

GOLD IS FOREVER!

IDBI GOLD FUND

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

July 2023

Investment Objective of IDBI Gold Fund

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

Why to Invest in IDBI Gold Fund

- **No need for Demat account** - Investor can invest in this Scheme through physical mode. Making it easy and convenient option to Non-demat a/c holders to invest in Gold.
- **Small Value Purchase** - Investors can purchase units of IDBI Gold Fund (Gold FoF) through Lumpsum mode in small amounts as small as Rs.5000 for first time purchase and Rs.1000 afterwards.
- **Systematic investment through SIPs** - Investor can invest in this Scheme systematically with minimum Rs.500 per month through SIP facility.
- **Liquidity** - Investor of IDBI Gold fund can Buy/sell units easily directly from IDBI AMC on any business day at NAV related prices.
- **Availability of Special Facilities** - facilities like Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) is available in the Scheme.
- **No Trading Account is required** - Do not require trading account with brokers for redemption, as the redemption is directly possible with IDBI AMC.
- **No storage hassle or safety concern** - there is no requirement to hold physical gold in this Scheme as allotment is done in the form of scheme units
- **Diversification of investment portfolio** - IDBI Gold Fund is a good investment option to diversify one's investment portfolio and to reduce overall market risk. As a physical asset, gold prices are not directly related to company shares and are less volatile in nature.
- **Purity** - Gold brought against this investment is of 99.5% purity (24 carat approx...)

Portfolio as on 30th June, 2023

Security Name	% to net Assets*
Units of IDBI Gold Exchange Traded Fund	100.01
TREPS on G-Sec or T-Bills	0.41
Cash & Cash Receivables	-0.42
Total	100.00

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

Who should invest?

- Long Term Investors who Aim to generate returns that correspond closely to the returns generated by IDBI Gold Exchange Traded Fund
- Investors who are looking for Investment in gold without paying making charges
- Investors who wish to invest in gold without safety concerns / hassles for storage
- Investors who wish to invest in Gold ETF but do not have Demat account

Scheme Investing Facts



Minimum Application Amount

Single Investment - Rs.5000/- • Additional Purchase - Rs.1000/-
• Systematic Investment Plan (SIP)

SIP Options

Monthly option:

Rs.500 per month for a minimum period of 12 months or Rs.1000 per month for a minimum period of 6 months

Quarterly option:

Rs.1500 per quarter for a minimum period of 4 quarters



Benchmark

Domestic price of Gold



Fund Manager

Mr. Nitin Dattaram Dalvi



Inception Date

14th August, 2012



Loads Structure

Entry Load :
Not applicable.

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

Scheme Performance of IDBI GOLD FUND

As of last business day of the month - June, 2023

Fund Manager: Mr. Nitin Dattaram Dalvi Total Experience: Over 18 Years	Returns (in %)		Value of Rs. 10,000/- invested	
Period	Scheme	Benchmark#	Scheme	Benchmark#
1 Year	13.37	13.87	11,337	11,387
3 Years	5.13	6.12	11,620	11,951
5 Years	12.19	13.74	17,785	19,049
Since Inception (14th August, 2012)	4.18	6.11	15,617	19,068

FM managing this Scheme since 14th February, 2023. #Domestic Price of Gold

Other Schemes Managed by Mr. Nitin Dattaram Dalvi

As of last business day of the month - June, 2023

Scheme/Index Name	Inception Date	1 Year Return (%)	3 Years Return (%)	5 Years Return (%)	Inception Return (%)
IDBI Gold Exchange Traded Fund	9th Nov., 2011	13.55	5.76	13.09	5.34
Domestic Price of Physical Gold		13.87	6.12	13.74	6.10

*Disclaimer: The information provided is for illustrative purpose and should not be construed as an investment advice. Past performance may or may not be sustained in future. Calculation are based Regular Plan. Growth Option NAV. Different plan have different expense structure. Return greater than 1 year are Compounded Annual Growth Rates (CAGR). IDBI AMC does not provide any guarantee / assurance of returns. Data as on 30th June, 2023.

Product Label

This product is suitable for investors who are seeking*:	
<ul style="list-style-type: none"> To replicate returns of IDBI Gold Exchange Traded Fund (IDBI Gold ETF) with at least medium term horizon Investments in units of IDBI Gold ETF/ Money Market Instruments/ IDBI Liquid Fund Scheme 	<p>RISKOMETER 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.

Name and Riskometer of Benchmark
<p>RISKOMETER</p>

IDBI GOLD FUND



Tel. No.: (+91 22) 6644 2800
Fax No.: (+91 22) 6644 2801
All India Toll Free No.: 1800-419-4324
E-mail ID: contactus@idbimutual.co.in
Internet: www.idbimutual.co.in Facebook: IDBIMutual

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