

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

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NOTICE CUM ADDENDUM NO.04/2022-23

CHANGE IN RISK-O-METER

Investors are requested to note that pursuant to SEBI Circular no SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020, the Risk-o-meter of the following Schemes of IDBI Mutual Fund stand revised as under, based on evaluation of risk level of Schemes Portfolios as on April 30, 2022:

Name of the scheme	Product Labelling*	Existing Risk-o-meter	Revised Risk-o-meter
This product is suitable for investors who are seeking*:			
IDBI Liquid Fund (An open ended Liquid Scheme. A Relatively Low interest rate risk and moderate credit risk scheme.)	<ul style="list-style-type: none"> 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 	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Low to Moderate Risk.</p>	 <p>RISKOMETER</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.			
This product is suitable for investors who are seeking*:			
IDBI 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 3 months and 6 months. A relatively high interest rate risk and moderate credit risk scheme.)	<ul style="list-style-type: none"> 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 	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Low to Moderate Risk</p>	 <p>RISKOMETER</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.			
This product is suitable for investors who are seeking*:			
IDBI 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 to 3 years. A relatively high interest rate risk and relatively low credit risk.	<ul style="list-style-type: none"> Regular income for short term Investments in Debt / Money market instruments such that the Macaulay duration of the portfolio is maintained between 1 year to 3 years. 	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Low to Moderate Risk</p>	 <p>RISKOMETER</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.			
This product is suitable for investors who are seeking*:			
IDBI DYNAMIC BOND FUND (An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk scheme.)	<ul style="list-style-type: none"> 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. 	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Low to Moderate Risk</p>	 <p>RISKOMETER</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.			
This product is suitable for investors who are seeking*:			
IDBI GILT FUND (An open-ended debt scheme investing in government securities across maturities. A relatively high interest rate risk and relatively low credit risk scheme.)	<ul style="list-style-type: none"> Long term regular income along with capital appreciation with at least medium term horizon Investments in dated Central & State Government securities/T-Bills/ Money market Instrument 	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Low Risk</p>	 <p>RISKOMETER</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.			
This product is suitable for investors who are seeking*:			
IDBI CREDIT RISK FUND [An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and Moderate credit risk scheme.]	<ul style="list-style-type: none"> Regular income & capital appreciation through active management for at least medium term horizon Investments predominantly in AA and below rated corporate bonds across maturity spectrum 	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderate Risk</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderately High Risk</p>
*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 GOLD FUND [An open-ended Fund of Funds scheme investing in IDBI Gold Exchange Traded Fund (IDBI Gold ETF)]	<ul style="list-style-type: none"> To replicate returns of 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</p> <p>Investors understand that their principal will be at Moderately High Risk</p>	 <p>RISKOMETER</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.			
This product is suitable for investors who are seeking*:			
IDBI GOLD EXCHANGE TRADED FUND (An open-ended scheme replicating/tracking the performance of gold in domestic prices)	<ul style="list-style-type: none"> 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 	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderately High Risk</p>	 <p>RISKOMETER</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.			

There is no change in product labelling of the schemes. Only risk-o-meter is changed.

This Addendum shall form an integral part of Scheme Information Document / Key Information Memorandum of above stated 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)

Place : Mumbai
Date : May 04, 2022

Sd/-
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.