

Tax Saving U/S 80C

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One!



Wealth Creation

Get the double benefits of
TAX SAVINGS and **WEALTH CREATION**

IDBI EQUITY ADVANTAGE FUND

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

July 2023

What is IDBI Equity Advantage Fund?

- An open ended Equity Linked Saving Scheme (ELSS)
- Offers tax benefits under Section 80C of Income Tax Act, 1961
- Investor can invest up to Rs.1.5 lakhs in the Scheme to avail the tax benefits
- Scheme invests across sectors without any market capitalization bias

Advantages of investing in IDBI Equity Advantage Fund

- **Lowest lock in Period than Traditional Tax Saving Instruments** - Lock-in period in ELSS (3 years) is lower than traditional tax saving instruments like PPF, National Savings Certificate, and Bank Fixed Deposits offering tax benefits.
- **Offers dual advantage** - As the Scheme invests in quality stocks across market caps without any sector bias, it provides an opportunity to its investors for capital appreciation along with the benefit of income tax deduction on their investment.
- **Benefits of lock-in period** - Investment under the Scheme is subject to lock in period of 3 years. Due to this lock in period, there is no near term pressure of redemption on Fund Manager (FM). This helps FM to select the stocks with long term investment horizon and create long term wealth ignoring short term volatility.
- **Systematic Tax Planning** - Scheme offers Systematic Investment Plan (SIP) Route for investments. Rather than waiting till March every year for tax planning, one can invest amount as low as Rs.500 every month through SIP. SIP offers benefit of rupee cost averaging and there is no need to time the market if one invests through SIP. This helps investors to avoid hasty decision for Tax Planning and its long term repercussions.

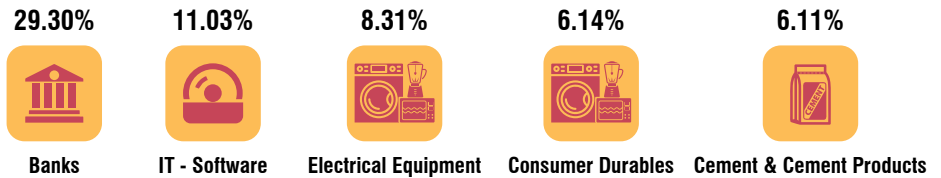
Top 10 Portfolio as on 30th June, 2023

Security Name	% to net Assets*
HDFC Bank Ltd.	8.68
ICICI Bank Ltd.	8.24
ABB India Ltd.	6.55
State Bank of India	5.27
Cholamandalam Investment & Finance Co. Ltd.	4.53

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

Security Name	% to net Assets*
Infosys Ltd.	4.40
Axis Bank Ltd.	4.34
Reliance Industries Ltd.	4.10
Larsen & Toubro Ltd.	3.63
PI Industries Ltd.	3.15

Top 5 Industry Classification as on 30th June, 2023



Industry Classification as recommended by AMFI.

Quantitative Measures as on 30th June, 2023

Standard Deviation:
16.21%

Beta:
0.8003

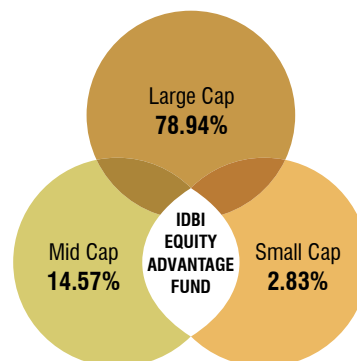
Sharpe Ratio:
0.2326

Portfolio Turnover Ratio ^ : **0.00**

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

Risk free rate: Overnight MIBOR (6.9% as on 30/06/23). Source: FIMMDA. Ratios calculated on monthly 3 years data point.

Market Cap as on 30th June, 2023



Who should invest?

- Investors looking for options to save tax and earn equity market linked returns on their investments
- Ideal for Investors with long term investment horizon

Scheme Investing Facts



Minimum Application Amount

Single Investment - Rs.500/- • Additional Purchase - Rs.500/-
• 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



Benchmark

NIFTY 500 - TRI



Fund Manager

Mr. Alok Ranjan



Inception Date

10th September, 2013



Loads 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.

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

Scheme Performance of IDBI EQUITY ADVANTAGE 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	25.32	23.90	23.67	12,532	12,390	12,367
3 Years	20.26	26.06	24.43	17,391	20,030	19,263
5 Years	9.83	13.64	14.16	15,990	18,963	19,404
Since Inception (10th September, 2013)	15.89	15.49	14.17	42,470	41,051	36,686

FM Managing this Scheme since 6th August, 2021. #NIFTY 500 - TRI, ##S&P BSE Sensex - TRI

Other Schemes Managed by Mr. Alok Ranjan

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

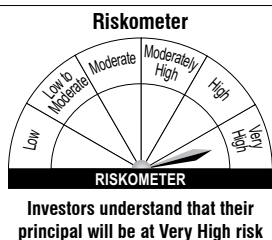
Scheme/Index Name	Inception Date	1 Year Return (%)	3 Years Return (%)	5 Years Return (%)	Inception Return (%)
IDBI Flexi Cap Fund	28 Mar., 2014	23.15	24.03	12.09	15.32
NIFTY 500 - TRI		23.90	26.06	13.64	14.52
S&P BSE SENSEX TRI		23.67	24.43	14.16	13.65
IDBI India Top 100 Equity Fund	15 May, 2012	23.13	23.94	13.28	14.08
NIFTY 100 - TRI		21.11	23.54	12.98	14.58
NIFTY 50 TRI		22.91	24.54	13.70	14.39
IDBI Midcap Fund	25 Jan., 2017	25.02	24.64	10.73	10.03
NIFTY Midcap 150 - TRI		34.40	34.68	16.89	17.23
NIFTY 50 TRI		22.91	24.54	13.70	14.72
IDBI Small Cap Fund	21 Jun., 2017	29.00	39.39	15.12	12.57
NIFTY Small Cap 250 - TRI		31.48	38.57	13.88	10.48
NIFTY 50 TRI		22.91	24.54	13.70	13.51
IDBI Long Term Value Fund	20 Aug., 2018	21.28	23.76	NA	11.81
NIFTY 500 - TRI		23.90	26.06	NA	12.32
S&P BSE SENSEX TRI		23.67	24.43	NA	12.73
IDBI Banking & Financial Services Fund	4 Jun., 2018	31.19	22.22	8.52	8.46
NIFTY Financial Services TRI		30.79	24.80	13.48	13.54
NIFTY 50 TRI		22.91	24.54	13.70	13.74
IDBI Focused 30 Equity Fund	17 Nov., 2017	21.03	21.62	10.78	9.27
NIFTY 500 - TRI		23.90	26.06	13.64	12.25
NIFTY 50 TRI		22.91	24.54	13.70	13.11
IDBI Dividend Yield Fund	21 Dec., 2018	23.54	22.59	NA	14.95
NIFTY 500 - TRI		23.90	26.06	NA	15.25
NIFTY 50 TRI		22.91	24.54	NA	15.02
IDBI Healthcare Fund	28 Feb., 2019	10.55	11.26	NA	14.23
S&P BSE Healthcare - TRI		20.34	17.37	NA	16.41
NIFTY 50 - TRI		22.91	24.54	NA	15.57
IDBI Hybrid Equity Fund	24 Oct., 2016	17.61	15.36	7.25	8.17
CRISIL Hybrid 35+65 - Aggressive Index		18.06	18.13	12.27	11.80
NIFTY 50 TRI		22.91	24.54	13.70	13.92
IDBI Equity Savings Fund	27 Mar., 2018**	9.53	10.01	6.78	6.41
NIFTY Equity Savings Index		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.

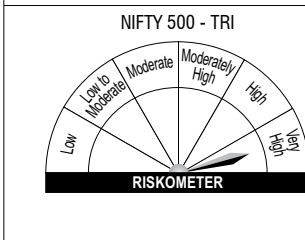
Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- 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



Name and Riskometer of Benchmark



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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.