

A fund that keeps a pulse on banking and allied sectors

December 2020

What is IDBI Banking and Financial Services Fund?

IDBI Banking & Financial Services Fund is an open ended equity scheme investing primarily in banking and financial services sector. This sectoral, diversified scheme seeks to achieve long term capital growth.

Why to invest in Banking and Financial Services Sector?

- 1. Strong GDP growth is backed by robust credit growth-** Sectors which are likely to drive strong economic growth require significant financing from Banking Sector.
- 2. Reflection of Indian growing economy-** As every aspect of economy is influenced by Banking and Financial Services Sector in India. If economy improves, the Banking and Financial sector will also perform well. This sector tends to represent India's growing economy.
- 3. Increase in working population & growth in disposable income-** This results in increased demand for banking & related services.
- 4. Change in Focus from "Savings" to "Investment"**- Investment in Mutual Funds and insurance products are now catching up with traditional products like Fixed Deposits. Non-lending businesses like Capital Markets, Investment Banking, Wealth & Asset Management and Insurance have started gaining traction and leading to growth.
- 5. Growth in Corporate Credit-** Expenditure for capacity expansion incurred by companies leads to large increase in corporate credits.
- 6. Financial inclusion-** Which is policy priority will ensure that the Banking and Financial Services reaches every corner, including the farthest corner of the country.
- 7. Expansion-** Considerable broadening and deepening of Indian financial markets due to the reforms. RBI is considering of providing additional banking licenses to private players and NBFCs.

Top 10 Portfolio as on 30th November, 2020

Security Name	% to net Assets*	Security Name	% to net Assets*
HDFC Bank Ltd.	27.05	Bajaj Finance Ltd.	4.62
Housing Development Finance Corpn Ltd.	13.61	State Bank of India	3.39
ICICI Bank Ltd.	13.36	Cholamandalam Investment & Finance Co. Ltd.	3.02
Kotak Mahindra Bank Ltd.	9.33	Max Financial Services Ltd.	2.08
Axis Bank Ltd.	6.15	Bajaj Finserv Ltd.	2.07

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

Industry Classification as on 30th November, 2020

61.92%



Banks

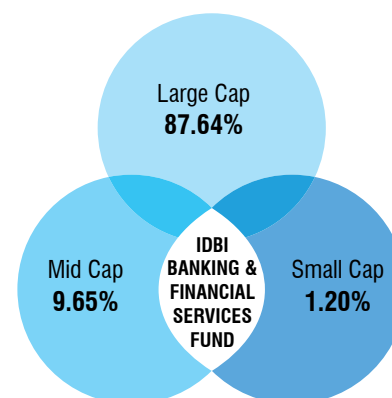
36.57%



Finance

Industry Classification as recommended by AMFI.

Market Cap as on 30th November, 2020



Who should invest in this Scheme?

- Investors who believe in the importance of the Banking & Financial Services Sector.
- Investors who are looking for the opportunities in Banking & Financial Services Sector in India.
- Investors comfortable with the higher risk profile offered of Equity Investments.
- Investors who wish to complement their core portfolio holdings.

Scheme Investing Facts



Minimum Application Amount

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

SIP Options

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

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



Fund Manager

Ms. Uma Venkatraman



Benchmark

NIFTY Financial Services - Total Return Index (TRI)



Inception Date

4th June, 2018



Loads Structure

Entry Load:
Not applicable.

Exit Load:
1% for exit within 12 months from the date of allotment

Investments above the minimum amount mentioned, shall be made in multiples of Re.1

Scheme Performance of IDBI BANKING & FINANCIAL SERVICES FUND

As of last business day of the month - November 2020

Fund Manager : **Mrs. Uma Venkatraman**

Total Experience: **Over 16 Years**

CAGR Returns (in %)

Value of Rs. 10,000/- invested

Period	Scheme	Benchmark#	Additional Benchmark##	Value of Rs. 10,000/- invested		
				Scheme	Benchmark#	Additional Benchmark##
1 Year	-3.17	0.45	8.29	9,682	10,045	10,832
Since Inception (4th June, 2018)	3.76	12.14	9.73	10,960	13,293	12,594

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

Other Schemes Managed by Ms. Uma Venkatraman

As of last business day of the month - November 2020

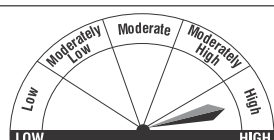
Scheme/Index Name	Inception Date	As of last business day of the month - November 2020			
		1 Year Return (%)	3 Years Return (%)	5 Years Return (%)	Inception Return (%)
IDBI Equity Advantage Fund	10 Sept., 2013	3.11	2.78	7.39	15.74
S&P BSE 200 TRI		9.90	7.47	11.67	14.12
S&P BSE SENSEX TRI		8.89	10.68	12.46	13.06
IDBI Diversified Equity Fund	28 Mar., 2014	10.27	5.27	7.86	14.16
S&P BSE 500 TRI		10.57	6.37	11.34	12.90
S&P BSE SENSEX TRI		8.89	10.68	12.46	12.26
IDBI India Top 100 Equity Fund	15 May, 2012	9.05	5.38	8.35	12.81
NIFTY 100 TRI		8.16	7.86	11.56	13.84
NIFTY 50 TRI		8.29	8.99	11.70	13.40
IDBI Midcap Fund	25 Jan., 2017	18.42	0.66	NA	5.43
NIFTY Midcap 100 TRI		16.73	0.34	NA	7.61
NIFTY 50 TRI		8.29	8.99	NA	12.74
IDBI Small Cap Fund	21 Jun., 2017	12.52	-1.82	NA	0.12
NIFTY Smallcap 250 Index TRI		18.79	-5.66	NA	-1.52
NIFTY 50 TRI		8.29	8.99	NA	10.44
IDBI Long Term Value Fund	20 Aug., 2018	7.49	NA	NA	4.94
S&P BSE 500 Index TRI		10.57	NA	NA	5.12
S&P BSE SENSEX TRI		8.89	NA	NA	7.71
IDBI Focused 30 Equity Fund	17 Nov., 2017	11.00	3.99	NA	4.02
NIFTY 100 TRI		8.16	7.86	NA	8.16
NIFTY 50 TRI		8.29	8.99	NA	9.31
IDBI Dividend Yield Fund	21 Dec., 2018	16.76	NA	NA	12.58
NIFTY Dividend Opportunities 50- TRI		7.09	NA	NA	4.52
NIFTY 50 TRI		8.29	NA	NA	11.51
IDBI Healthcare Fund	28 Feb., 2019	49.27	NA	NA	30.10
S&P BSE Healthcare - TRI		49.79	NA	NA	26.01
NIFTY 50 - TRI		8.29	NA	NA	12.46
IDBI Hybrid Equity Fund	24 Oct., 2016	12.29	2.60	NA	6.21
CRISIL Hybrid 35+65 - Aggressive Index		12.56	8.87	NA	10.63
NIFTY 50 TRI		8.29	8.99	NA	11.59
IDBI Equity Savings Fund	27 Mar., 2018**	6.93	NA	NA	5.51
40% of CRISIL Liquid Fund Index + 30%		8.62	NA	NA	9.14
CRISIL Short Term Bond Fund Index + 30% of NIFTY 50 - TRI		8.29	NA	NA	10.86

*Disclaimer: The information provided is for illustrative purpose and should not be construed as an investment advice. Past performance may or may not be sustained in future. Calculation are based Regular Plan. Growth Option NAV. Different plan have different expense structure. Return greater than 1 year are Compounded Annual Growth Rates (CAGR). IDBI AMC does not provide any guarantee / assurance of returns. **Original Inception date was 7th March, 2011. As the scheme was converted in to Equity Savings Fund category, 27 march, 2018 is considered as Inception Date. Data as on 30th November, 2020.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment predominantly in equity and equity related instruments of companies engaged in Banking & Financial Services Sector



Riskometer

Investors understand that their principal will be at High risk

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

IDBI BANKING & FINANCIAL SERVICES FUND

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



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