

IDBI FUNDS

March 2021

Equity Market Overview

BSE Sensex 30 closed @ 49099 +6.1 %, NSE Nifty50 @ 14529 +6.6 % mom basis in the month of February 2021.

Positive performing sectors were Metal +24%, PSU +22%, Power +20.6%, Realty +15.2% Negative Performing sectors were FMCG -2.6%, IT -1.6%, Teck -1.3%

ICE Brent Crude futures rose above \$60/bbl in February and returning prices to pre-pandemic levels. The US 10-year Treasury yield rose 36 basis points (bps) to 1.43%.

Union Budget 2021- government is hoping to use the proceeds of big-ticket disinvestment to bankroll the next phase of economic recovery.

RBI-MPC Committee kept rates on hold and retained its “accommodative” stance at its meeting . The RBI has revised down its inflation forecast for 4QFY21 to 5.2% from 5.8% earlier. For 1HFY22, the inflation forecast has been raised to 5.-5.2% from 4.6-5.2%.

Collection of GST stood at Rs. 1,13,000 Cr. in February 2021, +7% YoY.

FDI inflow recorded \$67.54 billion during April- December 2020.

India’s GDP grew 0.4% (YoY) in Q3 after contracting for two straight quarters witnessed marginal growth.

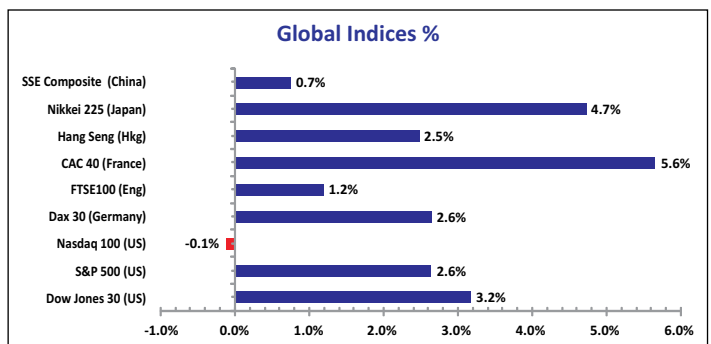
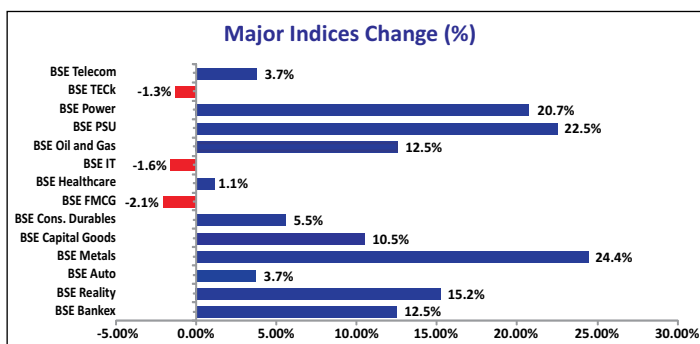
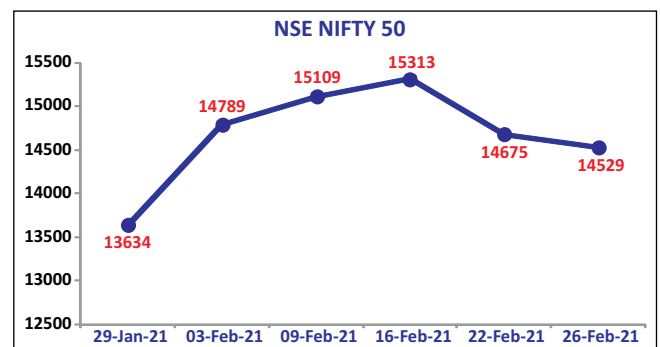
The Index of Industrial Production (IIP) grew 1% in December 2020 compared with 1.9% contraction in Nov 2020 as per data released by Ministry of Statistics and Programme Implementation (MoSPI).

Foreign Exchange Reserves rose by \$169 million to \$583.86 billion and the Gold Reserve declined by \$977 million to \$35.25 billion in the week ended Feb. 2021.

India’s Trade Deficit during the month Feb 2021 widened to \$12.88 billion It was \$10.16 billion in February 2020. Exports fell 0.25%, while imports picked up to grow at 7% in February, data showed according to data of the commerce ministry.

The wholesale price index-based (WPI) inflation stood at 2.03% in Jan 21 compared with 1.22% in December. India’s retail inflation (CPI) stood at 4.06% in the month of January compared to 4.59% in December.

USD/INR quoted @ 73.47, Brent Crude @ 65.66 USD per barrel and Gold @1745 USD Oz at the end of February 2021.



Source: Bloomberg

Fixed Income Overview

MACRO Economic Data for the month:

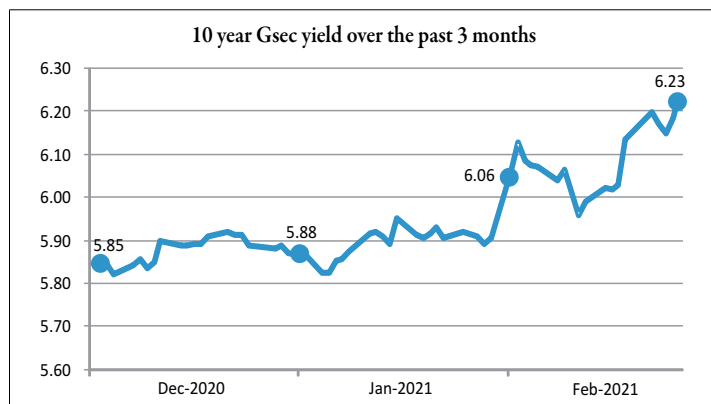
	As on 31/01/2021	As on 28/02/2021	Change
10 year Gsec	5.91%	6.23%	32 bps
10 year Corp bonds	6.62%	7.20%	58 bps
3 months Tbill	3.34%	3.20%	14 bps
3 month CD	3.34%	3.27%	07 bps
Brent Crude \$	55.88	66.13	10.25
INR = USD	72.95	73.47	00.52

The major macro events during the month:

Inflation, IIP and Q3 GDP:

CPI inflation moderated to 16-month low of 4.06% as against 4.6% in December on the back of falling vegetables prices whereas Core inflation (excluding food and fuel) continues to remain high and sticky at 5.33%.

IIP in December grew 1% (November: -2.1%) and by 7.8% on a sequential basis. IIP manufacturing grew 1.2% while IIP grew 1%; in line with expectation of flat to marginally positive 3QFY21 GDP growth print.



Real GDP in 3QFY21 registered a marginal positive growth of 0.40% driven by manufacturing, construction and financial/real estate sectors.

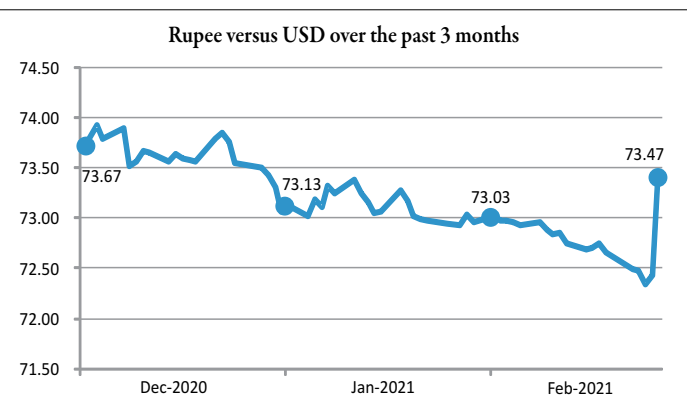
Trade Deficit & GST Collections:

India's trade deficit in February narrows marginally at US\$ 12.9 bn from a high of US\$ 14.5 bn in the previous month. Even as exports in February remained largely unchanged (-0.30) from January, loss of momentum in imports (7%) led to a lower trade deficit.

GST collections for January, collected in February, exceeded the Rs1 tn mark for the fifth consecutive month supported by economic recovery and improved compliance. Based on the PIB release, total GST collection was at Rs1,131 bn for January (7.4% yoy) compared to Rs1,198 bn in December. Gross GST collections up to 11MFY21 were at Rs10.1 tn—contraction of 9.9% over 11MFY20.

Oil:

Brent crude oil price went up to US\$ 66.13 in February 2021 from USD 55.88 in January 2021. Even while writing this commentary, the oil prices surged past US\$ 70 due to the decision taken by OPEC+ members to continue with the production cuts.



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 dividends received from a security and are usually expressed annually as a percentage based on the investment's cost, its current market value or its face value.

Risk Free Return:

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

Tracking Error:

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

Portfolio Turnover Ratio:

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

IDBI Equity Advantage Fund (IEAF)

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

Scheme Features		
Investment objective:		
The Scheme will seek to invest predominantly in a diversified portfolio of equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income along with the benefit of income-tax deduction (under section 80C of the Income-tax Act, 1961) on their investments. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to be eligible for income-tax benefits under Section 80C. There can be no assurance that the investment objective under the scheme will be realized.		
Fund Manager:	Total Experience: Over 16 Years	
Mrs. Uma Venkatraman	(Managing the Scheme since 1st July 2018)	
Inception Date:		
10th September, 2013		
Benchmark:		
S&P BSE 200 - Total Return Index (TRI)		
NAV as on 26th February 2021 (₹ per unit):		
	Regular	Direct
Growth	31.68	34.60
Dividend	21.05	23.36
Monthly Average AUM:		
₹ 530.21 Crs.		
AUM as on 28th February 2021:		
₹ 515.13 Crs.		
Expense Ratio as on 28th February 2021:		
Regular	: 2.46%	
Direct	: 1.21%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 28th February 2021:		
Standard Deviation	: 5.6287%	
Beta	: 0.7913	
Sharpe Ratio	: 0.0630	
Portfolio Turnover Ratio ^{^^}	: 0.72	
Risk free rate: Overnight MIBOR (3.47% as on 26/02/21). 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 (for Lumpsum & SIP)	: Nil. Investment under the scheme is subject to a lock-in period of 3 years.	

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Equity Advantage Fund - Dividend (Regular Plan)				
4th April, 2019	0.8854	0.8854	18.39	17.47
19th March, 2018	1.6000	1.6000	19.48	17.97
25th September, 2017	1.5000	1.5000	20.34	18.82
IDBI Equity Advantage Fund - Dividend (Direct Plan)				
4th April, 2019	0.8854	0.8854	19.84	18.93
19th March, 2018	1.6000	1.6000	20.55	19.05
25th September, 2017	1.5000	0.0000	21.21	19.68

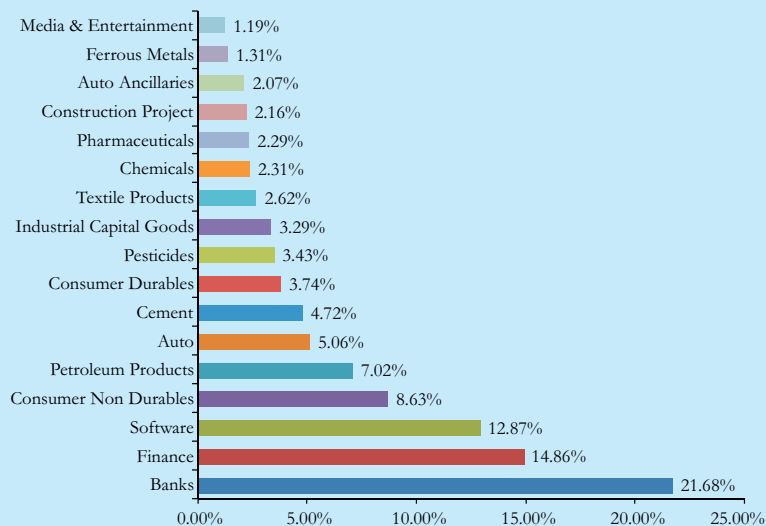
Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend distribution is subject to availability of distributable surplus on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

** NAV of the record date.

Portfolio as on 28/02/2021			
Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED	99.25	State Bank of India	1.92
HDFC Bank Ltd.	7.50	Ultratech Cement Ltd.	1.91
ICICI Bank Ltd.	5.84	TVS Motor Co. Ltd.	1.81
Infosys Ltd.	5.14	PI Industries Ltd.	1.78
Reliance Industries Ltd.	5.04	Nestle India Ltd.	1.77
Bajaj Finance Ltd.	4.45	Rallis India Ltd.	1.65
Housing Development Finance Corp. Ltd.	4.04	Axis Bank Ltd.	1.62
Kotak Mahindra Bank Ltd.	3.56	Shree Cement Ltd.	1.52
ABB India Ltd.	3.29	Hindustan Unilever Ltd.	1.49
Sundaram Finance Ltd.	2.83	VST Industries Ltd.	1.45
HCL Technologies Ltd.	2.81	TATA Steel Ltd.	1.31
Bata India Ltd.	2.63	Dr. Reddy's Laboratories Ltd.	1.30
Page Industries Ltd.	2.62	JK Cement Ltd.	1.29
Cholamandalam Investment & Finance Co. Ltd.	2.54	Ashok Leyland Ltd.	1.25
Mphasis Ltd.	2.49	IndusInd Bank Ltd.	1.24
Happiest Minds Technologies Ltd.	2.43	Inox Leisure Ltd.	1.19
Pidilite Industries Ltd.	2.31	Crompton Greaves Consumer Electricals Ltd.	1.11
Larsen & Toubro Ltd.	2.16	LIC Housing Finance Ltd.	1.00
MRF Ltd.	2.07	Cipla Ltd.	0.99
Eicher Motors Ltd.	2.00	TREPS	0.94
United Breweries Ltd.	1.99	Cash & Cash Receivables	-0.19
Bharat Petroleum Corp. Ltd.	1.98	TOTAL	100.00
Asian Paints Ltd.	1.93		

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

Industry Classification (excluding TREPS and Cash & Cash Receivables)



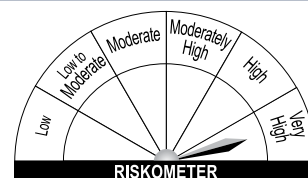
Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

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 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 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 16 Years
Mrs. Uma Venkatraman	(Managing the Scheme since 5th September 2017)

Inception Date:

15th May, 2012

Benchmark:

NIFTY 100 - Total Return Index (TRI)

NAV as on 26th February 2021 (₹ per unit):

	Regular	Direct
Growth	31.40	34.31
Dividend	20.60	22.90

Monthly Average AUM:

₹ 420.13 Crs.

AUM as on 28th February 2021:

₹ 411.21 Crs.

Expense Ratio as on 28th February 2021:

Regular : 2.53%
Direct : 1.35%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 28th February 2021:

Standard Deviation : 5.8776%
Beta : 0.9057
Sharpe Ratio : 0.1185
Portfolio Turnover Ratio^^ : 0.78

Risk free rate: Overnight MIBOR (3.47% as on 26/02/21). 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 (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
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IDBI India Top 100 Equity Fund - Dividend (Regular Plan)

4th April, 2019	1.3281	1.3281	17.11	15.68
19th March, 2018	1.5000	1.5000	17.79	16.33
31st May, 2017	1.0000	1.0000	19.15	18.16

IDBI India Top 100 Equity Fund - Dividend (Direct Plan)

4th April, 2019	1.3281	1.3281	18.46	17.04
19th March, 2018	1.5000	1.5000	18.76	17.30
31st May, 2017	1.0000	1.0000	19.86	18.86

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

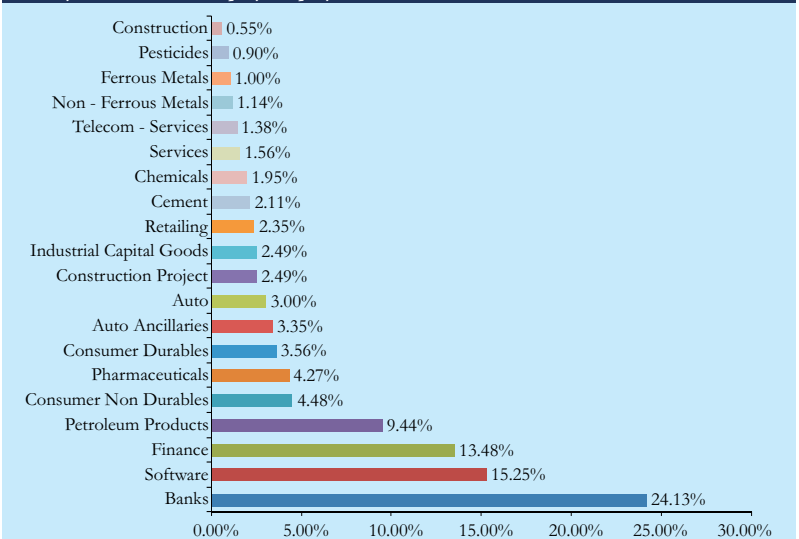
** NAV of the record date.

Portfolio as on 28/02/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.02	Happiest Minds Technologies Ltd.	1.14
Britannia Industries Ltd.	0.02	Hindalco Industries Ltd.	1.14
EQUITY & EQUITY RELATED	98.86	LIC Housing Finance Ltd.	1.11
HDFC Bank Ltd.	9.67	Bharat Electronics Ltd.	1.08
Reliance Industries Ltd.	9.44	Motherhood Sumi Systems Ltd.	1.04
ICICI Bank Ltd.	7.32	Nestle India Ltd.	1.02
Infosys Ltd.	6.39	Bosch Ltd.	1.01
Housing Development Finance Corpn. Ltd.	6.02	Cholamandalam Investment & Finance Co. Ltd.	1.01
Bajaj Finance Ltd.	2.73	Pidilite Industries Ltd.	1.00
TATA Consultancy Services Ltd.	2.71	TATA Steel Ltd.	1.00
Axis Bank Ltd.	2.70	Titan Co. Ltd.	0.98
Kotak Mahindra Bank Ltd.	2.57	Vinati Organics Ltd.	0.95
Larsen & Toubro Ltd.	2.49	ACC Ltd.	0.91
State Bank of India	1.87	Crompton Greaves Consumer Electricals Ltd.	0.90
HCL Technologies Ltd.	1.70	PI Industries Ltd.	0.90
Volta Ltd.	1.68	Avenue Supermarts Ltd.	0.88
Asian Paints Ltd.	1.64	Cipla Ltd.	0.88
Indian Railway Catering & Tourism Corpn. Ltd.	1.56	HDFC Life Insurance Co. Ltd.	0.88
Aditya Birla Fashion and Retail Ltd.	1.47	ICICI Prudential Life Insurance Co. Ltd.	0.88
ABB India Ltd.	1.41	Dr. Reddy's Laboratories Ltd.	0.86
Bharti Airtel Ltd.	1.38	Mahindra & Mahindra Ltd.	0.86
Maruti Suzuki India Ltd.	1.33	ICICI Securities Ltd.	0.85
Persistent Systems Ltd.	1.32	Eicher Motors Ltd.	0.81
Suprajit Engineering Ltd.	1.30	Wipro Ltd.	0.70
Birlasoft Ltd.	1.29	ITC Ltd.	0.58
Divi's Laboratories Ltd.	1.27	DLF Ltd.	0.55
Sun Pharmaceutical Industries Ltd.	1.26	TREPS	1.33
Hindustan Unilever Ltd.	1.22	Cash & Cash Receivables	-0.21
Ultratech Cement Ltd.	1.20	TOTAL	100.00

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

Industry Classification (for equity & equity related)



Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

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Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

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:

Mrs. Uma Venkatraman

Total Experience: Over 16 Years

(Managing the Scheme since 20th June, 2019)

Inception Date:

28th March, 2014

Benchmark:

NIFTY 500 - Total Return Index (TRI)

NAV as on 26th February 2021 (₹ per unit):

	Regular	Direct
Growth	26.56	29.07
Dividend	18.26	20.30

Monthly Average AUM:

₹ 322.81 Crs.

AUM as on 28th February 2021:

₹ 312.29 Crs.

Expense Ratio as on 28th February 2021:

Regular : 2.48%

Direct : 1.16%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 28th February 2021:

Standard Deviation : 5.8011%

Beta : 0.8421

Sharpe Ratio : 0.0871

Portfolio Turnover Ratio^^ : 0.51

Risk free rate: Overnight MIBOR (3.47% as on 26/02/21). 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 (for Lumpsum & SIP) : 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.

Dividend History

(Face Value: ₹ 10/- Per Unit)

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

4th April, 2019	1.2396	1.2396	15.64	14.31
19th March, 2018	1.4000	1.4000	16.79	15.37
25th September, 2017	1.2000	1.2000	17.21	16.04

IDBI Diversified Equity Fund - Dividend (Direct Plan)

4th April, 2019	1.2396	1.2396	16.8200	15.4900
19th March, 2018	1.4000	1.4000	17.61	16.20
25th September, 2017	1.2000	0.0000	17.81	16.65

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

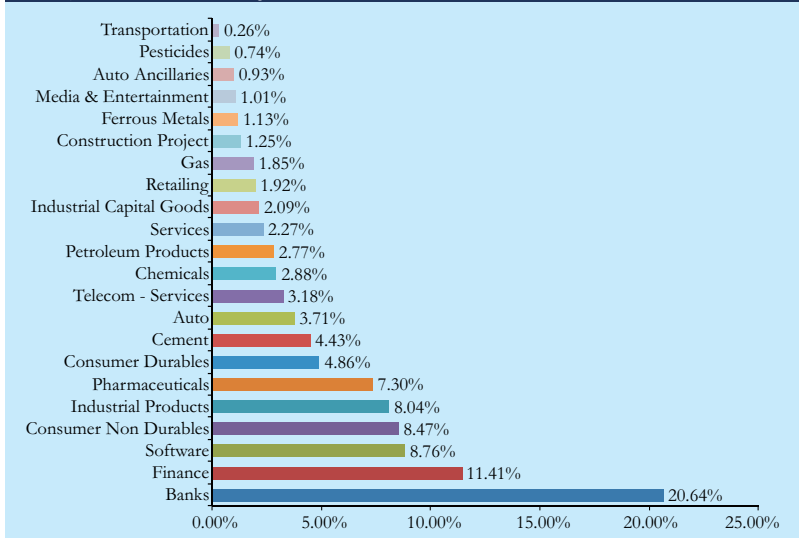
** NAV of the record date.

Portfolio as on 28/02/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
DEBENTURES	0.03	EPL Ltd.	1.62
Britannia Industries Ltd.	0.03	Camlin Fine Sciences Ltd.	1.53
EQUITY & EQUITY RELATED	99.87	Canara Bank	1.51
HDFC Bank Ltd.	7.73	Cholamandalam Investment & Finance Co. Ltd.	1.51
ICICI Bank Ltd.	4.42	Hindustan Unilever Ltd.	1.43
Infosys Ltd.	4.04	Wipro Ltd.	1.38
Housing Development Finance Corp. Ltd.	3.55	Eicher Motors Ltd.	1.35
Bajaj Finance Ltd.	3.35	Pidilite Industries Ltd.	1.35
Bharti Airtel Ltd.	3.18	Dabur India Ltd.	1.29
Axis Bank Ltd.	2.90	Larsen & Toubro Ltd.	1.25
Kotak Mahindra Bank Ltd.	2.83	State Bank of India	1.25
Reliance Industries Ltd.	2.77	Mahindra & Mahindra Financial Services Ltd.	1.24
Sun Pharmaceutical Industries Ltd.	2.62	Happiest Minds Technologies Ltd.	1.20
Ultratech Cement Ltd.	2.58	Jindal Steel & Power Ltd.	1.13
Laurus Labs Ltd.	2.49	Britannia Industries Ltd.	1.10
Crompton Greaves Consumer Electricals Ltd.	2.47	TATA Consultancy Services Ltd.	1.10
Titan Co. Ltd.	2.39	VST Industries Ltd.	1.10
Indian Railway Catering & Tourism Corp. Ltd.	2.27	Tech Mahindra Ltd.	1.04
Cipla Ltd.	2.19	PVR Ltd.	1.01
Grindwell Norton Ltd.	2.13	MRF Ltd.	0.93
ABB India Ltd.	2.09	Nestle India Ltd.	0.90
SRF Ltd.	2.04	Asian Paints Ltd.	0.76
SKF India Ltd.	2.03	Rallis India Ltd.	0.74
Avenue Supermarts Ltd.	1.92	Escorts Ltd.	0.58
Kansai Nerolac Paints Ltd.	1.86	Gateway Distriparks Ltd.	0.26
Gujarat Gas Ltd.	1.85	AIA Engineering Ltd.	0.22
Shree Cement Ltd.	1.85	TREPS	0.45
Mahindra & Mahindra Ltd.	1.78	Cash & Cash Receivables	-0.35
ICICI Lombard General Insurance Co. Ltd.	1.76	TOTAL	100.00

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

Industry Classification (excluding TREPS and Cash & Cash Receivables)



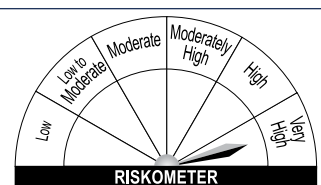
Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

IDBI Nifty Index Fund (INIF)

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

Scheme Features

Investment objective:

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

Fund Manager:

Total Experience: Over 20 Years

Mr. Firdaus Marazban Ragina

(Managing the Scheme since 9th October 2018)

Inception Date:

25th June, 2010

Benchmark:

NIFTY 50 - Total Return Index (TRI)

NAV as on 26th February 2021 (₹ per unit):

	Regular	Direct
Growth	26.7594	28.6621
Dividend	25.5338	27.3297

Monthly Average AUM:

₹ 269.44 Crs.

AUM as on 28th February 2021:

₹ 260.51 Crs.

Expense Ratio as on 28th February 2021:

Regular : 1.03%

Direct : 0.32%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 28th February 2021:

Portfolio Turnover Ratio^{^^} : 0.13

Tracking Error : 0.1462%

Annualised tracking error for last 3 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.

Dividend History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Nifty Index Fund - Dividend (Regular Plan)				
14th October, 2010	0.4000	0.4000	11.5740	10.9628
31st August, 2010	0.1200	0.0000	10.2883	10.2886

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

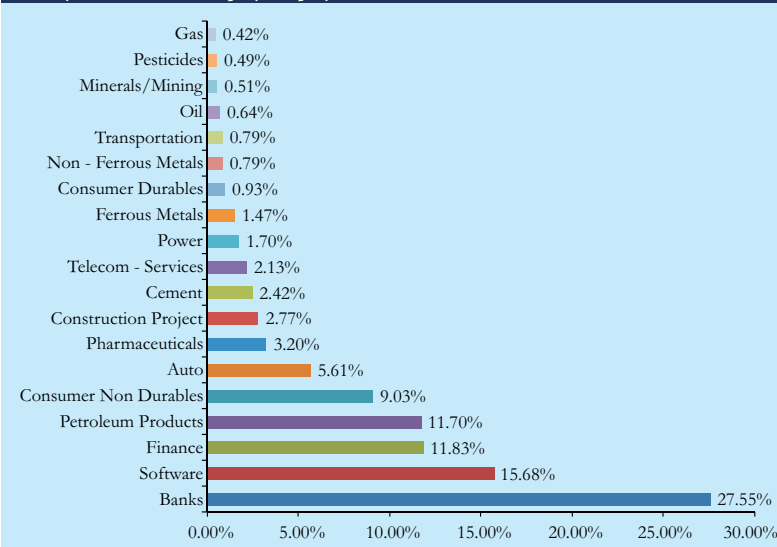
** NAV of the record date.

Portfolio as on 28/02/2021

Security Name	% to Net Assets*	Security Name	% to Net Assets*
EQUITY & EQUITY RELATED			
Reliance Industries Ltd.	10.73	HDFC Life Insurance Co. Ltd.	0.88
HDFC Bank Ltd.	10.63	Power Grid Corp. of India Ltd.	0.87
Infosys Ltd.	7.39	Dr. Reddy's Laboratories Ltd.	0.86
Housing Development Finance Corp. Ltd.	7.26	TATA Steel Ltd.	0.86
ICICI Bank Ltd.	6.57	NTPC Ltd.	0.83
TATA Consultancy Services Ltd.	4.84	Adani Ports and Special Economic Zone Ltd.	0.79
Kotak Mahindra Bank Ltd.	4.15	Bajaj Auto Ltd.	0.79
Hindustan Unilever Ltd.	3.03	Hindalco Industries Ltd.	0.79
Axis Bank Ltd.	2.86	Grasim Industries Ltd.	0.74
ITC Ltd.	2.83	Divi's Laboratories Ltd.	0.68
Larsen & Toubro Ltd.	2.77	Hero MotoCorp Ltd.	0.67
State Bank of India	2.38	Cipla Ltd.	0.64
Bajaj Finance Ltd.	2.22	Oil & Natural Gas Corp. Ltd.	0.64
Bharti Airtel Ltd.	2.13	Britannia Industries Ltd.	0.63
Asian Paints Ltd.	1.63	JSW Steel Ltd.	0.61
HCL Technologies Ltd.	1.57	Bharat Petroleum Corp. Ltd.	0.57
Maruti Suzuki India Ltd.	1.45	Shree Cement Ltd.	0.56
Mahindra & Mahindra Ltd.	1.23	Eicher Motors Ltd.	0.55
Ultratech Cement Ltd.	1.12	SBI Life Insurance Co. Ltd.	0.54
Sun Pharmaceutical Industries Ltd.	1.02	Coal India Ltd.	0.51
Wipro Ltd.	0.97	UPL Ltd.	0.49
IndusInd Bank Ltd.	0.96	GAIL (India) Ltd.	0.42
Bajaj Finserv Ltd.	0.93	Indian Oil Corp. Ltd.	0.40
Titan Co. Ltd.	0.93	Yes Bank Ltd.	0.00*
TATA Motors Ltd.	0.92	TREPS	0.03
Nestle India Ltd.	0.91	Cash & Cash Receivables	0.31
Tech Mahindra Ltd.	0.91	TOTAL	100.00

* Rounded off to the nearest two digits after the decimal point. ^ Less Than 0.005%.

Industry Classification (for equity & equity related)



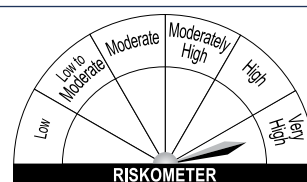
Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

- Long term growth in a passively managed scheme tracking NIFTY 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



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.

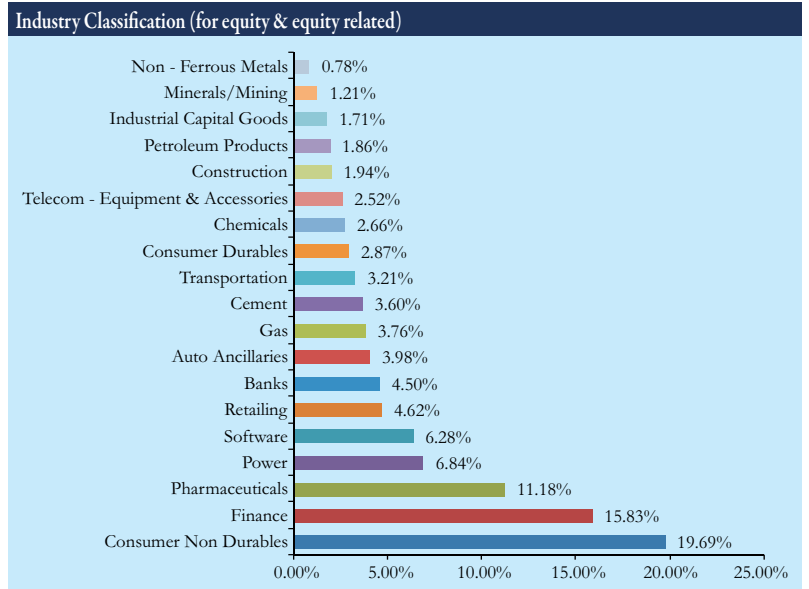
IDBI Nifty Junior Index Fund (INJIF)

(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 20 Years	
Mr. Firdaus Marazban Ragina	(Managing the Scheme since 9th October 2018)	
Inception Date:		
20th September, 2010		
Benchmark:		
NIFTY Next 50 - Total Return Index (TRI)		
NAV as on 26th February 2021 (₹ per unit):		
	Regular	Direct
Growth	25.5074	27.2787
Dividend	25.5074	27.2787
Monthly Average AUM:		
₹ 49.14 Crs.		
AUM as on 28th February 2021:		
₹ 48.57 Crs.		
Expense Ratio as on 28th February 2021:		
Regular	: 1.04%	
Direct	: 0.46%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 28th February 2021:		
Portfolio Turnover Ratio ^{^^}	: 0.43	
Tracking Error	: 0.7519%	
Annualised tracking error for last 3 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 28/02/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Adani Green Energy Ltd.	4.70	Berger Paints India Ltd.	1.71
Avenue Supermarts Ltd.	4.62	Siemens Ltd.	1.71
Info Edge (India) Ltd.	3.86	Larsen & Toubro Infotech Ltd.	1.69
TATA Consumer Products Ltd.	3.78	United Spirits Ltd.	1.65
ICICI Lombard General Insurance Co. Ltd.	3.22	HDFC Asset Management Co. Ltd.	1.62
Dabur India Ltd.	2.95	Interglobe Aviation Ltd.	1.62
Havells India Ltd.	2.87	Container Corp. of India Ltd.	1.59
Godrej Consumer Products Ltd.	2.69	SBI Cards & Payment Services Ltd.	1.56
Motherson Sumi Systems Ltd.	2.66	ACC Ltd.	1.52
Pidilite Industries Ltd.	2.66	Power Finance Corpn. Ltd.	1.49
Lupin Ltd.	2.54	Muthoot Finance Ltd.	1.46
Indus Towers Ltd.	2.52	United Breweries Ltd.	1.34
Aurobindo Pharma Ltd.	2.49	Bosch Ltd.	1.32
Bandhan Bank Ltd.	2.42	Procter & Gamble Hygiene and Health Care Ltd.	1.26
Piramal Enterprises Ltd.	2.27	Torrent Pharmaceuticals Ltd.	1.23
Colgate Palmolive (India) Ltd.	2.18	NMDC Ltd.	1.21
Adani Transmission Ltd.	2.14	Alkem Laboratories Ltd.	1.18
Marico Ltd.	2.13	Cadila Healthcare Ltd.	1.15
Ambuja Cements Ltd.	2.08	Bank of Baroda	1.06
Petronet LNG Ltd.	1.98	Punjab National Bank	1.02
DLF Ltd.	1.94	Abbott India Ltd.	0.79
Bajaj Holdings & Investment Ltd.	1.88	Hindustan Zinc Ltd.	0.78
Hindustan Petroleum Corpn. Ltd.	1.86	Oracle Financial Services Software Ltd.	0.73
ICICI Prudential Life Insurance Co. Ltd.	1.85	General Insurance Corpn. of India	0.48
Biocon Ltd.	1.80	TREPS	0.01
Indraprastha Gas Ltd.	1.78	Cash & Cash Receivables	0.95
		TOTAL	100.00

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



Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

Product Label	
This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> Long term 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) 	<p>RISKOMETER</p> <p>Investors understand that their principal will be at Very High risk</p>

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

IDBI Midcap Fund (IMF)

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

Scheme Features

Investment objective:

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

Fund Manager:	Total Experience: Over 16 Years
Mrs. Uma Venkatraman	(Managing the Scheme since 20th June, 2019)

Inception Date:

25th January 2017

Benchmark:

NIFTY Midcap 100 - Total Return Index (TRI)

NAV as on 26th February 2021 (₹ per unit):

	Regular	Direct
Growth	14.21	15.26
Dividend	13.34	14.35

Monthly Average AUM:

₹ 192.96 Crs.

AUM as on 28th February 2021:

₹ 191.54 Crs.

Expense Ratio as on 28th February 2021:

Regular : 2.59%
Direct : 1.67%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 28th February 2021:

Portfolio Turnover Ratio^{^^} : 0.05

^{^^} 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.

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Midcap Fund - Dividend (Regular Plan)				
19th March 2018	0.7000	0.7000	11.3800	10.6500
IDBI Midcap Fund - Dividend (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 dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

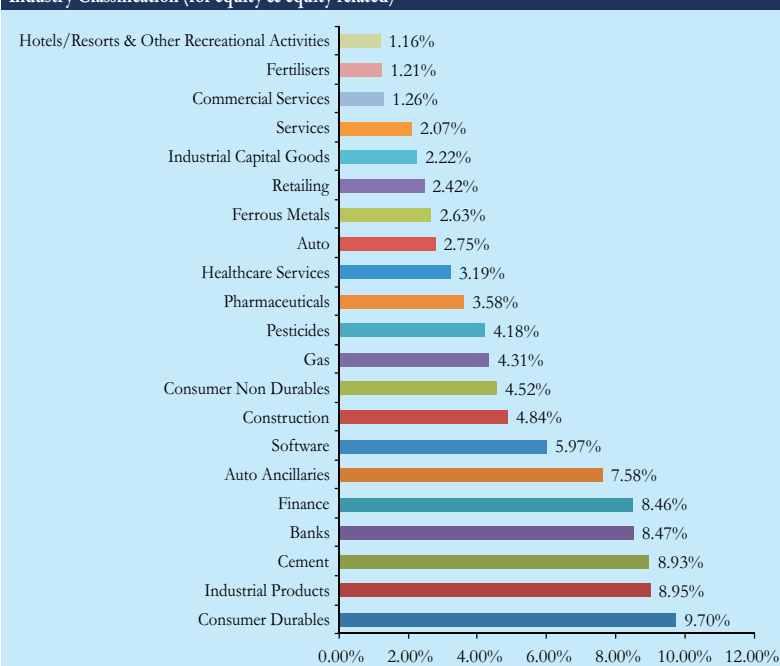
** NAV of the record date.

Portfolio as on 28/02/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
Supreme Industries Ltd.	4.09	Qess Corpn. Ltd.	2.07
Info Edge (India) Ltd.	4.07	TATA Consumer Products Ltd.	1.94
Astral Poly Technik Ltd.	3.80	HCL Technologies Ltd.	1.90
Muthoot Finance Ltd.	3.73	City Union Bank Ltd.	1.85
Godrej Properties Ltd.	3.61	Balkrishna Industries Ltd.	1.81
Endurance Technologies Ltd.	3.49	Mahindra & Mahindra Financial Services Ltd.	1.73
Dalmia Bharat Ltd.	3.38	ICICI Bank Ltd.	1.67
PI Industries Ltd.	3.33	Cholamandam Investment & Finance Co. Ltd.	1.63
Apollo Hospitals Enterprise Ltd.	3.19	IPCA Laboratories Ltd.	1.45
Crompton Greaves Consumer Electricals Ltd.	3.11	Bajaj Finance Ltd.	1.37
Gujarat Gas Ltd.	3.03	Hindustan Unilever Ltd.	1.30
The Ramco Cements Ltd.	3.03	Gujarat State Petronet Ltd.	1.28
The Federal Bank Ltd.	2.84	Procter & Gamble Hygiene and Health Care Ltd.	1.28
Escorts Ltd.	2.75	3M India Ltd.	1.26
Jindal Steel & Power Ltd.	2.63	Prestige Estates Projects Ltd.	1.23
ACC Ltd.	2.52	Coromandel International Ltd.	1.21
Trent Ltd.	2.42	Symphony Ltd.	1.17
Volta Ltd.	2.39	The Indian Hotels Co. Ltd.	1.16
Minda Industries Ltd.	2.28	AIA Engineering Ltd.	1.06
Bharat Electronics Ltd.	2.22	Bata India Ltd.	0.90
Alkem Laboratories Ltd.	2.13	UPL Ltd.	0.85
Relaxo Footwears Ltd.	2.13	TREPS	1.87
HDFC Bank Ltd.	2.11	Cash & Cash Receivables	-0.27
		TOTAL	100.00

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

Industry Classification (for equity & equity related)



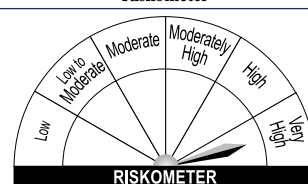
Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

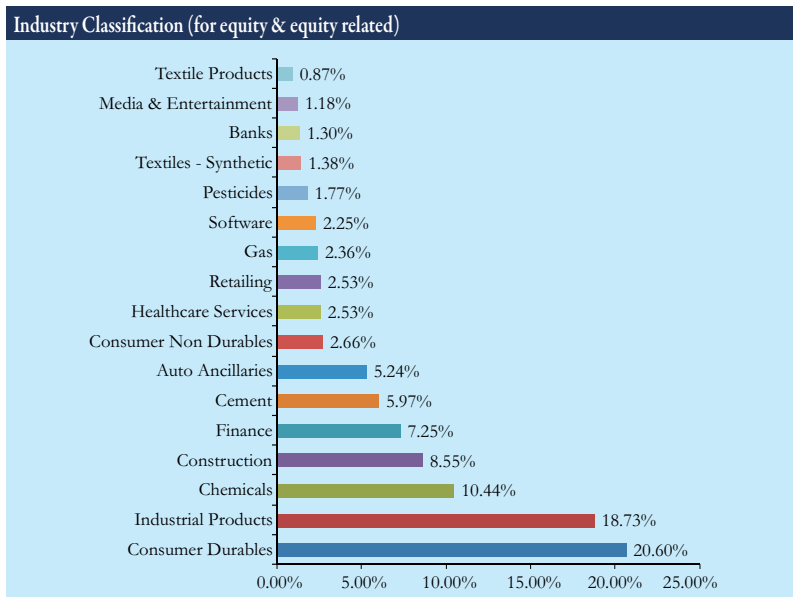
IDBI Small Cap Fund (ISF)

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

Scheme Features		
Investment objective:		
The Investment objective of the Scheme is to provide investors with the opportunities for long-term capital appreciation by investing predominantly in Equity and Equity related instruments of Small Cap companies. However there can be no assurance that the investment objective under the Scheme will be realized.		
Fund Manager:		
Mrs. Uma Venkatraman	Total Experience: Over 16 Years (Managing the Scheme since 5th September 2017)	
Inception Date:		
21st June 2017		
Benchmark:		
NIFTY Smallcap 250 - Total Return Index (TRI)		
NAV as on 26th February 2021 (₹ per unit):		
	Regular	Direct
Growth	11.83	12.65
Dividend	11.83	12.65
Monthly Average AUM:		
₹ 113.52 Crs.		
AUM as on 28th February 2021:		
₹ 110.82 Crs.		
Expense Ratio as on 28th February 2021:		
Regular	: 2.50%	
Direct	: 1.49%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 28th February 2021:		
Portfolio Turnover Ratio^^ : 0.56		
^^ 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 28/02/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED			
JK Cement Ltd.	4.46	Whirlpool of India Ltd.	2.20
Tube Investments of India Ltd.	4.23	Hatsun Agro Product Ltd.	1.82
Elgi Equipments Ltd.	3.57	Greenply Industries Ltd.	1.81
Galaxy Surfactants Ltd.	3.47	Symphony Ltd.	1.80
Can Fin Homes Ltd.	3.45	Dhanuka Agritech Ltd.	1.77
KNR Constructions Ltd.	3.39	Orient Electric Ltd.	1.71
Grindwell Norton Ltd.	3.38	Finolex Industries Ltd.	1.64
Navin Fluorine International Ltd.	3.03	HeidelbergCement India Ltd.	1.51
Carborundum Universal Ltd.	2.98	Johnson Controls-Hitachi Air Conditioning India Ltd.	1.46
Cera Sanitaryware Ltd.	2.96	Phillips Carbon Black Ltd.	1.42
Blue Star Ltd.	2.90	Garware Technical Fibres Ltd.	1.38
Dixon Technologies (India) Ltd.	2.69	Multi Commodity Exchange of India Ltd.	1.36
KEI Industries Ltd.	2.64	City Union Bank Ltd.	1.30
Timken India Ltd.	2.54	Sheela Foam Ltd.	1.19
Narayana Hrudayalaya Ltd.	2.53	Inox Leisure Ltd.	1.18
V-Mart Retail Ltd.	2.53	Kirloskar Oil Engines Ltd.	1.08
Fine Organic Industries Ltd.	2.52	Balkrishna Industries Ltd.	1.01
Computer Age Management Services Ltd.	2.44	Vesuvius India Ltd.	0.90
Relaxo Footwears Ltd.	2.43	K.P.R. Mill Ltd.	0.87
Greenpanel Industries Ltd.	2.41	Burger King India Ltd.	0.84
Adani Total Gas Ltd.	2.36	TREPS	3.52
Birlasoft Ltd.	2.25	Cash & Cash Receivables	0.87
PNC Infratech Ltd.	2.20	TOTAL	100.00

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



Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

Product Label	
This product is suitable for investors who are seeking*:	
<ul style="list-style-type: none"> • Long term capital growth • Investment predominantly in equity & equity related instruments of Small Cap companies 	<p>Riskometer</p> <p>RISKOMETER</p> <p>Investors understand that their principal will be at Very High risk</p>

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

IDBI Focused 30 Equity Fund (IF30EF)

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

Scheme Features

Investment objective:

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

Fund Manager: Mrs. Uma Venkatraman
Total Experience: Over 16 Years
 (Managing the Scheme since 20th June, 2019)

Inception Date:
17th November, 2017

Benchmark:
NIFTY 100 - Total Return Index (TRI)

NAV as on 26th February 2021 (₹ per unit):		
	Regular	Direct
Growth	12.28	12.97
Dividend	12.28	12.97

Monthly Average AUM:
₹ 147.00 Crs.

AUM as on 28th February 2021:
₹ 139.45 Crs.

Expense Ratio as on 28th February 2021:
 Regular : 2.47%
 Direct : 1.57%
 Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 28th February 2021:
 Portfolio Turnover Ratio^^ : 0.28
 ^^ Lower of Purchase or Sale for one year/average AUM for one year.

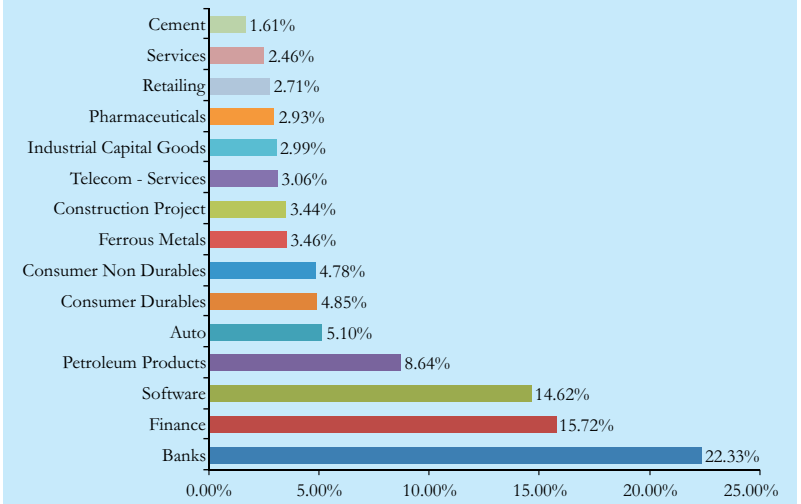
Load Structure:
Entry Load : Not Applicable.
Exit Load : 1% for exit (redemption/switch out/transfer/SWP) within 12 months from the date of allotment.

Portfolio as on 28/02/2021

Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED	98.70	Indian Railway Catering & Tourism Corpn. Ltd.	2.46
HDFC Bank Ltd.	10.27	Blue Star Ltd.	2.30
Reliance Industries Ltd.	8.64	TATA Consumer Products Ltd.	1.89
Infosys Ltd.	6.86	Mahindra & Mahindra Ltd.	1.83
Housing Development Finance Corpn. Ltd.	6.64	Cipla Ltd.	1.68
TATA Consultancy Services Ltd.	6.21	JK Lakshmi Cement Ltd.	1.61
ICICI Bank Ltd.	6.13	Asian Paints Ltd.	1.57
Kotak Mahindra Bank Ltd.	4.53	Mphasis Ltd.	1.55
Bajaj Finance Ltd.	3.78	Muthoot Finance Ltd.	1.42
Jindal Steel & Power Ltd.	3.46	State Bank of India	1.40
Larsen & Toubro Ltd.	3.44	Bajaj Finserv Ltd.	1.39
Maruti Suzuki India Ltd.	3.27	ITC Ltd.	1.32
Bharti Airtel Ltd.	3.06	Divi's Laboratories Ltd.	1.25
Siemens Ltd.	2.99	TREPS	1.77
Avenue Supermarts Ltd.	2.71	Cash & Cash Receivables	-0.47
Titan Co. Ltd.	2.55	TOTAL	100.00
ICICI Lombard General Insurance Co. Ltd.	2.49		

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

Industry Classification (for equity & equity related)



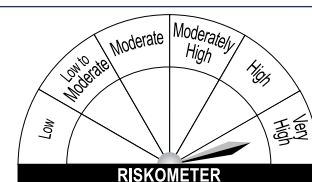
Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Very High risk

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

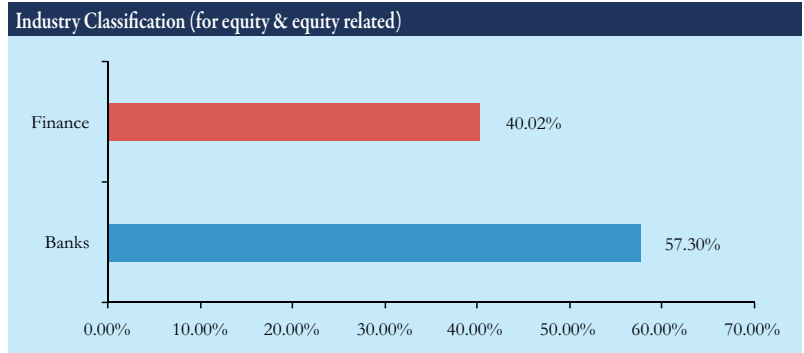
IDBI Banking & Financial Services Fund (IB&FSF)

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

Scheme Features		
Investment objective:		
The objective of the scheme is to provide investors maximum growth opportunities and to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies engaged in Banking and Financial Services Sector. However there can be no assurance that the investment objective under the scheme will be realized.		
Fund Manager:		
Mrs. Uma Venkatraman	Total Experience: Over 16 Years (Managing the Scheme since inception)	
Inception Date:		
4th June 2018		
Benchmark:		
NIFTY Financial Services - Total Return Index (TRI)		
NAV as on 26th February 2021 (₹ per unit):		
	Regular	Direct
Growth	12.38	12.91
Dividend	12.38	12.91
Monthly Average AUM:		
₹ 109.46 Crs.		
AUM as on 28th February 2021:		
₹ 105.36 Crs.		
Expense Ratio as on 28th February 2021:		
Regular	: 2.49%	
Direct	: 1.49%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 28th February 2021:		
Portfolio Turnover Ratio^^ : 0.40		
^^ 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 28/02/2021	
Issuer Name	% To Net Assets*
EQUITY & EQUITY RELATED	
HDFC Bank Ltd.	20.27
ICICI Bank Ltd.	14.68
Housing Development Finance Corpn. Ltd.	12.96
Kotak Mahindra Bank Ltd.	6.14
Bajaj Finance Ltd.	5.81
Axis Bank Ltd.	5.21
State Bank of India	4.37
Aavas Financiers Ltd.	3.06
Cholamandalam Investment & Finance Co. Ltd.	2.85
Can Fin Homes Ltd.	2.05
Max Financial Services Ltd.	1.97
HDFC Life Insurance Co. Ltd.	1.86
DCB Bank Ltd.	1.67
Bajaj Finserv Ltd.	1.62
LIC Housing Finance Ltd.	1.43
AU Small Finance Bank Ltd.	1.40
The Federal Bank Ltd.	1.39
Shriram Transport Finance Co. Ltd.	1.36
Muthoot Finance Ltd.	1.28
City Union Bank Ltd.	1.24
Mahindra & Mahindra Financial Services Ltd.	1.02
SBI Cards & Payment Services Ltd.	0.99
ICICI Lombard General Insurance Co. Ltd.	0.97
Bank of Baroda	0.93
HDFC Asset Management Co. Ltd.	0.79
TREPS	3.17
Cash & Cash Receivables	-0.49
TOTAL	100.00

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



Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

Product Label	
<p style="text-align: center;">This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long term capital growth Investment predominantly in equity and equity related instruments of companies engaged in Banking & Financial Services Sector 	<p>Riskometer</p> <p style="font-weight: bold; font-size: small;">RISKOMETER</p> <p style="font-size: x-small;">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.

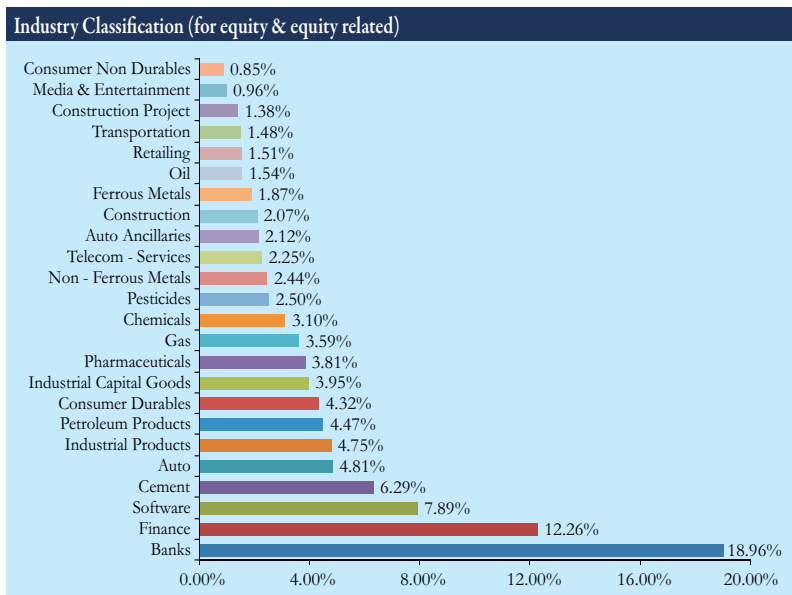
IDBI Long Term Value Fund (ILTVF)

(An open ended equity scheme following value investment strategy)

Scheme Features		
Investment objective:		
The 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:		
Mrs. Uma Venkatraman	Total Experience: Over 16 Years (Managing the Scheme since inception)	
Inception Date:		
20th August 2018		
Benchmark:		
S&P BSE 500 - Total Returns Index (TRI)		
NAV as on 26th February 2021 (₹ per unit):		
	Regular	Direct
Growth	12.94	13.37
Dividend	12.94	13.37
Monthly Average AUM:		
₹ 105.57 Crs.		
AUM as on 28th February 2021:		
₹ 103.46 Crs.		
Expense Ratio as on 28th February 2021:		
Regular	: 2.64%	
Direct	: 1.71%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 28th February 2021:		
Portfolio Turnover Ratio ^{^^} : 0.55		
^{^^} 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 28/02/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		99.17	
HDFC Bank Ltd.	5.63	Oil & Natural Gas Corpn. Ltd.	1.54
Infosys Ltd.	5.30	Voltas Ltd.	1.52
ICICI Bank Ltd.	4.84	Aditya Birla Fashion and Retail Ltd.	1.51
Reliance Industries Ltd.	4.47	Container Corpn. of India Ltd.	1.48
State Bank of India	4.34	Cadila Healthcare Ltd.	1.47
Housing Development Finance Corpn. Ltd.	3.81	CG Power and Industrial Solutions Ltd.	1.47
JK Cement Ltd.	2.99	TATA Motors Ltd.	1.44
Bajaj Finance Ltd.	2.89	SBI Cards & Payment Services Ltd.	1.39
Honeywell Automation India Ltd.	2.48	Engineers India Ltd.	1.38
Hindalco Industries Ltd.	2.44	GAIL (India) Ltd.	1.37
Bharti Airtel Ltd.	2.25	Persistent Systems Ltd.	1.36
Gujarat Gas Ltd.	2.22	Sun Pharmaceutical Industries Ltd.	1.33
ICICI Lombard General Insurance Co. Ltd.	2.13	Kotak Mahindra Bank Ltd.	1.31
MRF Ltd.	2.12	ACC Ltd.	1.29
KNR Constructions Ltd.	2.07	Coforge Ltd.	1.23
HDFC Life Insurance Co. Ltd.	2.04	Vinati Organics Ltd.	1.08
Aarti Industries Ltd.	2.02	IPCA Laboratories Ltd.	1.01
HeidelbergCement India Ltd.	2.01	City Union Bank Ltd.	0.96
Supreme Industries Ltd.	1.98	Inox Leisure Ltd.	0.96
Amber Enterprises India Ltd.	1.92	Havells India Ltd.	0.88
Bharat Forge Ltd.	1.90	PI Industries Ltd.	0.87
Axis Bank Ltd.	1.88	Timken India Ltd.	0.87
Steel Authority of India Ltd.	1.87	Asian Paints Ltd.	0.85
Hero MotoCorp Ltd.	1.69	TREPS	1.26
Maruti Suzuki India Ltd.	1.68	Cash & Cash Receivables	-0.43
UPL Ltd.	1.63	TOTAL	100.00

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



Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

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

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

IDBI Dividend Yield Fund (IDYF)

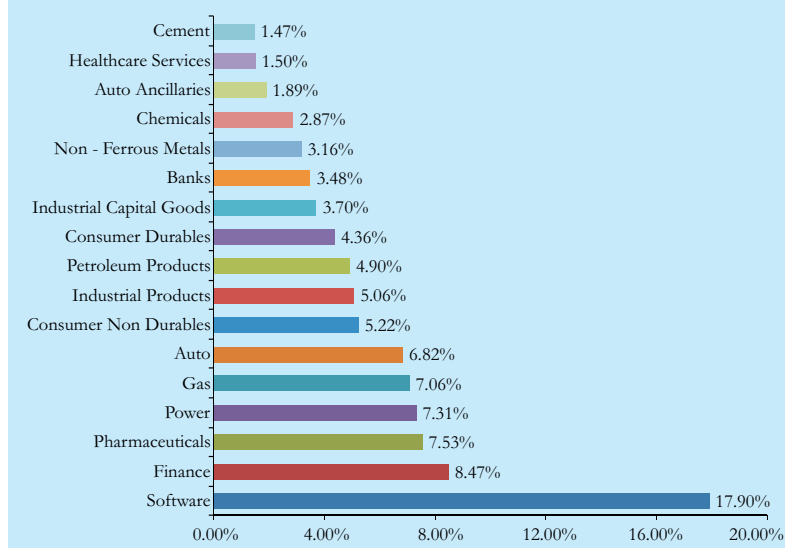
(An open ended equity scheme predominantly investing in dividend yielding stocks)

Scheme Features		
Investment objective:		
The Investment objective of the Scheme is to provide long term capital appreciation and/or dividend distribution by investing predominantly in dividend yielding equity and equity related instruments. However there can be no assurance that the investment objective under the scheme will be realized.		
Fund Manager:		
Mrs. Uma Venkatraman	Total Experience: Over 16 Years (Managing the Scheme since 20th June, 2019)	
Inception Date:		
21st December 2018		
Benchmark:		
NIFTY Dividend Opportunities 50 - Total Return Index (TRI)		
NAV as on 26th February 2021 (₹ per unit):		
	Regular	Direct
Growth	13.68	14.12
Dividend	13.68	14.12
Monthly Average AUM:		
₹ 88.79 Crs.		
AUM as on 28th February 2021:		
₹ 85.80 Crs.		
Expense Ratio as on 28th February 2021:		
Regular	: 2.62%	
Direct	: 1.56%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 28th February 2021:		
Portfolio Turnover Ratio^^ : 0.06		
^^ 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 28/02/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED	92.70	Honeywell Automation India Ltd.	2.10
Infosys Ltd.	10.92	Titan Company Ltd.	1.97
TATA Consultancy Services Ltd.	5.07	AIA Engineering Ltd.	1.95
Divi's Laboratories Ltd.	3.92	Tech Mahindra Ltd.	1.91
ICICI Bank Ltd.	3.48	Tube Investments of India Ltd.	1.89
Mahanagar Gas Ltd.	3.48	Mahindra & Mahindra Ltd.	1.88
Power Grid Corp. of India Ltd.	3.35	NHPC Ltd.	1.65
Hindustan Zinc Ltd.	3.16	Bharat Electronics Ltd.	1.60
Carborundum Universal Ltd.	3.11	Dr. Lal Path labs Ltd.	1.50
Atul Ltd.	2.87	ITC Ltd.	1.49
Maruti Suzuki India Ltd.	2.65	Housing Development Finance Corp. Ltd.	1.48
Hindustan Petroleum Corp. Ltd.	2.47	ACC Ltd.	1.47
Petronet LNG Ltd.	2.47	Colgate Palmolive (India) Ltd.	1.46
Bajaj Finance Ltd.	2.45	Asian Paints Ltd.	1.41
Reliance Industries Ltd.	2.43	Aurobindo Pharma Ltd.	1.32
Power Finance Corp. Ltd.	2.39	Indraprastha Gas Ltd.	1.11
Relaxo Footwears Ltd.	2.39	VST Industries Ltd.	0.86
NTPC Ltd.	2.31	TREPS	7.35
Escorts Ltd.	2.29	Cash & Cash Receivables	-0.05
IPCA Laboratories Ltd.	2.29	TOTAL	100.00
Multi Commodity Exchange of India Ltd.	2.15		

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

Industry Classification (for equity & equity related)



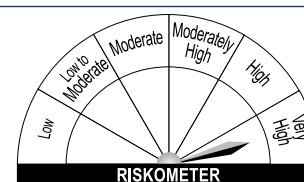
Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

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.

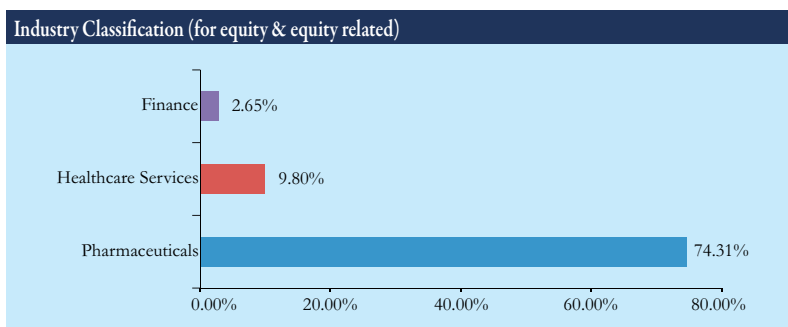
IDBI Healthcare Fund (IHF)

(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 16 Years
Mrs. Uma Venkatraman	(Managing the Scheme since inception)
Inception Date:	
28th February 2019	
Benchmark:	
S&P BSE Healthcare - Total Return Index (TRI)	
NAV as on 26th February 2021 (₹ per unit):	
	Regular Direct
Growth	15.90 16.45
Dividend	15.90 16.45
Monthly Average AUM:	
₹ 66.14 Crs.	
AUM as on 28th February 2021:	
₹ 63.94 Crs.	
Expense Ratio as on 28th February 2021:	
Regular	: 2.46%
Direct	: 1.29%
Expense ratio is inclusive of GST on management fees.	
Quantitative Measures as on 28th February 2021:	
Portfolio Turnover Ratio^^ : 0.58	
^^ 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 28/02/2021			
Security Name	% To Net Assets*	Security Name	% To Net Assets*
EQUITY & EQUITY RELATED		87.22	
Dr. Reddy's Laboratories Ltd.	11.79	Syngene International Ltd.	2.23
Sun Pharmaceutical Industries Ltd.	11.04	Abbott India Ltd.	2.06
Divi's Laboratories Ltd.	9.26	Pfizer Ltd.	1.80
Cipla Ltd.	8.17	HDFC Life Insurance Co. Ltd.	1.33
Aurobindo Pharma Ltd.	6.46	ICICI Lombard General Insurance Co. Ltd.	1.32
Apollo Hospitals Enterprise Ltd.	5.20	Aster DM Healthcare Ltd.	1.10
Lupin Ltd.	5.05	Metropolis Healthcare Ltd.	1.04
IPCA Laboratories Ltd.	4.38	Ajanta Pharma Ltd.	1.03
JB Chemicals & Pharmaceuticals Ltd.	3.06	OTHER EQUITY	0.23
Torrent Pharmaceuticals Ltd.	2.87	Jubilant Ingrevia Ltd.	0.23
Alkem Laboratories Ltd.	2.68	TREPS	6.77
Gland Pharma Ltd.	2.46	Cash & Cash Receivables	6.24
Laurus Labs Ltd.	2.43	TOTAL	100.00

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



Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

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

Snapshot of IDBI Mutual Fund Schemes

	IEAF	IIT100EF	IFF	IMF	ISF	IF30EF	IB&FSF	ILTVF	IDYF	IHF	IHEF	IESF	ILIQF	IDBF	IGF	IUSTF	ISTBF	ICRF	INIF	INJIF	IGFOF	IDBIGOLD																										
Benchmark	S&P BSE 200 Index - (TRI)	NIFTY 100 Index - (TRI)	NIFTY 500 Index - (TRI)	NIFTY Midcap 100 - (TRI)	NIFTY Smallcap 250 Index - (TRI)	NIFTY 100 Index (TRI)	NIFTY Financial Services - (TRI)	S&P BSE 500- Index (TRI)	NIFTY Dividend Opportunities 50 - (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 Index	CRISIL Composite Bond Fund Index	CRISIL Dynamic Gilt Index	CRISIL Ultra Short Term Debt Index	CRISIL Short Term Bond Fund Index	NIFTY Credit Risk Bond Index	NIFTY 50 Index - (TRI)	NIFTY Next 50 Index - (TRI)	Domestic price of Gold	Domestic price of Physical Gold																										
Fund Manager	Mrs. Uma Venkatraman										Mrs. Uma Venkatraman (Equity portion) Mr. Raju Sharma (Debt portion)		Mr. Raju Sharma			Mr. Bhupesh Kalyani			Mr. Firdaus Marazban Ragina																													
Minimum / Maximum Application Amount	Minimum Application Amount (Lumpsum)											Maximum Application Amount (Lumpsum)																																				
	New Purchase – Rs. 5000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter											New & Additional Purchase: No limit																																				
Minimum Additional Investment	Rs. 1000/- and in multiples of Re. 1/- thereafter For IEAF – Rs. 500/- and in multiples of Rs. 500/- thereafter											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. 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	<ul style="list-style-type: none"> 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. 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.																						NA																									
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																									
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Sub-options for STP</th> <th>Eligible dates for effect</th> <th>Minimum amount per transfer*</th> </tr> </thead> <tbody> <tr> <td>Daily (only offered under ILIQF, IUSTF and ISTBF)</td> <td>All Business days</td> <td>Rs. 200/-</td> </tr> <tr> <td>Weekly</td> <td>1st Business day of the week</td> <td>Rs. 1,000/-</td> </tr> <tr> <td>Monthly</td> <td>1st, 5th, 10th, 15th, 20th and 25th of the month</td> <td>Rs. 1,000/-</td> </tr> <tr> <td>Quarterly</td> <td>1st, 5th, 10th, 15th, 20th and 25th of the each quarter</td> <td>Rs. 2,500/-</td> </tr> </tbody> </table>											Sub-options for STP	Eligible dates for effect	Minimum amount per transfer*	Daily (only offered under ILIQF, IUSTF and ISTBF)	All Business days	Rs. 200/-	Weekly	1st Business day of the week	Rs. 1,000/-	Monthly	1st, 5th, 10th, 15th, 20th and 25th of the month	Rs. 1,000/-	Quarterly	1st, 5th, 10th, 15th, 20th and 25th of the each quarter	Rs. 2,500/-	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Daily STP amount per transfer</th> <th>Minimum term / duration applicable</th> </tr> </thead> <tbody> <tr> <td>Rs. 200/- to less than Rs. 500/-</td> <td>30 Business days</td> </tr> <tr> <td>Rs. 500/- to less than Rs. 1,000/-</td> <td>12 Business days</td> </tr> <tr> <td>Rs. 1,000/- and above</td> <td>6 Business days</td> </tr> <tr> <td colspan="2">Weekly & Monthly STP: 12 Installments; Quarterly STP: 4 Installments</td> </tr> </tbody> </table>											Daily STP amount per transfer	Minimum term / duration applicable	Rs. 200/- to less than Rs. 500/-	30 Business days	Rs. 500/- to less than Rs. 1,000/-	12 Business days	Rs. 1,000/- and above	6 Business days	Weekly & Monthly STP: 12 Installments; Quarterly STP: 4 Installments		NA
Sub-options for STP	Eligible dates for effect	Minimum amount per transfer*																																														
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	(*Multiples of Re.1/- thereafter except under IEAF where STP will be made at a minimum of Rs.500/- and in multiples of Rs.500/- thereafter.) SWP: Minimum amount for each withdrawal is Rs.1000/- and in multiples of Re.1/- thereafter for a minimum period of 6 months. Withdrawal on 25 th of each month or, if 25 th is a holiday, then the next effective business day.																																															

Full Form of SIP, SWP & STP is “Systematic Investment Plan”, “Systematic Withdrawal Plan” & “Systematic Transfer Plan”

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

No	Scheme	Plan*	Option	Sub-option / Frequency of Dividend	Mode of dividend payment
17	ICRF	Regular & Direct	Dividend	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
18	ISTBF	Regular & Direct	Dividend	Weekly/ Monthly	Reinvestment / Payout/ Sweep
			Growth	NA	NA
19	IDBF	Regular & Direct	Dividend	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
20	IGF	Regular & Direct	Dividend	Quarterly/Annually	Reinvestment / Payout/ Sweep
			Growth	NA	NA
21	IGFOF	Regular & Direct	Growth	NA	NA

*All plans other than Direct plan will be treated as Regular Plan.
For all schemes, Sweep facility is allowed only if dividend amount is Rs.1000/- & above.

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

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

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

IDBI 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:
Mrs. Uma Venkatraman (Equity Portion)	Over 16 Years (Managing the Scheme since 1st July, 2018)
Mr. Raju Sharma (Debt Portion)	Over 28 Years (Managing the Scheme since 3rd May, 2017)
Inception Date: 24th October 2016	
Benchmark: CRISIL Hybrid 35+65-Aggressive Index	
NAV as on 26th February 2021 (₹ per unit):	
	Regular Direct
Growth	13.6828 14.6069
Dividend	12.9790 13.8906
Monthly Average AUM: ₹ 208.99 Crs.	
AUM as on 28th February 2021: ₹ 203.71 Crs.	
Expense Ratio as on 28th February 2021:	
Regular	: 2.59%
Direct	: 1.71%
Expense ratio is inclusive of GST on management fees.	
Quantitative Measures as on 28th February 2021:	
YTM	: 6.09%
Average Maturity	: 2.67 Years
Modified Duration	: 2.18 Years
Macaulay Duration	: 2.31 Years
Portfolio Turnover Ratio ^{^^}	: 0.52
^{^^} 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.

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

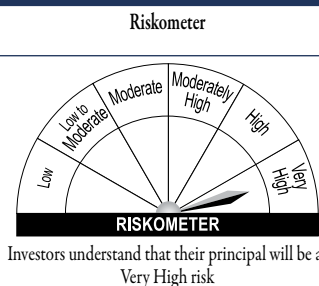
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Hybrid Equity Fund - Monthly Dividend (Regular Plan)				
30th October, 2017	0.2000	0.2000	11.4708	11.2839
31st August, 2017	0.4000	0.4000	11.4882	11.1663
IDBI Hybrid Equity Fund - Monthly Dividend (Direct Plan)				
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 dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.
** 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

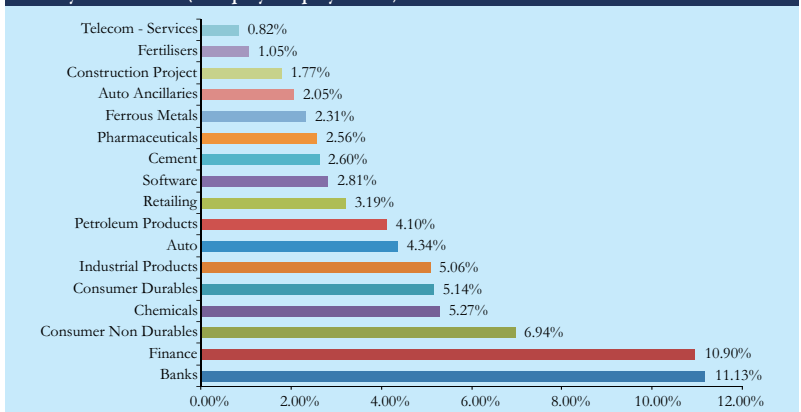


*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Portfolio as on 28/02/2021					
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED			DEBENTURES		
ACC Ltd.	N.A	72.04	Bank of Baroda	CRISIL AA+	9.62
HDFC Bank Ltd.	N.A	5.27	(AT1 Bond under Basel III)	IND AA	5.04
Reliance Industries Ltd.	N.A	4.10	Punjab National Bank	(AT1 Bond under Basel III)	2.54
Housing Development Finance Corp. Ltd.	N.A	3.74	Axis Bank Ltd.	CRISIL AAA	1.92
ICICI Bank Ltd.	N.A	3.33	Chennai Petroleum Corp. Ltd.	CRISIL AAA	1.90
Supreme Industries Ltd.	N.A	2.99	Housing Development Finance Corp. Ltd.	CRISIL AAA	0.72
TATA Consultancy Services Ltd.	N.A	2.81	NTPC Ltd.	CRISIL AAA	0.72
Atul Ltd.	N.A	2.58	REC Ltd.	CARE D	0.00 [^]
Axis Bank Ltd.	N.A	2.53	Dewan Housing Finance Corp. Ltd.	GOV'T SECURITIES	3.59
Aarti Industries Ltd.	N.A	2.45	CGL 2025	SOV	3.35
Amber Enterprises India Ltd.	N.A	2.38	CGL 2030	SOV	0.24
Maruti Suzuki India Ltd.	N.A	2.36	TREPS		1.10
Jindal Steel & Power Ltd.	N.A	2.31	Cash & Cash Receivables		0.81
Avenue Supermarts Ltd.	N.A	2.20	TOTAL		100.00
Bajaj Finance Ltd.	N.A	2.07			
Timken India Ltd.	N.A	2.07			
HDFC Life Insurance Co. Ltd.	N.A	2.06			
Sundram Fasteners Ltd.	N.A	2.05			
Mahindra & Mahindra Ltd.	N.A	1.98			
Kansai Nerolac Paints Ltd.	N.A	1.90			
Larsen & Toubro Ltd.	N.A	1.77			
ICICI Lombard General Insurance Co. Ltd.	N.A	1.75			
Divi's Laboratories Ltd.	N.A	1.65			
Godrej Consumer Products Ltd.	N.A	1.59			
Voltas Ltd.	N.A	1.50			
Nestle India Ltd.	N.A	1.38			
Asian Paints Ltd.	N.A	1.34			
HeidelbergCement India Ltd.	N.A	1.32			

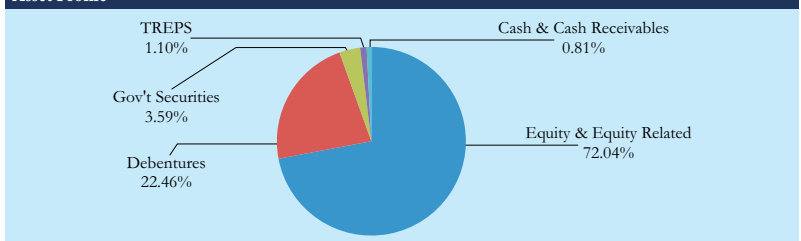
* Rounded off to the nearest two digits after the decimal point. ^ Less Than 0.005%.

Industry Classification (for equity & equity related)

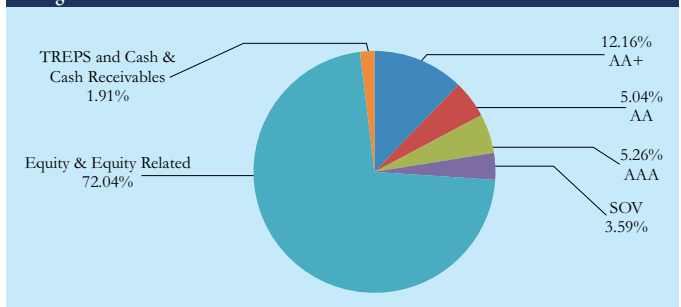


Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile



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:

Mr. Raju Sharma
(Debt Portion)

Total Experience:

Over 28 Years
(Managing the Scheme since 3rd May, 2017)

Mrs. Uma Venkatraman
(Equity Portion)

Over 16 Years
(Managing the Scheme since 5th September, 2017)

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:

40% of CRISIL Liquid Fund Index + 30% CRISIL Short Term Bond Fund Index + 30% of NIFTY 50 Index - Total Return Index (TRI)

NAV as on 26th February 2021 (₹ per unit):

	Regular	Direct
Growth	19.4324	21.0009
Monthly Dividend	16.3094	15.1894
Quarterly Dividend	15.4745	12.7047

Monthly Average AUM:

₹ 11.07 Crs.

AUM as on 28th February 2021:

₹ 11.00 Crs.

Expense Ratio as on 28th February 2021:

Regular : 2.13%

Direct : 1.16%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 28th February 2021:

YTM : 5.37%

Average Maturity : 0.61 Years

Modified Duration : 0.52 Years

Macaulay Duration : 0.56 Years

Portfolio Turnover Ratio^^ : 4.22

^^ 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.

Dividend History

(Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Equity Savings Fund - Monthly Dividend (Regular Plan)				
27th August, 2018	0.0419	0.0419	13.8596	13.8193
25th July, 2018	0.0341	0.0341	13.7033	13.7133
25th April, 2018	0.0935	0.0935	13.7158	13.6056
IDBI Equity Savings Fund - Monthly Dividend (Direct Plan)				
27th August, 2018	0.0473	0.0473	12.5166	12.4703
25th July, 2018	0.0391	0.0391	12.3596	12.3599
25th April, 2018	0.0934	0.0934	12.3159	12.2071
IDBI Equity Savings Fund - Quarterly Dividend (Regular Plan)				
20th April, 2017	0.2516	0.2331	12.7928	12.4160
6th July, 2015	0.1150	0.1065	11.7568	11.5837
27th March, 2015	0.2385	0.2212	12.0213	11.7359
IDBI Equity Savings Fund - Quarterly Dividend (Direct Plan)				
29th September, 2014	0.1948	0.1866	11.5885	11.3330
17th April, 2014	0.0935	0.0896	10.8922	10.7753
3rd April, 2013	0.1839	0.1567	10.4314	10.2030

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

** NAV of the record date.

Portfolio as on 28/02/2021

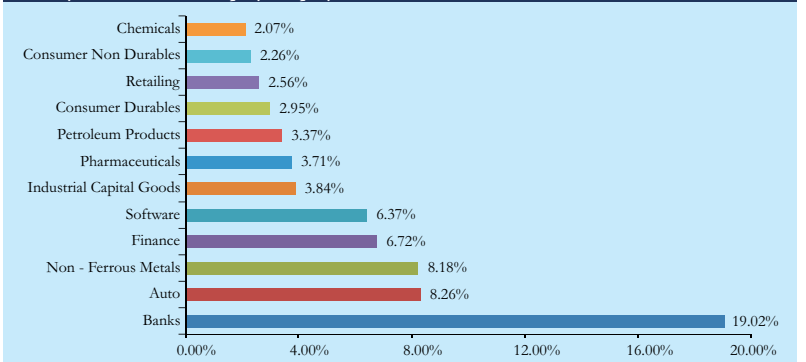
Issuer / Security Name	Rating	% To Net Assets*	Issuer / Security Name	Rating	% To Net Assets*
EQUITY & EQUITY RELATED			DEBENTURES		
ICICI Bank Ltd.	N.A	9.31	HCL Technologies Ltd.	N.A	1.74
Vedanta Ltd.	N.A	8.18	Divi's Laboratories Ltd.	N.A	1.69
Housing Development Finance Corpn. Ltd.	N.A	6.72	State Bank of India	N.A	1.66
Maruti Suzuki India Ltd.	N.A	5.51	TATA Consultancy Services Ltd.	N.A	1.58
HDFC Bank Ltd.	N.A	5.24	Nestle India Ltd.	N.A	1.39
Honeywell Automation India Ltd.	N.A	3.84	ITC Ltd.	N.A	0.87
Reliance Industries Ltd.	N.A	3.37	FIXED DEPOSITS		
Infosys Ltd.	N.A	3.05	Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	9.38
Blue Star Ltd.	N.A	2.95	NTPC Ltd.	CRISIL AAA	0.82
Axis Bank Ltd.	N.A	2.81	CASH & CASH RECEIVABLES		
Mahindra & Mahindra Ltd.	N.A	2.75	HDFC Bank Ltd.	N.A	13.64
Avenue Supermarts Ltd.	N.A	2.56	TREPS		
Aarti Industries Ltd.	N.A	2.07	2.12		
Aurobindo Pharma Ltd.	N.A	2.02	Cash & Cash Receivables		
			4.73		
			TOTAL		
			100.00		

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

Fixed Deposits placed for margin purpose for Derivative

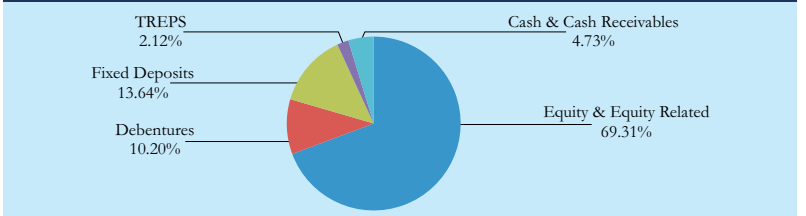
Total Outstanding exposure in Derivative Instruments as on February 2021: Rs. 286.91/- (Market Value in Lakhs)

Industry Classification (for equity & equity related)

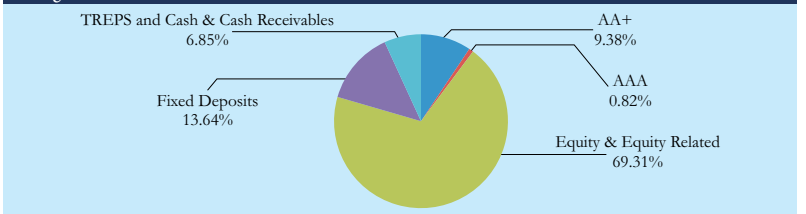


Data as on 28th February, 2021, Industry Classification as recommended by AMFI.

Asset Profile



Rating Profile

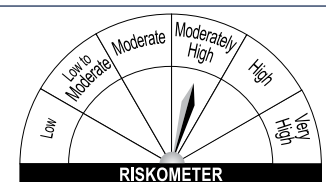


Product Label

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.

Fund Manager:	Total Experience: Over 28 Years
Mr. Raju Sharma	(Managing the Scheme since 3rd May, 2017)

Inception Date:

9th July, 2010

Benchmark:

CRISIL Liquid Fund Index

NAV as on 28th February 2021 (₹ per unit):

	Regular	Direct
Growth	2189.9643	2206.8529
Daily Dividend	1005.2683	1002.3548
Weekly Dividend	1023.0085	1003.7401
Monthly Dividend	1003.8380	1002.2818
Bonus [^]	00.0000	1653.2214

[^] 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:

₹ 813.81 Crs.

AUM as on 28th February 2021:

₹ 784.78 Crs.

Expense Ratio as on 28th February 2021:

Regular : 0.17%

Direct : 0.13%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 28th February 2021:

YTM : 3.33%

Average Maturity : 26 Days

Modified Duration : 26 Days

Macaulay Duration : 26 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.

Dividend History

(Face Value: ₹ 1000/- Per Unit)

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

25th February, 2021	3.0126	3.0126	1,006.5416	1,003.6394
25th January, 2021	2.2740	2.2740	1,005.8364	1,003.6394
28th December, 2020	2.7509	2.7509	1,006.3028	1,003.6394

IDBI Liquid Fund - Monthly Dividend (Direct Plan)

25th February, 2021	3.0411	3.0411	1005.0106	1002.0799
25th January, 2021	2.3016	2.3016	1004.3035	1002.0799
28th December, 2020	2.7787	2.7787	1004.7701	1002.0799

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

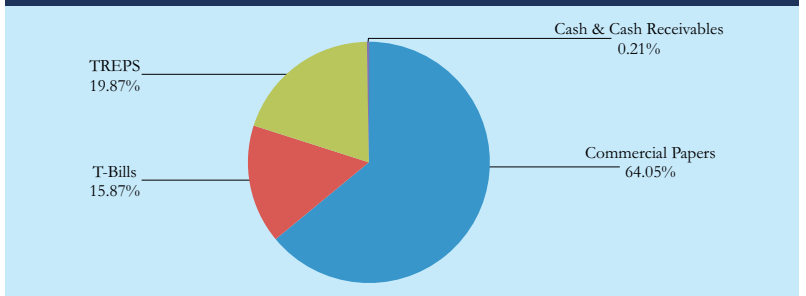
** NAV of the record date.

Portfolio as on 28/02/2021

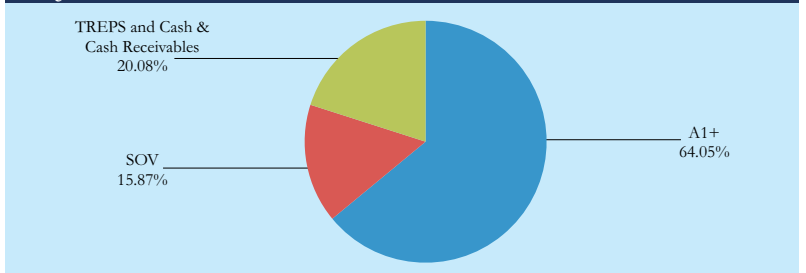
Issuer Name	Rating	% To Net Assets*
COMMERCIAL PAPERS		64.05
Housing Development Finance Corpn. Ltd.	CRISIL A1+	11.26
BEML Ltd.	[ICRA]A1+	9.54
Chennai Petroleum Corpn. Ltd.	CRISIL A1+	8.27
Bajaj Finance Ltd.	CRISIL A1+	6.36
APL Apollo Tubes Ltd.	CRISIL A1+	6.36
Steel Authority of India Ltd.	IND A1+	6.36
Reliance Industries Ltd.	CRISIL A1+	6.36
KEC International Ltd.	CRISIL A1+	3.18
L&T Finance Holdings Ltd.	CRISIL A1+	3.18
JK Lakshmi Cement Ltd.	CRISIL A1+	3.18
T-BILLS		15.87
364 DTB	SOV	9.54
91 DTB	SOV	6.33
TREPS		19.87
Cash & Cash Receivables		0.21
TOTAL		100.00

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

Asset Profile



Rating Profile

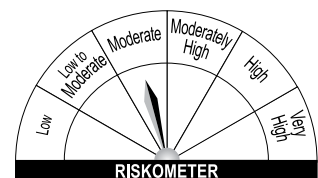


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderate risk

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

IDBI Ultra Short Term Fund (IUSTF)

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

Scheme Features		
Investment objective:		
The objective of the Scheme will be to provide investors with regular income for their investment by investing in debt and money market instruments with relatively lower interest rate risk, such that the Macaulay duration of the portfolio is maintained between 3 months to 6 months. However, there can be no assurance that the investment objective of the Scheme will be realized.		
Fund Manager:	Total Experience: Over 18 Years	
Mr. Bhupesh Kalyani	(Managing the Scheme since 1st February, 2017)	
Inception Date:		
3rd September, 2010		
Benchmark:		
CRISIL Ultra Short Term Debt Index		
NAV as on 26th February 2021 (₹ per unit):		
	Regular	Direct
Growth	2162.3327	2261.7054
Daily Dividend	1017.0054	1031.1905
Weekly Dividend	1082.2869	1085.3880
Monthly Dividend	1112.1232	1444.2613
Bonus	2162.4582	2260.5927
Monthly Average AUM:		
₹ 472.92 Crs.		
AUM as on 28th February 2021:		
₹ 490.30 Crs.		
Expense Ratio as on 28th February 2021:		
Regular	: 0.60%	
Direct	: 0.28%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 28th February 2021:		
YTM	: 4.01%	
Average Maturity	: 110 Days	
Modified Duration	: 101 Days	
Macaulay Duration	: 106 Days	
Load Structure:		
Entry Load	: Not Applicable.	
Exit Load (for Lumpsum & SIP)	: Nil.	

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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
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IDBI Ultra Short Term Fund - Monthly Dividend (Regular Plan)				
26th February, 2021	3.4668	3.4668	1115.5552	1112.1232
27th January, 2021	3.3566	3.3566	1115.2699	1112.0884
29th December, 2020	3.2809	3.2809	1114.9442	1111.9133

IDBI Ultra Short Term Fund - Monthly Dividend (Direct Plan)				
26th February, 2021	4.8743	4.8743	1449.0777	1444.2613
27th January, 2021	4.7057	4.7057	1448.6563	1444.2034
29th December, 2020	4.6675	4.6675	1448.2807	1443.9506

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

** NAV of the record date.

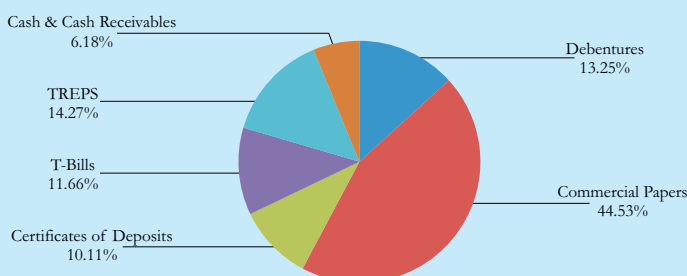
please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.

Portfolio as on 28/02/2021

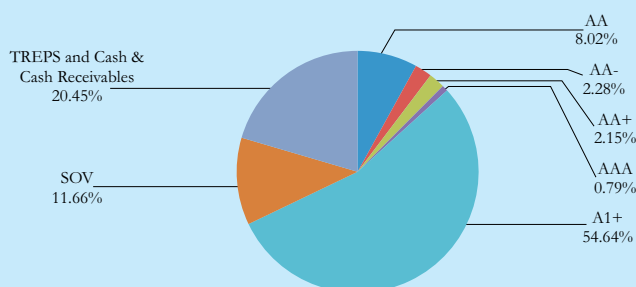
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Punjab National Bank	IND AA	3.56
Vedanta Ltd.	CRISIL AA-	2.28
Bank of Baroda	CARE AA	1.71
TATA Power Co. Ltd.	IND AA	1.47
Hindalco Industries Ltd.	CRISIL AA	0.97
Axis Bank Ltd.	CRISIL AA+	0.78
ICICI Bank Ltd.	[ICRA]AA+	0.70
Bank of Baroda	CRISIL AA+	0.67
Chennai Petroleum Corp. Ltd.	CRISIL AAA	0.40
REC Ltd.	CRISIL AAA	0.40
Godrej Properties Ltd.	[ICRA]AA	0.31
COMMERCIAL PAPERS		
KEC International Ltd.	CRISIL A1+	5.10
L&T Finance Holdings Ltd.	CRISIL A1+	5.09
Steel Authority of India Ltd.	IND A1+	5.09
JK Lakshmi Cement Ltd.	CRISIL A1+	5.08
National Bank for Agriculture & Rural Development	CRISIL A1+	5.06
LIC Housing Finance Ltd.	CRISIL A1+	5.05
Housing Development Finance Corp. Ltd.	CRISIL A1+	4.93
Time Technoplast Ltd.	CRISIL A1+	3.04
Chennai Petroleum Corp. Ltd.	CRISIL A1+	2.04
Time Technoplast Ltd.	CRISIL A1+	2.03
Housing Development Finance Corp. Ltd.	CRISIL A1+	2.02
CERTIFICATE OF DEPOSITS		
Bank of Baroda	IND A1+	10.11
Axis Bank Ltd.	CRISIL A1+	5.06
T-BILLS		
364 DTB	SOV	11.66
182 DTB	SOV	1.01
91 DTB	SOV	0.51
TREPS		10.14
Cash & Cash Receivables		14.27
TOTAL		100.00

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

Asset Profile



Rating Profile

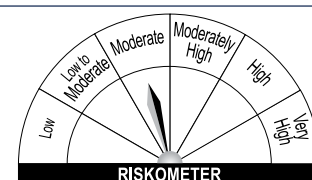


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at 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. Bhupesh Kalyani	Total Experience: Over 18 Years (Managing the Scheme since 1st February, 2017)												
Inception Date: 23rd March, 2011													
Benchmark: CRISIL Short Term Bond Fund Index													
NAV as on 26th February 2021 (₹ per unit):													
	<table border="1"> <thead> <tr> <th></th> <th>Regular</th> <th>Direct</th> </tr> </thead> <tbody> <tr> <td>Growth</td> <td>19.7660</td> <td>21.1495</td> </tr> <tr> <td>Weekly Dividend</td> <td>11.6980</td> <td>12.7615</td> </tr> <tr> <td>Monthly Dividend</td> <td>12.0115</td> <td>15.2001</td> </tr> </tbody> </table>		Regular	Direct	Growth	19.7660	21.1495	Weekly Dividend	11.6980	12.7615	Monthly Dividend	12.0115	15.2001
	Regular	Direct											
Growth	19.7660	21.1495											
Weekly Dividend	11.6980	12.7615											
Monthly Dividend	12.0115	15.2001											
Monthly Average AUM: ₹ 27.05 Crs.													
AUM as on 28th February 2021: ₹ 26.36 Crs.													
Expense Ratio as on 28th February 2021: Regular : 0.75% Direct : 0.36% Expense ratio is inclusive of GST on management fees.													
Quantitative Measures as on 28th February 2021: YTM : 5.61% Average Maturity : 3.36 Years Modified Duration : 2.77 Years Macaulay Duration : 2.90 Years													
Load Structure: Entry Load : Not Applicable. Exit Load (for Lumpsum & SIP) : Nil.													

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

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

29th December, 2020	0.0245	0.0245	12.1110	12.0965
26th November, 2020	0.0954	0.0954	12.1696	12.0865
27th October, 2020	0.1016	0.1016	12.1766	12.0742

IDBI Short Term Bond Fund - Monthly Dividend (Direct Plan)

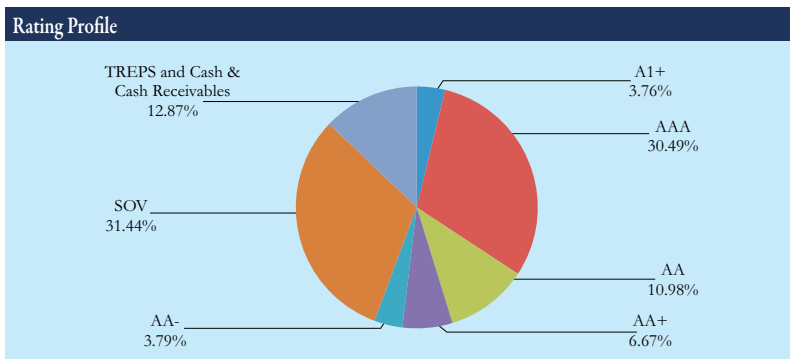
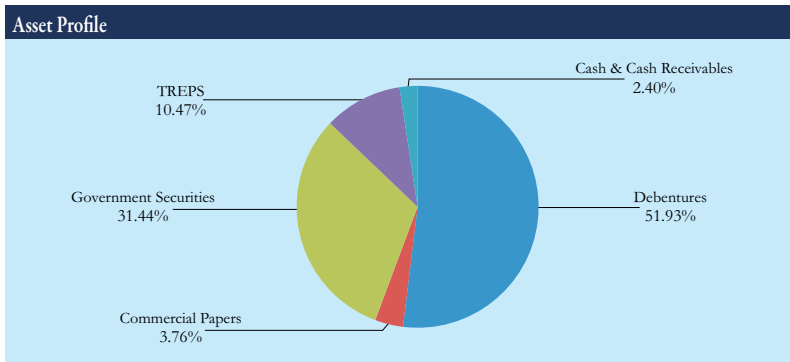
29th December, 2020	0.0354	0.0354	15.3214	15.2988
26th November, 2020	0.1248	0.1248	15.3951	15.2860
27th October, 2020	0.1336	0.1336	15.4049	15.2703

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.
** 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 28/02/2021		
Issuer Name	Rating	% To Net Assets*
COMMERCIAL PAPERS		
Housing Development Finance Corpn. Ltd.	CRISIL A1+	3.76
DEBENTURES		
Bank of Baroda	CARE AA	6.97
Power Finance Corpn. Ltd.	CRISIL AAA	6.83
ICICI Bank Ltd.	[ICRA]AA+	6.67
NTPC Ltd.	CRISIL AAA	6.67
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	6.67
REC Ltd.	CRISIL AAA	6.64
Hindalco Industries Ltd.	CRISIL AA	4.01
Vedanta Ltd.	CRISIL AA-	3.79
Housing Development Finance Corpn. Ltd.	CRISIL AAA	3.68
Dewan Housing Finance Corpn. Ltd.	CARE D	0.00^
GOVERNMENT SECURITIES		
CGL 2025	SOV	29.59
CGL 2030	SOV	1.85
TREPS		10.47
Cash & Cash Receivables		2.40
TOTAL		100.00

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

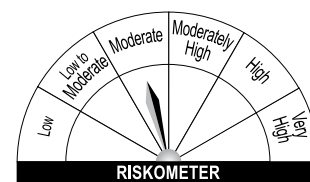


Product Label

This product is suitable for investors who are seeking*:

- 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



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.

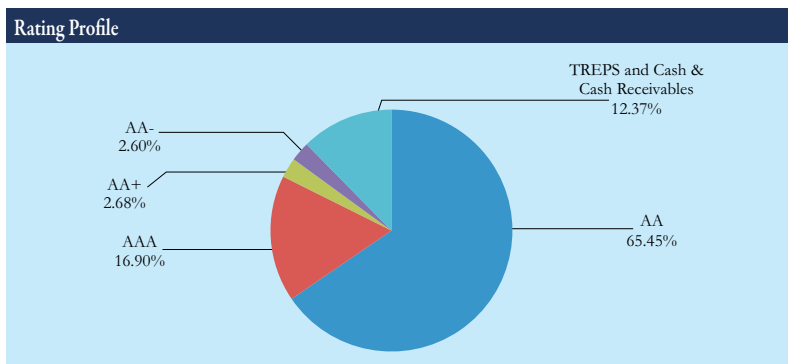
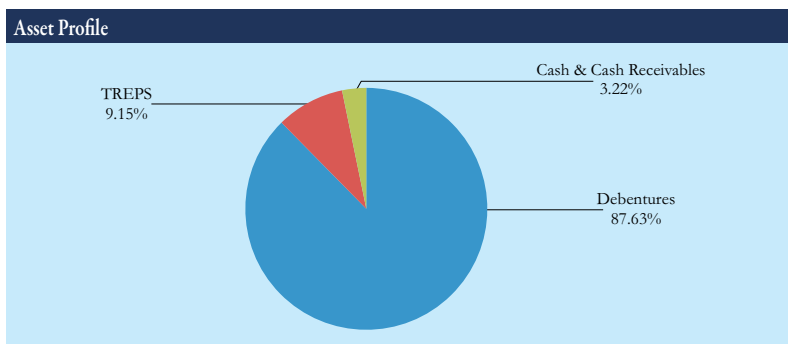
IDBI Credit Risk Fund (ICRF)

(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. Bhupesh Kalyani	Total Experience: Over 18 Years (Managing the Scheme since 1st February, 2017)	
Inception Date: 3rd March, 2014		
Benchmark: NIFTY Credit Risk Bond Index		
NAV as on 26th February 2021 (₹ per unit):		
	Regular	Direct
Growth	13.1528	13.9627
Quarterly Dividend	9.3068	9.5234
Annual Dividend	9.8361	10.6859
Monthly Average AUM: ₹ 39.46 Crs.		
AUM as on 28th February 2021: ₹ 38.49 Crs.		
Expense Ratio as on 28th February 2021:		
Regular	: 1.35%	
Direct	: 0.62%	
Expense ratio is inclusive of GST on management fees.		
Quantitative Measures as on 28th February 2021:		
YTM	: 6.03%	
Average Maturity	: 1.74 Years	
Modified Duration	: 1.48 Years	
Macaulay Duration	: 1.57 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.	

Portfolio as on 28/02/2021		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Punjab National Bank	IND AA	40.04
Godrej Properties Ltd.	[ICRA]AA	9.12
Power Finance Corpn. Ltd.	CRISIL AAA	8.32
Hindalco Industries Ltd.	CRISIL AA	8.24
TATA Power Co. Ltd.	IND AA	8.05
REC Ltd.	CRISIL AAA	7.57
Axis Bank Ltd.	CRISIL AA+	2.68
Vedanta Ltd.	CRISIL AA-	2.60
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	1.01
Yes Bank Ltd.	[ICRA]D	0.00^
Dewan Housing Finance Corpn. Ltd.	CARE D	0.00^
TREPS		
Cash & Cash Receivables		3.22
TOTAL		100.00

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



Dividend History (Face Value: ₹ 10/- Per Unit)				
Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Credit Risk Fund - Quarterly Dividend (Regular Plan)				
20th February, 2019	0.1785	0.1653	10.3989	10.1536
05th November, 2018	0.1033	0.0957	10.3073	10.1642
21st May, 2018	0.3899	0.3611	10.6505	10.1134
IDBI Credit Risk Fund - Quarterly Dividend (Direct Plan)				
20th February, 2019	0.1923	0.1781	10.5164	10.2522
05th November, 2018	0.1299	0.1203	10.4359	10.25600
21st May, 2018	0.4985	0.4616	10.8854	10.19800
IDBI Credit Risk Fund - Annual Dividend (Regular Plan)				
21st May, 2018	0.5795	0.5366	11.0867	10.2865
20th April, 2017	1.0921	0.0000	12.0655	10.5502
27th March, 2015	0.6304	0.0000	11.0963	10.2355
IDBI Credit Risk Fund - Annual Dividend (Direct Plan)				
21st May, 2018	2.2136	2.0498	14.0270	10.9598

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

** NAV of the record date.

Product Label	Riskometer
<p>This product is suitable for investors who are seeking*:</p> <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 style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">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.

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 28 Years (Managing the Scheme since 3rd May, 2017)
Inception Date: 21st February 2012	
Benchmark: CRISIL Composite Bond Fund Index	
NAV as on 26th February 2021 (₹ per unit):	
	Regular Direct
Growth	17.1368 18.3094
Quarterly Dividend	11.9794 10.1864
Annual Dividend	12.5523 14.9166
Monthly Average AUM: ₹ 20.27 Crs.	
AUM as on 28th February 2021: ₹ 20.30 Crs.	
Expense Ratio as on 28th February 2021: Regular : 1.24% Direct : 0.52% Expense ratio is inclusive of GST on management fees.	
Quantitative Measures as on 28th February 2021: YTM : 6.00% Average Maturity : 3.60 Years Modified Duration : 2.82 Years Macaulay Duration : 2.96 Years	
Load Structure: Entry Load : Not Applicable. Exit Load (for Lumpsum & SIP) : Nil.	

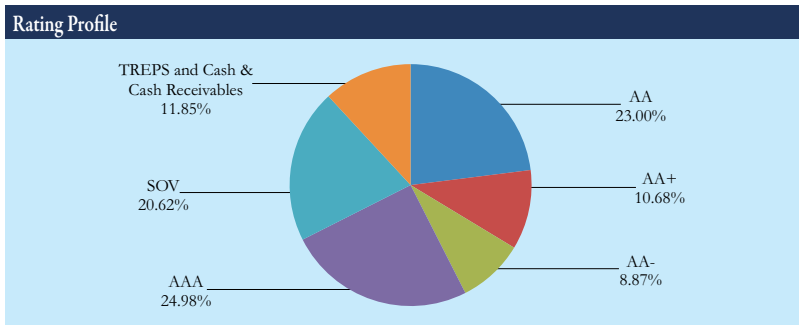
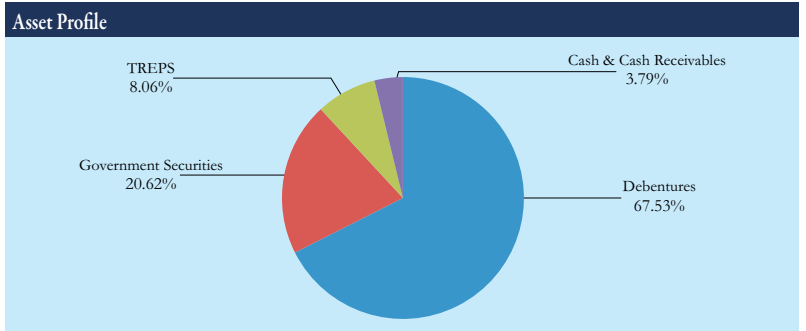
Dividend History (Face Value: ₹ 10/- Per Unit)

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Dynamic Bond Fund - Quarterly Dividend (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 Dividend (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 Dividend (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 Dividend (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 dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.
** NAV of the record date.

Portfolio as on 28/02/2021		
Issuer Name	Rating	% To Net Assets*
DEBENTURES		
Punjab National Bank	IND AA	15.19
Bank of Baroda	CRISIL AA+	9.15
Vedanta Ltd.	CRISIL AA-	8.87
Chennai Petroleum Corpn. Ltd.	CRISIL AAA	8.66
NTPC Ltd.	CRISIL AAA	8.18
REC Ltd.	CRISIL AAA	8.14
Hindalco Industries Ltd.	CRISIL AA	7.81
Axis Bank Ltd.	CRISIL AA+	1.53
GOVERNMENT SECURITIES		
CGL 2030	SOV	20.62
TREPS		8.06
Cash & Cash Receivables		3.79
TOTAL		100.00

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

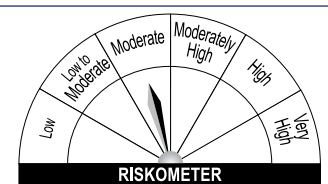


Product Label

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.

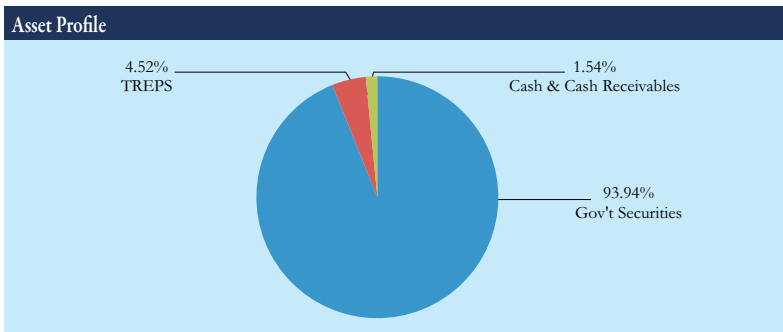
IDBI Gilt Fund (IGF)

(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 28 Years (Managing the Scheme since 3rd May, 2017)
Inception Date: 21st December, 2012	
Benchmark: CRISIL Dynamic Gilt Index	
NAV as on 26th February 2021 (₹ per unit):	
	Regular Direct
Growth	16.8400 17.7926
Quarterly Dividend	11.6558 13.1334
Annual Dividend	12.4690 13.4146
Monthly Average AUM: ₹ 25.43 Crs.	
AUM as on 28th February 2021: ₹ 25.60 Crs.	
Expense Ratio as on 28th February 2021:	
Regular	: 1.25%
Direct	: 0.48%
Expense ratio is inclusive of GST on management fees.	
Quantitative Measures as on 28th February 2021:	
YTM	: 5.95%
Average Maturity	: 8.21 Years
Modified Duration	: 6.16 Years
Macaulay Duration	: 6.35 Years
Load Structure:	
Entry Load	: Not Applicable.
Exit Load (for Lumpsum & SIP)	: Nil.

Portfolio as on 28/02/2021		
Issuer Name	Rating	% to Net Assets*
GOVERNMENT SECURITIES		
CGL 2030	SOV	74.90
CGL 2025	SOV	19.04
TREPS		4.52
Cash & Cash Receivables		1.54
TOTAL		100.00

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



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

Record Date	Individual / HUF (₹ Per Unit)	Others (₹ Per Unit)	Cum Dividend NAV** (in ₹)	Ex Dividend NAV (in ₹)
IDBI Gilt Fund - Quarterly Dividend (Regular Plan)				
20th February, 2019	0.1936	0.1793	10.5697	10.2965
27th July, 2017	0.2353	0.2180	10.6557	10.3103
20th April, 2017	0.7883	0.7303	11.5717	10.4070
IDBI Gilt Fund - Quarterly Dividend (Direct Plan)				
20th February, 2019	0.2253	0.2086	11.7303	11.4129
27th July, 2017	0.3575	0.0000	11.7938	11.2775
20th April, 2017	0.5462	0.0000	12.2578	11.4817
IDBI Gilt Fund - Annual Dividend (Regular Plan)				
20th April, 2017	1.0847	0.0000	12.0341	10.5184
27th March, 2015	0.9936	0.9215	11.8111	10.4722
17th April, 2014	0.3585	0.3433	10.6705	10.2259
IDBI Gilt Fund - Annual Dividend (Direct Plan)				
20th April, 2017	0.9847	0.0000	12.2581	10.8809
27th March, 2015	0.9768	0.0000	11.8291	10.5137
17th April, 2014	0.3896	0.3732	10.7019	10.2176

Past performance may or may not be sustained in the future. After the payment of dividend, the per unit NAV of the Dividend option of the Scheme will fall to the extent of the dividend payout and statutory levy, if any. All dividend 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 dividend history including daily dividend history, please refer to our website.

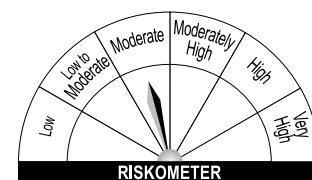
** NAV of the record date.

Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors 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.

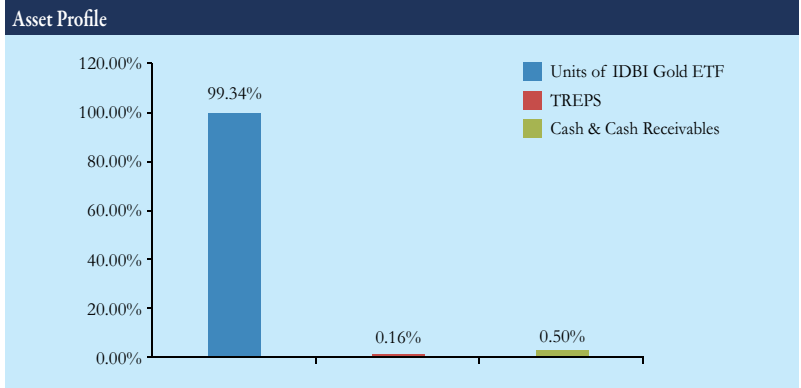
IDBI Gold Fund (IGFOF)

(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. Firdaus Marazban Ragina	Total Experience: Over 20 Years (Managing the Scheme since 20th June 2019)	
Inception Date: 14th August, 2012		
Benchmark: Domestic price of Gold		
NAV as on 26th February 2021 (₹ per unit):		
	Regular	Direct
Growth	12.8979	13.3523
Monthly Average AUM: ₹ 41.50 Crs.		
AUM as on 28th February 2021: ₹ 41.14 Crs.		
Expense Ratio as on 28th February 2021: Regular : 0.66% Direct : 0.28% 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 28/02/2021	
Issuer Name	% To Net Assets*
Units of IDBI Gold Exchange Traded Fund	99.34
TREPS	0.16
Cash & Cash Receivables	0.50
TOTAL	100.00

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



Product Label	
This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> 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 	<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.

AUM REPORT FOR THE QUARTER ENDED (31/12/2020)

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	126693.04
Gilt Fund/ Glit Fund with 10 year constant duration	2705.64
Remaining Income/ Debt Oriented Schemes	41425.53
Growth/ Equity Oriented Schemes (Other than ELSS)	150577.53
ELSS Funds	50001.36
Hybrid Schemes	23050.47
Solution Oriented Schemes	0.00
Index Funds	28785.98
GOLD ETF	9220.85
Other ETF	0.00
Fund of Fund investing overseas	0.00
Total	432460.40

IDBI Gold Exchange Traded Fund (IDBIGOLD)

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

Scheme Features

Investment objective:

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

Fund Manager:

Mr. Firdaus Marazban Ragina

Total Experience: Over 20 Years

(Managing the Scheme since 20th June 2019)

Inception Date:

9th November, 2011

Benchmark:

Domestic price of Physical Gold

NAV as on 26th February 2021 (₹ per unit):

NAV 4,249.6406

Physical Gold Price* 4,586.9342

Cash Component -337.2936

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

Monthly Average AUM:

₹ 85.12 Crs.

AUM as on 28th February 2021:

₹ 83.28 Crs.

Expense Ratio as on 28th February 2021:

Regular : 0.35%

Expense ratio is inclusive of GST on management fees.

Quantitative Measures as on 28th February 2021:

Tracking Error : 0.3606%

Annualised tracking error for last 3 year's period.

Load Structure:

Entry Load : Not Applicable

Exit Load (for Lumpsum & SIP) : Nil

Listing:

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

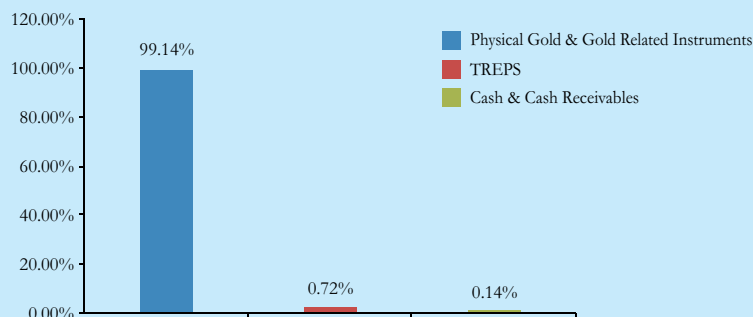
Portfolio as on 28/02/2021

Issuer Name	% To Net Assets*
Physical Gold & Gold Related Instruments*	99.14
TREPS	0.72
Cash & Cash Receivables	0.14
TOTAL	100.00

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

Comprises of 30 Kgs deposited in the Gold Monetisation Scheme of Bank of Nova Scotia.

Asset Profile

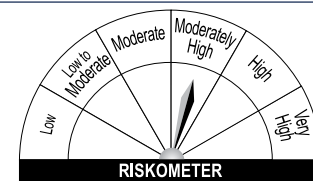


Product Label

This product is suitable for investors who are seeking*:

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

Riskometer



Investors understand that their principal will be at Moderately High risk

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

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

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

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



Website: 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., Ground Floor, SCO 162-163, Sector-9C, Chandigarh - 160 009.
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 - February 2021)

**Schemes managed by Fund Manager (FM) - Ms. Uma Venkatraman
Total Experience: Over 16 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	14.45	28.08	24.64	11,449	12,817	12,472
3 years	6.03	11.76	13.90	11,923	13,963	14,781
5 years	12.01	17.51	17.71	17,639	22,427	22,614
Since Inception	16.70	15.58	14.24	31,680	29,479	27,022

FM managing this Scheme since 1st July 2018.
S&P BSE 200-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	22.88	25.75	25.83	12,294	12,583	12,591
Last 3 years	9.76	11.58	12.54	13,227	13,895	14,260
Last 5 years	13.47	17.05	17.12	18,825	21,994	22,054
Since Inception	13.90	14.93	14.49	31,400	33,998	32,872

FM managing this Scheme since 5th September 2017.
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	19.90	27.92	24.64	11,996	12,801	12,472
Last 3 years	7.71	10.57	13.90	12,499	13,520	14,781
Last 5 years	12.32	17.19	17.71	17,886	22,120	22,614
Since Inception	15.15	14.39	13.55	26,560	25,365	24,104

FM managing this Scheme since 20th June 2019.
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	29.21	33.94	25.83	12,930	13,405	12,591
Last 3 years	6.41	6.44	12.54	12,053	12,060	14,260
Since Inception	8.97	11.60	15.12	14,210	15,666	17,791

FM managing this Scheme since 20th June 2019.
The Regular Plan of this scheme is in existence for a period less than 5 years.
NIFTY Midcap 100-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	25.37	37.35	25.83	12,545	13,747	12,591
Last 3 years	3.50	1.46	12.54	11,087	10,443	14,260
Since Inception	4.66	4.32	13.19	11,830	11,690	15,792

FM managing this Scheme since 5th September 2017.
The Regular Plan of this scheme is in existence for a period less than 5 years.
#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	22.12	25.75	25.83	12,219	12,583	12,591
Last 3 years	6.97	11.58	12.54	12,243	13,895	14,260
Since Inception	6.46	11.40	12.47	12,280	14,249	14,700

FM managing this Scheme since 20th June 2019.
The Regular Plan of this scheme is in existence for a period less than 5 years.
#NIFTY 100-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	12.00	14.06	25.83	11,204	11,410	12,472
Since Inception	8.12	15.87	13.50	12,380	14,960	14,136

FM managing this Scheme since inception.
The Regular Plan of this scheme is in existence for a period less than 3 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	24.47	28.70	24.64	12,454	12,879	12,472
Since Inception	10.75	10.26	11.60	12,940	12,793	13,190

FM managing this Scheme since inception.
The Regular Plan of this scheme is in existence for a period less than 3 years.
S&P BSE 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	23.39	26.01	25.83	12,347	12,609	12,591
Since Inception	15.41	9.91	16.11	13,680	12,295	13,861

FM managing this Scheme Since 20th June, 2019.
The Regular Plan of this scheme is in existence for a period less than 3 years.
#NIFTY Dividend Opportunities 50 - 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	43.88	50.79	25.83	14,402	15,096	12,591
Since Inception	26.14	24.14	17.42	15,900	15,402	13,782

FM managing this Scheme since inception
The Regular Plan of this scheme is in existence for a period less than 3 years.
#S&P BSE Healthcare - TRI, ## NIFTY 50 - TRI

**Schemes managed by Fund Manager (FM) - Mr. Firdaus Marazban Ragina
Total Experience: Over 20 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	24.22	25.83	12,430	12,591
Last 3 years	11.11	12.54	13,721	14,260
Last 5 years	15.22	17.12	20,324	22,054
Since Inception	9.65	11.30	14,125	14,229

FM managing this Scheme since 9th October 2018.
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	23.04	25.46	25.83	12,311	12,553	12,591
Last 3 years	4.35	5.99	12.54	11,364	11,908	14,260
Last 5 years	14.26	16.37	17.12	19,491	21,355	22,054
Since Inception	9.38	11.28	10.19	25,507	30,536	27,552

FM managing this Scheme since 9th October 2018.
NIFTY Next 50-TRI, ## NIFTY 50-TRI.

SCHEME PERFORMANCE - REGULAR PLANS (As of last business day of the month - February 2021) (contd...)

IDBI Gold Fund (IGFOF)							Inception date: 14th August, 2012		
Period	Returns (in %)			Value of ₹ 10,000/- invested					
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)			
Last 1 year	7.45	6.83		10,747		10,685			
Last 3 years	13.08	14.38		14,466		14,971			
Last 5 years	6.70	8.56		13,834		15,086			
Since Inception	3.02	4.96		12,898		15,118			

FM managing this Scheme since 20th June 2019.
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#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)			
Last 1 year	5.96	6.83		10,598		10,685			
Last 3 years	13.54	14.38		14,643		14,971			
Last 5 years	7.90	8.56		14,629		15,086			
Since Inception	4.19	5.04		14,646		15,809			

FM managing this Scheme since 20th June 2019.
Domestic Price of Physical Gold.

**Scheme managed by Fund Managers (FM) -
Mrs. Uma Venkatraman (Equity Portion) - Total Experience: Over 16 Years &
Mr. Raju Sharma (Debt Portion) Total Experience: Over 28 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	18.40	22.39	25.83	11,845	12,245	12,591			
Last 3 years	4.69	11.68	12.54	11,475	13,935	14,260			
Since Inception	7.48	12.01	13.87	13,683	16,371	17,586			

Mr. Uma Venkatraman (Equity Portion) managing this Scheme since 1st July, 2018 &
Mr. Raju Sharma managing this Scheme (Debt Portion) since 3rd May, 2017
The Regular 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	10.10	12.52	25.83	11,012	11,255	12,591			
Since Inception	7.06	9.76	14.32	12,206	13,219	14,786			

Mr. Raju Sharma Managing this Scheme (Debt Portion) since 3rd May 2017 &
Ms. Uma Venkatraman Managing this Scheme (Equity Portion) since 5th September 2017.
The Regular Plan of this scheme is in existence for a period less than 3 years.
40% of CRISIL Liquid Fund Index + 30% CRISIL Short term Bond Fund Index +
30% of NIFTY 50-TRI, ## NIFTY 50-TRI

**Schemes managed by Fund Manager (FM) -
Mr. Raju Sharma - Total Experience: Over 28 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	4.17	4.27	5.46	10,419	10,428	10,542			
Last 3 years	6.00	6.16	6.64	11,913	11,969	12,129			
Last 5 years	6.39	6.52	6.56	13,640	13,721	13,749			
1 month	0.29	0.32	0.37	NIL	NIL	NIL			
2 weeks	0.13	0.14	0.23	NIL	NIL	NIL			
1 week	0.06	0.07	0.09	NIL	NIL	NIL			
Since Inception	7.64	7.50	6.81	21,896	21,605	20,157			

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

IDBI Dynamic Bond Fund (IDBF)							Inception date: 21st February, 2012		
Period	Returns (in %)			Value of ₹ 10,000/- invested					
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)			
Last 1 year	6.61	6.73	4.74	10,662	10,675	10,475			
Last 3 years	7.01	9.20	8.86	12,258	13,023	12,905			
Last 5 years	6.19	8.84	7.57	13,507	15,282	14,409			
Since Inception	6.15	8.67	7.23	17,137	21,170	18,777			

FM managing this Scheme since 3rd May 2017
CRISIL Composite Bond Fund 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	3.68	6.46	4.74	10,369	10,647	10,475			
Last 3 years	7.28	9.44	8.86	12,350	13,110	12,905			
Last 5 years	6.41	8.68	7.57	13,647	15,172	14,409			
Since Inception	6.57	8.40	7.25	16,840	19,353	17,744			

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

**Schemes managed by Fund Manager (FM) - Mr. Bhupesh Kalyani
Total Experience: Over 18 Years**

IDBI Ultra Short Term Fund (IUSTF)							Inception date: 3rd September, 2010		
Period	Returns (in %)			Value of ₹ 10,000/- invested					
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)			
Last 1 year	4.62	5.56	5.40	10,464	10,558	10,542			
Last 3 years	6.23	7.15	6.64	11,990	12,303	12,129			
Last 5 years	6.44	7.25	6.57	13,665	14,198	13,749			
Since Inception	7.63	8.13	6.88	21,623	22,715	20,099			

FM managing this Scheme since 1st February 2017.
CRISIL Ultra Short Term Debt 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	6.53	7.43	5.40	10,655	10,745	10,542			
Last 3 years	4.83	8.52	6.64	11,520	12,784	12,129			
Last 5 years	5.66	8.22	6.57	13,176	14,849	13,749			
Since Inception	7.10	8.53	6.99	19,766	22,560	19,569			

FM managing this Scheme since 1st February 2017.
CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill 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	-4.48	9.78	5.40	9,551	10,980	10,542			
Last 3 years	-1.11	8.97	6.64	9,669	12,944	12,129			
Last 5 years	2.00	9.00	6.57	11,043	15,392	13,749			
Since Inception	4.00	9.43	7.07	13,153	18,776	16,120			

FM managing this Scheme since 1st February 2017.
NIFTY Credit Risk Bond Fund, ## CRISIL 1 Year T-Bill 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 - February 2021)

**Schemes managed by Fund Manager (FM) - Ms. Uma Venkatraman
Total Experience: Over 16 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	15.83	28.08	24.64	11,587	12,817	12,472
Last 3 years	7.55	11.76	13.90	12,442	13,963	14,781
Last 5 years	13.60	17.51	17.71	18,928	22,427	22,614
Since Inception	18.08	15.58	14.24	34,600	29,479	27,022

FM managing this Scheme since 1st July, 2018
S&P BSE 200-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	24.19	25.75	25.83	12,427	12,583	12,591
Last 3 years	11.31	11.58	12.54	13,796	13,895	14,260
Last 5 years	15.09	17.05	17.12	20,206	21,994	22,054
Since Inception	13.58	13.25	12.94	28,262	27,596	26,984

FM managing this Scheme since 5th September 2017.
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	21.47	27.92	24.64	12,153	12,801	12,472
Last 3 years	9.44	10.57	13.90	13,112	13,520	14,781
Last 5 years	14.10	17.19	17.71	19,354	22,120	22,614
Since Inception	16.66	14.39	13.55	29,070	25,365	24,104

FM managing this Scheme since 20th June 2019.
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	30.11	33.94	25.83	13,020	13,405	12,591
Last 3 years	7.89	6.44	12.54	12,560	12,060	14,260
Since Inception	10.89	11.60	15.12	15,260	15,666	17,791

FM managing this Scheme since 20th June 2019.
The Direct Plan of this scheme is in existence for a period less than 5 years.
NIFTY Midcap 100-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	26.54	37.35	25.83	12,663	13,747	12,591
Last 3 years	5.15	1.46	12.54	11,627	10,443	14,260
Since Inception	6.58	4.32	13.19	12,650	11,690	15,792

FM managing this Scheme since 5th September, 2017.
The Direct Plan of this scheme is in existence for a period less than 5 years.
#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	23.34	25.75	25.83	12,341	12,583	12,591
Last 3 years	8.65	11.58	12.54	12,829	13,895	14,260
Since Inception	8.25	11.40	12.47	12,970	14,249	14,700

FM managing this Scheme since 20th June 2019.
The Direct Plan of this scheme is in existence for a period less than 5 years.
#NIFTY 100-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	12.91	14.06	25.83	11,295	11,410	12,591
Since Inception	9.79	15.87	13.50	12,910	14,960	14,136

FM managing this Scheme since inception
The Direct Plan of this scheme is in existence for a period less than 3 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	25.34	28.70	24.64	12,542	12,879	12,472
Since Inception	12.20	10.26	11.60	13,370	12,793	13,190

FM managing this Scheme since inception.
The Direct Plan of this scheme is in existence for a period less than 3 years.
S&P BSE 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	24.77	26.01	25.83	12,485	12,609	12,591
Since Inception	17.09	9.91	16.11	14,120	12,295	13,861

FM managing this Scheme Since 20th June, 2019.
The Direct Plan of this scheme is in existence for a period less than 3 years.
#NIFTY Dividend Opportunities 50 - 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	46.20	50.79	25.83	14,635	15,096	12,591
Since Inception	28.30	24.14	17.42	16,450	15,402	13,782

FM managing this Scheme since Inception
The Direct Plan of this scheme is in existence for a period less than 3 years.
#S&P BSE Healthcare - TRI, ## NIFTY 50 - TRI

**Schemes managed by Fund Manager (FM) - Mr. Firdaus Marazban Ragina
Total Experience: Over 20 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	25.24	25.83	12,532	12,591
Last 3 years	12.13	12.54	14,101	14,260
Last 5 years	16.43	17.12	21,416	22,054
Since Inception	12.18	12.94	25,538	26,984

FM managing this Scheme since 9th October 2018.
NIFTY 50-TRI.

IDBI Nifty Junior Index Fund (INJIF)						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	23.78	25.46	25.83	12,385	12,553	12,591
Last 3 years	5.11	5.99	12.54	11,615	11,908	14,260
Last 5 years	15.36	16.37	17.12	20,446	21,355	22,054
Since Inception	13.42	14.56	12.94	27,939	30,323	26,984

FM managing this Scheme since 9th October 2018.
NIFTY Next 50-TRI, ## NIFTY 50-TRI.

SCHEME PERFORMANCE - DIRECT PLANS (As of last business day of the month - February 2021) (contd...)

IDBI Gold Fund (IGFOF)						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	7.85	6.83		10,788		10,685
Last 3 years	13.62	14.38		14,672		14,971
Last 5 years	7.27	8.56		14,207		15,086
Since Inception	3.61	5.00		13,356		14,887

FM managing this Scheme since 20th June 2019.

Domestic Price of Gold.

**Scheme managed by Fund Managers (FM) -
Ms. Uma Venkatraman (Equity Portion) - Total Experience: Over 16 Years &
Mr. Raju Sharma (Debt Portion) Total Experience: Over 28 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	19.36	22.39	25.83	11,942	12,245	12,591
Last 3 years	6.08	11.68	12.54	11,939	13,935	14,260
Since Inception	9.11	12.01	13.87	14,607	16,371	17,586

Mrs. Uma Venkatraman managing this Scheme (Equity Portion) since 1st July, 2018 &

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	11.18	12.52	25.83	11,121	11,255	12,591
Since Inception	8.55	9.76	14.32	12,710	13,128	14,786

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

Ms. Uma Venkatraman managing this Scheme (Equity Portion) since 5th September, 2017

40% of CRISIL Liquid Fund Index + 30% CRISIL Short Term Bond Fund Index +

30% of NIFTY 50-TRI, ## NIFTY 50 -TRI.

**Schemes managed by Fund Manager (FM) -
Mr. Raju Sharma - Total Experience: Over 28 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	4.21	4.27	5.46	10,423	10,428	10,542
Last 3 years	6.08	6.16	6.64	11,942	11,969	12,129
Last 5 years	6.49	6.52	6.56	13,704	13,721	13,749
1 month	0.29	0.32	0.37	N.A	N.A	N.A
2 weeks	0.13	0.14	0.23	N.A	N.A	N.A
1 week	0.06	0.07	0.09	N.A	N.A	N.A
Since Inception	7.39	7.37	6.92	17,895	17,864	17,265

FM managing this Scheme since 3rd May 2017

CRISIL Liquid Fund Index, ## CRISIL 1 Year T-Bill Index, NA Not Applicable.

IDBI Dynamic Bond Fund (IDBF)						
Inception date: 1st January, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	7.42	6.73	4.74	10,744	10,675	10,475
Last 3 years	8.05	9.20	8.86	12,617	13,023	12,905
Last 5 years	7.32	8.84	7.57	14,243	15,282	14,409
Since Inception	6.63	8.62	7.12	16,889	19,636	17,530

FM managing this Scheme since 3rd May 2017

CRISIL Composite Bond Fund 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	4.57	6.46	4.74	10,458	10,647	10,475
Last 3 years	8.14	9.44	8.86	12,647	13,110	12,905
Last 5 years	7.36	8.68	7.57	14,271	15,172	14,409
Since Inception	7.24	8.25	7.12	17,685	19,087	17,530

FM managing this Scheme since 3rd May 2017

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

**Schemes managed by Fund Manager (FM) - Mr. Bhupesh Kalyani
Total Experience: Over 18 Years**

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	5.02	5.56	5.40	10,503	10,558	10,542
Last 3 years	6.76	7.15	6.64	12,169	12,303	12,129
Last 5 years	7.14	7.25	6.57	14,120	14,198	13,749
Since Inception	7.79	7.88	6.92	18,442	18,575	17,265

FM managing this Scheme since 1st February 2017.

CRISIL Ultra Short Term Debt 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	7.10	7.43	5.40	10,712	10,745	10,542
Last 3 years	5.66	8.52	6.64	11,798	12,784	12,129
Last 5 years	6.63	8.22	6.57	13,791	14,849	13,749
Since Inception	7.47	8.47	6.92	18,002	19,418	17,265

FM managing this Scheme since 1st February 2017.

CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill 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	-3.86	9.78	5.40	9,613	10,980	10,542
Last 3 years	-0.37	8.97	6.64	9,889	12,944	12,129
Last 5 years	2.90	9.00	6.57	11,541	15,392	13,749
Since Inception	4.89	9.43	7.07	13,963	18,776	16,120

FM managing this Scheme since 1st February 2017.

NIFTY Credit Risk Bond Fund, ## CRISIL 1 Year T-Bill 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 - February 2021)

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 10th September, 2013			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	900.00	600.00	360.00	120.00
Market value as on 26th February, 2021 (Rs. in '000)	1,392.23	773.06	435.02	148.45
Scheme Return (% XIRR)	11.42	10.11	12.76	47.74
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	14.27	15.76	20.20	70.42
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.24	16.62	20.00	64.29

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 15th May, 2012			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,060.00	600.00	360.00	120.00
Market value as on 26th February, 2021 (Rs. in '000)	1,862.40	827.86	472.76	154.89
Scheme Return (% XIRR)	12.39	12.88	18.63	59.28
Benchmark (NIFTY 100-TRI#) return (% XIRR)	13.89	15.19	18.91	65.26
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.74	15.70	19.47	66.33

IDBI Flexi Cap Fund (IFF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 28th March, 2014			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	840.00	600.00	360.00	120.00
Market value as on 26th February, 2021 (Rs. in '000)	1,247.90	804.05	455.47	152.02
Scheme Return (% XIRR)	11.14	11.70	15.98	54.10
Benchmark (NIFTY 500-TRI#) return (% XIRR)	13.64	15.25	19.92	72.06
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.22	16.62	20.00	64.29

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 25th June, 2010			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,290.00	600.00	360.00	120.00
Market value as on 26th February, 2021 (Rs. in '000)	2,430.27	853.69	469.50	157.72
Scheme Return (% XIRR)	11.30	14.13	18.14	64.43
Benchmark (NIFTY 50-TRI #) return (% XIRR)	12.95	15.70	19.47	66.33
Additional Benchmark (NIFTY 50-TRI ##) return (%XIRR)	12.95	15.70	19.47	66.33

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 20th September, 2010			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	1,260.00	600.00	360.00	120.00
Market value as on 26th February, 2021 (Rs. in '000)	2,458.60	777.24	442.60	152.59
Scheme Return (% XIRR)	12.20	10.33	13.97	55.12
Benchmark (NIFTY Next 50-TRI#) return (% XIRR)	14.25	12.17	15.74	58.92
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.05	15.70	19.47	66.33

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 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 - February 2021)

IDBI Equity Advantage Fund (IEAF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 10th September, 2013			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	900.00	600.00	360.00	120.00
Market value as on 26th February, 2021 (Rs. in '000)	1,474.37	802.70	443.76	149.47
Scheme Return (% XIRR)	12.91	11.63	14.15	49.55
Benchmark (S&P BSE 200-TRI#) return (% XIRR)	14.27	15.76	20.20	70.42
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.24	16.62	20.00	64.29

IDBI India Top 100 Equity Fund (IIT100 EF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 1st January, 2013			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	980.00	600.00	360.00	120.00
Market value as on 26th February, 2021 (Rs. in '000)	1,726.59	859.13	481.99	155.87
Scheme Return (% XIRR)	13.52	14.39	20.02	61.05
Benchmark (NIFTY 100-TRI#) return (% XIRR)	13.78	15.19	18.91	65.26
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.71	15.70	19.47	66.33

IDBI Flexi Cap Fund (IFF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 28th March, 2014			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	840.00	600.00	360.00	120.00
Market value as on 26th February, 2021 (Rs. in '000)	1,322.58	838.80	465.66	153.17
Scheme Return (% XIRR)	12.78	13.41	17.55	56.17
Benchmark (NIFTY 500-TRI#) return (% XIRR)	13.64	15.25	19.92	72.06
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	14.22	16.62	20.00	64.29

IDBI Nifty Index Fund (INIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 1st January, 2013			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	980.00	600.00	360.00	120.00
Market value as on 26th February, 2021 (Rs. in '000)	1,692.03	875.86	475.58	158.41
Scheme Return (% XIRR)	13.04	15.17	19.06	65.69
Benchmark (NIFTY 50-TRI#) return (% XIRR)	13.71	15.70	19.47	66.33
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.71	15.70	19.47	66.33

IDBI Nifty Junior Index Fund (INJIF)

Instalment amount: ₹ 10,000/- Frequency: Monthly	Investment date: 1st of every month			
	Inception date: 1st January, 2013			
	Since Inception	5 years	3 years	1 year
Total amount invested (Rs. in '000)	980.00	600.00	360.00	120.00
Market value as on 26th February, 2021 (Rs. in '000)	1,676.57	793.91	446.93	153.16
Scheme Return (% XIRR)	12.83	11.18	14.65	56.15
Benchmark (NIFTY Next 50-TRI #) return (% XIRR)	13.93	12.17	15.74	58.92
Additional Benchmark (NIFTY 50-TRI##) return (%XIRR)	13.71	15.70	19.47	66.33

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 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.