

SCHEME PERFORMANCE - REGULAR PLANS (As on December 31, 2018)

**Schemes Managed by Fund Manager (FM) - Ms. Uma Venkatraman
Total Experience: Over 15 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 | -1.72 | 0.81 | 7.18 | 9,827 | 10,082 | 10,723 |
| 3 years | 9.94 | 12.75 | 12.84 | 13,292 | 14,338 | 14,374 |
| 5 years | 18.58 | 14.48 | 12.79 | 23,453 | 19,671 | 18,258 |
| Since Inception | 20.31 | 15.49 | 13.25 | 26,690 | 21,487 | 19,365 |

FM Managing this Scheme since 1st July 2018.
S&P BSE 200 Index-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 | -5.88 | 2.55 | 4.61 | 9,408 | 10,257 | 10,464 |
| Last 3 years | 6.94 | 12.68 | 12.47 | 12,233 | 14,311 | 14,230 |
| Last 5 years | 12.16 | 13.76 | 12.89 | 17,752 | 19,061 | 18,342 |
| Since Inception | 13.31 | 14.90 | 14.08 | 22,900 | 25,122 | 23,962 |

FM Managing this Scheme since 5th September 2017.
Nifty 100 Index-TRI, ## Nifty 50 Index-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 | -14.89 | -26.02 | 4.61 | 8,504 | 7,385 | 10,464 |
| Since Inception | -3.37 | -8.21 | 9.65 | 9,490 | 8,772 | 11,512 |

FM Managing this Scheme since 5th September 2017.
The Regular Plan of this scheme is in existence for a period less than 3 years.
#Nifty Smallcap 250 Index TRI, ## Nifty 50 Index-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# | Additional Benchmark## | Scheme (₹) | Benchmark# (₹) |
| Last 1 year | 2.83 | 4.61 | | 10,285 | 10,464 |
| Last 3 years | 10.26 | 12.47 | | 13,409 | 14,230 |
| Last 5 years | 10.87 | 12.89 | | 16,758 | 18,342 |
| Since Inception | 8.47 | 10.19 | | 20,000 | 22,873 |

FM Managing this Scheme since 9th October 2018.
Nifty 50 Index-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 | -9.29 | -7.83 | 4.61 | 9,066 | 9,213 | 10,464 |
| Last 3 years | 11.61 | 13.83 | 12.47 | 13,909 | 14,755 | 14,230 |
| Last 5 years | 16.00 | 18.46 | 12.89 | 21,015 | 23,333 | 18,342 |
| Since Inception | 9.52 | 11.48 | 8.78 | 21,240 | 24,612 | 20,084 |

FM Managing this Scheme since 9th October 2018.
Nifty Next 50 Index-TRI, ## Nifty 50 Index-TRI.

**Schemes Managed by Fund Manager (FM) - Mr. Ashish Mishra
Total Experience: Over 13 Years**

IDBI Diversified Equity Fund (IDEF) Inception date: 28th March, 2014

| Period | Returns (in %) | | | Value of ₹ 10,000/- invested | | |
|-----------------|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| | Scheme | Benchmark# | Additional Benchmark## | Scheme (₹) | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year | -3.76 | -1.80 | 7.18 | 9,622 | 9,819 | 10,723 |
| Last 3 years | 7.66 | 12.41 | 12.84 | 12,482 | 14,207 | 14,374 |
| Since Inception | 16.70 | 14.11 | 12.16 | 20,870 | 18,753 | 17,274 |

FM Managing this Scheme since 5th September 2017.
The Regular Plan of this scheme is in existence for a period less than 5 years.
S&P BSE 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 | -14.48 | -14.53 | 4.61 | 8,545 | 8,540 | 10,464 |
| Since Inception | 3.21 | 8.90 | 14.41 | 10,631 | 11,790 | 12,969 |

FM Managing this Scheme since 5th September 2017.
The Regular Plan of this scheme is in existence for a period less than 3 years.
Nifty Midcap 100 - TRI, ## Nifty 50 Index-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 | -5.30 | 2.55 | 4.61 | 9,467 | 10,257 | 10,464 |
| Since Inception | -3.58 | 4.71 | 6.36 | 9,600 | 10,529 | 10,715 |

FM Managing this Scheme since 1st July, 2018.
The Regular Plan of this scheme is in existence for a period less than 3 years.
#Nifty 100 TRI, ## Nifty 50 TRI

IDBI Gold Fund (IGFOF) Inception date: 14th August, 2012

| Period | Returns (in %) | | Value of ₹ 10,000/- invested | |
|-----------------|----------------|------------|------------------------------|----------------|
| | Scheme | Benchmark# | Scheme (₹) | Benchmark# (₹) |
| Last 1 year | 5.81 | 8.01 | 10,584 | 10,806 |
| Last 3 years | 5.12 | 7.80 | 11,619 | 12,530 |
| Last 5 years | 1.23 | 3.47 | 10,630 | 11,858 |
| Since Inception | -1.50 | 0.70 | 9,082 | 10,454 |

FM Managing this Scheme since 5th September 2017.
Domestic price of physical Gold.

IDBI Gold Exchange Traded Fund (IDBIGOLD) Inception date: 9th November, 2011

| Period | Returns (in %) | | Value of ₹ 10,000/- invested | |
|-----------------|----------------|------------|------------------------------|----------------|
| | Scheme | Benchmark# | Scheme (₹) | Benchmark# (₹) |
| Last 1 year | 7.51 | 8.01 | 10,755 | 10,806 |
| Last 3 years | 7.27 | 7.80 | 12,347 | 12,530 |
| Last 5 years | 2.77 | 3.47 | 11,465 | 11,858 |
| Since Inception | 0.44 | 1.25 | 10,318 | 10,931 |

FM Managing this Scheme since 5th September 2017.
Domestic price of physical Gold.

**Scheme Managed by Fund Managers (FM) -
Mrs. Uma Venkatraman (Equity Portion) - Total Experience: Over 15 Years &
Mr. Raju Sharma (Debt Portion) Total Experience: Over 25 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 | -6.19 | 2.82 | 4.61 | 9,377 | 10,283 | 10,464 |
| Since Inception | 6.27 | 9.48 | 12.03 | 11,422 | 12,189 | 12,819 |

Mrs. Uma Venkatraman (Equity Portion) 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 3 years.
CRISIL Hybrid 35+65-Aggressive Index, ## Nifty 50 Index-TRI.

**Schemes Managed by Fund Manager (FM) -
Mr. Raju Sharma - Total Experience: Over 25 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 | 7.45 | 7.58 | 6.87 | 10,745 | 10,758 | 10,687 |
| Last 3 years | 7.19 | 7.24 | 6.66 | 12,319 | 12,334 | 12,136 |
| Last 5 years | 7.77 | 7.83 | 7.35 | 14,543 | 14,580 | 14,258 |
| 1 month | 0.65 | 0.65 | 0.78 | NA | NA | NA |
| 2 weeks | 0.29 | 0.28 | 0.35 | NA | NA | NA |
| 1 week | 0.15 | 0.15 | 0.15 | NA | NA | NA |
| Since Inception | 8.22 | 8.01 | 6.90 | 19,548 | 19,222 | 17,615 |

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

SCHEME PERFORMANCE - REGULAR PLANS (As on December 31, 2018) (contd...)

| 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 | 4.39 | 5.91 | 6.01 | 10,442 | 10,591 | 10,603 |
| Last 3 years | 4.99 | 7.79 | 6.80 | 11,574 | 12,526 | 12,184 |
| Last 5 years | 6.12 | 9.23 | 8.35 | 13,462 | 15,554 | 14,935 |
| Since Inception | 5.93 | 8.38 | 6.92 | 14,852 | 17,370 | 15,829 |

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 | 5.21 | 6.83 | 6.01 | 10,524 | 10,687 | 10,603 |
| Last 3 years | 5.40 | 7.60 | 6.80 | 11,711 | 12,462 | 12,184 |
| Last 5 years | 7.34 | 9.36 | 8.35 | 14,250 | 15,648 | 14,935 |
| Since Inception | 6.69 | 8.10 | 6.91 | 14,774 | 15,998 | 14,958 |

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 15 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 | 6.87 | 7.57 | 6.86 | 10,691 | 10,758 | 10,687 |
| Last 3 years | 6.84 | 7.24 | 6.66 | 12,199 | 12,334 | 12,136 |
| Last 5 years | 7.40 | 7.83 | 7.35 | 14,295 | 14,580 | 14,258 |
| Since Inception | 8.10 | 8.05 | 6.99 | 19,130 | 19,062 | 17,564 |

FM Managing this Scheme since 1st February 2017.

CRISIL Liquid Fund 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 | 6.36 | 6.65 | 6.86 | 10,640 | 10,665 | 10,687 |
| Last 3 years | 6.75 | 7.50 | 6.66 | 12,167 | 12,424 | 12,136 |
| Last 5 years | 7.51 | 8.32 | 7.35 | 14,369 | 14,912 | 14,258 |
| Since Inception | 7.94 | 8.41 | 7.14 | 18,123 | 18,751 | 17,101 |

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 | 5.62 | 6.65 | 6.86 | 10,565 | 10,665 | 10,687 |
| Last 3 years | 6.58 | 7.50 | 6.66 | 12,108 | 12,424 | 12,136 |
| Since Inception | 7.67 | 8.32 | 7.35 | 14,295 | 14,713 | 14,087 |

FM Managing this Scheme since 1st February 2017.

The Regular Plan of this scheme is in existence for a period less than 5 years.

CRISIL Short Term Bond Fund Index, ## 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.

SYSTEMATIC INVESTMENT PLAN (SIP) PERFORMANCE EQUITY FUNDS - REGULAR PLANS (As on December 31, 2018)

| 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) | 640.00 | 600.00 | 360.00 |
| Market value as on 31st December, 2018 (Rs. in '000) | 906.28 | 803.54 | 411.97 | 119.59 | |
| Scheme Return (% XIRR) | 12.98 | 11.63 | 8.96 | -0.64 | |
| Benchmark (S&P BSE 200 Index-TRI#) return (% XIRR) | 11.89 | 11.32 | 11.16 | 0.83 | |
| Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR) | 11.39 | 11.09 | 12.92 | 4.75 | |

| 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) | 800.00 | 600.00 | 360.00 |
| Market value as on 31st December, 2018 (Rs. in '000) | 1111.99 | 709.72 | 382.61 | 117.22 | |
| Scheme Return (% XIRR) | 9.73 | 6.65 | 4.00 | -4.26 | |
| Benchmark (Nifty 100-TRI#) return (% XIRR) | 12.60 | 11.07 | 11.40 | 1.71 | |
| Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR) | 11.94 | 10.67 | 11.67 | 2.97 | |

| IDBI Diversified Equity Fund (IDEF) | | | | | |
|--|---|-------------------------------------|---------|--------|--------|
| Instalment amount: ₹ 10,000/- Frequency: Monthly | Investment date: 1st of every month Inception date: 28th March, 2014 | Since Inception | 3 years | 1 year | |
| | | Total amount invested (Rs. in '000) | 580.00 | 360.00 | 120.00 |
| Market value as on 31st December, 2018 (Rs. in '000) | 721.52 | 398.53 | 118.17 | | |
| Scheme Return (% XIRR) | 8.98 | 6.72 | -2.81 | | |
| Benchmark (S&P BSE 500 Index-TRI#) return (% XIRR) | 10.62 | 10.43 | -1.41 | | |
| Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR) | 10.84 | 12.92 | 4.75 | | |

| 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) | 1,030.00 | 600.00 | 360.00 |
| Market value as on 31st December, 2018 (Rs. in '000) | 1566.21 | 745.22 | 415.37 | 120.95 | |
| Scheme Return (% XIRR) | 9.52 | 8.60 | 9.52 | 1.47 | |
| Benchmark (Nifty 50 Index-TRI #) return (% XIRR) | 11.38 | 10.67 | 11.67 | 2.97 | |
| Additional Benchmark (Nifty 50 Index-TRI ##) return (%XIRR) | 11.38 | 10.67 | 11.67 | 2.97 | |

| 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) | 1,000.00 | 600.00 | 360.00 |
| Market value as on 31st December, 2018 (Rs. in '000) | 1776.75 | 792.79 | 405.52 | 116.34 | |
| Scheme Return (% XIRR) | 13.41 | 11.09 | 7.89 | -5.60 | |
| Benchmark (Nifty Next 50 Index-TRI#) return (% XIRR) | 15.64 | 13.41 | 10.11 | -4.47 | |
| Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR) | 11.45 | 10.67 | 11.67 | 2.97 | |

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.

SCHEME PERFORMANCE - DIRECT PLANS (As on December 31, 2018)

**Schemes Managed by Fund Manager (FM) - Ms. Uma Venkatraman
Total Experience: Over 15 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 | 0.00 | 0.81 | 7.18 | 10,000 | 10,082 | 10,723 |
| Last 3 years | 11.55 | 12.75 | 12.84 | 13,885 | 14,338 | 14,374 |
| Last 5 years | 19.94 | 14.48 | 12.79 | 24,838 | 19,671 | 18,258 |
| Since Inception | 21.68 | 15.49 | 13.25 | 28,340 | 21,487 | 19,365 |

FM Managing this Scheme since 1st July, 2018
S&P BSE 200 Index-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 | -4.11 | 2.55 | 4.61 | 9,587 | 10,257 | 10,464 |
| Last 3 years | 8.55 | 12.68 | 12.47 | 12,794 | 14,311 | 14,230 |
| Last 5 years | 13.43 | 13.76 | 12.89 | 18,782 | 19,061 | 18,342 |
| Since Inception | 12.31 | 12.61 | 11.94 | 20,066 | 20,391 | 19,670 |

FM Managing this Scheme since 5th September 2017.
Nifty 100 Index-TRI, ## Nifty 50 Index-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 | -12.49 | -26.02 | 4.61 | 8,744 | 7,385 | 10,464 |
| Since Inception | -0.72 | -8.21 | 9.65 | 9,890 | 8,772 | 11,512 |

FM Managing this Scheme since 5th September, 2017.
The Direct Plan of this scheme is in existence for a period less than 3 years.
#Nifty Smallcap 250 Index TRI, ## Nifty 50 Index-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# | Additional Benchmark## | Scheme (₹) | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year | 4.05 | 4.61 | 10,408 | 10,464 | | |
| Last 3 years | 11.62 | 12.47 | 13,911 | 14,230 | | |
| Last 5 years | 11.93 | 12.89 | 17,577 | 18,342 | | |
| Since Inception | 11.05 | 11.94 | 18,756 | 19,670 | | |

FM Managing this Scheme since 9th October 2018.
Nifty 50 Index-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 | -8.39 | -7.83 | 4.61 | 9,156 | 9,213 | 10,464 |
| Last 3 years | 12.97 | 13.83 | 12.47 | 14,422 | 14,755 | 14,230 |
| Last 5 years | 17.14 | 18.46 | 12.89 | 22,063 | 23,333 | 18,342 |
| Since Inception | 14.85 | 16.06 | 11.94 | 22,952 | 24,440 | 19,670 |

FM Managing this Scheme since 9th October 2018.
Nifty Next 50 Index-TRI, ## Nifty 50 Index-TRI.

**Schemes Managed by Fund Manager (FM) - Mr. Ashish Mishra
Total Experience: Over 13 Years**

| IDBI Diversified Equity Fund (IDEF) | | | | | | |
|--|----------------|------------|------------------------|------------------------------|----------------|----------------------------|
| Inception date: 28th March, 2014 | | | | | | |
| Period | Returns (in %) | | | Value of ₹ 10,000/- invested | | |
| | Scheme | Benchmark# | Additional Benchmark## | Scheme (₹) | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year | -1.76 | -1.80 | 7.18 | 9,823 | 9,819 | 10,723 |
| Last 3 years | 9.45 | 12.41 | 12.84 | 13,114 | 14,207 | 14,374 |
| Since Inception | 18.17 | 14.11 | 12.16 | 22,150 | 18,753 | 17,274 |

FM Managing this Scheme since 5th September 2017.
The Direct Plan of this scheme is in existence for a period less than 5 years.
S&P BSE 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 | -12.27 | -14.53 | 4.61 | 8,767 | 8,540 | 10,464 |
| Since Inception | 5.85 | 8.90 | 14.41 | 11,160 | 11,790 | 12,969 |

FM Managing this Scheme since 5th September 2017.
The Direct Plan of this scheme is in existence for a period less than 3 years.
Nifty Midcap 100 - TRI, ## Nifty 50 Index-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 | -2.83 | 2.55 | 4.61 | 9,467 | 10,257 | 10,464 |
| Since Inception | -0.98 | 4.71 | 6.36 | 9,600 | 10,529 | 10,715 |

FM Managing this Scheme since 1st July, 2018.
The Regular Plan of this scheme is in existence for a period less than 3 years.
#Nifty 100 TRI, ## Nifty 50 TRI

| IDBI Gold Fund (IGFOF) | | | | | |
|-----------------------------------|----------------|------------|------------------------------|----------------|----------------------------|
| Inception date: 1st January, 2013 | | | | | |
| Period | Returns (in %) | | Value of ₹ 10,000/- invested | | |
| | Scheme | Benchmark# | Scheme (₹) | Benchmark# (₹) | Additional Benchmark## (₹) |
| Last 1 year | 6.41 | 8.01 | 10,645 | 10,806 | |
| Last 3 years | 5.75 | 7.80 | 11,827 | 12,530 | |
| Last 5 years | 1.73 | 3.47 | 10,897 | 11,858 | |
| Since Inception | -1.17 | 0.48 | 9,318 | 10,294 | |

FM Managing this Scheme since 5th September 2017.
Domestic price of physical Gold.

**Scheme Managed by Fund Managers (FM) -
Ms. Uma Venkatraman (Equity Portion) - Total Experience: Over 15 Years &
Mr. Raju Sharma (Debt Portion) Total Experience: Over 25 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 | -4.08 | 2.82 | 4.61 | 9,590 | 10,283 | 10,464 |
| Since Inception | 8.36 | 9.48 | 12.03 | 11,920 | 12,189 | 12,819 |

Mrs. Uma Venkatraman (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 3 years.
CRISIL Hybrid 35+65-Aggressive Index, ## Nifty 50 Index-TRI.

**Schemes Managed by Fund Manager (FM) -
Mr. Raju Sharma - Total Experience: Over 25 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 | 7.58 | 7.58 | 6.87 | 10,758 | 10,758 | 10,687 |
| Last 3 years | 7.31 | 7.24 | 6.66 | 12,361 | 12,334 | 12,136 |
| Last 5 years | 7.89 | 7.83 | 7.35 | 14,621 | 14,580 | 14,258 |
| 1 month | 0.66 | 0.65 | 0.78 | N.A | N.A | N.A |
| 2 weeks | 0.29 | 0.28 | 0.35 | N.A | N.A | N.A |
| 1 week | 0.15 | 0.15 | 0.15 | N.A | N.A | N.A |
| Since Inception | 8.10 | 8.03 | 7.10 | 15,954 | 15,894 | 15,088 |

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 | 5.84 | 5.91 | 6.01 | 10,587 | 10,591 | 10,603 |
| Last 3 years | 6.26 | 7.79 | 6.80 | 11,999 | 12,526 | 12,184 |
| Last 5 years | 7.09 | 9.23 | 8.35 | 14,087 | 15,554 | 14,935 |
| Since Inception | 6.24 | 8.27 | 6.72 | 14,381 | 16,111 | 14,777 |

FM Managing this Scheme since 3rd May 2017
CRISIL Composite Bond Fund Index, ## CRISIL 10 Year Gilt Index.

SCHEME PERFORMANCE - DIRECT PLANS (As on December 31, 2018) (contd...)

| 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 | 6.07 | 6.83 | 6.01 | 10,611 | 10,687 | 10,603 |
| Last 3 years | 6.40 | 7.60 | 6.80 | 12,046 | 12,462 | 12,184 |
| Last 5 years | 8.08 | 9.36 | 8.35 | 14,749 | 15,648 | 14,935 |
| Since Inception | 7.28 | 7.90 | 6.72 | 15,245 | 15,778 | 14,777 |

FM Managing this Scheme since 3rd May 2017
CRISIL Dynamic Gilt Index, ## CRISIL 10 Year Gilt 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 | 7.65 | 6.65 | 6.86 | 10,769 | 10,665 | 10,687 |
| Last 3 years | 7.94 | 7.50 | 6.66 | 12,578 | 12,424 | 12,136 |
| Last 5 years | 8.56 | 8.32 | 7.35 | 15,079 | 14,912 | 14,258 |
| Since Inception | 8.47 | 8.30 | 7.10 | 16,284 | 16,139 | 15,088 |

FM Managing this Scheme since 1st February 2017.
CRISIL Short Term Bond Fund Index, ## CRISIL 1 Year T-Bill Index.

**Schemes Managed by Fund Manager (FM) - Mr. Bhupesh Kalyani
Total Experience: Over 15 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 | 7.58 | 7.57 | 6.86 | 10,762 | 10,758 | 10,687 |
| Last 3 years | 7.72 | 7.24 | 6.66 | 12,501 | 12,334 | 12,136 |
| Last 5 years | 8.16 | 7.83 | 7.35 | 14,804 | 14,580 | 14,258 |
| Since Inception | 8.33 | 8.03 | 7.10 | 16,161 | 15,894 | 15,088 |

FM Managing this Scheme since 1st February 2017.
CRISIL Liquid 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 | 6.71 | 6.65 | 6.86 | 10,675 | 10,665 | 10,687 |
| Last 3 years | 7.68 | 7.50 | 6.66 | 12,488 | 12,424 | 12,136 |
| Since Inception | 8.69 | 8.32 | 7.35 | 14,958 | 14,713 | 14,087 |

FM Managing this Scheme since 1st February 2017.
The Direct Plan of this scheme is in existence for a period less than 5 years.
CRISIL Short Term Bond Fund Index, ## 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 - DIRECT PLANS (As on December 31, 2018)

| 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) | 640.00 | 600.00 | 360.00 |
| Market value as on 31st December, 2018 (Rs. in '000) | 944.74 | 835.73 | 423.14 | 120.67 | |
| Scheme Return (% XIRR) | 14.55 | 13.22 | 10.78 | 1.03 | |
| Benchmark (S&P BSE 200 Index-TRI#) return (% XIRR) | 11.89 | 11.32 | 11.16 | 0.83 | |
| Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR) | 11.39 | 11.09 | 12.92 | 4.75 | |

| 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) | 720.00 | 600.00 | 360.00 |
| Market value as on 31st December, 2018 (Rs. in '000) | 982.98 | 737.67 | 393.34 | 118.34 | |
| Scheme Return (% XIRR) | 10.26 | 8.19 | 5.84 | -2.55 | |
| Benchmark (Nifty 100-TRI#) return (% XIRR) | 12.13 | 11.07 | 11.40 | 1.71 | |
| Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR) | 11.54 | 10.67 | 11.67 | 2.97 | |

| IDBI Diversified Equity Fund (IDEF) | | | | | |
|--|---|-------------------------------------|---------|--------|--------|
| Instalment amount: ₹ 10,000/- Frequency: Monthly | Investment date: 1st of every month Inception date: 28th March, 2014 | Since Inception | 3 years | 1 year | |
| | | Total amount invested (Rs. in '000) | 580.00 | 360.00 | 120.00 |
| Market value as on 31st December, 2018 (Rs. in '000) | 752.64 | 411.10 | 119.40 | | |
| Scheme Return (% XIRR) | 10.74 | 8.81 | -0.92 | | |
| Benchmark (S&P BSE 500 Index-TRI#) return (% XIRR) | 10.62 | 10.43 | -1.41 | | |
| Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR) | 10.84 | 12.92 | 4.75 | | |

| 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) | 720.00 | 600.00 | 360.00 |
| Market value as on 31st December, 2018 (Rs. in '000) | 994.63 | 768.54 | 423.72 | 121.67 | |
| Scheme Return (% XIRR) | 10.65 | 9.84 | 10.88 | 2.60 | |
| Benchmark (Nifty 50-TRI#) return (% XIRR) | 11.54 | 10.67 | 11.67 | 2.97 | |
| Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR) | 11.54 | 10.67 | 11.67 | 2.97 | |

| 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) | 720.00 | 600.00 | 360.00 |
| Market value as on 31st December, 2018 (Rs. in '000) | 1108.59 | 818.25 | 413.34 | 116.90 | |
| Scheme Return (% XIRR) | 14.25 | 12.36 | 9.18 | -4.75 | |
| Benchmark (Nifty Next 50 Index-TRI #) return (% XIRR) | 15.43 | 13.41 | 10.11 | -4.47 | |
| Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR) | 11.54 | 10.67 | 11.67 | 2.97 | |

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.

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**