

(i) IDBI mutual IDBI Asset Management Limited

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. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005. Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Cuffe Parade Colaba, Mumbai - 400005. Tel: (022) 66442800 Fax: (022) 66442801 Website: www.idbimutual.co.in E-mail: contactus@idbimutual.co.in

CHANGE IN PRODUCT LABEL OF THE SCHEMES OF IDBI MUTUAL FUND

Name of	nd are given below:		Rayiead Product Labol	
IDBI NIFTY INDEX FUND [An open- ended scheme replicating / tracking the NIFTY 50 Index (Total Returns Index)]	Existing Product Label This product is suitable for		Revised Product Label or 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)	RISKOMETER RISKOMETER Moderate HIGH Investors understand that their principal will be at Moderately High Risk	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)	Low to Moderate High High High High High High High High
	Investors sh	nould consult their financial advisors if in	or investors who are seeking:	s suitable for them.
IDBI LIQUID FUND (An open- ended liquid scheme)	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 RISKOMETER Moderate Mo	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	Low to High High High Hope Notes and that their principal will be at Moderate Risk
DBI	*Investors sh	nould consult their financial advisors if in	doubt about whether the product is or investors who are seeking*:	s suitable for them.
ULTRA SHORT TERM FUND (An open-ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between	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 RISKOMETER Moderate Moderate HIGH Investors understand that their principal will be at Moderately Low Risk	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	Low to High High High High High High High High
3 months to 6 months#	*Investors sh	nould consult their financial advisors if in	•	s suitable for them.
IDBI NIFTY JUNIOR INDEX FUND (An open-ended scheme replicating/ tracking the NIFTY Next 50 Index (Total Returns Index))	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)	This product is suitable for RISKOMETER RISKOMETER Moderate HIGH Investors understand that their principal will be at Moderately High Risk	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)	Low to High High High High High High High High
	Investors sl	nould consult their financial advisors if in	doubt about whether the product is or investors who are seeking:	s suitable for them.
IDBI EQUITY SAVINGS FUND (An open-ended scheme investing in equity, arbitrage and debt)	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 Moderate Moderate Moderate Moderate Moderate Moderate HIGH Investors understand that their principal will be at Moderately High Risk	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	Low to Moderately High High High High Wery High RISKOMETER Investors understand that their principal will be at Moderately High Risk
IDBI	*Investors sh	nould consult their financial advisors if in This product is suitable for	doubt about whether the product is or investors who are seeking*:	s suitable for them.
SHORT TERM BOND FUND (An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year	Regular income for short term Investments in Debt / Money Market Instruments such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years	RISKOMETER Moderate Mode	Regular income for short term Investments in Debt / Money Market Instruments such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years	Low to High High High High High High High High
and 3 years#)	*Investors sl	nould consult their financial advisors if in	doubt about whether the product is or investors who are seeking*:	s suitable for them.
IDBI GOLD EXCHANGE TRADED FUND (An open-ended scheme replicating/ tracking the performance of gold in domestic prices)	To replicate the performance of gold in domestic prices with at least medium term horizon. Investments in physical gold and gold related instruments / debt & money market instruments.	RISKOMETER	To replicate the performance of gold in domestic prices with at least medium term horizon. Investments in physical gold and gold related instruments / debt & money market instruments.	Low to High High High High High High High High
	Investors sh	nould consult their financial advisors if in This product is suitable for	doubt about whether the product is or investors who are seeking:	s suitable for them.
IDBI DYNAMIC BOND FUND (An open-ended dynamic debt scheme investing across duration)	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 *Investors st	RISKOMETER Moderate	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	Low to High High High High High High High High
DBI NDIA TOP 100 EQUITY FUND (Large Cap Fund - An open- ended equity scheme predominantly nvesting in large cap stocks)	Long term capital growth Investments predominantly in large cap equity and equity related instruments		Long term capital growth Investments predominantly in large cap equity and equity related instruments	Noderate Moderately High High High High High High High High
	*Investors sh	nould consult their financial advisors if in	<u> </u>	
IDBI	To replicate returns of IDBI	RISKOMETER	To replicate returns of IDBI	N. 1
GOLD FUND (An open-ended Fund of Funds scheme investing	Gold ETF with at least medium term horizon • Investments in units of IDBI Gold ETF/ Money Market	Moderate Mod	Gold ETF with at least medium term horizon • Investments in units of IDBI Gold ETF/ Money Market	Low to Moderate High High Low Very High

Name of Revised Product Label **Existing Product Label** the scheme This product is suitable for investors who are seeking*: Long term regular income Long term regular income IDBI along with capital along with capital **GILT FUND** appreciation with at least appreciation with at least (An open-ended medium term horizon medium term horizon debt scheme Investments in dated Investments in dated investing in Central & State Central & State government Government Securities Government Securities / securities T-Bills / Money Market T-Bills / Money Market Investors understand that across Investors understand that Instrument Instrument their principal will be at their principal will be at maturity) Moderate Risk Moderate Risk *Investors should consult their financial advisors if in doubt about whether the product is suitable for them This product is suitable for investors who are seeking* · Long term capital growth · Long term capital growth An Equity Linked Savings · An Equity Linked Savings Scheme (ELSS) investing Scheme (ELSS) investing IDBI in equity and equity related in equity and equity related **EQUITY** instruments with the instruments with the **ADVANTAGE** objective to provide objective to provide FUND investors with opportunities investors with opportunities (An openfor capital appreciation and for capital appreciation and ended Equity Investors understand that Investors understand that income along with the income along with the Linked Savings their principal will be at their principal will be at benefit of income-tax benefit of income-tax Scheme with a Moderately High Risk Very High Risk deduction (under section deduction (under section statutory lockin of 3 years 80C of the Income-tax Act 80C of the Income-tax Act 1961) on their investments 1961) on their investments and tax benefit) subject to a statutory locking subject to a statutory lockin of three years of three years *Investors should consult their financial advisors if in doubt about whether the product is suitable for them This product is suitable for investors who are seeking* IDBI Regular income & capital Regular income & capital **CREDIT RISK** appreciation through active appreciation through active **FUND** management for at least management for at least (An open Hig medium term horizon medium term horizon ended debt Investments predominantly scheme Investments predominantly predominant in AA and below rated in AA and below rated corporate bonds across corporate bonds across investing in AA and below maturity spectrum maturity spectrum Investors understand that Investors understand that rated their principal will be at Moderately High Risk their principal will be at corporate Moderate Risk bonds) *Investors should consult their financial advisors if in doubt about whether the product is suitable for them This product is suitable for investors who are seeking* Long term capital RISKOMETER Long term capital IDBI DIVERSIFIED appreciation appreciation **EQUITY FUND** Investments in a diversified Investments in a diversified (Multi Cap Fund portfolio consisting of portfolio consisting of - An openequity & equity related equity & equity related ended equity instruments across market instruments across market capitalization capitalization scheme investina across large cap, Investors understand that Investors understand that mid cap, small their principal will be at their principal will be at cap stocks) Moderately High Risk Very High Risk



HYBRID EQUITY FUND Investments in equity & (An oper equity related instruments ended hybrid as well as debt and money market instruments investina predominantl in equity and their principal will be at equity related Moderately High Risk

IDBI

scheme

IDBI

MIDCAP

- An open-

scheme

stocks)

IDBI

(An open-

scheme

maximum

30 stocks

large cap))

IDBI

FUND

scheme

Banking &

Financial

Services

Sector)

IDBI

LONG TERM

(An open-

scheme

ended equity

following value

investment

strategy)

VALUE FUND

(predominantly

mid cap stocks

FUND

Investors understand that

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



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

This product is suitable for investors who are seeking

Investors should consult their financial advisors if in doubt about whether the product is suitable for them This product is suitable for investors who are seeking

· Long term capital growth Investment predominantly in equity & equity related (Mid Cap Fund instruments of Midcap companies ended equity predominantly investing in

Investors understand that their principal will be at

Moderately High Risk

Investment predominantly in equity & equity related instruments of Midcap companies

· Long term capital growth



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 This product is suitable for investors who are seeking

IDBI SMALL CAP FUND (Small Cap Fund - An open-ended	Long term capital growth Investment predominantly in equity & equity related instruments of Small Cap companies	RISKOMETER Moderate
equity scheme		LOW
predominantly		Investors understand tha
investing in		
small cap		their principal will be at

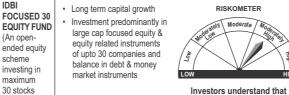
됩 HIGH at Moderately High Risk

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



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 This product is suitable for investors who are seeking:

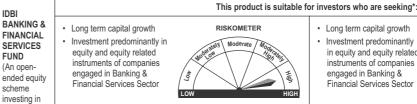


 Long term capital growth · Investment predominantly in large cap focused equity & equity related instruments of upto 30 companies and balance in debt & money market



Investors understand that their principal will be at Very High Risk

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



Long term capital growth.

Investment in equity and

strategy.

following value investment

Investors understand that

their principal will be at

their principal will be at

· Investment predominantly in equity and equity related engaged in Banking & Financial Services Sector

· Long term capital growth



their principal will be at Very High Risk

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

This product is suitable for investors who are seeking*

Gold ETF/ Money Market Instruments/ IDBI Liquid Fund Scheme

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

Investors understand that

their principal will be at

Moderately High Risk

in IDBI Gold

Traded Fund

Exchange

(IDBI Gold

Instruments/ IDBI Liquid

Long term capital growth.



their principal will be at

Moderately High Risk

 Investment in equity and equity related instruments by following value investment strategy.



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

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Name of the scheme

Existing Product Label

Revised Product Label

IDRI

DIVIDEND

(An openended equity

scheme

dividend

YIFI D FUND

predominantly investing in

vielding stocks)

Long term capital growth

 Investment in predominantly in dividend yielding equity and equity related instruments





Investors understand that their principal will be at Moderately High Risk

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



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.

This product is suitable for investors who are seeking*:

This product is suitable for investors who are seeking*:

IDBI HEALTHCARE FUND

(An openended equity scheme investing in Healthcare and Allied sectors)

- · Long term capital appreciation
- Investment predominantly in equity and equity related instruments of companies engaged in Healthcare & Allied Sectors

RISKOMETER



Investors understand that their principal will be at High Risk

- · Long term capital appreciation
- Investment predominantly in equity and equity related instruments of companies engaged in Healthcare & Allied Sectors



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.

This Addendum shall form an integral part of Scheme Information Document / Key Information Memorandum of all the schemes of IDBI Mutual Fund, as amended from time to time.

All others features and terms and condition as stated in the SID/KIM of the Schemes shall remain unchanged.

For IDBI Asset Management Limited

(Investment Manager to IDBI Mutual Fund)

. d/-

Place : Mumbai Date : January 08, 2021

Company Secretary and Compliance Officer

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

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