

IDBI EQUITY SAVINGS FUND

(previously known as IDBI Monthly Income Plan)

(An open-ended equity scheme investing in equity, arbitrage and debt)

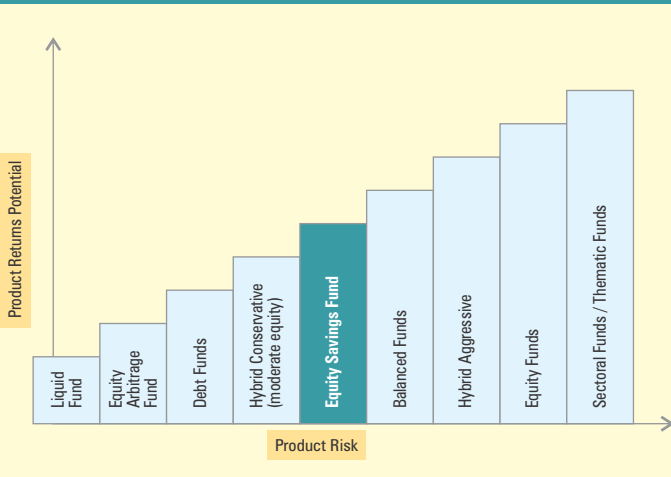
What is IDBI Equity Savings Fund?

An open ended equity scheme investing in equity, arbitrage and debt. The Scheme aims to generate regular income by investing in debt and money market instruments and using arbitrage and other derivative strategies. The Scheme also intends to generate long capital appreciation through unhedged exposure to equity and equity related instruments.

Investment Objective

The investment objective of the Scheme is to generate regular income by investing in debt and money market instruments and using arbitrage and other derivative strategies. The Scheme also intends to generate long capital appreciation through unhedged exposure to equity and equity related instruments. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.

Positioning of the Scheme

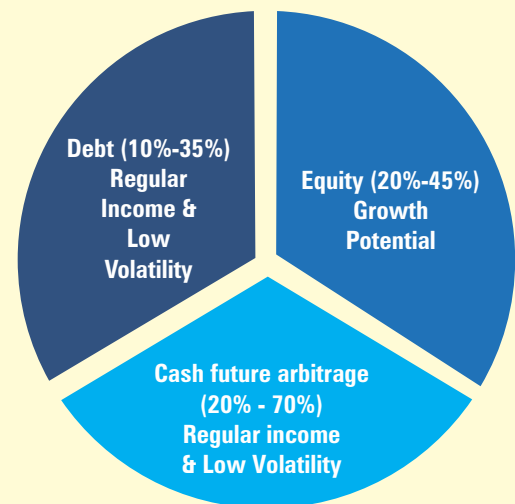


Investment Strategy

- **Equity**
 - Investment in well diversified portfolio across market capitalization
 - Companies are selected on the basis of their superior growth potential and likelihood to be long-term wealth creators
- **Fixed Income**
 - Up to 35% of net assets may be invested in debt and money market instruments
 - This aims to provide liquidity into the Scheme, management of derivative margins and accrual of regular income.

- Scheme may invest across all the securities in debt and money market as permitted by SEBI/RBI.
- **Arbitrage**
 - Investment in profitable arbitrage opportunities that may potentially exist between the cash and derivative segments of equity market
 - Exposure to equities is offset by equivalent exposure in derivatives
 - Helps to lock the risk free returns
 - Scheme would hold spot market positions only for the purpose of arbitrage opportunities

Asset wise breakup



Key Benefits of investing in this Scheme

- **Growth Potential** - Long term growth potential through moderate exposure in directional equity (20%-45% of net assets)
- **Regular Income with Low volatility** - Debt and Arbitrage exposure in the Scheme reduces fund volatility compared to other equity funds and helps to generate income for the investors
- **Tax efficiency** - Irrespective of scheme's exposure to arbitrage and debt, scheme is considered as an Equity scheme for tax purposes
- **Diversified Asset allocations** - Actively managed scheme with regular balancing between asset classes, based on market conditions and outlook

Performance Scenario Analysis of Hybrid Portfolio Strategy

Scenario Analysis	Assumed Net Long Equity exposure return (45% weight)											
	Returns assumptions	25%	20%	15%	10%	5%	0%	-5%	-10%	-15%	-20%	-25%
Assumed arbitrage +	10%	16.75%	14.50%	12.25%	10.00%	7.75%	5.50%	3.25%	1.00%	-1.25%	-3.50%	-5.75%
Debt exposure returns (55% weight)	9%	16.2%	14.0%	11.7%	9.5%	7.2%	5.0%	2.7%	0.5%	-1.8%	-4.1%	-6.3%
	8%	15.7%	13.4%	11.2%	8.9%	6.7%	4.4%	2.2%	-0.1%	-2.4%	-4.6%	-6.9%
	7%	15.1%	12.9%	10.6%	8.4%	6.1%	3.9%	1.6%	-0.7%	-2.9%	-5.2%	-7.4%
	6%	14.6%	12.3%	10.1%	7.8%	5.6%	3.3%	1.1%	-1.2%	-3.5%	-5.7%	-8.0%

How to Read Table? - Let's take an example of cell shaded by yellow i.e. 11.2%

(i.) Arbitrage & Debt Exposure: 8% returns x 55% exposure = 4.40% Contribution (ii.) Equity Exposure: 15% Returns x 45% exposure = 6.75% Contribution (iii.) Performance of the Hybrid Portfolio Strategy = 11.2% Returns

The above scenario(s) of hybrid portfolio of equity, debt and arbitrage is provided for illustrative purpose only. The above scenario explained does not in any manner intend to convey the performance of IDBI Equity Savings Fund. It also does not in any manner offer any assured returns. The above mentioned scenarios do not take into account the fund expenses and returns mentioned above are assumed figures. It also nowhere reflects/ impacts the performance of IDBI Equity Savings Fund. Past performance may or may not sustain in future. The assumption of 45% in unhedged equity and the rest in arbitrage & debt is because that is the maximum the fund is exposed to equity and the fund can invest anywhere between 20%-45% in unhedged equity. Please refer the asset allocation of the fund in scheme related documents for details.

Scheme Details ^

Name ^ : IDBI Equity Savings Fund
Type of Scheme : An open ended equity scheme investing in equity, arbitrage and debt

Asset allocation:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Min.	Max.	
Equity and equity related instruments including derivatives out of which:	65%	90%	Medium to High
• Cash future arbitrage opportunities*\$	20%	70%	Low to Medium
• Net Long Equity exposure**	20%	45%	High
Debt & Money market Instruments (including margin for derivatives)	10%	35%	Low
Units issued by Real Estate Investment Trusts (REITs) and Investment & Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

The Scheme can take exposure to a stock for either or both arbitrage as well as unhedged exposure.

* This denotes equity exposure completely hedged with corresponding equity derivatives

**Net long Equity means exposure to equity shares alone without a corresponding equity derivative exposure. It aims to gain from potential capital appreciation and thus is a directional equity exposure which will not be hedged

\$ The exposure to derivative shown in the above asset allocation table would normally be the exposure taken against the underlying equity investments and in such case, exposure to derivative will not be considered for calculating the gross exposure. For further details please refer Scheme Information Document (SID)



Fund Manager(s)

Mr. Alok Ranjan (Equity), Mr. Raju Sharma (Debt)



Investment Plans

Direct Plan and Regular Plan



Investment Options

Growth and IDCW. IDCW Option provides Pay out, reinvestment and sweep sub-options



Minimum Application Amount

Purchase: Rs.5000 and in multiples of Re.1 thereafter
Additional Purchase: Rs. 1000 and in multiples of Re.1 thereafter



Load

Entry Load - Not applicable,
Exit Load (for Redemption/switch-out/Transfer/ Systematic Withdrawal Plan) - 1% for exit up to 12 months from the date of allotment



Benchmark

NIFTY Equity Savings Index

^ As per change in fundamental attributes of IDBI Monthly Income Plan applicable from 27th March 2018

Product Label

This product is suitable for investors who are seeking*:

- Regular income & Capital appreciation over Medium to Long term
- Investment in equity and equity related Instruments including equity derivatives, arbitrage and debt and money market instruments

Investors understand that their principal will be at Moderately High Risk

NIFTY Equity Savings Index

Benchmark Riskometer is at Moderate Risk

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

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