



## ROUND UP FUND FACT SHEET

September 2022



## FACTS AND FIGURES



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# Equity Market Overview

BSE Sensex 30 closed @ 57426 -3.5% & NSE NIFTY 50 closed @ 17094 -3.7% mom basis for the month of Sept. 2022.

Positive Performing sectors were Telecom+1.4%, FMCG +1.4%, Consumer Durables +1.4%.

Negative Performing sectors were Power-9.2%, Oil & Gas -8.5%, Realty -8.5%, Metals -6%.

RBI-MPC (Monetary Policy Committee) decided to increase the policy repo rate by 50 basis points to 5.90%. The Central Bank had hiked repo rate four times since May 2022 to the recent 5.90%. The recent revision in repo rate has been made to keep inflation levels within the target.

US Federal Reserve hiked policy interest rate by 75 basis points. This is the third straight increase in interest rate by the Federal Reserve since June 2022 and signalled more large increase in the months to come.

The European Union gave its final approval for a new batch of sanctions against Russia over its war against Ukraine. The measures include more restrictions in trade with Russia in steel and tech products and an oil price cap for Russian seaborne crude deliveries to third countries.

China's economy is slowing down as it adapts to a punishing zero-Covid strategy and weakening global demand.

FPI's outflow stood at Rs. 7624 crore in the Indian equity markets in September. FPI's turned into net buyers in the debt market with an inflow of Rs. 4012 crore.

India's trade deficit for the month of Sept. 2022 widened to a US\$26.72 billion. It was US\$28.68 billion in last month i.e. slightly improvement.

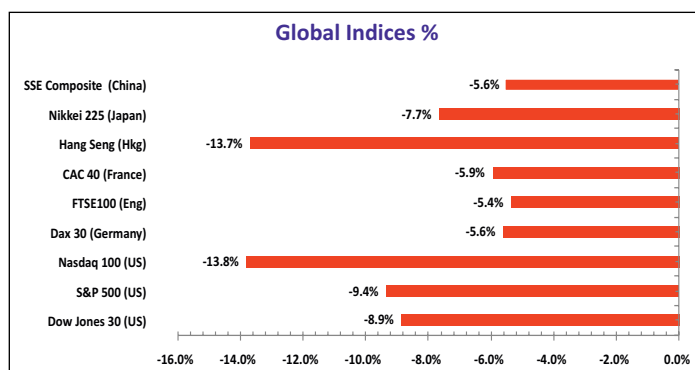
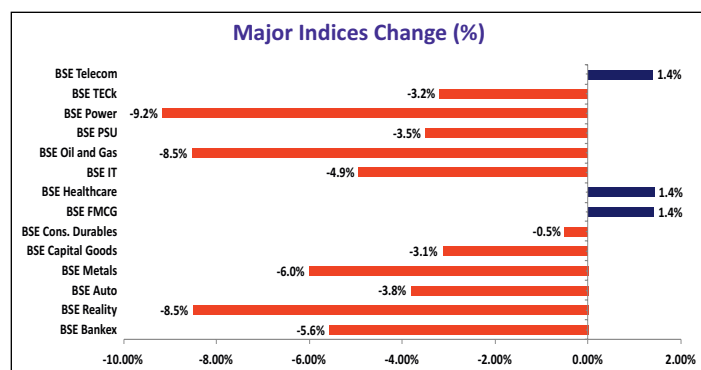
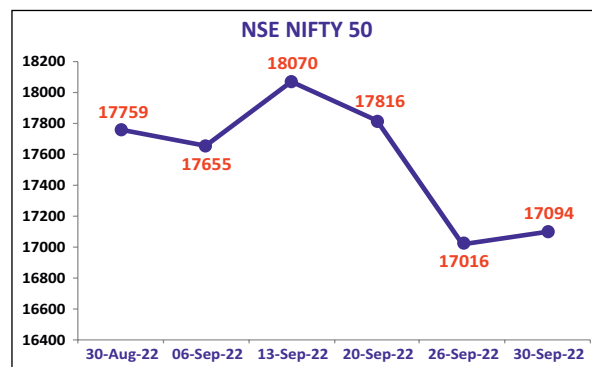
Collection of GST jumped to Rs.1.47 Lakh Crore in Sept. 2022, registered year on year 26% growth.

The Index of Industrial Production (IIP) or factory output of India recorded lower than expected growth of 2.4% in July 2022 from 12.3% the previous month (June 2022) and 11.5% in the corresponding month last year as per data released by Ministry of Statistics and Program Implementation (MoSPI).

The wholesale price index based (WPI) inflation eased to 12.41% in August 2022 as against 13.93% recorded in July 2022 and India's retail inflation (CPI) recorded to 7.6% in August 2022 against 6.7%, in July 2022.

Foreign Exchange Reserve stood at US\$545 billion for the week end of Sept 2022 to hit the lowest level since Oct 3, 2020.

USD/INR quoted @ 81.35, Brent Crude @ 87.74 USD per barrel and Gold @ 1665.52 USD Oz at the end of Sept. 2022.



Source: Bloomberg

# Fixed Income Overview

## MACRO Economic Data for the month:

|                    | As on<br>31/08/2022 | As on<br>30/09/2022 | Change |
|--------------------|---------------------|---------------------|--------|
| 5 year Gsec        | 6.99%               | 7.32%               | 33 bps |
| 10 year Gsec       | 7.19%               | 7.40%               | 21 bps |
| 5 year Corp bonds  | 7.17%               | 7.60%               | 43 bps |
| 10 year Corp bonds | 7.45%               | 7.72%               | 27 bps |
| 3 months Tbill     | 5.62%               | 6.32%               | 07 bps |
| Brent Crude \$     | 96.49               | 87.96               | -8.53  |
| INR = USD          | 79.46               | 81.35               | 1.89   |

## The major macro events during the month:

### Highlights of RBI policy on Sept 30, 2022:

- The MPC raised the repo rate by 50 bps to 5.9%. The policy decision was in line with market expectations. The MPC also decided to remain focused on withdrawal of accommodation to ensure that inflation remains within the target going forward, while supporting growth
- The MPC continued to express comfort with domestic growth while highlighting downside risks emanating from global factors, such as (1) the ongoing geopolitical tensions; (2) tightening global financial conditions; and (3) slowing external demand. Accordingly, the MPC revised down FY2023 real GDP growth to 7% (7.2% earlier).
- The MPC alluded to risks to inflation from the ongoing geopolitical tensions, but also expressed comfort with the recent moderation in commodity prices amid increasing recession risks. MPC retained its average FY2023 headline projection at 6.7% with the quarterly projections broadly unchanged from the previous policy.

## Inflation & IIP:

August CPI inflation rose to 7% (July: 6.71%) led mainly by rising food prices.

August core inflation (CPI excluding food, fuel, pan, and tobacco) moderated marginally by 8 bps to 6.17%.

July IIP growth moderated sharply 2.4% (June: 12.7%) amid an unfavorable base effect.

## Trade Deficit, Tax Collections and Credit Growth:

Trade deficit continued to narrow from the record highs in July. The September trade deficit, at US\$26.7 bn, reflected the moderation in oil imports. Exports decreased to US\$ 32.6 bn from US\$ 33.9 bn in Aug. Imports decreased to US\$ 59.4 from US\$ 61.7 bn in Aug.

Current Account Deficit (CAD) in 1QFY23 widened to US\$23.9 bn (2.8% of GDP) (4QFY22: US\$13.4 bn), mainly due to the widening of the trade deficit to US\$68.6 bn (4QFY22: US\$54.5 bn).

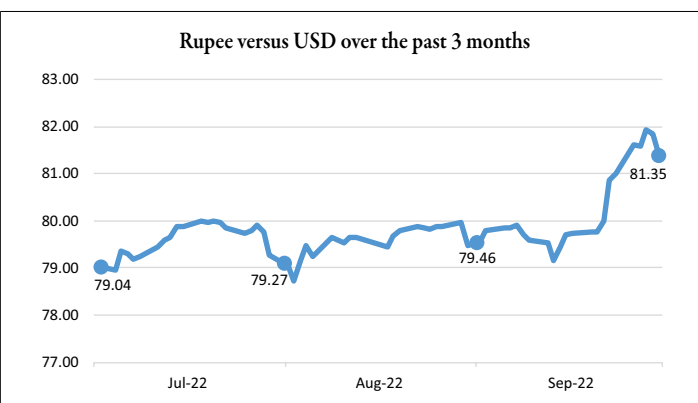
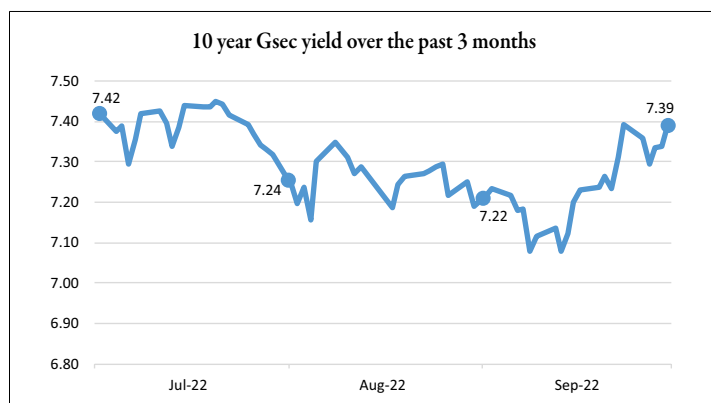
Gross tax revenue collections for August 2022 stood at INR 1.5tn, lower by (-)7.7% YoY compared with a 33.3% increase seen in July 2022 led by higher refunds). At the same time, indirect tax collections have been buoyant led by GST revenues which were up by 54% YoY in August 2022.

Gross bank credit growth remains buoyant for the current year. For the month of August 2022, credit growth was at 14.3% YoY (14.5% in July 2022) vs. 6.7% in August 2021.

## Market Outlook:

We believe Yields are attractive at current levels and recommend investors to lock in their money in long durations schemes for 1 to 3 years' time horizon. Current yields available on GSECs, corporate bonds and money market securities are historically high by about 150-200 bps over corresponding tenor traditional bank fixed deposits and thus offers clear advantage to the investors. In terms of interest rate cycle, we believe we are close to the interest rate peak cycle barring 1 or 2 hikes of 25 to 50 bps cumulatively.

Moderating inflation, lower commodities prices including crude, buoyant tax collections, a distant hope of indian bonds getting included in the bond index, recessionary expectations in US and Europe markets and elevated levels of yields are supportive for the indian bonds markets.



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

Source: Internal Research

## HOW TO READ FACTSHEET?

### Fund Manager:

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

### Application Amount for Fresh Subscription:

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

### Minimum Additional Amount:

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

### Yield to Maturity:

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

### SIP:

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

### NAV:

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

### Benchmark:

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

### Entry Load:

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

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

### Exit Load:

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

### Modified Duration:

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

### Standard Deviation:

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

### Sharpe Ratio:

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

### Beta Ratio:

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

### AUM:

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

### Holdings:

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

### Nature of Scheme:

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

### Rating Profile:

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

### Total Expense Ratio:

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

### Average Maturity:

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

### Portfolio Yield:

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

### Risk Free Return:

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

### Tracking Error:

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

### Portfolio Turnover Ratio:

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

# IDBI Equity Advantage Fund (IEAF)

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

## Scheme Features

### Investment objective:

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

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

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

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

**NAV as on 30th September 2022 (₹ per unit):**

|        | <b>Regular</b> | <b>Direct</b> |
|--------|----------------|---------------|
| Growth | 38.00          | 42.29         |
| IDCW** | 22.84          | 26.10         |

**Monthly Average AUM:**

₹ 498.35 Crs.

**AUM as on 30th September 2022:**

₹ 481.58 Crs.

**Expense Ratio as on 30th September 2022:**

Regular : 2.43%  
Direct : 1.21%

Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 30th September 2022:**

Standard Deviation : 16.5797%  
Beta : 0.8138  
Sharpe Ratio : 0.2495  
Portfolio Turnover Ratio^^ : 0.02

Risk free rate: Overnight MIBOR (6.17% as on 30/09/22). 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<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum IDCW**<br>NAV*** (in ₹) | Ex IDCW**<br>NAV (in ₹) |
|-------------|--------------------------------|------------------------|-----------------------------|-------------------------|
|-------------|--------------------------------|------------------------|-----------------------------|-------------------------|

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

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

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

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

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

\*IDCW - previously known as Dividend

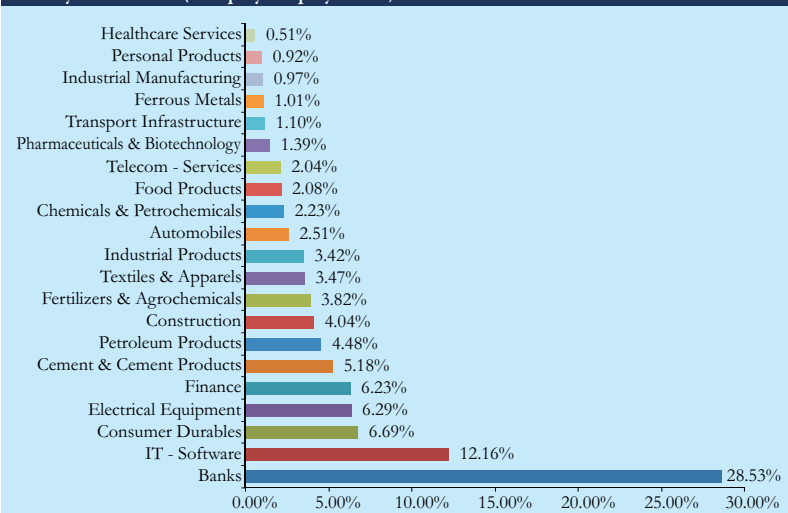
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 30/09/2022

| Security Name                               | % to Net Assets* | Security Name                              | % to Net Assets* |
|---|------------------|--|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>          | <b>99.07</b>     | Kotak Mahindra Bank Ltd.                   | 1.79             |
| ICICI Bank Ltd.                             | 9.46             | Grasim Industries Ltd.                     | 1.73             |
| HDFC Bank Ltd.                              | 7.30             | Asian Paints Ltd.                          | 1.70             |
| Infosys Ltd.                                | 5.66             | Thermax Ltd.                               | 1.69             |
| State Bank of India                         | 4.92             | MindTree Ltd.                              | 1.57             |
| ABB India Ltd.                              | 4.60             | Polycab India Ltd.                         | 1.47             |
| Reliance Industries Ltd.                    | 3.85             | Crompton Greaves Consumer Electricals Ltd. | 1.41             |
| Cholamandalam Investment & Finance Co. Ltd. | 3.53             | Cipla Ltd.                                 | 1.39             |
| Page Industries Ltd.                        | 3.47             | Coromandel International Ltd.              | 1.39             |
| Axis Bank Ltd.                              | 3.24             | NCC Ltd.                                   | 1.31             |
| HCL Technologies Ltd.                       | 2.84             | Voltas Ltd.                                | 1.23             |
| Larsen & Toubro Ltd.                        | 2.73             | Shree Cement Ltd.                          | 1.19             |
| Housing Development Finance Corp. Ltd.      | 2.70             | Adani Ports and Special Economic Zone Ltd. | 1.10             |
| Eicher Motors Ltd.                          | 2.51             | TATA Steel Ltd.                            | 1.01             |
| PI Industries Ltd.                          | 2.43             | Honeywell Automation India Ltd.            | 0.97             |
| Century Plyboards (India) Ltd.              | 2.35             | Godrej Consumer Products Ltd.              | 0.92             |
| SRF Ltd.                                    | 2.23             | Bharat Petroleum Corp. Ltd.                | 0.63             |
| Mphasis Ltd.                                | 2.09             | Apollo Hospitals Enterprise Ltd.           | 0.51             |
| Nestle India Ltd.                           | 2.08             | Dalmia Bharat Ltd.                         | 0.33             |
| Bharti Airtel Ltd.                          | 2.04             | <b>TREPS on G-Sec or T-Bills</b>           | <b>1.01</b>      |
| Bharat Forge Ltd.                           | 1.95             | <b>Cash &amp; Cash Receivables</b>         | <b>-0.08</b>     |
| Ultratech Cement Ltd.                       | 1.93             | <b>TOTAL</b>                               | <b>100.00</b>    |
| IndusInd Bank Ltd.                          | 1.82             |  |                  |

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

## Industry Classification (for equity & equity related)



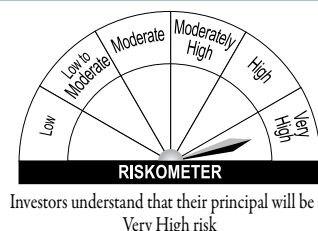
Data as on 30th September, 2022, Industry Classification as recommended by AMFI.

## 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 30th September 2022 (₹ per unit):

|        |         |        |
|--------|---------|--------|
|        | Regular | Direct |
| Growth | 38.88   | 43.28  |
| IDCW** | 23.07   | 26.41  |

Monthly Average AUM:

₹ 619.65 Crs.

AUM as on 30th September 2022:

₹ 602.13 Crs.

Expense Ratio as on 30th September 2022:

|         |         |
|---------|---------|
| Regular | : 2.47% |
| Direct  | : 1.26% |

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2022:

|                            |            |
|----------------------------|------------|
| Standard Deviation         | : 17.1948% |
| Beta                       | : 0.9332   |
| Sharpe Ratio               | : 0.3375   |
| Portfolio Turnover Ratio^^ | : 0.17     |

Risk free rate: Overnight MIBOR (6.17% as on 30/09/22). 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. |

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

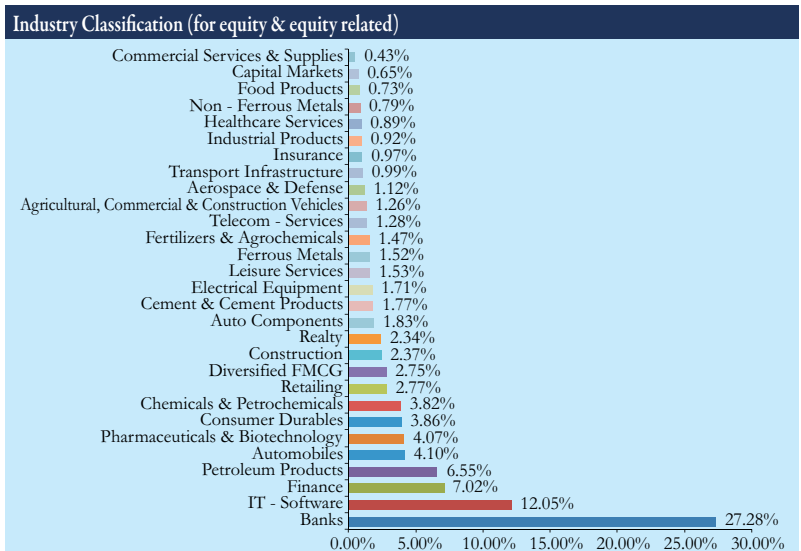
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date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

\*IDCW - previously known as Dividend

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

| Portfolio as on 30/09/2022                       |                  |   |                  |
|--|------------------|---|------------------|
| Security Name                                    | % to Net Assets* | Security Name                               | % to Net Assets* |
| <b>EQUITY &amp; EQUITY RELATED</b>               |                  |   |                  |
| ICICI Bank Ltd.                                  | 7.29             | Eicher Motors Ltd.                          | 1.00             |
| HDFC Bank Ltd.                                   | 7.25             | Adani Ports and Special Economic Zone Ltd.  | 0.99             |
| Reliance Industries Ltd.                         | 6.55             | HDFC Life Insurance Co. Ltd.                | 0.97             |
| State Bank of India                              | 5.00             | Pidilite Industries Ltd.                    | 0.96             |
| Infosys Ltd.                                     | 4.93             | Bharat Forge Ltd.                           | 0.92             |
| Axis Bank Ltd.                                   | 3.98             | Godrej Properties Ltd.                      | 0.91             |
| Housing Development Finance Corp. Ltd.           | 3.89             | Asian Paints Ltd.                           | 0.90             |
| TATA Consultancy Services Ltd.                   | 2.66             | Apollo Hospitals Enterprise Ltd.            | 0.89             |
| Kotak Mahindra Bank Ltd.                         | 2.45             | Cholamandalam Investment & Finance Co. Ltd. | 0.85             |
| Larsen & Toubro Ltd.                             | 2.37             | Vinati Organics Ltd.                        | 0.85             |
| Bajaj Finance Ltd.                               | 2.28             | Cipla Ltd.                                  | 0.84             |
| Titan Co. Ltd.                                   | 2.20             | Bosch Ltd.                                  | 0.81             |
| Mahindra & Mahindra Ltd.                         | 1.91             | Devyani International Ltd.                  | 0.79             |
| HCL Technologies Ltd.                            | 1.80             | Divi's Laboratories Ltd.                    | 0.79             |
| Ultratech Cement Ltd.                            | 1.77             | Hindalco Industries Ltd.                    | 0.79             |
| ABB India Ltd.                                   | 1.71             | Crompton Greaves Consumer Electricals Ltd.  | 0.76             |
| Aditya Birla Fashion and Retail Ltd.             | 1.68             | Jubilant Foodworks Ltd.                     | 0.74             |
| Sun Pharmaceutical Industries Ltd.               | 1.54             | PI Industries Ltd.                          | 0.74             |
| TATA Steel Ltd.                                  | 1.52             | Nestle India Ltd.                           | 0.73             |
| DLF Ltd.   | 1.43             | UPL Ltd.                                    | 0.73             |
| Hindustan Unilever Ltd.                          | 1.40             | ICICI Securities Ltd.                       | 0.65             |
| Persistent Systems Ltd.                          | 1.37             | PCBL Ltd.                                   | 0.64             |
| SRF Ltd.   | 1.37             | Birlasoft Ltd.                              | 0.51             |
| ITC Ltd.   | 1.35             | Dr. Reddy's Laboratories Ltd.               | 0.50             |
| IndusInd Bank Ltd.                               | 1.31             | Happiest Minds Technologies Ltd.            | 0.44             |
| Bharti Airtel Ltd.                               | 1.28             | Redington Ltd.                              | 0.43             |
| Ashok Leyland Ltd.                               | 1.26             | Gland Pharma Ltd.                           | 0.40             |
| Maruti Suzuki India Ltd.                         | 1.19             | Wipro Ltd.                                  | 0.34             |
| Bharat Electronics Ltd.                          | 1.12             | TREPS on G-Sec or T-Bills                   | 1.03             |
| Avenue Supermarts Ltd.                           | 1.09             | Cash & Cash Receivables                     | 0.13             |
| ZF Commercial Vehicle Control Systems India Ltd. | 1.02             | <b>TOTAL</b>                                | <b>100.00</b>    |

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



Data as on 30th September, 2022, Industry Classification as recommended by AMFI.

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

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

# IDBI 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 30th September 2022 (₹ per unit):

|        | Regular | Direct |
|--------|---------|--------|
| Growth | 34.68   | 38.74  |
| IDCW** | 21.28   | 24.45  |

### Monthly Average AUM:

₹ 395.30 Crs.

### AUM as on 30th September 2022:

₹ 374.27 Crs.

### Expense Ratio as on 30th September 2022:

Regular : 2.52%

Direct : 1.17%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th September 2022:

Standard Deviation : 17.0271%

Beta : 0.8668

Sharpe Ratio : 0.3674

Portfolio Turnover Ratio^^ : 0.13

Risk free rate: Overnight MIBOR (6.17% as on 30/09/22). 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.

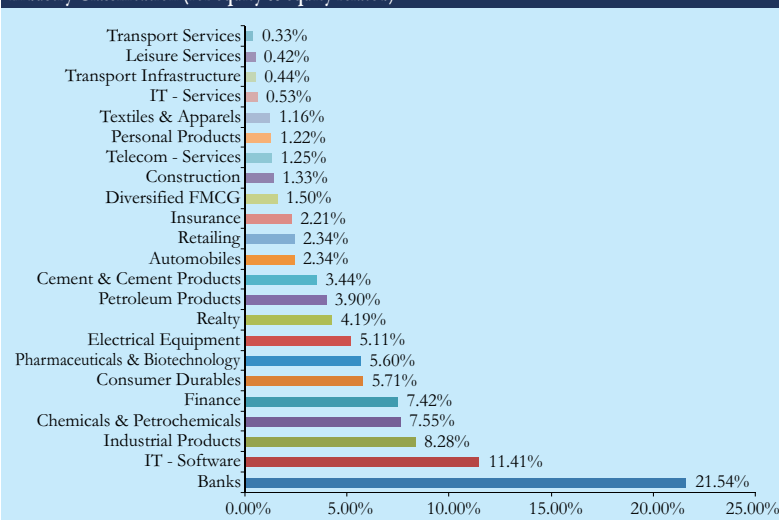
Exit Load (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 30/09/2022

| Security Name                               | % to Net Assets* | Security Name                                 | % to Net Assets* |
|---|------------------|---|------------------|
| <b>DEBENTURES</b>                           | <b>0.01</b>      | Wipro Ltd.                                    | 1.53             |
| Britannia Industries Ltd.                   | 0.01             | Hindustan Unilever Ltd.                       | 1.50             |
| <b>EQUITY &amp; EQUITY RELATED</b>          | <b>99.22</b>     | Sun Pharmaceutical Industries Ltd.            | 1.46             |
| HDFC Bank Ltd.                              | 6.58             | Neogen Chemicals Ltd.                         | 1.41             |
| Infosys Ltd.                                | 5.39             | TATA Consultancy Services Ltd.                | 1.36             |
| ICICI Bank Ltd.                             | 5.32             | Happiest Minds Technologies Ltd.              | 1.34             |
| Grindwell Norton Ltd.                       | 4.22             | Larsen & Toubro Ltd.                          | 1.33             |
| SRF Ltd.                                    | 3.91             | Bharti Airtel Ltd.                            | 1.25             |
| Reliance Industries Ltd.                    | 3.90             | Shree Cement Ltd.                             | 1.23             |
| Bajaj Finance Ltd.                          | 3.89             | Canara Bank                                   | 1.22             |
| SKF India Ltd.                              | 3.58             | Dabur India Ltd.                              | 1.22             |
| ABB India Ltd.                              | 3.52             | ICICI Lombard General Insurance Co. Ltd.      | 1.18             |
| Axis Bank Ltd.                              | 2.95             | Vardhman Textiles Ltd.                        | 1.16             |
| Titan Co. Ltd.                              | 2.58             | IndusInd Bank Ltd.                            | 1.07             |
| State Bank of India                         | 2.48             | Tech Mahindra Ltd.                            | 0.95             |
| DLF Ltd.                                    | 2.43             | Asian Paints Ltd.                             | 0.93             |
| Avenue Supermarts Ltd.                      | 2.34             | MindTree Ltd.                                 | 0.84             |
| Mahindra & Mahindra Ltd.                    | 2.34             | SBI Life Insurance Co. Ltd.                   | 0.56             |
| Ultratech Cement Ltd.                       | 2.21             | Firstsource Solutions Ltd.                    | 0.53             |
| Crompton Greaves Consumer Electricals Ltd.  | 2.20             | Bharat Forge Ltd.                             | 0.48             |
| Laurus Labs Ltd.                            | 2.09             | HDFC Life Insurance Co. Ltd.                  | 0.47             |
| Cipla Ltd.                                  | 2.05             | Adani Ports and Special Economic Zone Ltd.    | 0.44             |
| Kotak Mahindra Bank Ltd.                    | 1.92             | Deepak Nitrite Ltd.                           | 0.44             |
| Pidilite Industries Ltd.                    | 1.79             | Indian Railway Catering & Tourism Corpn. Ltd. | 0.42             |
| Cholamandalam Investment & Finance Co. Ltd. | 1.78             | Gateway Distriparks Ltd.                      | 0.33             |
| Arihant Superstructures Ltd.                | 1.76             | <b>TREPS on G-Sec or T-Bills</b>              | <b>0.92</b>      |
| Housing Development Finance Corpn. Ltd.     | 1.75             | <b>Cash &amp; Cash Receivables</b>            | <b>-0.15</b>     |
| Thermax Ltd.                                | 1.59             | <b>TOTAL</b>                                  | <b>100.00</b>    |

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

## Industry Classification (for equity & equity related)



Data as on 30th September, 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 ₹) |
|---|-----------------------------|---------------------|--------------------------|----------------------|
| <b>IDBI Diversified Equity Fund - IDCW** (Regular Plan)</b> |                             |                     |                          |                      |
| 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                |
| <b>IDBI Diversified Equity Fund - IDCW** (Direct Plan)</b>  |                             |                     |                          |                      |
| 27th April, 2021  | 2.0000                      | 2.0000              | 20.49                    | 18.77                |
| 4th April, 2019   | 1.2396                      | 1.2396              | 16.8200                  | 15.4900              |
| 19th March, 2018  | 1.4000                      | 1.4000              | 17.61                    | 16.20                |

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

\*IDCW - previously known as Dividend

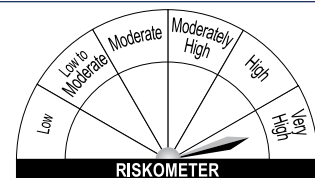
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Nifty Index Fund (INIF)

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

## Scheme Features

### Investment objective:

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

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

### Inception Date:

25th June, 2010

### Benchmark:

NIFTY 50 - Total Return Index (TRI)

### NAV as on 30th September 2022 (₹ per unit):

|        | Regular | Direct  |
|--------|---------|---------|
| Growth | 31.4641 | 34.0558 |
| IDCW** | 30.0214 | 32.4721 |

### Monthly Average AUM:

₹ 204.76 Crs.

### AUM as on 30th September 2022:

₹ 191.45 Crs.

### Expense Ratio as on 30th September 2022:

Regular : 0.90%  
Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th September 2022:

Portfolio Turnover Ratio^^ : 0.07

Tracking Error : 0.3303%

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

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

\*IDCW - previously known as Dividend

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

## Product Label

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

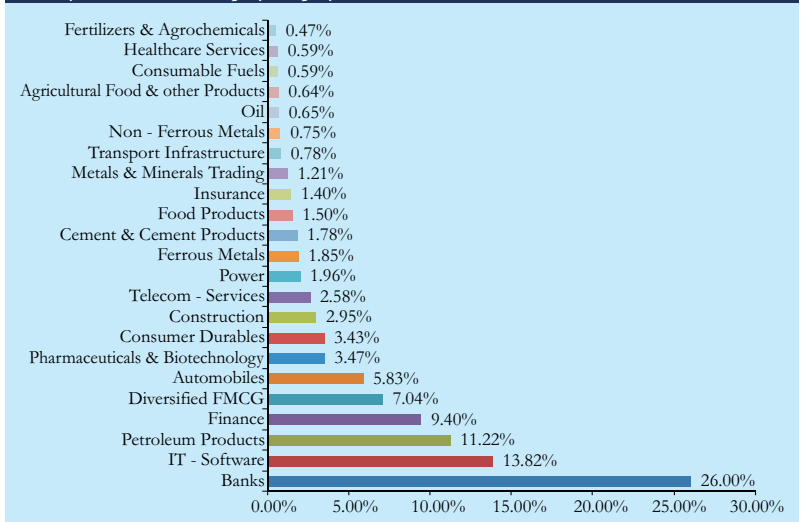
- Long term growth in a passively managed scheme tracking NIFTY 50 Index (TRI)
- Investments only in and all stocks comprising NIFTY 50 Index in the same weight of these stocks as in Index with objective to replicate performance of NIFTY 50 Index (TRI)

## Portfolio as on 30/09/2022

| Security Name                          | % to Net Assets* | Security Name                              | % to Net Assets* |
|--|------------------|--|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>     |                  |  |                  |
| Reliance Industries Ltd.               | 10.84            | TATA Motors Ltd.                           | 0.96             |
| HDFC Bank Ltd.                         | 8.26             | Ultratech Cement Ltd.                      | 0.95             |
| ICICI Bank Ltd.                        | 7.94             | Nestle India Ltd.                          | 0.90             |
| Infosys Ltd.                           | 6.84             | Tech Mahindra Ltd.                         | 0.84             |
| Housing Development Finance Corp. Ltd. | 5.48             | Grasim Industries Ltd.                     | 0.83             |
| TATA Consultancy Services Ltd.         | 4.07             | Cipla Ltd.                                 | 0.80             |
| ITC Ltd.                               | 3.86             | JSW Steel Ltd.                             | 0.79             |
| Kotak Mahindra Bank Ltd.               | 3.53             | Adani Ports and Special Economic Zone Ltd. | 0.78             |
| Hindustan Unilever Ltd.                | 3.18             | Wipro Ltd.                                 | 0.77             |
| Larsen & Toubro Ltd.                   | 2.95             | Hindalco Industries Ltd.                   | 0.75             |
| State Bank of India                    | 2.69             | SBI Life Insurance Co. Ltd.                | 0.74             |
| Bajaj Finance Ltd.                     | 2.58             | Dr. Reddy's Laboratories Ltd.              | 0.70             |
| Bharti Airtel Ltd.                     | 2.58             | Eicher Motors Ltd.                         | 0.68             |
| Axis Bank Ltd.                         | 2.56             | HDFC Life Insurance Co. Ltd.               | 0.66             |
| Asian Paints Ltd.                      | 1.99             | Oil & Natural Gas Corp. Ltd.               | 0.65             |
| Mahindra & Mahindra Ltd.               | 1.60             | TATA Consumer Products Ltd.                | 0.64             |
| Maruti Suzuki India Ltd.               | 1.55             | Divi's Laboratories Ltd.                   | 0.62             |
| Titan Co. Ltd.                         | 1.44             | Bajaj Auto Ltd.                            | 0.60             |
| Sun Pharmaceutical Industries Ltd.     | 1.35             | Britannia Industries Ltd.                  | 0.60             |
| Bajaj Finserv Ltd.                     | 1.34             | Apollo Hospitals Enterprise Ltd.           | 0.59             |
| HCL Technologies Ltd.                  | 1.30             | Coal India Ltd.                            | 0.59             |
| Adani Enterprises Ltd.                 | 1.21             | UPL Ltd.                                   | 0.47             |
| TATA Steel Ltd.                        | 1.06             | Hero MotoCorp Ltd.                         | 0.44             |
| IndusInd Bank Ltd.                     | 1.02             | Bharat Petroleum Corp. Ltd.                | 0.38             |
| NTPC Ltd.                              | 1.00             | <b>TREPS on G-Sec or T-Bills</b>           | <b>0.16</b>      |
| Power Grid Corp. of India Ltd.         | 0.96             | <b>Cash &amp; Cash Receivables</b>         | <b>-0.07</b>     |
|  |                  | <b>TOTAL</b>                               | <b>100.00</b>    |

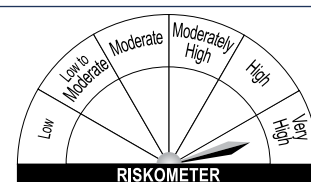
\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)



Data as on 30th September, 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 30th September 2022 (₹ per unit):

|        | Regular | Direct  |
|--------|---------|---------|
| Growth | 31.7505 | 34.2711 |
| IDCW** | 31.7505 | 34.2711 |

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

### Monthly Average AUM:

₹ 58.73 Crs.

### AUM as on 30th September 2022:

₹ 57.05 Crs.

### Expense Ratio as on 30th September 2022:

Regular : 0.90%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th September 2022:

Portfolio Turnover Ratio^^ : 0.43

Tracking Error : 0.4953%

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.

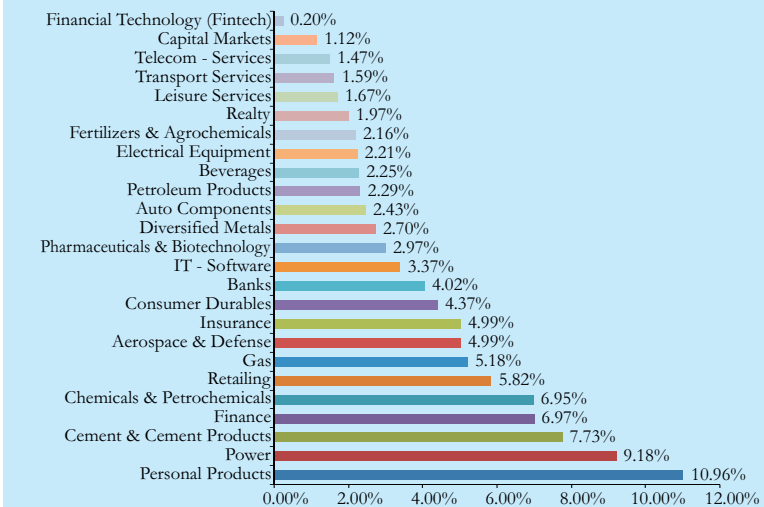
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 30/09/2022

| Security Name                               | % To Net Assets* | Security Name                                 | % To Net Assets* |
|---|------------------|---|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>          |                  | <b>99.56</b>                                  |                  |
| Pidilite Industries Ltd.                    | 3.69             | Colgate Palmolive (India) Ltd.                | 1.94             |
| Ambuja Cements Ltd.                         | 3.40             | ICICI Prudential Life Insurance Co. Ltd.      | 1.83             |
| TATA Power Co. Ltd.                         | 3.29             | ACC Ltd.                                      | 1.82             |
| SRF Ltd.                                    | 3.26             | Larsen & Toubro Infotech Ltd.                 | 1.82             |
| Bharat Electronics Ltd.                     | 3.24             | Bandhan Bank Ltd.                             | 1.81             |
| Adani Transmission Ltd.                     | 3.10             | Hindustan Aeronautics Ltd.                    | 1.75             |
| Godrej Consumer Products Ltd.               | 3.09             | Indian Railway Catering & Tourism Corpn. Ltd. | 1.67             |
| Adani Total Gas Ltd.                        | 3.08             | Interglobe Aviation Ltd.                      | 1.59             |
| Havells India Ltd.                          | 3.03             | Mphasis Ltd.                                  | 1.55             |
| Dabur India Ltd.                            | 3.00             | Indus Towers Ltd.                             | 1.47             |
| Adani Green Energy Ltd.                     | 2.79             | Torrent Pharmaceuticals Ltd.                  | 1.37             |
| Vedanta Ltd.                                | 2.70             | Berger Paints India Ltd.                      | 1.34             |
| Info Edge (India) Ltd.                      | 2.68             | Samvardhana Motherson International Ltd.      | 1.23             |
| ICICI Lombard General Insurance Co. Ltd.    | 2.63             | Bosch Ltd.                                    | 1.20             |
| Cholamandalam Investment & Finance Co. Ltd. | 2.59             | Biocon Ltd.                                   | 1.18             |
| Shree Cement Ltd.                           | 2.51             | HDFC Asset Management Co. Ltd.                | 1.12             |
| Marico Ltd.                                 | 2.49             | Bajaj Holdings & Investment Ltd.              | 1.06             |
| SBI Cards & Payment Services Ltd.           | 2.32             | Muthoot Finance Ltd.                          | 1.00             |
| Indian Oil Corpn. Ltd.                      | 2.29             | Zomato Ltd.                                   | 0.66             |
| United Spirits Ltd.                         | 2.25             | Life Insurance Corpn. of India                | 0.53             |
| Avenue Supermarts Ltd.                      | 2.21             | Procter & Gamble Hygiene and Health Care Ltd. | 0.44             |
| Bank of Baroda                              | 2.21             | Gland Pharma Ltd.                             | 0.42             |
| Siemens Ltd.                                | 2.21             | FSN E-Commerce Ventures Ltd.                  | 0.27             |
| PI Industries Ltd.                          | 2.16             | One 97 Communications Ltd.                    | 0.20             |
| GAIL (India) Ltd.                           | 2.10             | TREPS on G-Sec or T-Bills                     | 0.35             |
| DLF Ltd.                                    | 1.97             | Cash & Cash Receivables                       | 0.09             |
|   |                  | <b>TOTAL</b>                                  | <b>100.00</b>    |

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

## Industry Classification (for equity & equity related)



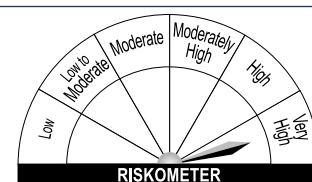
Data as on 30th September, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

### Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Midcap Fund (IMF)

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

## Scheme Features

### Investment objective:

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

|                      |  |
|----------------------|--|
| <b>Fund Manager:</b> | <b>Total Experience:</b> 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 30th September 2022 (₹ per unit):

|        | Regular | Direct |
|--------|---------|--------|
| Growth | 16.87   | 18.37  |
| IDCW** | 15.83   | 17.27  |

### Monthly Average AUM:

₹ 199.71 Crs.

### AUM as on 30th September 2022:

₹ 193.81 Crs.

### Expense Ratio as on 30th September 2022:

Regular : 2.52%

Direct : 1.62%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th September 2022:

Standard Deviation : 22.3287%

Beta : 0.9077

Sharpe Ratio : 0.3747

Portfolio Turnover Ratio^^ : 0.23

Risk free rate: Overnight MIBOR (6.17% as on 30/09/22). 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<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum IDCW**<br>NAV*** (in ₹) | Ex IDCW**<br>NAV (in ₹) |
|-------------|--------------------------------|------------------------|-----------------------------|-------------------------|
|-------------|--------------------------------|------------------------|-----------------------------|-------------------------|

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

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

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

|                 |        |        |         |         |
|-----------------|--------|--------|---------|---------|
| 19th March 2018 | 0.7000 | 0.7000 | 11.7400 | 11.0200 |
|-----------------|--------|--------|---------|---------|

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

\*IDCW - previously known as Dividend

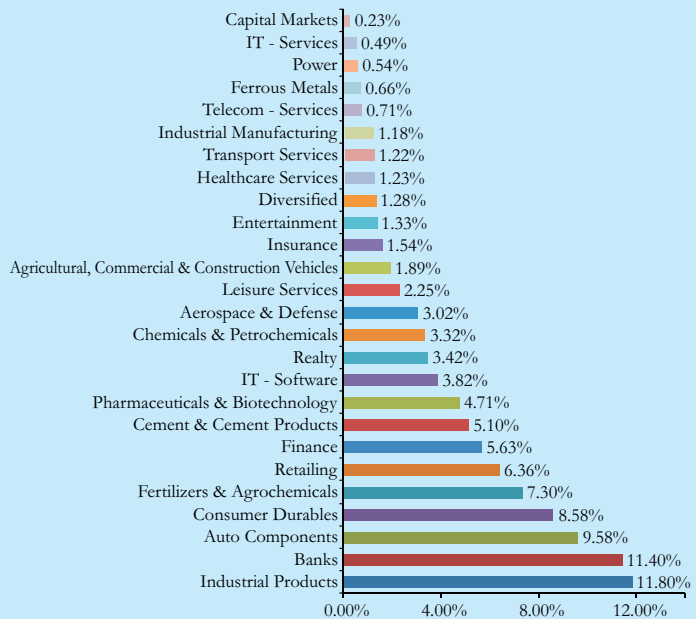
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 30/09/2022

| Security Name                               | % To Net Assets* | Security Name                           | % To Net Assets* |
|---|------------------|---|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>          |                  | <b>3M India Ltd.</b>                    |                  |
| UNO Minda Ltd.                              | 4.21             | Muthoot Finance Ltd.                    | 1.27             |
| Trent Ltd.                                  | 3.97             | Jubilant Foodworks Ltd.                 | 1.25             |
| The Federal Bank Ltd.                       | 3.78             | Whirlpool of India Ltd.                 | 1.25             |
| PI Industries Ltd.                          | 3.52             | Apollo Hospitals Enterprise Ltd.        | 1.23             |
| ICICI Bank Ltd.                             | 3.32             | Granules India Ltd.                     | 1.23             |
| Bharat Electronics Ltd.                     | 3.02             | Container Corp. of India Ltd.           | 1.22             |
| Astral Ltd.                                 | 2.68             | Honeywell Automation India Ltd.         | 1.18             |
| Cholamandalam Investment & Finance Co. Ltd. | 2.52             | City Union Bank Ltd.                    | 1.10             |
| Alkem Laboratories Ltd.                     | 2.40             | Laurus Labs Ltd.                        | 1.08             |
| Supreme Industries Ltd.                     | 2.40             | Aarti Industries Ltd.                   | 1.07             |
| Relaxo Footwears Ltd.                       | 2.35             | Bata India Ltd.                         | 1.07             |
| SKF India Ltd.                              | 2.19             | Bayer Cropscience Ltd.                  | 1.06             |
| Crompton Greaves Consumer Electricals Ltd.  | 2.05             | Apollo Tyres Ltd.                       | 1.03             |
| Arihant Superstructures Ltd.                | 2.04             | Devyani International Ltd.              | 1.00             |
| Balkrishna Industries Ltd.                  | 2.04             | REC Ltd.                                | 1.00             |
| Coforge Ltd.                                | 1.98             | Aarti Surfactants Ltd.                  | 0.89             |
| Ashok Leyland Ltd.                          | 1.89             | Bajaj Finance Ltd.                      | 0.84             |
| Polycab India Ltd.                          | 1.89             | Oracle Financial Services Software Ltd. | 0.82             |
| Dalmia Bharat Ltd.                          | 1.87             | Indiamart InterMesh Ltd.                | 0.75             |
| Voltas Ltd.                                 | 1.86             | IG Petrochemicals Ltd.                  | 0.74             |
| ACC Ltd.                                    | 1.80             | Route Mobile Ltd.                       | 0.71             |
| Endurance Technologies Ltd.                 | 1.80             | MindTree Ltd.                           | 0.67             |
| Info Edge (India) Ltd.                      | 1.64             | Jindal Steel & Power Ltd.               | 0.66             |
| Bank of Baroda                              | 1.60             | PCBL Ltd.                               | 0.62             |
| State Bank of India                         | 1.60             | TATA Power Co. Ltd.                     | 0.54             |
| Max Financial Services Ltd.                 | 1.54             | Bosch Ltd.                              | 0.50             |
| The Ramco Cements Ltd.                      | 1.43             | Firstsource Solutions Ltd.              | 0.49             |
| Coromandel International Ltd.               | 1.42             | Birlasoft Ltd.                          | 0.35             |
| Godrej Properties Ltd.                      | 1.38             | Aditya Birla Sun Life Amc Ltd.          | 0.23             |
| Mitsu Chem Plast Ltd.                       | 1.35             | TREPS on G-Sec or T-Bills               | 1.33             |
| Zee Entertainment Enterprises Ltd.          | 1.33             | Cash & Cash Receivables                 | 0.08             |
| UPL Ltd.                                    | 1.30             | <b>TOTAL</b>                            | <b>100.00</b>    |
| Bharat Forge Ltd.                           | 1.29             |   |                  |

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

## Industry Classification (for equity & equity related)



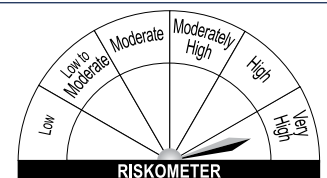
Data as on 30th September, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Small Cap Fund (ISF)

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

## Scheme Features

### Investment objective:

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

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

### Inception Date:

21st June 2017

### Benchmark:

NIFTY Smallcap 250 - Total Return Index (TRI)

### NAV as on 30th September 2022 (₹ per unit):

|        | Regular | Direct |
|--------|---------|--------|
| Growth | 18.55   | 20.15  |
| IDCW** | 18.55   | 20.15  |

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

### Monthly Average AUM:

₹ 152.21 Crs.

### AUM as on 30th September 2022:

₹ 153.79 Crs.

### Expense Ratio as on 30th September 2022:

Regular : 2.60%  
Direct : 1.54%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th September 2022:

Standard Deviation : 23.2194%  
Beta : 0.7961  
Sharpe Ratio : 0.6048  
Portfolio Turnover Ratio^^ : 0.13

Risk free rate: Overnight MIBOR (6.17% as on 30/09/22). 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:

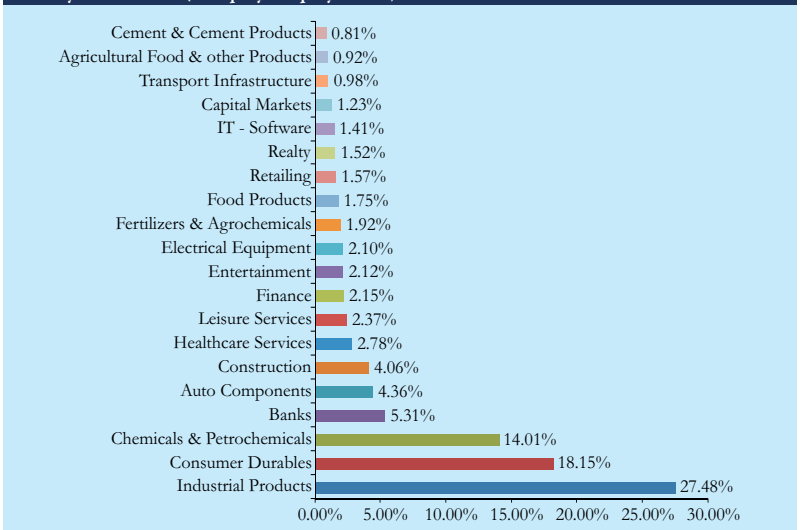
**Entry Load** : Not Applicable.  
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 30/09/2022

| Security Name                      | % To Net Assets* | Security Name                              | % To Net Assets* |
|------------------------------------|------------------|--|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b> |                  | <b>97.00</b>                               |                  |
| Elgi Equipments Ltd.               | 5.44             | Ratnamani Metals & Tubes Ltd.              | 1.42             |
| Fine Organic Industries Ltd.       | 4.96             | Birlasoft Ltd.                             | 1.41             |
| Tube Investments of India Ltd.     | 4.36             | Kirloskar Oil Engines Ltd.                 | 1.41             |
| KEI Industries Ltd.                | 4.08             | Inox Leisure Ltd.                          | 1.28             |
| Grindwell Norton Ltd.              | 4.07             | Computer Age Management Services Ltd.      | 1.23             |
| Timken India Ltd.                  | 4.02             | Greenply Industries Ltd.                   | 1.23             |
| Navin Fluorine International Ltd.  | 3.51             | Finolex Industries Ltd.                    | 1.20             |
| Greenpanel Industries Ltd.         | 3.24             | Orient Electric Ltd.                       | 1.13             |
| Carborundum Universal Ltd.         | 2.87             | Somany Ceramics Ltd.                       | 1.07             |
| Narayana Hrudayalaya Ltd.          | 2.78             | Canara Bank                                | 1.06             |
| Deepak Nitrite Ltd.                | 2.62             | Dhanuka Agritech Ltd.                      | 1.05             |
| IDFC First Bank Ltd.               | 2.56             | Voltas Ltd.                                | 1.03             |
| KNR Constructions Ltd.             | 2.46             | Bank of Baroda                             | 1.02             |
| Century Plyboards (India) Ltd.     | 2.45             | Adani Ports and Special Economic Zone Ltd. | 0.98             |
| Blue Star Ltd.                     | 2.40             | Balrampur Chini Mills Ltd.                 | 0.92             |
| Galaxy Surfactants Ltd.            | 2.13             | Chambal Fertilisers and Chemicals Ltd.     | 0.87             |
| Hitachi Energy India Ltd.          | 2.10             | Zee Entertainment Enterprises Ltd.         | 0.84             |
| Cera Sanitaryware Ltd.             | 2.06             | HeidelbergCement India Ltd.                | 0.81             |
| Can Fin Homes Ltd.                 | 1.99             | Rossari Biotech Ltd.                       | 0.79             |
| Relaxo Footwears Ltd.              | 1.88             | DCB Bank Ltd.                              | 0.67             |
| Lemon Tree Hotels Ltd.             | 1.86             | Mitsu Chem Plast Ltd.                      | 0.67             |
| KSB Ltd.                           | 1.77             | MM Forgings Ltd.                           | 0.53             |
| Hatsun Agro Product Ltd.           | 1.75             | Restaurant Brands Asia Ltd.                | 0.51             |
| Sheela Foam Ltd.                   | 1.66             | Techno Electric & Engineering Co. Ltd.     | 0.18             |
| V-Mart Retail Ltd.                 | 1.57             | TruCap Finance Ltd.                        | 0.16             |
| Arihant Superstructures Ltd.       | 1.52             | TREPS on G-Sec or T-Bills                  | -3.05            |
| PNC Infratech Ltd.                 | 1.42             | Cash & Cash Receivables                    | -0.05            |
|                                    |                  | <b>TOTAL</b>                               | <b>100.00</b>    |

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

## Industry Classification (for equity & equity related)



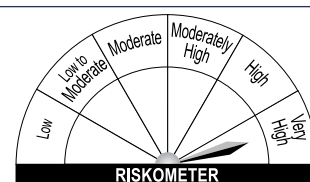
Data as on 30th September, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

### Riskometer



Investors understand that their principal will be at Very High risk

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

# IDBI Focused 30 Equity Fund (IF30EF)

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

## Scheme Features

### Investment objective:

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

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

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

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

NAV as on 30th September 2022 (₹ per unit):

|        | Regular | Direct |
|--------|---------|--------|
| Growth | 14.96   | 16.02  |
| IDCW** | 14.96   | 16.02  |

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

**Monthly Average AUM:**  
₹ 132.99 Crs.

**AUM as on 30th September 2022:**  
₹ 129.48 Crs.

**Expense Ratio as on 30th September 2022:**

Regular : 2.52%  
Direct : 1.61%

Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 30th September 2022:**

Standard Deviation : 18.8741%  
Beta : 0.8951  
Sharpe Ratio : 0.3383  
Portfolio Turnover Ratio^^ : 0.01

Risk free rate: Overnight MIBOR (6.17% as on 30/09/22). 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.

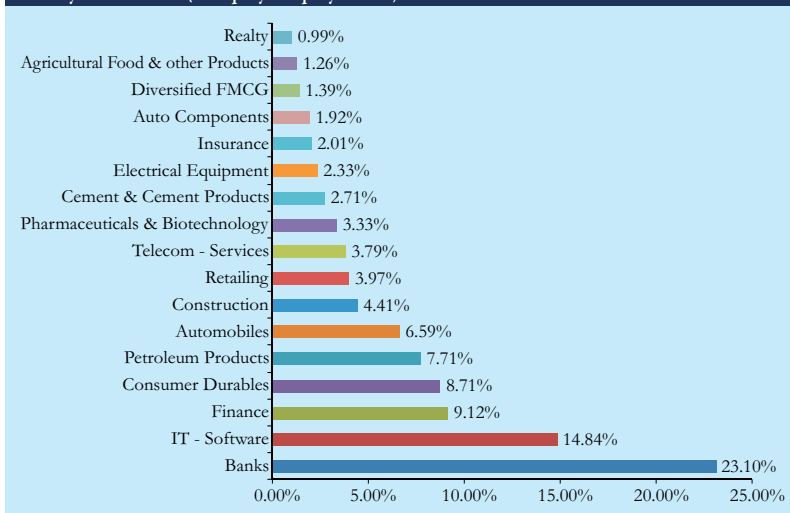
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 30/09/2022

| Security Name                          | % To Net Assets* | Security Name                                    | % To Net Assets* |
|--|------------------|--|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>     | <b>98.18</b>     | Mahindra & Mahindra Ltd.                         | 2.38             |
| ICICI Bank Ltd.                        | 8.85             | Siemens Ltd.                                     | 2.33             |
| HDFC Bank Ltd.                         | 8.42             | Asian Paints Ltd.                                | 2.31             |
| Reliance Industries Ltd.               | 7.71             | ICICI Lombard General Insurance Co. Ltd.         | 2.01             |
| Infosys Ltd.                           | 6.80             | Cipla Ltd.                                       | 1.95             |
| TATA Consultancy Services Ltd.         | 6.39             | ZF Commercial Vehicle Control Systems India Ltd. | 1.92             |
| Housing Development Finance Corp. Ltd. | 4.99             | State Bank of India                              | 1.90             |
| Larsen & Toubro Ltd.                   | 4.41             | Mphasis Ltd.                                     | 1.65             |
| Maruti Suzuki India Ltd.               | 4.21             | ITC Ltd.   | 1.39             |
| Bajaj Finance Ltd.                     | 4.13             | Divi's Laboratories Ltd.                         | 1.38             |
| Avenue Supermarts Ltd.                 | 3.97             | TATA Consumer Products Ltd.                      | 1.26             |
| Kotak Mahindra Bank Ltd.               | 3.93             | DLF Ltd.   | 0.99             |
| Bharti Airtel Ltd.                     | 3.79             | <b>TREPS on G-Sec or T-Bills</b>                 | <b>1.85</b>      |
| Titan Co. Ltd.                         | 3.50             | <b>Cash &amp; Cash Receivables</b>               | <b>-0.03</b>     |
| Blue Star Ltd.                         | 2.90             | <b>TOTAL</b>                                     | <b>100.00</b>    |
| JK Lakshmi Cement Ltd.                 | 2.71             |  |                  |

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

## Industry Classification (for equity & equity related)



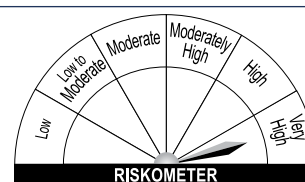
Data as on 30th September, 2022, Industry Classification as recommended by AMFI.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Very High risk

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

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

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

## Scheme Features

### Investment objective:

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

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

### Inception Date:

4th June 2018

### Benchmark:

NIFTY Financial Services - Total Return Index (TRI)

### NAV as on 30th September 2022 (₹ per unit):

|        | Regular | Direct |
|--------|---------|--------|
| Growth | 13.15   | 13.94  |
| IDCW** | 13.15   | 13.94  |

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

### Monthly Average AUM:

₹ 90.78 Crs.

### AUM as on 30th September 2022:

₹ 86.44 Crs.

### Expense Ratio as on 30th September 2022:

Regular : 2.52%  
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th September 2022:

Standard Deviation : 26.8035%  
Beta : 0.9540  
Sharpe Ratio : 0.2128  
Portfolio Turnover Ratio^^ : 0.02

Risk free rate: Overnight MIBOR (6.17% as on 30/09/22). 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:

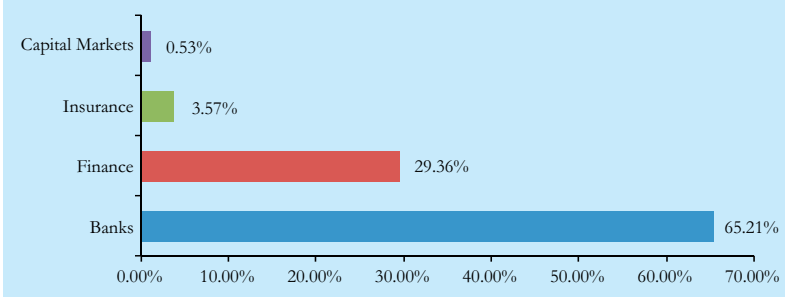
**Entry Load** : Not Applicable.  
**Exit Load** : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

## Portfolio as on 30/09/2022

| Issuer Name                                | % To Net Assets* |
|--|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>         | <b>98.67</b>     |
| ICICI Bank Ltd.                            | 21.93            |
| HDFC Bank Ltd.                             | 18.57            |
| Housing Development Finance Corp. Ltd.     | 11.14            |
| Bajaj Finance Ltd.                         | 8.06             |
| Axis Bank Ltd.                             | 7.03             |
| State Bank of India                        | 6.74             |
| Kotak Mahindra Bank Ltd.                   | 5.50             |
| Cholamandlam Investment & Finance Co. Ltd. | 4.19             |
| Bajaj Finserv Ltd.                         | 2.95             |
| Can Fin Homes Ltd.                         | 2.14             |
| The Federal Bank Ltd.                      | 2.07             |
| Bank of Baroda                             | 1.51             |
| HDFC Life Insurance Co. Ltd.               | 1.47             |
| Max Financial Services Ltd.                | 1.28             |
| AU Small Finance Bank Ltd.                 | 1.10             |
| SBI Cards & Payment Services Ltd.          | 0.88             |
| ICICI Lombard General Insurance Co. Ltd.   | 0.82             |
| City Union Bank Ltd.                       | 0.76             |
| HDFC Asset Management Co. Ltd.             | 0.53             |
| <b>TREPS on G-Sec or T-Bills</b>           | <b>1.40</b>      |
| <b>Cash &amp; Cash Receivables</b>         | <b>-0.07</b>     |
| <b>TOTAL</b>                               | <b>100.00</b>    |

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

## Industry Classification (for equity & equity related)



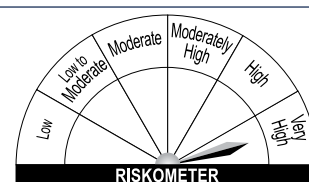
Data as on 30th September, 2022, Industry Classification as recommended by AMFI.

## 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 30th September 2022 (₹ per unit):

|        |         |        |
|--------|---------|--------|
|        | Regular | Direct |
| Growth | 15.45   | 16.17  |
| IDCW** | 15.45   | 16.17  |

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

Monthly Average AUM:

₹ 99.95 Crs.

AUM as on 30th September 2022:

₹ 96.62 Crs.

Expense Ratio as on 30th September 2022:

Regular : 2.53%

Direct : 1.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2022:

Standard Deviation : 20.0255%

Beta : 0.9406

Sharpe Ratio : 0.3390

Portfolio Turnover Ratio^^ : 0.23

Risk free rate: Overnight MIBOR (6.17% as on 30/09/22). 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.

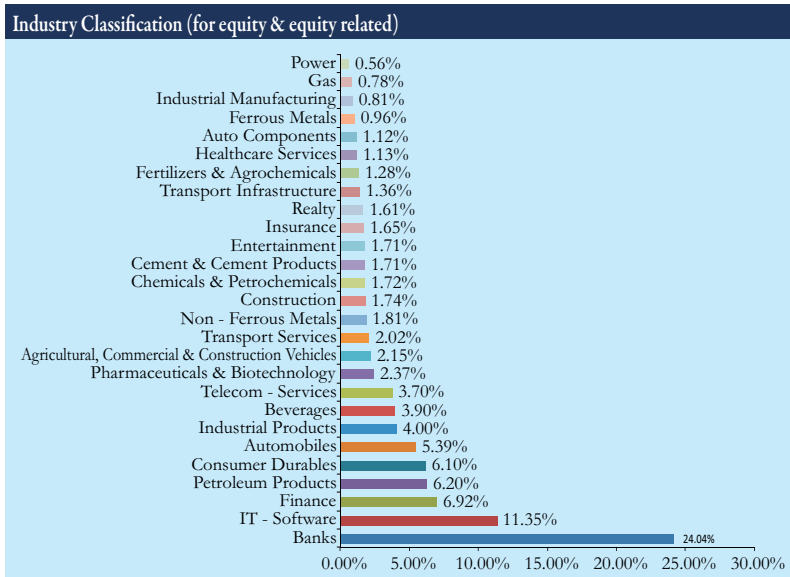
Exit Load : Nil, If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment.

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 30/09/2022                 |                  |   |                  |
|--|------------------|---|------------------|
| Security Name                              | % To Net Assets* | Security Name                               | % To Net Assets* |
| <b>EQUITY &amp; EQUITY RELATED</b>         |                  |   |                  |
| ICICI Bank Ltd.                            | 7.47             | Coforge Ltd.                                | 1.46             |
| Infosys Ltd.                               | 6.40             | Volta Ltd.                                  | 1.45             |
| HDFC Bank Ltd.                             | 5.59             | United Spirits Ltd.                         | 1.39             |
| State Bank of India                        | 5.50             | Adani Ports and Special Economic Zone Ltd.  | 1.36             |
| Reliance Industries Ltd.                   | 5.45             | HCL Technologies Ltd.                       | 1.30             |
| Housing Development Finance Corp. Ltd.     | 4.15             | Ultratech Cement Ltd.                       | 1.29             |
| Bharti Airtel Ltd.                         | 3.70             | PI Industries Ltd.                          | 1.28             |
| Mahindra & Mahindra Ltd.                   | 3.08             | Havells India Ltd.                          | 1.15             |
| Varun Beverages Ltd.                       | 2.51             | Max Healthcare Institute Ltd.               | 1.13             |
| Bank of Baroda                             | 2.47             | MRF Ltd.                                    | 1.12             |
| Sun Pharmaceutical Industries Ltd.         | 2.37             | Oberooy Realty Ltd.                         | 1.09             |
| Bharat Forge Ltd.                          | 2.32             | Amber Enterprises India Ltd.                | 0.99             |
| Maruti Suzuki India Ltd.                   | 2.31             | Kotak Mahindra Bank Ltd.                    | 0.97             |
| Persistent Systems Ltd.                    | 2.19             | TATA Steel Ltd.                             | 0.96             |
| Ashok Leyland Ltd.                         | 2.15             | Asian Paints Ltd.                           | 0.94             |
| Axis Bank Ltd.                             | 2.04             | Honeywell Automation India Ltd.             | 0.81             |
| Bajaj Finance Ltd.                         | 2.03             | Gujarat Gas Ltd.                            | 0.78             |
| Container Corp. of India Ltd.              | 2.02             | Hindustan Petroleum Corp. Ltd.              | 0.75             |
| Hindalco Industries Ltd.                   | 1.81             | Cholamandalam Investment & Finance Co. Ltd. | 0.61             |
| KNR Constructions Ltd.                     | 1.74             | CESC Ltd.                                   | 0.56             |
| Vinati Organics Ltd.                       | 1.72             | Indiabulls Real Estate Ltd.                 | 0.52             |
| Inox Leisure Ltd.                          | 1.71             | Ambuja Cements Ltd.                         | 0.42             |
| Supreme Industries Ltd.                    | 1.68             | TruCap Finance Ltd.                         | 0.13             |
| HDFC Life Insurance Co. Ltd.               | 1.65             | <b>TREPS on G-Sec or T-Bills</b>            | <b>1.89</b>      |
| Crompton Greaves Consumer Electricals Ltd. | 1.57             | <b>Cash &amp; Cash Receivables</b>          | <b>0.02</b>      |
|  |                  | <b>TOTAL</b>                                | <b>100.00</b>    |

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



Data as on 30th September, 2022, Industry Classification as recommended by AMFI.

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

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

# IDBI Dividend Yield Fund (IDYF)

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

## Scheme Features

### Investment objective:

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

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

**Inception Date:**  
21st December 2018

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

**NAV as on 30th September 2022 (₹ per unit):**

|        | Regular | Direct |
|--------|---------|--------|
| Growth | 16.97   | 17.80  |
| IDCW** | 16.97   | 17.80  |

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

**Monthly Average AUM:**  
₹ 93.36 Crs.

**AUM as on 30th September 2022:**  
₹ 91.03 Crs.

**Expense Ratio as on 30th September 2022:**

Regular : 2.51%  
Direct : 1.50%

Expense ratio is inclusive of GST on management fees.

**Quantitative Measures as on 30th September 2022:**

Standard Deviation : 18.4734%  
Beta : 0.7957  
Sharpe Ratio : 0.6434  
Portfolio Turnover Ratio^^ : 0.03

Risk free rate: Overnight MIBOR (6.17% as on 30/09/22). 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.

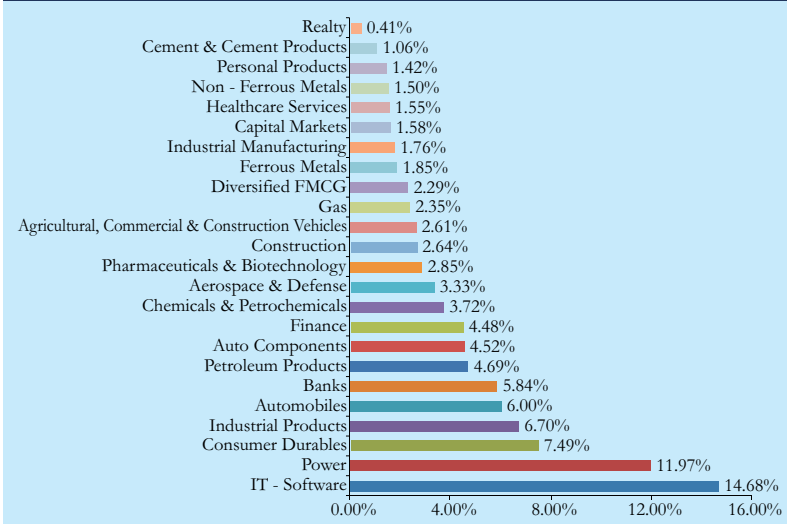
Nil, If units of scheme are redeemed or switched out after 12 months from the date of allotment.

## Portfolio as on 30/09/2022

| Security Name                      | % To Net Assets* | Security Name                          | % To Net Assets* |
|------------------------------------|------------------|--|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b> | <b>97.29</b>     | Tech Mahindra Ltd.                     | 1.97             |
| Infosys Ltd.                       | 7.80             | TATA Steel Ltd.                        | 1.85             |
| Carborundum Universal Ltd.         | 5.17             | Honeywell Automation India Ltd.        | 1.76             |
| TATA Consultancy Services Ltd.     | 4.91             | BEML Ltd.                              | 1.63             |
| ICICI Bank Ltd.                    | 4.73             | Multi Commodity Exchange of India Ltd. | 1.58             |
| Tube Investments of India Ltd.     | 4.52             | Dr. Lal Path labs Ltd.                 | 1.55             |
| Power Grid Corp. of India Ltd.     | 4.17             | Bharat Forge Ltd.                      | 1.53             |
| Atul Ltd.                          | 3.72             | Hindustan Zinc Ltd.                    | 1.50             |
| Titan Co. Ltd.                     | 3.44             | Colgate Palmolive (India) Ltd.         | 1.42             |
| Bharat Electronics Ltd.            | 3.33             | Asian Paints Ltd.                      | 1.40             |
| NTPC Ltd.                          | 3.24             | Housing Development Finance Corp. Ltd. | 1.26             |
| Bajaj Finance Ltd.                 | 3.22             | TATA Power Co. Ltd.                    | 1.19             |
| Maruti Suzuki India Ltd.           | 3.21             | State Bank of India                    | 1.11             |
| Divi's Laboratories Ltd.           | 2.85             | Torrent Power Ltd.                     | 1.07             |
| Mahindra & Mahindra Ltd.           | 2.79             | ACC Ltd.                               | 1.06             |
| Relaxo Footwears Ltd.              | 2.65             | Escorts Kubota Ltd.                    | 0.98             |
| Larsen & Toubro Ltd.               | 2.64             | BEML Land Assets Ltd.                  | 0.41             |
| Reliance Industries Ltd.           | 2.61             | <b>TREPS on G-Sec or T-Bills</b>       | <b>2.62</b>      |
| Mahanagar Gas Ltd.                 | 2.35             | <b>Cash &amp; Cash Receivables</b>     | <b>0.09</b>      |
| NHPC Ltd.                          | 2.30             | <b>TOTAL</b>                           | <b>100.00</b>    |
| ITC Ltd.                           | 2.29             |  |                  |
| Hindustan Petroleum Corp. Ltd.     | 2.08             |  |                  |

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

## Industry Classification (for equity & equity related)



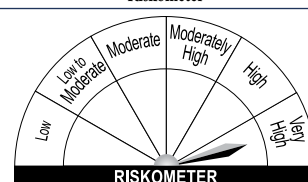
Data as on 30th September, 2022, Industry Classification as recommended by AMFI.

## 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 30th September 2022 (₹ per unit):

|        |         |        |
|--------|---------|--------|
|        | Regular | Direct |
| Growth | 17.26   | 18.21  |
| IDCW** | 17.26   | 18.21  |

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

Monthly Average AUM:

₹ 59.82 Crs.

AUM as on 30th September 2022:

₹ 60.30 Crs.

Expense Ratio as on 30th September 2022:

Regular : 2.52%

Direct : 1.24%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2022:

Standard Deviation : 20.4129%

Beta : 0.9046

Sharpe Ratio : 0.7100

Portfolio Turnover Ratio^^ : 0.00

Risk free rate: Overnight MIBOR (6.17% as on 30/09/22). 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:

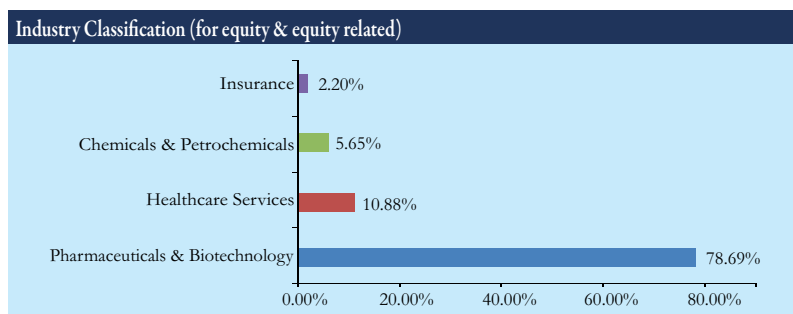
Entry Load : Not Applicable.

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 30/09/2022          |                  |  |                  |
|-------------------------------------|------------------|--|------------------|
| Security Name                       | % To Net Assets* | Security Name                            | % To Net Assets* |
| <b>EQUITY &amp; EQUITY RELATED</b>  |                  | Vinati Organics Ltd.                     | 2.25             |
| Sun Pharmaceutical Industries Ltd.  | 17.92            | Aster DM Healthcare Ltd.                 | 2.05             |
| Dr. Reddy's Laboratories Ltd.       | 9.78             | Jubilant Ingrevia Ltd.                   | 1.79             |
| Divi's Laboratories Ltd.            | 9.59             | Pfizer Ltd.                              | 1.79             |
| Cipla Ltd.                          | 8.51             | Rossari Biotech Ltd.                     | 1.61             |
| Apollo Hospitals Enterprise Ltd.    | 6.46             | Zydus Lifesciences Ltd.                  | 1.59             |
| JB Chemicals & Pharmaceuticals Ltd. | 4.62             | Biocon Ltd.                              | 1.45             |
| Torrent Pharmaceuticals Ltd.        | 3.90             | ICICI Lombard General Insurance Co. Ltd. | 1.13             |
| IPCA Laboratories Ltd.              | 3.68             | HDFC Life Insurance Co. Ltd.             | 1.07             |
| Alkem Laboratories Ltd.             | 3.42             | Indoco Remedies Ltd.                     | 1.05             |
| Laurus Labs Ltd.                    | 2.92             | Natco Pharma Ltd.                        | 0.90             |
| Abbott India Ltd.                   | 2.90             | TREPS on G-Sec or T-Bills                | 2.41             |
| Aurobindo Pharma Ltd.               | 2.40             | Cash & Cash Receivables                  | 0.17             |
| Syngene International Ltd.          | 2.37             | <b>TOTAL</b>                             | <b>100.00</b>    |
| Gland Pharma Ltd.                   | 2.27             |  |                  |

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



Data as on 30th September, 2022, Industry Classification as recommended by AMFI.

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

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

# IDBI Hybrid Equity Fund (IHEF)

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

## Scheme Features

### Investment objective:

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

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

Inception Date: 24th October 2016

Benchmark: CRISIL Hybrid 35+65-Aggressive Index

NAV as on 30th September 2022 (₹ per unit):

|        | Regular | Direct  |
|--------|---------|---------|
| Growth | 15.4637 | 16.7311 |
| IDCW** | 14.1099 | 15.3455 |

Monthly Average AUM: ₹ 186.35 Crs.

AUM as on 30th September 2022: ₹ 181.51 Crs.

Expense Ratio as on 30th September 2022:

Regular : 2.53%

Direct : 1.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2022:

|                            |              |
|----------------------------|--------------|
| YTM                        | : 6.33%      |
| Average Maturity           | : 4.06 Years |
| Modified Duration          | : 3.28 Years |
| Macaulay Duration          | : 3.39 Years |
| Standard Deviation         | : 13.7058%   |
| Beta                       | : 0.9981     |
| Sharpe Ratio               | : 0.2092     |
| Portfolio Turnover Ratio^^ | : 1.44       |

Risk free rate: Overnight MIBOR (6.17% as on 30/09/22). 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<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum IDCW**<br>NAV*** (in ₹) | Ex IDCW**<br>NAV (in ₹) |
|-------------|--------------------------------|------------------------|-----------------------------|-------------------------|
|-------------|--------------------------------|------------------------|-----------------------------|-------------------------|

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

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

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

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

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

\*IDCW - previously known as Dividend

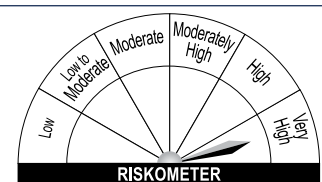
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



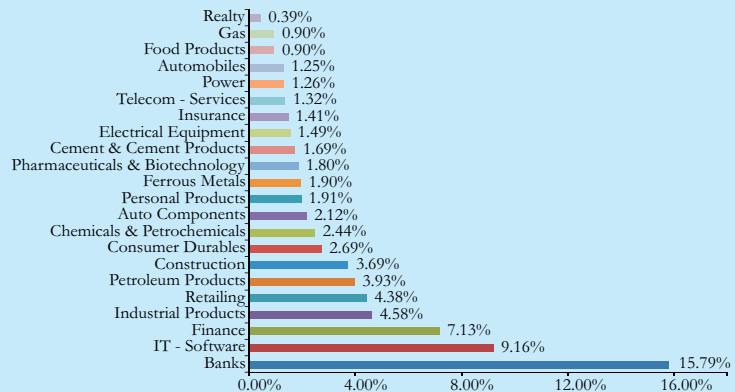
Investors understand that their principal will be at Very High risk

## Portfolio as on 30/09/2022

| Issuer/Security Name                   | Rating | % To Net Assets* | Issuer/Security Name                     | Rating     | % To Net Assets* |
|--|--------|------------------|--|------------|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>     |        |                  |  |            |                  |
| ICICI Bank Ltd.                        | N.A    | 5.39             | Gujarat Gas Ltd.                         | N.A        | 0.90             |
| HDFC Bank Ltd.                         | N.A    | 5.05             | Nestle India Ltd.                        | N.A        | 0.90             |
| Reliance Industries Ltd.               | N.A    | 3.93             | HDFC Life Insurance Co. Ltd.             | N.A        | 0.88             |
| Housing Development Finance Corp. Ltd. | N.A    | 3.78             | HCL Technologies Ltd.                    | N.A        | 0.87             |
| Infosys Ltd.                           | N.A    | 3.50             | Muthoot Finance Ltd.                     | N.A        | 0.86             |
| Axis Bank Ltd.                         | N.A    | 2.87             | KNR Constructions Ltd.                   | N.A        | 0.84             |
| Larsen & Toubro Ltd.                   | N.A    | 2.85             | CESC Ltd.                                | N.A        | 0.70             |
| Timken India Ltd.                      | N.A    | 2.82             | Power Grid Corp. of India Ltd.           | N.A        | 0.56             |
| State Bank of India                    | N.A    | 2.48             | ICICI Lombard General Insurance Co. Ltd. | N.A        | 0.53             |
| Avenue Supermarts Ltd.                 | N.A    | 2.42             | Ultratech Cement Ltd.                    | N.A        | 0.52             |
| Bajaj Finance Ltd.                     | N.A    | 2.42             | NOCIL Ltd.                               | N.A        | 0.45             |
| TATA Consultancy Services Ltd.         | N.A    | 2.42             | Indiabulls Real Estate Ltd.              | N.A        | 0.39             |
| Sundram Fasteners Ltd.                 | N.A    | 2.12             | Gland Pharma Ltd.                        | N.A        | 0.17             |
| Atul Ltd.                              | N.A    | 1.99             | TruCap Finance Ltd.                      | N.A        | 0.07             |
| Trent Ltd.                             | N.A    | 1.96             | <b>DEBENTURES</b>                        |            | <b>4.73</b>      |
| Godrej Consumer Products Ltd.          | N.A    | 1.91             | Chennai Petroleum Corp. Ltd.             | CRISIL AAA | 2.10             |
| Supreme Industries Ltd.                | N.A    | 1.76             | Piramal Capital & Housing Finance Ltd.   | [ICRA]AA   | 1.06             |
| Asian Paints Ltd.                      | N.A    | 1.66             | REC Ltd.                                 | CRISIL AAA | 0.79             |
| Divi's Laboratories Ltd.               | N.A    | 1.63             | NTPC Ltd.                                | CRISIL AAA | 0.78             |
| Siemens Ltd.                           | N.A    | 1.49             | <b>GOVERNMENT SECURITIES</b>             |            | <b>20.07</b>     |
| Tech Mahindra Ltd.                     | N.A    | 1.45             | CGL 2027                                 | SOV        | 14.36            |
| Bharti Airtel Ltd.                     | N.A    | 1.32             | CGL 2029                                 | SOV        | 3.80             |
| Eicher Motors Ltd.                     | N.A    | 1.25             | CGL 2032                                 | SOV        | 1.91             |
| ACC Ltd.                               | N.A    | 1.17             | <b>CERTIFICATE OF DEPOSITS</b>           |            | <b>1.65</b>      |
| Voltas Ltd.                            | N.A    | 1.03             | Axis Bank Ltd.                           | CRISIL A1+ | 1.65             |
| TATA Steel Ltd.                        | N.A    | 0.96             | <b>TREPS on G-Sec or T-Bills</b>         |            | <b>2.73</b>      |
| Jindal Steel & Power Ltd.              | N.A    | 0.94             | <b>Cash &amp; Cash Receivables</b>       |            | <b>-1.31</b>     |
| Birlasoft Ltd.                         | N.A    | 0.92             | <b>TOTAL</b>                             |            | <b>100.00</b>    |

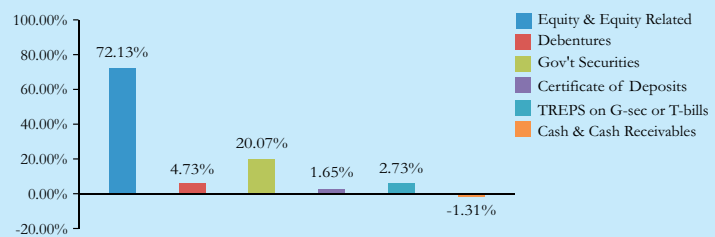
\* Rounded off to the nearest two digits after the decimal point.

## Industry Classification (for equity & equity related)

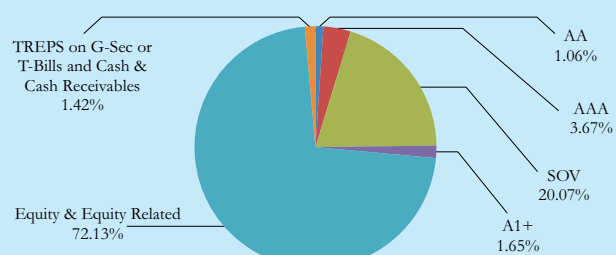


Data as on 30th September, 2022, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile



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

Snapshot of IDBI Mutual Fund Schemes

|                                     | IEAF  | IIT100EF                | IFF                   | IMF                      | ISF                              | IF30EF  | IB&FSF                           | ILTVF                   | IDYF                    | IHF                        | IHEF   | IESF  | ILQF                         | IDBF                                 | IGF                       | IUSTF  | ISTBF                                 | ICRF                               | INIF                   | INJIF                       | IGFOF   | IDBIGOLD  |  |  |  |  |
|-------------------------------------|---|-------------------------|-----------------------|--------------------------|----------------------------------|---|----------------------------------|-------------------------|-------------------------|----------------------------|--|---|------------------------------|--------------------------------------|---------------------------|--|---------------------------------------|------------------------------------|------------------------|-----------------------------|---|---|--|--|--|--|
| Benchmark                           | NIFTY 500 Index - (TRI)   | NIFTY 100 Index - (TRI) | NIFTY 500 Index (TRI) | NIFTY Midcap 150 - (TRI) | NIFTY Smallcap 250 Index - (TRI) | NIFTY 500 Index (TRI)                                   | NIFTY Financial Services - (TRI) | NIFTY 500 Index - (TRI) | NIFTY 500 Index - (TRI) | S&P BSE Healthcare - (TRI) | CRISIL Hybrid 35+65-Aggressive Index                               | 40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index + 30% of NIFTY 50 Index - (TRI) | CRISIL Liquid Fund B-I Index | CRISIL Dynamic Bond Fund A-III Index | CRISIL Dynamic Gilt Index | CRISIL Ultra Short Duration Fund B-I Index                           | CRISIL Short Duration Fund A-II Index | NIFTY Credit Risk Bond Index C-III | NIFTY 50 Index - (TRI) | NIFTY Next 50 Index - (TRI) | Domestic price of Gold  | Domestic price of Physical Gold   |  |  |  |  |
| Fund Manager                        | Mr. Alok Ranjan   |                         |                       |                          |                                  |   |                                  |                         |                         |                            | Mr. Alok Ranjan (Equity portion)<br>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<br>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<br>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.)<br>SWP: Minimum amount for each withdrawal is Rs.1000/- and in multiples of Re.1/- thereafter for a minimum period of 6 months. Withdrawal on 25 <sup>th</sup> of each month or, if 25 <sup>th</sup> is a holiday, then the next effective business day. |                         |                       |                          |                                  |   |                                  |                         |                         |                            |  |   |                              |                                      |                           |  |                                       |                                    |                        |                             |   |   |  |  |  |  |

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

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

| No  | Scheme | Plan*            | Option | Sub-option/Frequency of IDCW | Mode of IDCW payment      |
|---|--------|------------------|--------|------------------------------|---------------------------|
| 17  | ICRF   | Regular & Direct | IDCW** | Quarterly/Annually           | Reinvestment/Payout/Sweep |
|   |        |                  | Growth | NA                           | NA                        |
| 18  | ISTBF  | Regular & Direct | IDCW** | Weekly/Monthly               | Reinvestment/Payout/Sweep |
|   |        |                  | Growth | NA                           | NA                        |
| 19  | IDBF   | Regular & Direct | IDCW** | Quarterly/Annually           | Reinvestment/Payout/Sweep |
|   |        |                  | Growth | NA                           | NA                        |
| 20  | IGF    | Regular & Direct | IDCW** | Quarterly/Annually           | Reinvestment/Payout/Sweep |
|   |        |                  | Growth | NA                           | NA                        |
| 21  | IGFOF  | Regular & Direct | Growth | NA                           | NA                        |
| For all schemes, Sweep facility is allowed only if IDCW amount is Rs.1000/- & above.<br>*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<br>(for lumpsum & SIP)   | Entry Load (For normal transactions/Switch-in and SIP) – Not applicable  |  |         |         |         |         |         |         |       |
|   | Exit Load (Redemption/Switch-out/Transfer/SWP):  |  |         |         |         |         |         |         |       |
|   | For INIF, INJIF, IUSTF, ISTBF, IDBF, IGF & IDBIGOLD: Nil   |  |         |         |         |         |         |         |       |
|   | For IIT100EF, IFF, IMF, ISF, IF30EF, IB&FSF, IHF, IHEF, IESF & IGFOF: 1% for exit within 12 months from the date of allotment.   |  |         |         |         |         |         |         |       |
|   | For IEAF: Nil. (Statutory lock-in of 3 years).   |  |         |         |         |         |         |         |       |
|   | For ILTVF, IDYF & ICRF:  |  |         |         |         |         |         |         |       |
|   | <ul style="list-style-type: none"><li>• If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil.</li><li>• If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV.</li><li>• If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.</li></ul> |  |         |         |         |         |         |         |       |
|   | For ILIQF: Exit Load Provision   |  |         |         |         |         |         |         |       |
|   | Units redeemed/switched-out within "X" days from the date of allotment   |  | Day 1*  | Day 2   | Day 3   | Day 4   | Day 5   | Day 6   | Day 7 |
|   | Exit load as a % of redemption proceeds/switched-out amount  |  | 0.0070% | 0.0065% | 0.0060% | 0.0055% | 0.0050% | 0.0045% | Nil   |
| * For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1. |  |  |         |         |         |         |         |         |       |
| The exit load will be applicable for both normal transactions and SIP/STP transactions. In case of SIP/STP, the date of allotment for each installment for subscription will be reckoned for charging exit load on redemption.                        |  |  |         |         |         |         |         |         |       |

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

# IDBI Equity Savings Fund (IESF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

### Total Experience:

|                                     |   |
|-------------------------------------|---|
| Mr. Raju Sharma<br>(Debt Portion)   | Over 31 Years<br>(Managing the Scheme since 3rd May, 2017)    |
| Mr. Alok Ranjan<br>(Equity Portion) | Over 25 Years<br>(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 30th September 2022 (₹ per unit):

|                  | Regular | Direct  |
|------------------|---------|---------|
| Growth           | 21.0184 | 23.0643 |
| Monthly IDCW**   | 16.5598 | 15.5851 |
| Quarterly IDCW** | 15.6565 | 12.8556 |

Monthly Average AUM: ₹ 11.38 Crs.

AUM as on 30th September 2022: ₹ 11.18 Crs.

Expense Ratio as on 30th September 2022:

Regular : 2.14%

Direct : 1.16%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2022:

YTM : 6.04%

Average Maturity : 25 Days

Modified Duration : 15 Days

Macaulay Duration : 16 Days

Standard Deviation : 8.8515%

Beta : 1.1677

Sharpe Ratio : 0.1119

Portfolio Turnover Ratio^^ : 3.85

Risk free rate: Overnight MIBOR (6.17% as on 30/09/22). 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<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum IDCW**<br>NAV*** (in ₹) | Ex IDCW**<br>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 30/09/2022

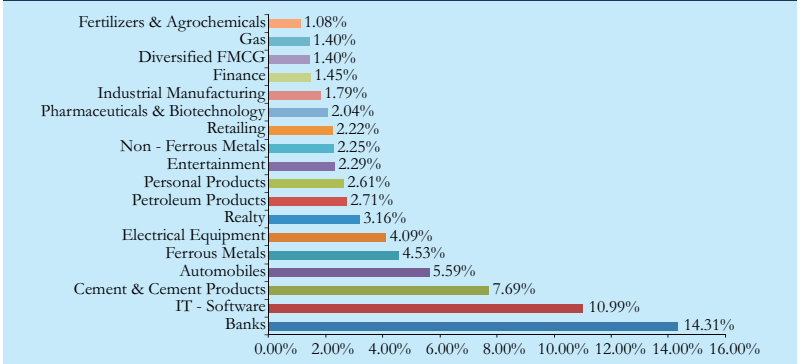
| Issuer/Security Name               | Rating | % To Net Assets* | Issuer/Security Name                   | Rating     | % To Net Assets* |
|------------------------------------|--------|------------------|--|------------|------------------|
| <b>EQUITY &amp; EQUITY RELATED</b> |        |                  | <b>DEBENTURES</b>                      |            |                  |
| EQUITY & EQUITY RELATED            |        | 71.60            | Sun Pharmaceutical Industries Ltd.     | N.A        | 2.04             |
| ICICI Bank Ltd.                    | N.A    | 7.56             | Axis Bank Ltd.                         | N.A        | 1.80             |
| TATA Consultancy Services Ltd.     | N.A    | 5.65             | Grasim Industries Ltd.                 | N.A        | 1.80             |
| TATA Steel Ltd.                    | N.A    | 4.53             | Honeywell Automation India Ltd.        | N.A        | 1.79             |
| ACC Ltd.                           | N.A    | 4.32             | Ultratech Cement Ltd.                  | N.A        | 1.57             |
| Siemens Ltd.                       | N.A    | 4.09             | Housing Development Finance Corp. Ltd. | N.A        | 1.45             |
| Mahindra & Mahindra Ltd.           | N.A    | 3.35             | Gujarat Gas Ltd.                       | N.A        | 1.40             |
| DLF Ltd.                           | N.A    | 3.16             | ITC Ltd.                               | N.A        | 1.40             |
| Infosys Ltd.                       | N.A    | 3.01             | HCL Technologies Ltd.                  | N.A        | 1.25             |
| State Bank of India                | N.A    | 2.85             | Birlasoft Ltd.                         | N.A        | 1.08             |
| Reliance Industries Ltd.           | N.A    | 2.71             | UPL Ltd.                               | N.A        | 1.08             |
| Godrej Consumer Products Ltd.      | N.A    | 2.61             |  |            | 0.77             |
| Inox Leisure Ltd.                  | N.A    | 2.29             | NTPC Ltd.                              | CRISIL AAA | 0.77             |
| Hindalco Industries Ltd.           | N.A    | 2.25             | TREPS on G-Sec or T-Bills              |            | 14.06            |
| Maruti Suzuki India Ltd.           | N.A    | 2.24             | Cash & Cash Receivables                |            | 13.57            |
| Avenue Supermarts Ltd.             | N.A    | 2.22             |  |            | 100.00           |
| HDFC Bank Ltd.                     | N.A    | 2.10             |  |            |                  |

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

Fixed Deposits placed for margin purpose for Derivative

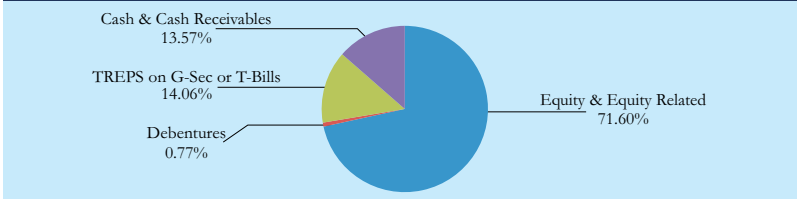
Total Outstanding exposure in Derivative Instruments as on 30th September, 2022: Rs. 316.84/- (Market Value in Lakhs)

## Industry Classification (for equity & equity related)

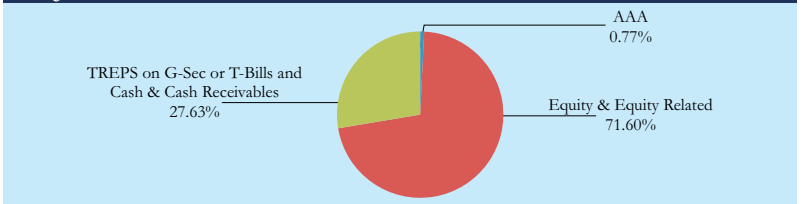


Data as on 30th September, 2022, Industry Classification as recommended by AMFI.

## Asset Profile



## Rating Profile

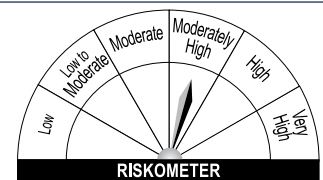


## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Moderately High risk

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

# IDBI Liquid Fund (ILIQF)

(An open-ended liquid scheme)

## Scheme Features

### Investment objective:

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

|                      |   |
|----------------------|---|
| <b>Fund Manager:</b> | <b>Total Experience:</b> Over 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 30th September 2022 (₹ per unit):

|                | Regular    | Direct     |
|----------------|------------|------------|
| Growth         | 2,325.2242 | 2,344.6458 |
| Daily IDCW**   | 1,005.2683 | 1,002.3548 |
| Weekly IDCW**  | 1,023.7756 | 1,004.4969 |
| Monthly IDCW** | 1,004.3104 | 1,002.7536 |
| Bonus^         | 00.0000    | 1,756.9174 |

^ 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:

₹ 618.93 Crs.

### AUM as on 30th September 2022:

₹ 766.11 Crs.

### Expense Ratio as on 30th September 2022:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th September 2022:

YTM : 6.49%

Average Maturity : 45 Days

Modified Duration : 45 Days

Macaulay Duration : 45 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<br>(₹ Per Unit) | Others<br>(₹ Per Unit) | Cum IDCW**<br>NAV*** (in ₹) | Ex IDCW**<br>NAV (in ₹) |
|-------------|--------------------------------|------------------------|-----------------------------|-------------------------|
|-------------|--------------------------------|------------------------|-----------------------------|-------------------------|

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

|                      |        |        |            |            |
|----------------------|--------|--------|------------|------------|
| 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 |
| 25th July, 2022      | 3.7944 | 3.7944 | 1,007.2670 | 1,003.6394 |

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

|                      |        |        |            |            |
|----------------------|--------|--------|------------|------------|
| 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 |
| 25th July, 2022      | 3.8218 | 3.8218 | 1,005.7340 | 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

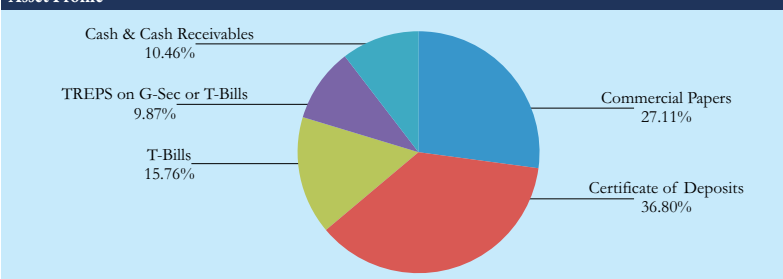
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 30/09/2022

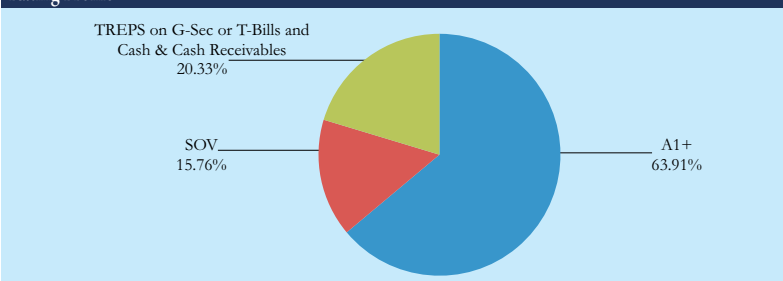
| Issuer Name   | Rating     | % To Net Assets* |
|---|------------|------------------|
| <b>COMMERCIAL PAPERS</b>                            |            |                  |
| Bajaj Finance Ltd.                                  | CRISIL A1+ | 6.50             |
| Small Industries Development Bank of India          | CRISIL A1+ | 6.44             |
| National Bank for Agriculture and Rural Development | CRISIL A1+ | 5.15             |
| Aditya Birla Finance Ltd.                           | [ICRA]A1+  | 4.53             |
| Aditya Birla Money Ltd.                             | CRISIL A1+ | 4.49             |
| <b>CERTIFICATE OF DEPOSITS</b>                      |            |                  |
| Punjab National Bank                                | CRISIL A1+ | 36.80            |
| Axis Bank Ltd.                                      | CRISIL A1+ | 6.47             |
| HDFC Bank Ltd.                                      | IND A1+    | 6.45             |
| Canara Bank   | CRISIL A1+ | 6.44             |
| Kotak Mahindra Bank Ltd.                            | CRISIL A1+ | 6.44             |
| Punjab National Bank                                | CRISIL A1+ | 3.26             |
| HDFC Bank Ltd.                                      | IND A1+    | 1.29             |
| <b>T-BILLS</b>                                      |            |                  |
| 91 DTB  | SOV        | 15.76            |
| TREPS on G-Sec or T-Bills                           |            | 15.76            |
| Cash & Cash Receivables                             |            | 9.87             |
| <b>TOTAL</b>  |            | <b>100.00</b>    |

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

## Asset Profile



## Rating Profile

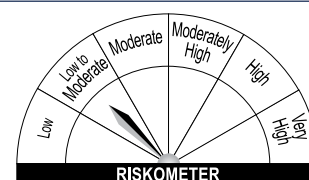


## Product Label

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

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

## Riskometer



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

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

# IDBI Ultra Short Term Fund (IUSTF)

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

| Scheme Features   |   |
|---|---|
| <b>Investment objective:</b>  |   |
| 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. |   |
| <b>Fund Manager:</b>  | <b>Total Experience:</b> Over 31 Years          |
| Mr. Raju Sharma   | (Managing the Scheme since 7th September, 2022) |
| <b>Inception Date:</b>  |   |
| 3rd September, 2010   |   |
| <b>Benchmark:</b>   |   |
| CRISIL Ultra Short Duration Fund B-I Index  |   |
| <b>NAV as on 30th September 2022 (₹ per unit):</b>  |   |
|   | <b>Regular</b> <b>Direct</b>                    |
| Growth  | 2,299.5083      2,416.5001                      |
| Daily IDCW**  | 1,017.0054      1,031.1905                      |
| Weekly IDCW**   | 1,093.0577      1,096.9944                      |
| Monthly IDCW**  | 1,116.6876      1,450.5809                      |
| Bonus   | 2,299.6480      00.0000                         |
| ^ Bonus option in this scheme has been discontinued from 15th July, 2015.<br>NAV: 00.0000 indicates that there is no investment under the option  |   |
| <b>Monthly Average AUM:</b>   |   |
| ₹ 231.04 Crs.   |   |
| <b>AUM as on 30th September 2022:</b>   |   |
| ₹ 217.11 Crs.   |   |
| <b>Expense Ratio as on 30th September 2022:</b>   |   |
| Regular   | : 0.44%   |
| Direct  | : 0.25%   |
| Expense ratio is inclusive of GST on management fees.   |   |
| <b>Quantitative Measures as on 30th September 2022:</b>   |   |
| YTM   | : 6.86%   |
| Average Maturity  | : 130 Days                                      |
| Modified Duration   | : 110 Days                                      |
| Macaulay Duration   | : 118 Days                                      |
| <b>Load Structure:</b>  |   |
| Entry Load  | : Not Applicable.                               |
| Exit Load (for Lumpsum & SIP)   | : Nil.  |

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

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

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

|                      |        |        |            |            |
|----------------------|--------|--------|------------|------------|
| 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 |
| 26th July, 2022      | 3.8833 | 3.8833 | 1,119.4266 | 1,115.5044 |

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

|                      |        |        |            |            |
|----------------------|--------|--------|------------|------------|
| 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 |
| 26th July, 2022      | 5.2332 | 5.2332 | 1,454.2811 | 1,449.0041 |

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

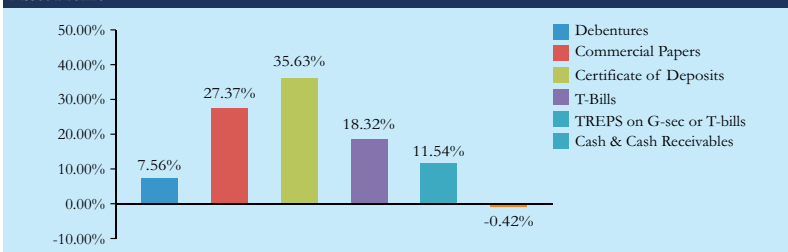
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

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

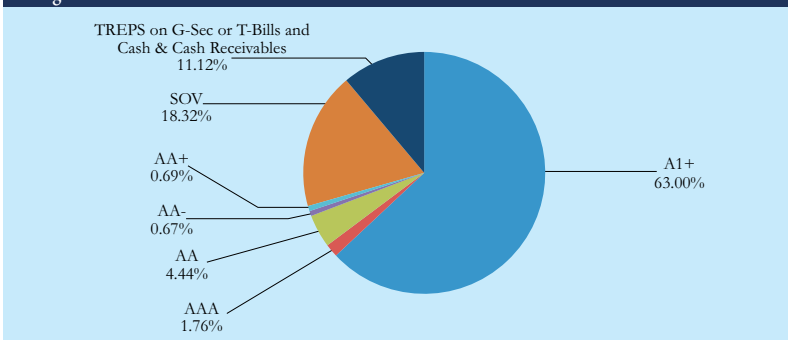
| Portfolio as on 30/09/2022                          |            |                  |
|---|------------|------------------|
| Issuer Name   | Rating     | % To Net Assets* |
| <b>DEBENTURES</b>                                   |            |                  |
| Steel Authority of India Ltd.                       | IND AA     | 7.56             |
| TATA Power Co. Ltd.                                 | IND AA     | 2.45             |
| REC Ltd.  | CRISIL AAA | 0.92             |
| Chennai Petroleum Corp. Ltd.                        | CRISIL AAA | 0.88             |
| JSW Steel Ltd.                                      | IND AA     | 0.88             |
| Godrej Properties Ltd.                              | [ICRA]AA+  | 0.69             |
| TATA Motors Ltd.                                    | CRISIL AA- | 0.67             |
| Piramal Capital & Housing Finance Ltd.              | [ICRA]AA   | 0.38             |
| <b>COMMERCIAL PAPERS</b>                            |            |                  |
| KEC International Ltd.                              | CRISIL A1+ | 27.37            |
| Aditya Birla Finance Ltd.                           | [ICRA]A1+  | 9.18             |
| Aditya Birla Money Ltd.                             | CRISIL A1+ | 6.85             |
| National Bank for Agriculture and Rural Development | CRISIL A1+ | 6.79             |
| <b>CERTIFICATE OF DEPOSITS</b>                      |            |                  |
| Axis Bank Ltd.                                      | CRISIL A1+ | 4.55             |
| State Bank of India                                 | IND A1+    | 35.63            |
| Canara Bank   | CRISIL A1+ | 10.12            |
| HDFC Bank Ltd.                                      | IND A1+    | 9.50             |
| <b>T-BILLS</b>                                      |            |                  |
| 91 DTB  | SOV        | 9.20             |
| 182 DTB   | SOV        | 6.81             |
| <b>TREPS on G-Sec or T-Bills</b>                    |            |                  |
| Cash & Cash Receivables                             |            | 18.32            |
| <b>TOTAL</b>  |            | 11.48            |
|   |            | 6.84             |
|   |            | 11.54            |
|   |            | -0.42            |
|   |            | 100.00           |

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

## Asset Profile



## Rating Profile

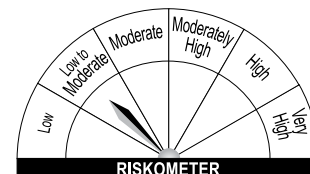


## Product Label

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 30th September 2022 (₹ per unit):

|                |         |         |
|----------------|---------|---------|
|                | Regular | Direct  |
| Growth         | 22.6309 | 24.3920 |
| Weekly IDCW**  | 12.2640 | 13.4272 |
| Monthly IDCW** | 12.1491 | 15.3795 |

Monthly Average AUM:

₹ 32.87 Crs.

AUM as on 30th September 2022:

₹ 33.14 Crs.

Expense Ratio as on 30th September 2022:

Regular : 0.75%

Direct : 0.28%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2022:

YTM : 6.95%

Average Maturity : 2.41 Years

Modified Duration : 1.97 Years

Macaulay Duration : 2.08 Years

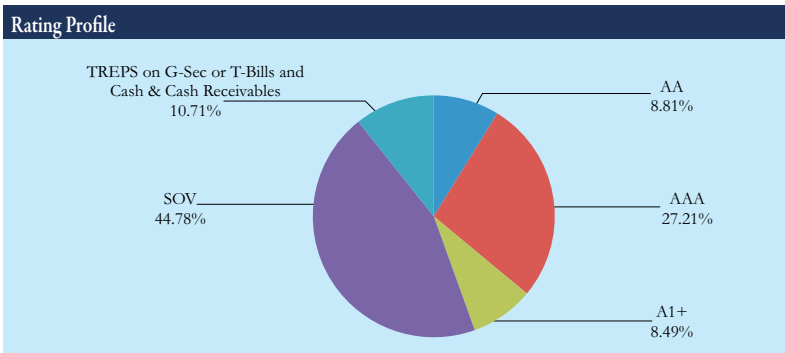
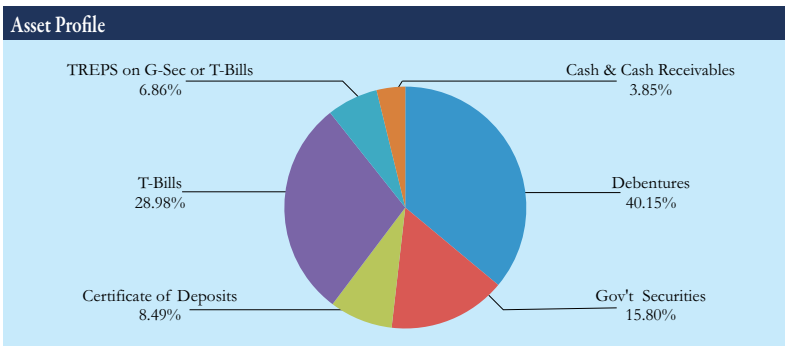
Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

| Portfolio as on 30/09/2022             |            |                  |
|--|------------|------------------|
| Issuer Name                            | Rating     | % To Net Assets* |
| <b>DEBENTURES</b>                      |            |                  |
| Power Finance Corpn. Ltd.              | CRISIL AAA | 7.95             |
| REC Ltd.                               | CRISIL AAA | 7.77             |
| Chennai Petroleum Corpn. Ltd.          | CRISIL AAA | 6.33             |
| Godrej Industries Ltd.                 | CRISIL AA  | 5.89             |
| NTPC Ltd.                              | CRISIL AAA | 5.16             |
| Piramal Capital & Housing Finance Ltd. | [ICRA]AA   | 2.92             |
| <b>GOVERNMENT SECURITIES</b>           |            |                  |
| CGL 2027                               | SOV        | 10.59            |
| CGL 2029                               | SOV        | 2.97             |
| CGL 2032                               | SOV        | 2.24             |
| <b>CERTIFICATE OF DEPOSITS</b>         |            |                  |
| State Bank of India                    | IND A1+    | 8.49             |
| <b>T-BILLS</b>                         |            |                  |
| 364 DTB                                | SOV        | 28.98            |
| <b>TREPS on G-Sec or T-Bills</b>       |            |                  |
| Cash & Cash Receivables                |            | 6.86             |
| <b>TOTAL</b>                           |            | <b>100.00</b>    |

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



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

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

|                     |        |        |         |         |
|---------------------|--------|--------|---------|---------|
| 26th August, 2022   | 0.0645 | 0.0645 | 12.1931 | 12.1389 |
| 28th March, 2022    | 0.0207 | 0.0207 | 12.1511 | 12.1286 |
| 28th February, 2022 | 0.0675 | 0.0675 | 12.1948 | 12.1281 |

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

|                     |        |        |         |         |
|---------------------|--------|--------|---------|---------|
| 26th August, 2022   | 0.1113 | 0.1113 | 15.4576 | 15.3596 |
| 28th March, 2022    | 0.0307 | 0.0307 | 15.3786 | 15.3463 |
| 28th February, 2022 | 0.0962 | 0.0962 | 15.4392 | 15.3445 |

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

\*IDCW - previously known as Dividend

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

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

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

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

# IDBI Credit Risk Fund (ICRF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. 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 30th September 2022 (₹ per unit):

|                  | Regular | Direct  |
|------------------|---------|---------|
| Growth           | 15.4107 | 16.5508 |
| Quarterly IDCW** | 10.9044 | 11.2886 |
| Annual IDCW**    | 11.5246 | 12.6666 |

### Monthly Average AUM:

₹ 29.76 Crs.

### AUM as on 30th September 2022:

₹ 29.63 Crs.

### Expense Ratio as on 30th September 2022:

Regular : 1.35%

Direct : 0.62%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th September 2022:

|                   |              |
|-------------------|--------------|
| YTM               | : 7.58%      |
| Average Maturity  | : 2.93 Years |
| Modified Duration | : 2.26 Years |
| Macaulay Duration | : 2.39 Years |

### Load Structure:

Entry Load : Not Applicable.

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

## IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

\*IDCW - previously known as Dividend

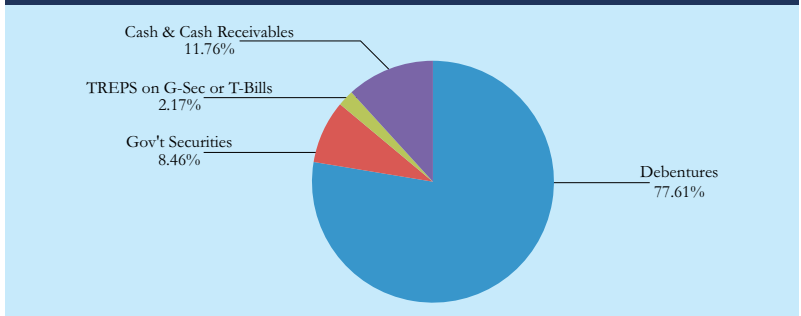
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Portfolio as on 30/09/2022

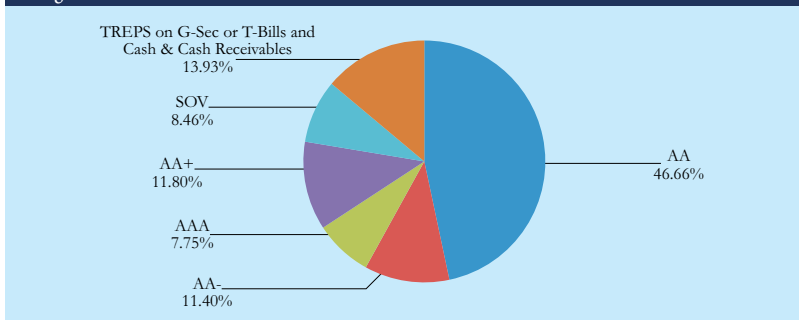
| Issuer Name                              | Rating     | % To Net Assets* |
|--|------------|------------------|
| <b>DEBENTURES</b>                        |            |                  |
| JSW Steel Ltd.                           | IND AA     | 11.82            |
| Godrej Properties Ltd.                   | [ICRA]AA+  | 11.80            |
| TATA Motors Ltd.                         | CRISIL AA- | 11.40            |
| TATA Power Co. Ltd.                      | IND AA     | 10.14            |
| Godrej Industries Ltd.                   | CRISIL AA  | 9.88             |
| Steel Authority of India Ltd.            | IND AA     | 8.30             |
| REC Ltd.                                 | CRISIL AAA | 6.76             |
| Piramal Capital & Housing Finance Ltd.   | [ICRA]AA   | 6.52             |
| Power Finance Corp. Ltd.                 | CRISIL AAA | 0.99             |
| Yes Bank Ltd. (AT1 Bond under Basel III) | [ICRA]D    | 0.00#            |
| <b>GOVERNMENT SECURITIES</b>             |            |                  |
| CGL 2027                                 | SOV        | 8.46             |
| <b>TREPS on G-Sec or T-Bills</b>         |            |                  |
| Cash & Cash Receivables                  |            | 11.76            |
| <b>TOTAL</b>                             |            | <b>100.00</b>    |

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

## Asset Profile



## Rating Profile

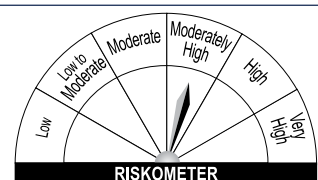


## Product Label

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

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

### Riskometer



Investors understand that their principal will be at Moderately High risk

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

# IDBI 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 30th September 2022 (₹ per unit):

|                  | Regular | Direct  |
|------------------|---------|---------|
| Growth           | 18.1320 | 19.6046 |
| Quarterly IDCW** | 12.6751 | 10.8890 |
| Annual IDCW**    | 13.2813 | 15.9719 |

### Monthly Average AUM:

₹ 16.56 Crs.

### AUM as on 30th September 2022:

₹ 16.58 Crs.

### Expense Ratio as on 30th September 2022:

Regular : 1.17%

Direct : 0.42%

Expense ratio is inclusive of GST on management fees.

### Quantitative Measures as on 30th September 2022:

|                   |              |
|-------------------|--------------|
| YTM               | : 6.56%      |
| Average Maturity  | : 4.04 Years |
| Modified Duration | : 3.38 Years |
| Macaulay Duration | : 3.53 Years |

### Load Structure:

Entry Load : Not Applicable.

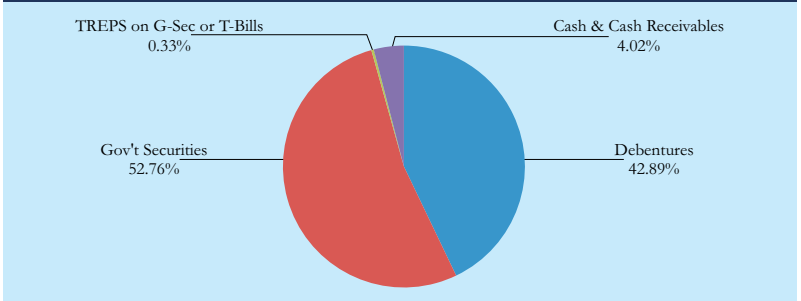
Exit Load (for Lumpsum & SIP) : Nil.

## Portfolio as on 30/09/2022

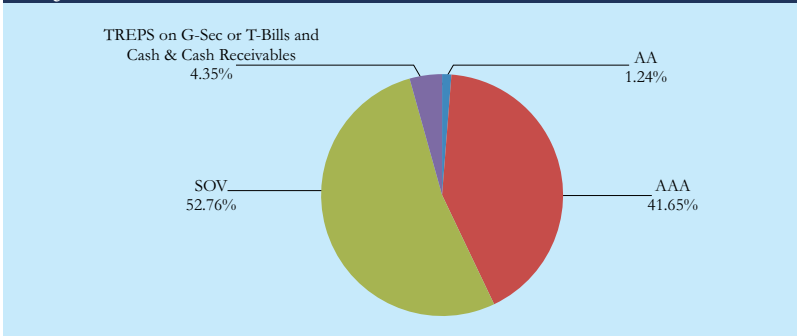
| Issuer Name                            | Rating     | % To Net Assets* |
|--|------------|------------------|
| <b>DEBENTURES</b>                      |            | <b>42.89</b>     |
| Power Finance Corpn. Ltd.              | CRISIL AAA | 11.77            |
| Chennai Petroleum Corpn. Ltd.          | CRISIL AAA | 10.36            |
| REC Ltd.                               | CRISIL AAA | 9.78             |
| NTPC Ltd.                              | CRISIL AAA | 9.74             |
| Piramal Capital & Housing Finance Ltd. | [ICRA]AA   | 1.24             |
| <b>GOVERNMENT SECURITIES</b>           |            | <b>52.76</b>     |
| CGL 2027                               | SOV        | 42.33            |
| CGL 2029                               | SOV        | 5.95             |
| CGL 2032                               | SOV        | 4.48             |
| <b>TREPS on G-Sec or T-Bills</b>       |            | <b>0.33</b>      |
| <b>Cash &amp; Cash Receivables</b>     |            | <b>4.02</b>      |
| <b>TOTAL</b>                           |            | <b>100.00</b>    |

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

## Asset Profile



## Rating Profile



## IDCW History

(Face Value: ₹ 10/- Per Unit)

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

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

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

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

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

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

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

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

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

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

\*IDCW - previously known as Dividend

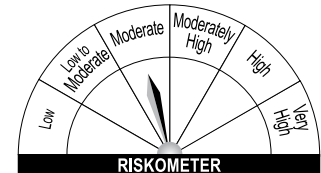
\*\* IDCW stands for Income Distribution cum Capital Withdrawal. \*\*\* NAV of the record date.

## Product Label

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

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

## Riskometer



Investors understand that their principal will be at Moderate risk

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

# IDBI Gilt Fund (IGF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Raju Sharma

Total Experience: Over 31 Years

(Managing the Scheme since 3rd May, 2017)

Inception Date:

21st December, 2012

Benchmark:

CRISIL Dynamic Gilt Index

NAV as on 30th September 2022 (₹ per unit):

|                  |         |         |
|------------------|---------|---------|
|                  | Regular | Direct  |
| Growth           | 17.6400 | 18.8680 |
| Quarterly IDCW** | 12.2097 | 13.9295 |
| Annual IDCW**    | 13.0615 | 14.2252 |

Monthly Average AUM:

₹ 7.93 Crs.

AUM as on 30th September 2022:

₹ 7.81 Crs.

Expense Ratio as on 30th September 2022:

Regular : 1.17%

Direct : 0.40%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 30th September 2022:

YTM : 5.76%

Average Maturity : 4.46 Years

Modified Duration : 3.76 Years

Macaulay Duration : 3.38 Years

Load Structure:

Entry Load : Not Applicable.

Exit Load (for Lumpsum & SIP) : Nil.

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

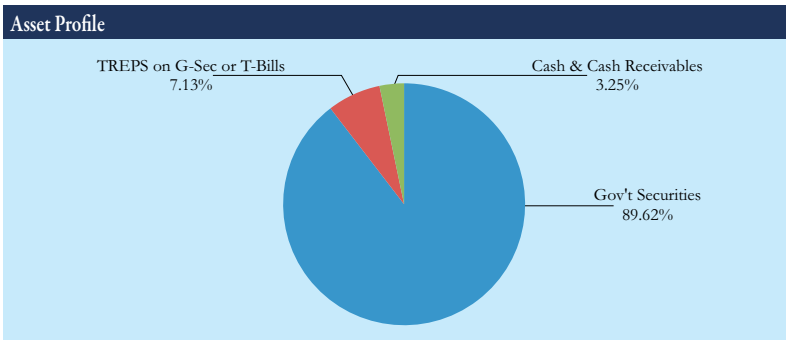
Past performance may or may not be sustained in the future. After the payment of IDCW, the per unit NAV of the IDCW option of the Scheme will fall to the extent of the IDCW payout and statutory levy, if any. All IDCW distribution is subject to availability of distributable surplus on the record date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

\*IDCW - previously known as Dividend

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

| Portfolio as on 30/09/2022   |        |                  |
|------------------------------|--------|------------------|
| Issuer Name                  | Rating | % to Net Assets* |
| <b>GOVERNMENT SECURITIES</b> |        |                  |
| CGL 2027                     | SOV    | 77.00            |
| CGL 2029                     | SOV    | 12.62            |
| TREPS on G-Sec or T-Bills    |        | 7.13             |
| Cash & Cash Receivables      |        | 3.25             |
| <b>TOTAL</b>                 |        | <b>100.00</b>    |

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



| Product Label  |   |
|--|---|
| <b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Long term regular income along with capital appreciation with at least medium term horizon</li> <li>Investments in dated Central &amp; State Government Securities/T-Bills/Money Market Instrument</li> </ul> | <b>Riskometer</b><br><p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Moderate risk</p> |

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

# IDBI Gold Fund (IGFOF)

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

## Scheme Features

### Investment objective:

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

### Fund Manager:

Mr. Khozem Z. Jabalpurwala

### Total Experience: Over 22 Years

(Managing the Scheme since 1st July, 2022)

### Inception Date:

14th August, 2012

### Benchmark:

Domestic price of Physical Gold

### NAV as on 30th September 2022 (₹ per unit):

|        | Regular | Direct  |
|--------|---------|---------|
| Growth | 13.6748 | 14.2488 |

### Monthly Average AUM:

₹ 39.42 Crs.

### AUM as on 30th September 2022:

₹ 39.69 Crs.

### Expense Ratio as on 30th September 2022:

Regular : 0.67%

Direct : 0.26%

Expense ratio is inclusive of GST on management fees.

### Load Structure:

Entry Load : Not Applicable.

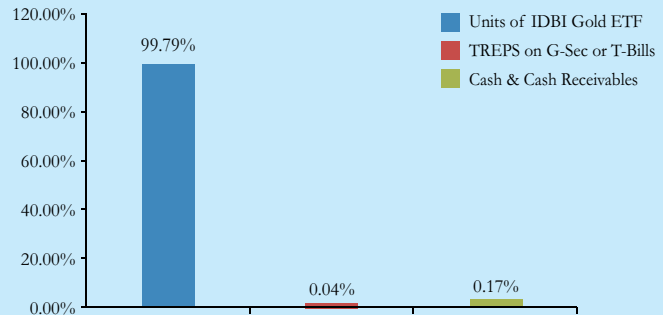
Exit Load : 1% for exit (redemption/switch-out/transfer/SWP) within for Lumpsum & SIP) 12 months from the date of allotment.

## Portfolio as on 30/09/2022

| Issuer Name                             | % To Net Assets* |
|---|------------------|
| Units of IDBI Gold Exchange Traded Fund | 99.79            |
| TREPS on G-Sec or T-Bills               | 0.04             |
| Cash & Cash Receivables                 | 0.17             |
| TOTAL                                   | 100.00           |

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

## Asset Profile

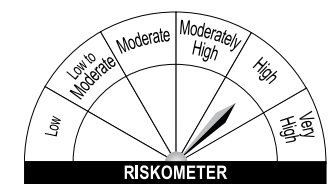


## Product Label

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                   |

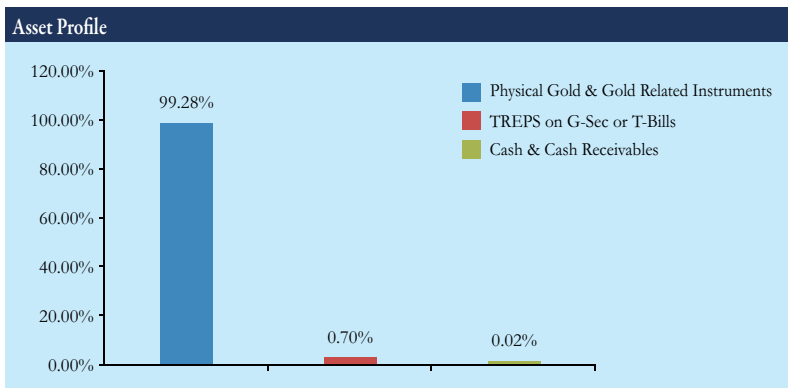
# IDBI Gold Exchange Traded Fund (IDBIGOLD)

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

| Scheme Features  |  |
|--|--|
| <b>Investment objective:</b><br>To invest in physical gold and gold related instruments with the objective to replicate the performance of gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset. |  |
| <b>Fund Manager:</b><br>Mr. Khozem Z. Jabalpurwala   | <b>Total Experience:</b> Over 22 Years<br>(Managing the Scheme since 1st July, 2022) |
| <b>Inception Date:</b><br>9th November, 2011   |  |
| <b>Benchmark:</b><br>Domestic price of Physical Gold   |  |
| <b>NAV as on 30th September 2022 (₹ per unit):</b>   |  |
| NAV  | 4,634.2374   |
| Physical Gold Price*   | 5,030.6215   |
| Cash Component   | -396.3841  |
| * Source: Stock Holding Corporation of India Ltd. (Custodian for IDBI Gold ETF)  |  |
| <b>Monthly Average AUM:</b><br>₹ 85.85 Crs.  |  |
| <b>AUM as on 30th September 2022:</b><br>₹ 86.65 Crs.  |  |
| <b>Expense Ratio as on 30th September 2022:</b><br>Regular : 0.35%<br>Expense ratio is inclusive of GST on management fees.  |  |
| <b>Quantitative Measures as on 30th September 2022:</b><br>Tracking Error : 0.3193%<br>Annualised tracking error for last 6 year's period.   |  |
| <b>Load Structure:</b><br>Entry Load : Not Applicable<br>Exit Load (for Lumpsum & SIP) : Nil   |  |
| <b>Listing:</b><br>The Scheme is listed on National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE).   |  |

| Portfolio as on 30/09/2022               |                  |
|--|------------------|
| Issuer Name                              | % To Net Assets* |
| Physical Gold & Gold Related Instruments | 99.28            |
| TREPS on G-Sec or T-Bills                | 0.70             |
| Cash & Cash Receivables                  | 0.02             |
| <b>TOTAL</b>                             | <b>100.00</b>    |

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



| Product Label  |  |
|--|--|
| <b>This product is suitable for investors who are seeking*:</b>  | <b>Riskometer</b>  |
| <ul style="list-style-type: none"> <li>To replicate the performance of gold in domestic prices with at least medium term horizon</li> <li>Investments in physical gold and gold related instruments/debt &amp; money market instruments</li> </ul> | <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at High risk</p> |
| *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.   |  |

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

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## Contact us

### IDBI Asset Management Limited

(Investment Manager to IDBI Mutual Fund)

CIN: U65100MH2010PLC199319

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

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

**Phone:** 022-66442800 **Fax:** 022-66442801 **E-mail:** [contactus@idbimutual.co.in](mailto:contactus@idbimutual.co.in) **Website:** [www.idbimutual.co.in](http://www.idbimutual.co.in)

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

## Our Branches:

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

## SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - September 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          | -0.47          | -0.22      | -1.64                  | 9,953                        | 9,978          | 9,836                      |
| 3 years         | 11.60          | 17.95      | 15.39                  | 13,904                       | 16,417         | 15,370                     |
| 5 years         | 9.11           | 12.79      | 14.22                  | 15,472                       | 18,270         | 19,456                     |
| Since Inception | 15.88          | 15.48      | 13.79                  | 38,000                       | 36,841         | 32,231                     |

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     | -2.02          | -0.95      | -1.64                  | 9,798                        | 9,905          | 9,836                      |
| Last 3 years    | 16.29          | 15.83      | 15.57                  | 15,735                       | 15,548         | 15,443                     |
| Last 5 years    | 10.70          | 12.80      | 13.19                  | 16,637                       | 18,271         | 18,590                     |
| Since Inception | 13.97          | 14.63      | 14.15                  | 38,880                       | 41,273         | 39,521                     |

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     | 1.20           | -0.22      | -1.64                  | 10,120                       | 9,978          | 9,836                      |
| Last 3 years    | 17.35          | 17.95      | 15.39                  | 16,168                       | 16,417         | 15,370                     |
| Last 5 years    | 12.17          | 12.79      | 14.22                  | 17,766                       | 18,270         | 19,456                     |
| Since Inception | 15.72          | 14.42      | 13.20                  | 34,680                       | 31,498         | 28,750                     |

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     | -3.93          | 3.65       | -1.64                  | 9,607                        | 10,365         | 9,836                      |
| Last 3 years    | 18.59          | 26.53      | 15.57                  | 16,686                       | 20,273         | 15,443                     |
| Last 5 years    | 8.26           | 14.36      | 13.19                  | 14,877                       | 19,575         | 18,590                     |
| Since Inception | 9.64           | 16.73      | 14.32                  | 16,870                       | 24,087         | 21,390                     |

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     | 12.63          | -0.72      | -1.64                  | 11,263                       | 9,928          | 9,836                      |
| Last 3 years    | 27.19          | 26.53      | 15.57                  | 20,588                       | 20,270         | 15,443                     |
| Last 5 years    | 12.87          | 9.64       | 13.19                  | 18,330                       | 15,854         | 18,590                     |
| Since Inception | 12.42          | 9.12       | 12.91                  | 18,550                       | 15,856         | 18,987                     |

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     | -1.71          | -0.22      | -1.64                  | 9,829                        | 9,978          | 9,836                      |
| Last 3 years    | 15.01          | 17.95      | 15.57                  | 15,219                       | 16,417         | 15,443                     |
| Since Inception | 8.62           | 11.75      | 12.40                  | 14,960                       | 17,177         | 17,673                     |

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

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

| Period          | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|-----------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
|                 | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year     | -3.59          | -3.50      | -1.64                  | 9,641                        | 9,650          | 9,836                      |
| 3 years         | 7.92           | 10.98      | 15.57                  | 12,572                       | 13,674         | 15,443                     |
| Since Inception | 6.53           | 12.28      | 13.04                  | 13,150                       | 16,508         | 16,996                     |

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     | -2.15          | -0.22      | -1.64                  | 9,785                        | 9,978          | 9,836                      |
| 3 years         | 15.02          | 17.95      | 15.39                  | 15,222                       | 16,417         | 15,370                     |
| Since Inception | 11.15          | 11.74      | 11.64                  | 15,450                       | 15,791         | 15,733                     |

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

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

| Period          | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|-----------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
|                 | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year     | 0.06           | -0.22      | -1.64                  | 10,006                       | 9,978          | 9,836                      |
| Last 3 years    | 17.60          | 17.95      | 15.57                  | 16,270                       | 16,417         | 15,443                     |
| Since Inception | 15.03          | 15.19      | 14.47                  | 16,970                       | 17,064         | 16,665                     |

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     | -12.25         | -9.92      | -1.64                  | 8,775                        | 9,008          | 9,836                      |
| Last 3 years    | 20.46          | 23.95      | 15.57                  | 17,487                       | 19,054         | 15,443                     |
| Since Inception | 16.42          | 16.72      | 15.11                  | 17,260                       | 17,419         | 16,570                     |

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     | -2.54          | -1.64      | 9,746                        | 9,836          |
| Last 3 years    | 14.06          | 15.57      | 14,843                       | 15,443         |
| Last 5 years    | 11.62          | 13.19      | 17,336                       | 18,590         |
| Since Inception | 9.79           | 11.42      | 31,464                       | 37,725         |

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     | 0.66           | 1.30       | -1.64                  | 10,066                       | 10,130         | 9,836                      |
| Last 3 years    | 15.15          | 16.57      | 15.57                  | 15,275                       | 15,846         | 15,443                     |
| Last 5 years    | 8.60           | 10.12      | 13.19                  | 15,115                       | 16,199         | 18,590                     |
| Since Inception | 10.08          | 11.84      | 10.46                  | 31,750.50                    | 38,457         | 33,126                     |

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 - September 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  | 9.13           | 9.77       | 10,913                       | 10,977         |
| Last 3 years   | 8.26           | 9.55       | 12,689                       | 13,151         |
| Last 5 years   | 9.25           | 10.97      | 15,570                       | 16,838         |
| Since Inception  | 3.14           | 5.12       | 13,675                       | 16,581         |

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  | 9.35           | 9.77       | 10,935                       | 10,977         |
| Last 3 years   | 8.90           | 9.55       | 12,916                       | 13,151         |
| Last 5 years   | 10.33          | 10.97      | 16,354                       | 16,838         |
| Since Inception  | 4.39           | 5.18       | 15,972                       | 17,338         |

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   | -3.26          | 0.69       | -1.64                  | 9,674                        | 10,069.42      | 9,836                      |
| Last 3 years  | 11.12          | 14.29      | 15.57                  | 13,723                       | 14,932.61      | 15,443                     |
| Last 5 years  | 6.01           | 11.43      | 13.19                  | 13,393                       | 17,191.80      | 18,590                     |
| Since Inception   | 7.62           | 11.66      | 13.44                  | 15,464                       | 19,249         | 21,144                     |

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

| IDBI Equity Savings Fund (IESF) Inception Date: 27th March, 2018 |                |            |                        |                              |                |                            |
|--|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Period   | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|  | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year  | 1.01           | 1.78       | -1.90                  | 10,101                       | 10,178         | 9,810                      |
| Last 3 years   | 7.66           | 9.29       | 3.33                   | 12,482                       | 13,057         | 11,034                     |
| Since Inception  | 6.35           | 8.86       | 5.39                   | 13,202                       | 14,674         | 12,677                     |

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   | 4.14           | 4.37       | 3.18                   | 10,414                       | 10,437         | 10,318                     |
| Last 3 years  | 4.19           | 4.34       | 4.48                   | 11,312                       | 11,359         | 11,406                     |
| Last 5 years  | 5.36           | 5.39       | 5.53                   | 12,986                       | 13,006         | 13,087                     |
| 1 month   | 5.23           | 5.45       | 2.54                   | N.A                          | N.A            | N.A                        |
| 2 weeks   | 5.18           | 5.44       | -0.07                  | N.A                          | N.A            | N.A                        |
| 1 week  | 5.56           | 5.55       | 7.82                   | N.A                          | N.A            | N.A                        |
| Since Inception   | 7.14           | 6.99       | 6.37                   | 23,252                       | 22,863         | 21,278                     |

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   | 0.80           | 0.51       | -1.90                  |
| Last 3 years  | 5.85           | 6.15       | 3.33                   |
| Last 5 years  | 4.65           | 6.44       | 4.38                   |
| Since Inception   | 5.77           | 8.15       | 6.24                   |

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

| IDBI Gilt Fund (IGF) Inception date: 21st December, 2012 |                |            |                        |                              |                |                            |
|--|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Period   | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|  | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year  | 0.94           | 0.34       | -1.90                  | 10,094                       | 10,034         | 9,810                      |
| Last 3 years   | 3.94           | 5.41       | 3.33                   | 11,230                       | 11,713         | 11,034                     |
| Last 5 years   | 4.06           | 6.01       | 4.38                   | 12,204                       | 13,394         | 12,389                     |
| Since Inception  | 5.97           | 7.53       | 6.18                   | 17,640                       | 20,345         | 17,972                     |

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  | 3.79           | 4.62       | 3.18                   | 10,379                       | 10,462         | 10,318                     |
| Last 3 years   | 4.57           | 5.19       | 4.48                   | 11,437                       | 11,641         | 11,406                     |
| Last 5 years   | 5.40           | 6.18       | 5.53                   | 13,014                       | 13,498         | 13,087                     |
| Since Inception  | 7.14           | 7.62       | 6.42                   | 22,995                       | 24,282         | 21,217                     |

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  | 2.33           | 2.47       | -1.90                  | 10,233                       | 10,247         | 9,810                      |
| Last 3 years   | 7.36           | 5.70       | 3.33                   | 12,376                       | 11,813         | 11,034                     |
| Last 5 years   | 6.06           | 6.40       | 4.38                   | 13,426                       | 13,643         | 12,389                     |
| Since Inception  | 7.34           | 7.83       | 6.13                   | 22,631                       | 23,854         | 19,864                     |

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  | 3.10           | 5.66       | -1.90                  | 10,310                       | 10,566         | 9,810                      |
| Last 3 years   | 3.49           | 8.46       | 3.33                   | 11,085                       | 12,761         | 11,034                     |
| Last 5 years   | 2.83           | 8.17       | 4.38                   | 11,501                       | 14,816         | 12,389                     |
| Since Inception  | 5.17           | 9.33       | 6.93                   | 15,411                       | 22,037         | 17,769                     |

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 - September 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                       | 0.74           | -0.22      | -1.64                  | 10,074                               | 9,978          | 9,836                      |
| Last 3 years                      | 12.95          | 17.95      | 15.39                  | 14,414                               | 16,417         | 15,370                     |
| Last 5 years                      | 10.62          | 12.79      | 14.22                  | 16,571                               | 18,270         | 19,456                     |
| Since Inception                   | 17.25          | 15.48      | 13.79                  | 42,290                               | 36,841         | 32,231                     |

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                               | -0.89          | -0.95      | -1.64                  | 9,911                             | 9,905          | 9,836                      |
| Last 3 years                              | 17.63          | 15.83      | 15.57                  | 16,283                            | 15,548         | 15,443                     |
| Last 5 years                              | 12.23          | 12.80      | 13.19                  | 17,818                            | 18,271         | 18,590                     |
| Since Inception                           | 13.92          | 13.20      | 12.83                  | 35,651                            | 33,501         | 32,442                     |

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               | 2.51           | -0.22      | -1.64                  | 10,251                           | 9,978          | 9,836                      |
| Last 3 years              | 18.89          | 17.95      | 15.39                  | 16,814                           | 16,417         | 15,370                     |
| Last 5 years              | 13.91          | 12.79      | 14.22                  | 19,188                           | 18,270         | 19,456                     |
| Since Inception           | 17.24          | 14.42      | 13.20                  | 38,740                           | 31,498         | 28,750                     |

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            | -3.11          | 3.65       | -1.64                  | 9,689                              | 10,365         | 9,836                      |
| Last 3 years           | 19.61          | 26.53      | 15.57                  | 17,120                             | 20,273         | 15,443                     |
| Last 5 years           | 9.75           | 14.36      | 13.19                  | 15,932                             | 19,575         | 18,590                     |
| Since Inception        | 11.30          | 16.73      | 14.32                  | 18,370                             | 24,087         | 21,390                     |

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               | 13.71          | -0.72      | -1.64                  | 11,371                          | 9,928          | 9,836                      |
| Last 3 years              | 28.46          | 26.53      | 15.57                  | 21,211                          | 20,270         | 15,443                     |
| Last 5 years              | 14.59          | 9.64       | 13.19                  | 19,774                          | 15,854         | 18,590                     |
| Since Inception           | 14.19          | 9.12       | 12.91                  | 20,150                          | 15,856         | 18,987                     |

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                          | -0.81          | -0.22      | -1.64                  | 9,920                               | 9,978          | 9,836                      |
| Last 3 years                         | 16.03          | 17.95      | 15.57                  | 15,629                              | 16,417         | 15,443                     |
| Since Inception                      | 10.16          | 11.75      | 12.40                  | 16,020                              | 17,177         | 17,673                     |

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                                     | -2.59          | -3.50      | -1.64                  | 9,741                          | 9,650          | 9,836                      |
| Last 3 years                                    | 8.94           | 10.98      | 15.57                  | 12,931                         | 13,674         | 15,443                     |
| Since Inception                                 | 7.98           | 12.28      | 13.04                  | 13,940                         | 16,508         | 16,996                     |

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

| IDBI Long Term Value Fund |                |            |                        | Inception date: 20th August, 2018 |                |                            |
|---------------------------|----------------|------------|------------------------|-----------------------------------|----------------|----------------------------|
| Period                    | Returns (in %) |            |                        | Value of ₹ 10,000/- invested      |                |                            |
|                           | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                        | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year               | -1.28          | -0.22      | -1.64                  | 9,872                             | 9,978          | 9,836                      |
| Last 3 years              | 15.91          | 17.95      | 15.39                  | 15,578                            | 16,417         | 15,370                     |
| Since Inception           | 12.39          | 11.74      | 11.64                  | 16,170                            | 15,791         | 15,733                     |

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              | 1.08           | -0.22      | -1.64                  | 10,108                              | 9,978          | 9,836                      |
| Last 3 years             | 18.92          | 17.95      | 15.57                  | 16,824                              | 16,417         | 15,443                     |
| Since Inception          | 16.49          | 15.19      | 14.47                  | 17,800                              | 17,064         | 16,665                     |

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          | -11.17         | -9.92      | -1.64                  | 8,883                               | 9,008          | 9,836                      |
| Last 3 years         | 22.17          | 23.95      | 15.57                  | 18,246                              | 19,054         | 15,443                     |
| Since Inception      | 18.18          | 16.72      | 15.11                  | 18,210                              | 17,419         | 16,570                     |

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                  | -1.93          | -1.64      | 9,807                        | 9,836                             |  |
| Last 3 years                 | 14.89          | 15.57      | 15,170                       | 15,443                            |  |
| Last 5 years                 | 12.58          | 13.19      | 18,099                       | 18,590                            |  |
| Since Inception              | 12.06          | 12.83      | 30,344                       | 32,442                            |  |

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

| IDBI Nifty Junior Index Fund (INJIF) |                |            |                              | Inception date: 1st January, 2013 |        |
|--------------------------------------|----------------|------------|------------------------------|-----------------------------------|--------|
| Period                               | Returns (in %) |            | Value of ₹ 10,000/- invested |                                   |        |
|                                      | Scheme         | Benchmark# | Scheme (₹)                   | Benchmark# (₹)                    |        |
| Last 1 year                          | 1.25           | 1.30       | 10,125                       | 10,130                            | 9,836  |
| Last 3 years                         | 15.83          | 16.57      | 15,545                       | 15,846                            | 15,443 |
| Last 5 years                         | 9.38           | 10.12      | 15,666                       | 16,199                            | 18,590 |
| Since Inception                      | 13.74          | 14.73      | 35,101                       | 38,189                            | 32,442 |

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 - September 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  | 9.57           | 9.77       | 10,957                       | 10,977         |
| Last 3 years   | 8.68           | 9.55       | 12,841                       | 13,151         |
| Last 5 years   | 9.75           | 10.97      | 15,930                       | 16,838         |
| Since Inception  | 3.70           | 12.07      | 14,253                       | 16,327         |

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   | -2.43          | 0.69       | -1.64                  | 9,757                        | 10,069         | 9,836                      |
| Last 3 years  | 12.05          | 14.29      | 15.57                  | 14,074                       | 14,933         | 15,443                     |
| Last 5 years  | 7.37           | 11.43      | 13.19                  | 14,273                       | 17,192         | 18,590                     |
| Since Inception   | 9.06           | 11.66      | 13.44                  | 16,731                       | 19,249         | 21,144                     |

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  | 1.98           | 1.78       | -1.90                  | 10,198                       | 10,178         | 9,810                      |
| Last 3 years   | 8.69           | 9.29       | 3.33                   | 12,842                       | 12,399         | 11,034                     |
| Since Inception  | 7.67           | 8.86       | 5.39                   | 13,958                       | 14,674         | 12,677                     |

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  | 4.18           | 4.37       | 3.18                   | 10,418                       | 10,437         | 10,318                     |
| Last 3 years   | 4.23           | 4.34       | 4.48                   | 11,326                       | 11,359         | 11,406                     |
| Last 5 years   | 5.44           | 5.39       | 5.53                   | 13,032                       | 13,006         | 13,087                     |
| 1 month  | 5.27           | 5.45       | 2.54                   | NA                           | NA             | NA                         |
| 2 weeks  | 5.22           | 5.44       | -0.07                  | NA                           | NA             | NA                         |
| 1 week   | 5.60           | 5.55       | 7.82                   | NA                           | NA             | NA                         |
| Since Inception  | 6.81           | 6.75       | 6.35                   | 19,016                       | 18,904         | 18,225                     |

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

| IDBI Dynamic Bond Fund (IDBF) Inception date: 1st January, 2013 |                |            |                        |
|---|----------------|------------|------------------------|
| Period  | Returns (in %) |            |                        |
|   | Scheme         | Benchmark# | Additional Benchmark## |
| Last 1 year   | 1.56           | 0.51       | -1.90                  |
| Last 3 years  | 6.66           | 6.15       | 3.33                   |
| Last 5 years  | 5.64           | 6.44       | 4.38                   |
| Since Inception   | 6.26           | 7.88       | 6.06                   |

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

| IDBI Gilt Fund (IGF) Inception date: 1st January, 2013 |                |            |                        |                              |                |                            |
|--|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Period   | Returns (in %) |            |                        | Value of ₹ 10,000/- invested |                |                            |
|  | Scheme         | Benchmark# | Additional Benchmark## | Scheme (₹)                   | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year  | 1.72           | 0.34       | -1.90                  | 10,172                       | 10,034         | 9,810                      |
| Last 3 years   | 4.79           | 5.41       | 3.33                   | 11,509                       | 11,713         | 11,034                     |
| Last 5 years   | 4.92           | 6.01       | 4.38                   | 12,717                       | 13,394         | 12,389                     |
| Since Inception  | 6.66           | 7.40       | 6.06                   | 18,754                       | 20,065         | 17,755                     |

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  | 4.08           | 4.62       | 3.18                   | 10,408                       | 10,462         | 10,318                     |
| Last 3 years   | 4.93           | 5.19       | 4.48                   | 11,554                       | 11,641         | 11,406                     |
| Last 5 years   | 5.90           | 6.18       | 5.53                   | 13,321                       | 13,498         | 13,087                     |
| Since Inception  | 7.20           | 7.29       | 6.35                   | 19,704                       | 19,857         | 18,225                     |

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   | 2.81           | 2.47       | -1.90                  | 10,281                       | 10,176         | 9,810                      |
| Last 3 years  | 7.92           | 5.70       | 3.33                   | 12,571                       | 11,731         | 11,034                     |
| Last 5 years  | 6.83           | 6.40       | 4.38                   | 13,917                       | 13,548         | 12,389                     |
| Since Inception   | 7.78           | 7.66       | 6.06                   | 20,763                       | 20,388         | 17,755                     |

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  | 3.85           | 5.66       | -1.90                  | 10,385                       | 10,566         | 9,810                      |
| Last 3 years   | 4.20           | 8.46       | 3.33                   | 11,316                       | 12,761         | 11,034                     |
| Last 5 years   | 3.64           | 8.17       | 4.38                   | 11,962                       | 14,816         | 12,389                     |
| Since Inception  | 6.05           | 9.33       | 6.93                   | 16,551                       | 21,498         | 17,769                     |

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 - September 2022)

## IDBI Equity Advantage Fund (IEAF)

| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 10th September, 2013 |          |         |         |        |
|---|---|----------|---------|---------|--------|
|   | Since Inception   | 7 years  | 5 years | 3 years | 1 year |
| Total amount invested (Rs. in '000)                               | 1,090.00  | 840.00   | 600.00  | 360.00  | 120.00 |
| Market value as on 30th September, 2022 (Rs. in '000)             | 1,870.37  | 1,222.56 | 795.00  | 446.42  | 121.33 |
| Scheme Return (% XIRR)  | 11.52   | 10.54    | 11.21   | 14.50   | 2.07   |
| Benchmark (NIFTY 500 Index-TRI#) return (% XIRR)                  | 14.03   | 14.61    | 15.56   | 20.01   | 2.76   |
| Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)        | 13.44   | 14.39    | 14.63   | 16.88   | 1.03   |

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

| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 15th May, 2012 |          |         |         |        |
|---|---|----------|---------|---------|--------|
|   | Since Inception   | 7 years  | 5 years | 3 years | 1 year |
| Total amount invested (Rs. in '000)                               | 1,250.00  | 840.00   | 600.00  | 360.00  | 120.00 |
| Market value as on 30th September, 2022 (Rs. in '000)             | 2,506.30  | 1,329.61 | 866.49  | 468.66  | 120.40 |
| Scheme Return (% XIRR)  | 12.78   | 12.90    | 14.69   | 17.93   | 0.62   |
| Benchmark (NIFTY 100-TRI#) return (% XIRR)                        | 13.59   | 14.00    | 14.51   | 17.80   | 1.70   |
| Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)              | 13.32   | 14.02    | 14.48   | 17.36   | 0.69   |

## IDBI Flexi Cap Fund (IFF)

| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 28th March, 2014 |          |         |         |        |
|---|---|----------|---------|---------|--------|
|   | Since Inception   | 7 years  | 5 years | 3 years | 1 year |
| Total amount invested (Rs. in '000)                               | 1,030.00  | 840.00   | 600.00  | 360.00  | 120.00 |
| Market value as on 30th September, 2022 (Rs. in '000)             | 1,835.10  | 1,360.67 | 883.99  | 482.98  | 122.21 |
| Scheme Return (% XIRR)  | 13.06   | 13.54    | 15.50   | 20.07   | 3.44   |
| Benchmark (NIFTY 500-TRI#) return (% XIRR)                        | 13.78   | 14.61    | 15.56   | 20.01   | 2.76   |
| Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)        | 13.36   | 14.39    | 14.63   | 16.88   | 1.03   |

## IDBI Nifty Index Fund (INIF)

| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 25th June, 2010 |          |         |         |        |
|---|--|----------|---------|---------|--------|
|   | Since Inception  | 7 years  | 5 years | 3 years | 1 year |
| Total amount invested (Rs. in '000)                               | 1,480.00   | 840.00   | 600.00  | 360.00  | 120.00 |
| Market value as on 30th September, 2022 (Rs. in '000)             | 3,055.02   | 1,307.31 | 831.62  | 454.93  | 119.79 |
| Scheme Return (% XIRR)  | 11.13  | 12.42    | 13.03   | 15.82   | -0.33  |
| Benchmark (NIFTY 50-TRI #) return (% XIRR)                        | 12.77  | 14.02    | 14.48   | 17.36   | 0.69   |
| Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)             | 12.77  | 14.02    | 14.48   | 17.36   | 0.69   |

## IDBI Nifty Junior Index Fund (INJIF)

| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 20th September, 2010 |          |         |         |        |
|---|---|----------|---------|---------|--------|
|   | Since Inception   | 7 years  | 5 years | 3 years | 1 year |
| Total amount invested (Rs. in '000)                               | 1,450.00  | 840.00   | 600.00  | 360.00  | 120.00 |
| Market value as on 30th September, 2022 (Rs. in '000)             | 3,264.16  | 1,277.24 | 825.28  | 468.75  | 123.76 |
| Scheme Return (% XIRR)  | 12.68   | 11.77    | 12.72   | 17.94   | 5.87   |
| Benchmark (NIFTY Next 50-TRI#) return (% XIRR)                    | 14.48   | 13.26    | 13.99   | 19.23   | 6.36   |
| Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)              | 12.84   | 14.02    | 14.48   | 17.36   | 0.69   |

## IDBI Midcap Fund (IMF)

| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 25th January, 2017 |         |         |         |        |
|---|---|---------|---------|---------|--------|
|   | Since Inception   | 7 years | 5 years | 3 years | 1 year |
| Total amount invested (Rs. in '000)                               | 690.00  | NA      | 600.00  | 360.00  | 120.00 |
| Market value as on 30th September, 2022 (Rs. in '000)             | 986.24  | NA      | 843.97  | 477.34  | 121.03 |
| Scheme Return (% XIRR)  | 12.33   | NA      | 13.62   | 19.23   | 1.59   |
| Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)               | 18.75   | NA      | 20.26   | 28.47   | 9.19   |
| Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)      | 14.14   | NA      | 14.48   | 17.36   | 0.69   |

## IDBI SmallCap Fund (ISF)

| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 21st June, 2017 |         |         |         |        |
|---|--|---------|---------|---------|--------|
|   | Since Inception  | 7 years | 5 years | 3 years | 1 year |
| Total amount invested (Rs. in '000)                               | 640.00   | NA      | 600.00  | 360.00  | 120.00 |
| Market value as on 30th September, 2022 (Rs. in '000)             | 1,117.83   | NA      | 1044.01 | 589.30  | 128.97 |
| Scheme Return (% XIRR)  | 20.98  | NA      | 22.34   | 34.82   | 14.18  |
| Benchmark (NIFTY Smallcap 250 - TRI#) return (% XIRR)             | 17.48  | NA      | 18.75   | 29.80   | 0.68   |
| Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)      | 14.22  | NA      | 14.48   | 17.36   | 0.69   |

## IDBI Focused 30 Equity Fund (IF30EF)

| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 17th November, 2017 |         |         |         |        |
|---|--|---------|---------|---------|--------|
|   | Since Inception  | 7 years | 5 years | 3 years | 1 year |
| Total amount invested (Rs. in '000)                               | 590.00   | NA      | NA      | 360.00  | 120.00 |
| Market value as on 30th September, 2022 (Rs. in '000)             | 808.67   | NA      | NA      | 458.83  | 119.78 |
| Scheme Return (% XIRR)  | 12.80  | NA      | NA      | 16.43   | -0.34  |
| Benchmark (NIFTY 500 - TRI#) return (% XIRR)                      | 15.69  | NA      | NA      | 20.01   | 2.76   |
| Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)      | 14.56  | NA      | NA      | 17.36   | 0.69   |

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

| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 4th June, 2018 |         |         |         |        |
|---|---|---------|---------|---------|--------|
|   | Since Inception   | 7 years | 5 years | 3 years | 1 year |
| Total amount invested (Rs. in '000)                               | 520.00  | NA      | NA      | 360.00  | 120.00 |
| Market value as on 30th September, 2022 (Rs. in '000)             | 639.02  | NA      | NA      | 429.68  | 121.34 |
| Scheme Return (% XIRR)  | 9.48  | NA      | NA      | 11.85   | 2.09   |
| Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)       | 13.02   | NA      | NA      | 14.42   | 2.44   |
| Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)      | 15.26   | NA      | NA      | 17.36   | 0.69   |

## IDBI Long Term Value Fund (ILTVF)

| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 20th August, 2018 |         |         |         |        |
|---|--|---------|---------|---------|--------|
|   | Since Inception  | 7 years | 5 years | 3 years | 1 year |
| Total amount invested (Rs. in '000)                               | 500.00   | NA      | NA      | 360.00  | 120.00 |
| Market value as on 30th September, 2022 (Rs. in '000)             | 676.17   | NA      | NA      | 462.49  | 119.05 |
| Scheme Return (% XIRR)  | 14.57  | NA      | NA      | 16.99   | -1.46  |
| Benchmark (NIFTY 500 - TRI#) return (% XIRR)                      | 17.32  | NA      | NA      | 20.01   | 2.76   |
| Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)      | 15.32  | NA      | NA      | 16.88   | 1.03   |

## IDBI Dividend Yield Fund (IDYF)

| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 21st December, 2018 |         |         |         |        |
|---|--|---------|---------|---------|--------|
|   | Since Inception  | 7 years | 5 years | 3 years | 1 year |
| Total amount invested (Rs. in '000)                               | 460.00   | NA      | NA      | 360.00  | 120.00 |
| Market value as on 30th September, 2022 (Rs. in '000)             | 635.45   | NA      | NA      | 466.63  | 121.23 |
| Scheme Return (% XIRR)  | 17.07  | NA      | NA      | 17.62   | 1.91   |
| Benchmark (NIFTY 500 - TRI#) return (% XIRR)                      | 18.20  | NA      | NA      | 20.01   | 2.76   |
| Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)      | 16.07  | NA      | NA      | 17.36   | 0.69   |

## IDBI Healthcare Fund (IHF)

| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 28th February, 2019 |         |         |         |        |
|---|--|---------|---------|---------|--------|
|   | Since Inception  | 7 years | 5 years | 3 years | 1 year |
| Total amount invested (Rs. in '000)                               | 440.00   | NA      | NA      | 360.00  | 120.00 |
| Market value as on 30th September, 2022 (Rs. in '000)             | 557.23   | NA      | NA      | 418.08  | 116.48 |
| Scheme Return (% XIRR)  | 12.96  | NA      | NA      | 9.97    | -5.41  |
| Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)             | 15.60  | NA      | NA      | 13.80   | -3.96  |
| Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)      | 16.26  | NA      | NA      | 17.36   | 0.69   |

# 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 - September 2022)

## IDBI Equity Advantage Fund (IEAF)

|   |   |                |                |                |               |
|---|---|----------------|----------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 10th September, 2013 |                |                |                |               |
|   | <b>Since Inception</b>  | <b>7 years</b> | <b>5 years</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 1,090.00  | 840.00         | 600.00         | 360.00         | 120.00        |
| Market value as on 30th September, 2022 (Rs. in '000)             | 2,004.51  | 1,287.49       | 822.59         | 455.42         | 122.11        |
| Scheme Return (% XIRR)  | 12.97   | 11.99          | 12.58          | 15.90          | 3.28          |
| Benchmark (NIFTY 500 Index-TRI #) return (% XIRR)                 | 14.03   | 14.61          | 15.56          | 20.01          | 2.76          |
| Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)         | 13.44   | 14.39          | 14.63          | 16.88          | 1.03          |

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

|   |  |                |                |                |               |
|---|--|----------------|----------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 1st January, 2013 |                |                |                |               |
|   | <b>Since Inception</b>   | <b>7 years</b> | <b>5 years</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 1,170.00   | 840.00         | 600.00         | 360.00         | 120.00        |
| Market value as on 30th September, 2022 (Rs. in '000)             | 2,380.23   | 1,400.17       | 896.57         | 477.98         | 121.13        |
| Scheme Return (% XIRR)  | 13.98  | 14.34          | 16.08          | 19.33          | 1.75          |
| Benchmark (NIFTY 100-TRI#) return (% XIRR)                        | 13.48  | 14.00          | 14.51          | 17.80          | 1.70          |
| Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)               | 13.25  | 14.02          | 14.48          | 17.36          | 0.69          |

## IDBI Flexi Cap Fund (IFF)

|   |   |                |                |                |               |
|---|---|----------------|----------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 28th March, 2014 |                |                |                |               |
|   | <b>Since Inception</b>  | <b>7 years</b> | <b>5 years</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 1,030.00  | 840.00         | 600.00         | 360.00         | 120.00        |
| Market value as on 30th September, 2022 (Rs. in '000)             | 1,970.55  | 1,442.15       | 918.53         | 493.89         | 123.06        |
| Scheme Return (% XIRR)  | 14.65   | 15.17          | 17.07          | 21.68          | 4.78          |
| Benchmark (NIFTY 500-TRI#) return (% XIRR)                        | 13.78   | 14.61          | 15.56          | 20.01          | 2.76          |
| Additional Benchmark (S&P BSE Sensex-TRI#) return (%XIRR)         | 13.36   | 14.39          | 14.63          | 16.88          | 1.03          |

## IDBI Nifty Index Fund (INIF)

|   |  |                |                |                |               |
|---|--|----------------|----------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 1st January, 2013 |                |                |                |               |
|   | <b>Since Inception</b>   | <b>7 years</b> | <b>5 years</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 1,170.00   | 840.00         | 600.00         | 360.00         | 120.00        |
| Market value as on 30th September, 2022 (Rs. in '000)             | 2,208.98   | 1,352.49       | 849.14         | 460.24         | 120.18        |
| Scheme Return (% XIRR)  | 12.54  | 13.37          | 13.87          | 16.64          | 0.27          |
| Benchmark (NIFTY 50-TRI#) return (% XIRR)                         | 13.25  | 14.02          | 14.48          | 17.36          | 0.69          |
| Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)               | 13.25  | 14.02          | 14.48          | 17.36          | 0.69          |

## IDBI Nifty Junior Index Fund (INJIF)

|   |  |                |                |                |               |
|---|--|----------------|----------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 1st January, 2013 |                |                |                |               |
|   | <b>Since Inception</b>   | <b>7 years</b> | <b>5 years</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 1,170.00   | 840.00         | 600.00         | 360.00         | 120.00        |
| Market value as on 30th September, 2022 (Rs. in '000)             | 2,311.13   | 1,314.75       | 839.29         | 473.50         | 124.14        |
| Scheme Return (% XIRR)  | 13.41  | 12.58          | 13.40          | 18.66          | 6.48          |
| Benchmark (NIFTY Next 50-TRI #) return (% XIRR)                   | 14.28  | 13.26          | 13.99          | 19.23          | 6.36          |
| Additional Benchmark (NIFTY 50-TRI#) return (%XIRR)               | 13.25  | 14.02          | 14.48          | 17.36          | 0.69          |

## IDBI Midcap Fund (IMF)

|   |   |                |                |                |               |
|---|---|----------------|----------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 25th January, 2017 |                |                |                |               |
|   | <b>Since Inception</b>  | <b>7 years</b> | <b>5 years</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 690.00  | NA             | 600.00         | 360.00         | 120.00        |
| Market value as on 30th September, 2022 (Rs. in '000)             | 1,021.53  | NA             | 867.63         | 484.59         | 121.60        |
| Scheme Return (% XIRR)  | 13.55   | NA             | 14.74          | 20.31          | 2.49          |
| Benchmark (NIFTY Midcap 150 - TRI#) return (% XIRR)               | 18.75   | NA             | 20.26          | 28.47          | 9.19          |
| Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)      | 14.14   | NA             | 14.48          | 17.36          | 0.69          |

## IDBI SmallCap Fund (ISF)

|   |  |                |                |                |               |
|---|--|----------------|----------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 21st June, 2017 |                |                |                |               |
|   | <b>Since Inception</b>   | <b>7 years</b> | <b>5 years</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 640.00   | NA             | 600.00         | 360.00         | 120.00        |
| Market value as on 30th September, 2022 (Rs. in '000)             | 1,157.24   | NA             | 1077.26        | 599.76         | 129.67        |
| Scheme Return (% XIRR)  | 22.31  | NA             | 23.64          | 36.18          | 15.31         |
| Benchmark (NIFTY Smallcap 250 - TRI #) return (% XIRR)            | 17.48  | NA             | 18.75          | 29.80          | 0.68          |
| Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)      | 14.22  | NA             | 14.48          | 17.36          | 0.69          |

## IDBI Focused 30 Equity Fund (IF30EF)

|   |  |                |                |                |               |
|---|--|----------------|----------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 17th November, 2017 |                |                |                |               |
|   | <b>Since Inception</b>   | <b>7 years</b> | <b>5 years</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 590.00   | NA             | NA             | 360.00         | 120.00        |
| Market value as on 30th September, 2022 (Rs. in '000)             | 832.06   | NA             | NA             | 465.80         | 120.36        |
| Scheme Return (% XIRR)  | 13.98  | NA             | NA             | 17.49          | 0.55          |
| Benchmark (NIFTY 500 - TRI#) return (% XIRR)                      | 15.69  | NA             | NA             | 20.01          | 2.76          |
| Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)      | 14.56  | NA             | NA             | 17.36          | 0.69          |

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

|   |   |                |                |                |               |
|---|---|----------------|----------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 4th June, 2018 |                |                |                |               |
|   | <b>Since Inception</b>  | <b>7 years</b> | <b>5 years</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 520.00  | NA             | NA             | 360.00         | 120.00        |
| Market value as on 30th September, 2022 (Rs. in '000)             | 655.32  | NA             | NA             | 436.74         | 122.00        |
| Scheme Return (% XIRR)  | 10.66   | NA             | NA             | 12.98          | 3.11          |
| Benchmark (NIFTY Financial Services - TRI#) return (% XIRR)       | 13.02   | NA             | NA             | 14.42          | 2.44          |
| Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)      | 15.26   | NA             | NA             | 17.36          | 0.69          |

## IDBI Long Term Value Fund (ILTVF)

|   |  |                |                |                |               |
|---|--|----------------|----------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 20th August, 2018 |                |                |                |               |
|   | <b>Since Inception</b>   | <b>7 years</b> | <b>5 years</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 500.00   | NA             | NA             | 360.00         | 120.00        |
| Market value as on 30th September, 2022 (Rs. in '000)             | 690.13   | NA             | NA             | 468.92         | 119.60        |
| Scheme Return (% XIRR)  | 15.58  | NA             | NA             | 17.96          | -0.62         |
| Benchmark (NIFTY 500 - TRI#) return (% XIRR)                      | 17.32  | NA             | NA             | 20.01          | 2.76          |
| Additional Benchmark (S&P BSE Sensex - TRI#) return (% XIRR)      | 15.32  | NA             | NA             | 16.88          | 1.03          |

## IDBI Dividend Yield Fund (IDYF)

|   |  |                |                |                |               |
|---|--|----------------|----------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 20th August, 2018 |                |                |                |               |
|   | <b>Since Inception</b>   | <b>7 years</b> | <b>5 years</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 460.00   | NA             | NA             | 360.00         | 120.00        |
| Market value as on 30th September, 2022 (Rs. in '000)             | 650.85   | NA             | NA             | 474.85         | 121.88        |
| Scheme Return (% XIRR)  | 18.38  | NA             | NA             | 18.86          | 2.92          |
| Benchmark (NIFTY 500 - TRI#) return (% XIRR)                      | 18.20  | NA             | NA             | 20.01          | 2.76          |
| Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)      | 16.07  | NA             | NA             | 17.36          | 0.69          |

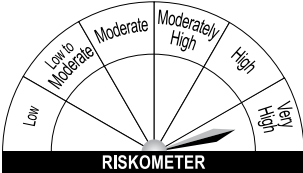

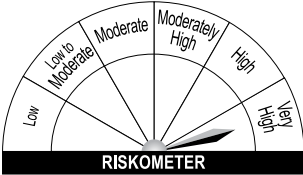
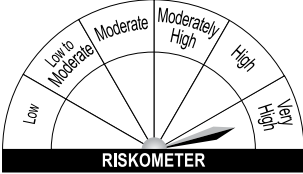
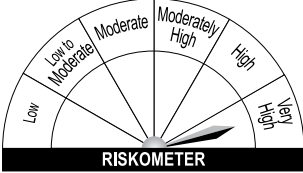
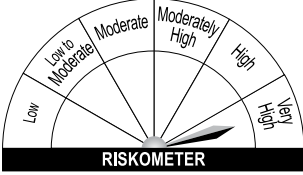
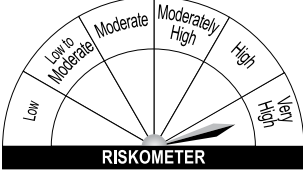
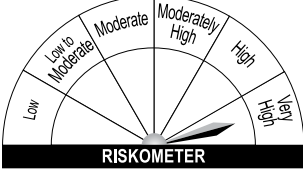
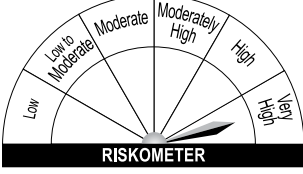
## IDBI Healthcare Fund (IHF)

|   |  |                |                |                |               |
|---|--|----------------|----------------|----------------|---------------|
| <b>Instalment amount:</b> ₹ 10,000/-<br><b>Frequency:</b> Monthly | <b>Investment date:</b> 1st of every month<br><b>Inception date:</b> 28th February, 2019 |                |                |                |               |
|   | <b>Since Inception</b>   | <b>7 years</b> | <b>5 years</b> | <b>3 years</b> | <b>1 year</b> |
| Total amount invested (Rs. in '000)                               | 440.00   | NA             | NA             | 360.00         | 120.00        |
| Market value as on 30th September, 2022 (Rs. in '000)             | 573.77   | NA             | NA             | 427.59         | 117.24        |
| Scheme Return (% XIRR)  | 14.62  | NA             | NA             | 11.51          | -4.25         |
| Benchmark (S&P BSE Healthcare - TRI#) return (% XIRR)             | 15.60  | NA             | NA             | 13.80          | -3.96         |
| Additional Benchmark (NIFTY 50 Index - TRI#) return (% XIRR)      | 16.26  | NA             | NA             | 17.36          | 0.69          |

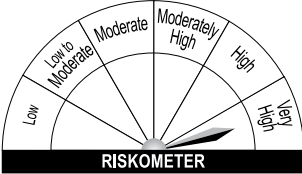
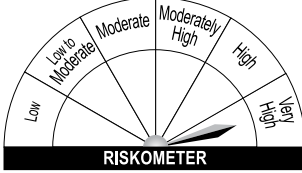
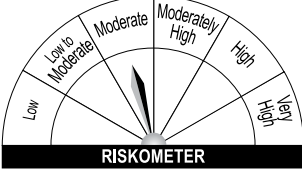

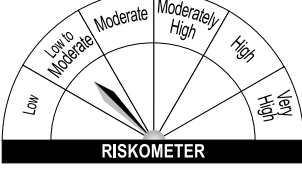
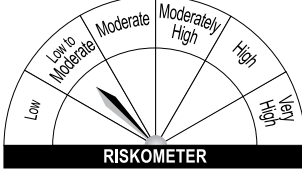

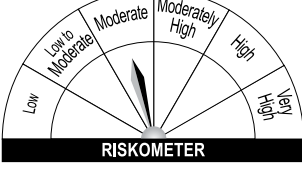
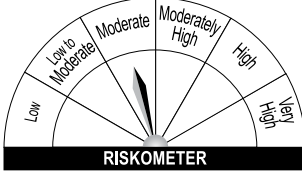
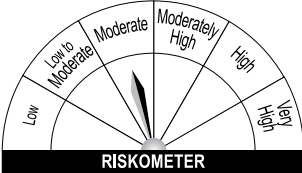
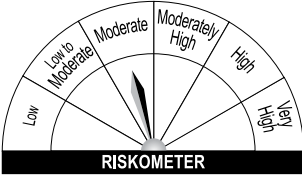
# Scheme Benchmark; ## Additional Benchmark as per SEBI Circular dated August 22, 2011; N.A - Not Applicable.

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

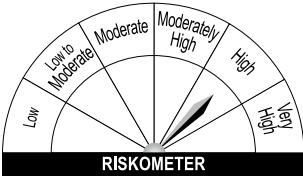
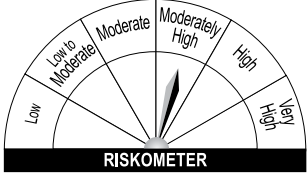
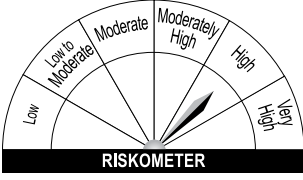
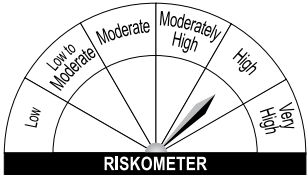
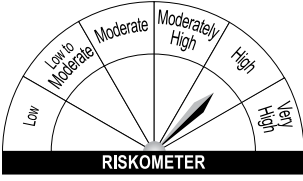
## BENCHMARK AND SCHEME RISKOMETER

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

**BENCHMARK AND SCHEME RISKOMETER (CONTD...)**

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

# BENCHMARK AND SCHEME RISKOMETER (CONTD...)

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

## PRC MATRIX OF DEBT SCHEMES OF IDBI MUTUAL FUND

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

| Name of Scheme              | Potential Risk Class (PRC) Matrix  |                       |                              |  |  |               |                             |                       |                              |                      |                          |  |     |  |                     |  |  |  |                             |       |       |  |
|-----------------------------|--|-----------------------|------------------------------|--|--|---------------|-----------------------------|-----------------------|------------------------------|----------------------|--------------------------|--|-----|--|---------------------|--|--|--|-----------------------------|-------|-------|--|
| IDBI Liquid Fund            | <table><tr><th colspan="4">Potential Risk Class</th></tr><tr><td>Credit Risk →</td><td rowspan="2">Relatively Low<br/>(Class A)</td><td rowspan="2">Moderate<br/>(Class B)</td><td rowspan="2">Relatively High<br/>(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<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(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<br>(Class A)  | Moderate<br>(Class B) | Relatively High<br>(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<br/>(Class A)</td><td rowspan="2">Moderate<br/>(Class B)</td><td rowspan="2">Relatively High<br/>(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<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(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<br>(Class A)  | Moderate<br>(Class B) | Relatively High<br>(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<br/>(Class A)</td><td rowspan="2">Moderate<br/>(Class B)</td><td rowspan="2">Relatively High<br/>(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<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(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<br>(Class A)  | Moderate<br>(Class B) | Relatively High<br>(Class C) |  |  |               |                             |                       |                              |                      |                          |  |     |  |                     |  |  |  |                             |       |       |  |
| Interest Rate Risk ↓        |  |                       |                              |  |  |               |                             |                       |                              |                      |                          |  |     |  |                     |  |  |  |                             |       |       |  |
| Relatively Low (Class I)    |  |                       |                              |  |  |               |                             |                       |                              |                      |                          |  |     |  |                     |  |  |  |                             |       |       |  |
| Moderate (Class II)         |  |                       |                              |  |  |               |                             |                       |                              |                      |                          |  |     |  |                     |  |  |  |                             |       |       |  |
| Relatively High (Class III) | A-III  |                       |                              |  |  |               |                             |                       |                              |                      |                          |  |     |  |                     |  |  |  |                             |       |       |  |
| IDBI Credit Risk Fund       | <table><tr><th colspan="4">Potential Risk Class</th></tr><tr><td>Credit Risk →</td><td rowspan="2">Relatively Low<br/>(Class A)</td><td rowspan="2">Moderate<br/>(Class B)</td><td rowspan="2">Relatively High<br/>(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<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(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<br>(Class A)  | Moderate<br>(Class B) | Relatively High<br>(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<br/>(Class A)</td><td rowspan="2">Moderate<br/>(Class B)</td><td rowspan="2">Relatively High<br/>(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<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(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<br>(Class A)  | Moderate<br>(Class B) | Relatively High<br>(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<br/>(Class A)</td><td rowspan="2">Moderate<br/>(Class B)</td><td rowspan="2">Relatively High<br/>(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<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(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<br>(Class A)  | Moderate<br>(Class B) | Relatively High<br>(Class C) |  |  |               |                             |                       |                              |                      |                          |  |     |  |                     |  |  |  |                             |       |       |  |
| Interest Rate Risk ↓        |  |                       |                              |  |  |               |                             |                       |                              |                      |                          |  |     |  |                     |  |  |  |                             |       |       |  |
| Relatively Low (Class I)    |  |                       |                              |  |  |               |                             |                       |                              |                      |                          |  |     |  |                     |  |  |  |                             |       |       |  |
| Moderate (Class II)         |  |                       |                              |  |  |               |                             |                       |                              |                      |                          |  |     |  |                     |  |  |  |                             |       |       |  |
| Relatively High (Class III) | A-III  |                       |                              |  |  |               |                             |                       |                              |                      |                          |  |     |  |                     |  |  |  |                             |       |       |  |

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