

A fund that keeps a pulse on banking and allied sectors

July 2023

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 June, 2023

Security Name	% to net Assets*
HDFC Bank Ltd.	20.02
ICICI Bank Ltd.	16.82
Axis Bank Ltd.	9.45
Bajaj Finance Ltd.	7.85
State Bank of India	7.26
Cholamandalam Investment & Finance Co. Ltd.	6.53

Security Name	% to net Assets*
Kotak Mahindra Bank Ltd.	5.57
Housing Development Finance Corporation Ltd.	4.50
Can Fin Homes Ltd.	3.47
Bajaj Finserv Ltd.	2.68

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

Industry Classification as on 30th June, 2023

64.81%



Banks

25.85%



Finance

4.11%



Insurance

0.65%



Capital Markets

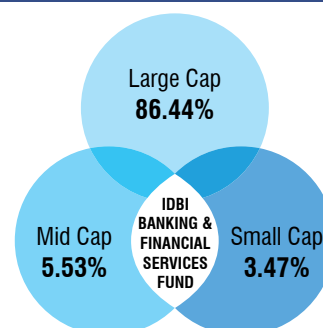
Industry Classification as recommended by AMFI.

Quantitative Measures as on 30th June, 2023

Portfolio Turnover Ratio ^ : 0.00

^ Lower of Purchase or Sale for one year/average AUM for one year

Market Cap as on 30th June, 2023



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

Mr. Alok Ranjan



Benchmark

NIFTY Financial Services 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 - June, 2023

Fund Manager : **Mr. Alok Ranjan**
Total Experience: **Over 25 Years**

Period	CAGR Returns (in %)			Value of Rs. 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme	Benchmark#	Additional Benchmark##
1 Year	31.19	30.79	22.91	13,119	13,079	12,291
3 Years	22.22	24.80	24.54	18,259	19,436	19,315
5 Years	8.52	13.48	13.70	15,055	18,829	19,018
Since Inception (4th June, 2018)	8.46	13.54	13.74	15,100	19,048	19,214

FM Managing this Scheme since 6th August, 2021. #NIFTY Financial Services TRI, ##NIFTY 50 - TRI

Other Schemes Managed by Mr. Alok Ranjan

As of last business day of the month - June, 2023

Scheme/Index Name	Inception Date	1 Year Return (%)	3 Years Return (%)	5 Years Return (%)	Inception Return (%)
IDBI Equity Advantage Fund		25.32	20.26	9.83	15.89
NIFTY 500 - TRI	10 Sept., 2013	23.90	26.06	13.64	15.49
S&P BSE SENSEX TRI		23.67	24.43	14.16	14.17
IDBI Flexi Cap Fund		23.15	24.03	12.09	15.32
NIFTY 500 - TRI	28 Mar., 2014	23.90	26.06	13.64	14.52
S&P BSE SENSEX TRI		23.67	24.43	14.16	13.65
IDBI India Top 100 Equity Fund		23.13	23.94	13.28	14.08
NIFTY 100 - TRI	15 May, 2012	21.11	23.54	12.98	14.58
NIFTY 50 TRI		22.91	24.54	13.70	14.39
IDBI Midcap Fund		25.02	24.64	10.73	10.03
NIFTY Midcap 150 - TRI	25 Jan., 2017	34.40	34.68	16.89	17.23
NIFTY 50 TRI		22.91	24.54	13.70	14.72
IDBI Small Cap Fund		29.00	39.39	15.12	12.57
NIFTY Small Cap 250 - TRI	21 Jun., 2017	31.48	38.57	13.88	10.48
NIFTY 50 TRI		22.91	24.54	13.70	13.51
IDBI Long Term Value Fund		21.28	23.76	NA	11.81
NIFTY 500 - TRI	20 Aug., 2018	23.90	26.06	NA	12.32
S&P BSE SENSEX TRI		23.67	24.43	NA	12.73
IDBI Focused 30 Equity Fund		21.03	21.62	10.78	9.27
NIFTY 500 - TRI	17 Nov., 2017	23.90	26.06	13.64	12.25
NIFTY 50 TRI		22.91	24.54	13.70	13.11
IDBI Dividend Yield Fund		23.54	22.59	NA	14.95
NIFTY 500 - TRI	21 Dec., 2018	23.90	26.06	NA	15.25
NIFTY 50 TRI		22.91	24.54	NA	15.02
IDBI Healthcare Fund		10.55	11.26	NA	14.23
S&P BSE Healthcare - TRI	28 Feb., 2019	20.34	17.37	NA	16.41
NIFTY 50 - TRI		22.91	24.54	NA	15.57
IDBI Hybrid Equity Fund		17.61	15.36	7.25	8.17
CRISIL Hybrid 35+65 - Aggressive Index	24 Oct., 2016	18.06	18.13	12.27	11.80
NIFTY 50 TRI		22.91	24.54	13.70	13.92
IDBI Equity Savings Fund		9.53	10.01	6.78	6.41
NIFTY Equity Savings Index	27 Mar., 2018**	12.14	11.62	9.08	9.14
CRISIL 10 Year Gilt Index		9.28	3.10	6.76	6.04

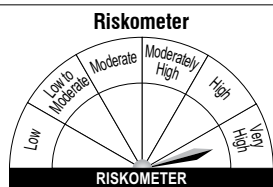
*Disclaimer: The information provided is for illustrative purpose and should not be construed as an investment advice. Past performance may or may not be sustained in future. Calculation are based Regular Plan. Growth Option NAV. Different plan have different expense structure. Return greater than 1 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 June, 2023.

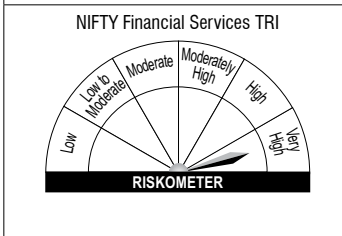
Product Label

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



Name and Riskometer of Benchmark



IDBI BANKING & FINANCIAL SERVICES FUND

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



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

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