

**SCHEME PERFORMANCE - REGULAR PLANS (As on November 30, 2018)**

**Schemes Managed by Fund Manager (FM) - Ms. Uma Venkatraman  
Total Experience: Over 15 Years**

<b>IDBI Equity Advantage Fund (IEAF)</b>						
Inception date: 10th September, 2013						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
1 year	-0.04	3.54	10.52	9,996	10,354	11,052
3 years	9.43	12.65	12.93	13,106	14,301	14,405
5 years	19.41	14.95	13.27	24,298	20,086	18,661
Since Inception	20.32	15.63	13.55	26,290	21,352	19,427

FM Managing this Scheme since 1st July 2018.  
# S&P BSE 200 Index-TRI, ## S&P BSE Sensex-TRI.

<b>IDBI India Top 100 Equity Fund (IT100EF)</b>						
Inception date: 15th May 2012						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-4.41	5.56	7.82	9,559	10,556	10,782
Last 3 years	6.78	12.76	12.54	12,179	14,342	14,260
Last 5 years	12.57	14.27	13.37	18,084	19,495	18,742
Since Inception	13.38	15.07	14.29	22,750	25,068	23,978

FM Managing this Scheme since 5th September 2017.  
# Nifty 100 Index-TRI, ## Nifty 50 Index-TRI.

<b>IDBI Small Cap Fund (ISF)</b>						
Inception date: 21st June, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-13.17	-25.18	7.82	8,683	7,482	10,782
Since Inception	-4.90	-10.72	10.29	9,300	8,490	11,520

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**

<b>IDBI Nifty Index Fund (INIF)</b>						
Inception date: 25th June, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	5.89	7.82	10,589	10,782		
Last 3 years	10.32	12.54	13,429	14,260		
Last 5 years	11.33	13.37	17,114	18,742		
Since Inception	8.58	10.31	20,032	22,888		

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

<b>IDBI Nifty Junior Index Fund (INJIF)</b>						
Inception date: 20th September, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-7.81	-6.15	7.82	9,219	9,385	10,782
Last 3 years	11.50	13.75	12.54	13,868	14,722	14,260
Last 5 years	16.54	19.02	13.37	21,513	23,905	18,742
Since Inception	9.35	11.32	8.89	20,811	24,101	20,098

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**

<b>IDBI Diversified Equity Fund (IDEF)</b>						
Inception date: 28th March, 2014						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-0.43	0.82	10.52	9,957	10,082	11,052
Last 3 years	7.69	12.30	12.93	12,491	14,165	14,405
Since Inception	16.77	14.18	12.47	20,660	18,602	17,329

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.

<b>IDBI Midcap Fund (IMF)</b>						
Inception date: 25th January, 2017						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-12.62	-11.17	7.82	8,738	8,883	10,782
Since Inception	2.78	8.09	15.16	10,520	11,545	12,978

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.

<b>IDBI Gold Fund (IGFOF)</b>						
Inception date: 14th August, 2012						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	0.91	2.95	10,091	10,295		
Last 3 years	3.43	6.02	11,066	11,919		
Last 5 years	-0.58	1.54	9,712	10,796		
Since Inception	-2.25	-0.09	8,664	9,945		

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

<b>IDBI Gold Exchange Traded Fund (IDBIGOLD)</b>						
Inception date: 9th November, 2011						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	2.60	2.95	10,260	10,295		
Last 3 years	5.52	6.02	11,750	11,919		
Last 5 years	0.87	1.54	10,443	10,796		
Since Inception	-0.24	0.56	9,830	10,399		

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**

<b>IDBI Hybrid Equity Fund (IHEF)</b>						
Inception Date: 24th October, 2016						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	-3.92	3.89	7.82	9,608	10,389	10,782
Since Inception	6.18	9.37	12.58	11,344	12,072	12,828

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**

<b>IDBI Liquid Fund (ILIQF)</b>						
Inception date: 9th July, 2010						
Period	Returns (in %)			Value of ₹ 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (₹)	Benchmark# (₹)	Additional Benchmark## (₹)
Last 1 year	7.33	7.45	6.44	10,733	10,745	10,644
Last 3 years	7.18	7.23	6.56	12,316	12,333	12,103
Last 5 years	7.80	7.85	7.31	14,558	14,596	14,229
1 month	0.66	0.67	0.88	N.A	N.A	N.A
2 weeks	0.29	0.29	0.32	N.A	N.A	N.A
1 week	0.15	0.15	0.16	N.A	N.A	N.A
Since Inception	8.22	8.01	6.87	19,422	19,098	17,478

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 November 30, 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	2.16	3.77	2.52	10,216	10,377	10,252
Last 3 years	4.61	7.41	6.34	11,450	12,395	12,028
Last 5 years	5.85	8.99	7.88	13,294	15,382	14,614
Since Inception	5.82	8.23	6.68	14,674	17,096	15,497

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	1.73	3.91	2.52	10,173	10,391	10,252
Last 3 years	4.66	7.19	6.34	11,467	12,318	12,028
Last 5 years	7.10	8.99	7.88	14,097	15,386	14,614
Since Inception	6.46	7.89	6.63	14,510	15,708	14,645

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	6.36	7.45	6.44	10,636	10,745	10,644
Last 3 years	6.76	7.23	6.56	12,171	12,333	12,103
Last 5 years	7.41	7.85	7.31	14,302	14,596	14,229
Since Inception	8.08	8.05	6.97	18,985	18,939	17,428

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	5.54	5.64	6.44	10,554	10,564	10,644
Last 3 years	6.53	7.36	6.56	12,092	12,378	12,103
Last 5 years	7.46	8.28	7.31	14,336	14,884	14,229
Since Inception	7.89	8.38	7.11	17,945	18,572	16,969

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	5.64	6.44	10,448	10,564	10,644
Last 3 years	6.34	7.36	6.56	12,028	12,378	12,103
Since Inception	7.56	8.25	7.31	14,133	14,573	13,978

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 November 30, 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)	630.00	600.00	360.00
Market value as on 30th November, 2018 (Rs. in '000)	882.66	805.52	408.85	117.81	
Scheme Return (% XIRR)	12.79	11.74	8.45	-3.37	
Benchmark (S&P BSE 200 Index-TRI#) return (% XIRR)	12.02	11.57	11.43	0.42	
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	11.87	11.66	13.85	7.23	

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)	790.00	600.00	360.00
Market value as on 30th November, 2018 (Rs. in '000)	1094.72	713.01	382.24	116.12	
Scheme Return (% XIRR)	9.77	6.84	3.94	-5.95	
Benchmark (Nifty 100-TRI#) return (% XIRR)	12.83	11.47	11.95	2.36	
Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)	12.25	11.14	12.41	4.52	

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)	570.00	360.00	120.00
Market value as on 30th November, 2018 (Rs. in '000)	704.29	397.02	117.01		
Scheme Return (% XIRR)	8.86	6.47	-4.60		
Benchmark (S&P BSE 500 Index-TRI#) return (% XIRR)	10.64	10.56	-2.56		
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	11.35	13.85	7.23		

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)	1,020.00	600.00	360.00
Market value as on 30th November, 2018 (Rs. in '000)	1558.69	753.40	419.43	121.85	
Scheme Return (% XIRR)	9.73	9.04	10.19	2.87	
Benchmark (Nifty 50 Index-TRI #) return (% XIRR)	11.60	11.14	12.41	4.52	
Additional Benchmark (Nifty 50 Index-TRI ##) return (%XIRR)	11.60	11.14	12.41	4.52	

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)	990.00	600.00	360.00
Market value as on 30th November, 2018 (Rs. in '000)	1730.94	788.19	401.10	113.34	
Scheme Return (% XIRR)	13.18	10.86	7.15	-10.15	
Benchmark (Nifty Next 50 Index-TRI#) return (% XIRR)	15.44	13.24	9.45	-8.91	
Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)	11.69	11.14	12.41	4.52	

# 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 November 30, 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	1.75	3.54	10.52	10,175	10,354	11,052
Last 3 years	11.00	12.65	12.93	13,680	14,301	14,405
Last 5 years	20.79	14.95	13.27	25,743	20,086	18,661
Since Inception	21.68	15.63	13.55	27,880	21,352	19,427

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	-2.58	5.56	7.82	9,742	10,556	10,782
Last 3 years	8.36	12.76	12.54	12,728	14,342	14,260
Last 5 years	13.83	14.27	13.37	19,122	19,495	18,742
Since Inception	12.35	12.76	12.13	19,909	20,348	19,683

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	-10.62	-25.18	7.82	8,938	7,482	10,782
Since Inception	-2.23	-10.72	10.29	9,680	8,490	11,520

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	7.20	7.82	10,720	10,782		
Last 3 years	11.69	12.54	13,937	14,260		
Last 5 years	12.38	13.37	17,940	18,742		
Since Inception	11.24	12.13	18,773	19,683		

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	-6.84	-6.15	7.82	9,316	9,385	10,782
Last 3 years	12.88	13.75	12.54	14,389	14,722	14,260
Last 5 years	17.68	19.02	13.37	22,586	23,905	18,742
Since Inception	14.68	15.90	12.13	22,479	23,933	19,683

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	1.67	0.82	10.52	10,167	10,082	11,052
Last 3 years	9.45	12.30	12.93	13,114	14,165	14,405
Since Inception	18.24	14.18	12.47	21,900	18,602	17,329

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	-10.33	-11.17	7.82	8,967	8,883	10,782
Since Inception	5.40	8.09	15.16	11,020	11,545	12,978

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 Gold Fund (IGFOF) Inception date: 1st January, 2013				
Period	Returns (in %)		Value of ₹ 10,000/- invested	
	Scheme	Benchmark#	Scheme (₹)	Benchmark# (₹)
Last 1 year	1.49	2.95	10,149	10,295
Last 3 years	4.04	6.02	11,261	11,919
Last 5 years	-0.10	1.54	9,952	10,796
Since Inception	-1.98	-0.35	8,885	9,792

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	-1.71	3.89	7.82	9,829	10,389	10,782
Since Inception	8.29	9.37	12.58	11,822	12,072	12,828

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	7.46	7.45	6.44	10,746	10,745	10,644
Last 3 years	7.30	7.23	6.56	12,358	12,333	12,103
Last 5 years	7.91	7.85	7.31	14,636	14,596	14,229
1 month	0.67	0.67	0.88	NA	NA	NA
2 weeks	0.30	0.29	0.32	NA	NA	NA
1 week	0.15	0.15	0.16	NA	NA	NA
Since Inception	8.10	8.03	7.06	15,849	15,791	14,971

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	3.59	3.77	2.52	10,359	10,377	10,252
Last 3 years	5.86	7.41	6.34	11,864	12,395	12,028
Last 5 years	6.80	8.99	7.88	13,901	15,382	14,614
Since Inception	6.10	8.11	6.44	14,194	15,857	14,468

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

**SCHEME PERFORMANCE - DIRECT PLANS (As on November 30, 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	2.62	3.91	2.52	10,262	10,391	10,252
Last 3 years	5.65	7.19	6.34	11,796	12,318	12,028
Last 5 years	7.83	8.99	7.88	14,586	15,386	14,614
Since Inception	7.05	7.68	6.44	14,966	15,492	14,468

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	6.83	5.64	6.44	10,683	10,564	10,644
Last 3 years	7.70	7.36	6.56	12,496	12,378	12,103
Last 5 years	8.49	8.28	7.31	15,038	14,884	14,229
Since Inception	8.39	8.25	7.06	16,108	15,985	14,971

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	7.10	7.45	6.44	10,710	10,745	10,644
Last 3 years	7.64	7.23	6.56	12,474	12,333	12,103
Last 5 years	8.15	7.85	7.31	14,804	14,596	14,229
Since Inception	8.31	8.03	7.06	16,031	15,791	14,971

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	5.60	5.64	6.44	10,560	10,564	10,644
Last 3 years	7.44	7.36	6.56	12,406	12,378	12,103
Since Inception	8.57	8.25	7.31	14,778	14,573	13,978

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 November 30, 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)	630.00	600.00	360.00
Market value as on 30th November, 2018 (Rs. in '000)	919.38	837.59	419.90	118.90	
Scheme Return (% XIRR)	14.36	13.31	10.26	-1.69	
Benchmark (S&P BSE 200 Index-TRI#) return (% XIRR)	12.02	11.57	11.43	0.42	
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	11.87	11.66	13.85	7.23	

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)	710.00	600.00	360.00
Market value as on 30th November, 2018 (Rs. in '000)	965.32	740.88	392.95	117.27	
Scheme Return (% XIRR)	10.28	8.37	5.78	-4.20	
Benchmark (Nifty 100-TRI#) return (% XIRR)	12.38	11.47	11.95	2.36	
Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)	11.88	11.14	12.41	4.52	

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)	570.00	360.00	120.00
Market value as on 30th November, 2018 (Rs. in '000)	734.18	409.58	118.29		
Scheme Return (% XIRR)	10.62	8.57	-2.63		
Benchmark (S&P BSE 500 Index-TRI#) return (% XIRR)	10.64	10.56	-2.56		
Additional Benchmark (S&P BSE Sensex-TRI##) return (%XIRR)	11.35	13.85	7.23		

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)	710.00	600.00	360.00
Market value as on 30th November, 2018 (Rs. in '000)	985.53	777.06	428.01	122.62	
Scheme Return (% XIRR)	10.97	10.29	11.58	4.08	
Benchmark (Nifty 50-TRI#) return (% XIRR)	11.88	11.14	12.41	4.52	
Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)	11.88	11.14	12.41	4.52	

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)	710.00	600.00	360.00
Market value as on 30th November, 2018 (Rs. in '000)	1075.76	813.84	409.09	113.93	
Scheme Return (% XIRR)	13.92	12.15	8.49	-9.26	
Benchmark (Nifty Next 50 Index-TRI #) return (% XIRR)	15.13	13.24	9.45	-8.91	
Additional Benchmark (Nifty 50 Index-TRI##) return (%XIRR)	11.88	11.14	12.41	4.52	

# 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.**