>NIFTY 100 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> IDBI Nifty Index Fund (INIF) 	<p>NIFTY 50 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> IDBI Nifty Junior Index Fund (INJIF) 	<p>NIFTY Next 50 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> IDBI Midcap Fund (IMF) 	<p>NIFTY Midcap 150 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> IDBI Small Cap Fund (ISF) 	<p>NIFTY Smallcap 250 - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> IDBI Banking & Financial Services Fund (IB&FSF) 	<p>NIFTY Financial Services - Total Return Index (TRI)</p> 	
<ul style="list-style-type: none"> IDBI Healthcare Fund (IHF) 	<p>S&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"> IDBI Hybrid Equity Fund (IHEF) 	CRISIL Hybrid 35+65-Aggressive Index 	<p>Investors understand that their principal will be at Very High risk</p>
<ul style="list-style-type: none"> IDBI Equity Savings Fund (IESF) 	NIFTY Equity Savings Index 	<p>Investors understand that their principal will be at Moderately High risk</p>
<ul style="list-style-type: none"> IDBI Liquid Fund (ILIQF) 	CRISIL Liquid Fund B-I Index 	
<ul style="list-style-type: none"> IDBI Ultra Short Term Fund (IUSTF) 	CRISIL Ultra Short Duration Fund B-I Index 	<p>Investors understand that their principal will be at Low to Moderate risk</p>
<ul style="list-style-type: none"> IDBI Short Term Bond Fund (ISTBF) 	CRISIL Short Duration Fund A-II Index 	
<ul style="list-style-type: none"> IDBI Dynamic Bond Fund (IDBF) 	CRISIL Dynamic Bond Fund A-III Index 	
<ul style="list-style-type: none"> IDBI Gilt Fund (IGF) 	CRISIL Dynamic Gilt Index 	<p>Investors understand that their principal will be at Moderate risk</p>

BENCHMARK AND SCHEME RISKOMETER (CONTD...)

NAME OF THE SCHEME(S)	NAME AND RISKOMETER OF BENCHMARK	RISKOMETER OF THE SCHEMES
<ul style="list-style-type: none"> IDBI Credit Risk Fund (ICRF) 	<p>NIFTY Credit Risk Bond Index C-III</p>  <p>RISKOMETER</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderately High risk</p>
<ul style="list-style-type: none"> IDBI Gold Fund (IGFOF) 	<p>Domestic price of Gold</p>  <p>RISKOMETER</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at High risk</p>
<ul style="list-style-type: none"> IDBI Gold Exchange Traded Fund (IDBIGOLD) 	<p>Domestic price of Physical Gold</p>  <p>RISKOMETER</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		
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Interest Rate Risk ↓																						
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IDBI Credit Risk Fund	<table><tr><th colspan="4">Potential Risk Class</th></tr><tr><td>Credit Risk →</td><td rowspan="2">Relatively Low (Class A)</td><td rowspan="2">Moderate (Class B)</td><td rowspan="2">Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td>B-III</td><td></td></tr></table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓	Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)		B-III	
Potential Risk Class																						
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																			
Interest Rate Risk ↓																						
Relatively Low (Class I)																						
Moderate (Class II)																						
Relatively High (Class III)		B-III																				
IDBI Dynamic 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																					
IDBI Gilt 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 ↓																						
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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.