

Tax Saving U/S 80C

**Two**  
for the price of  
**One!**



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

## IDBI EQUITY ADVANTAGE FUND

Wealth Creation

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

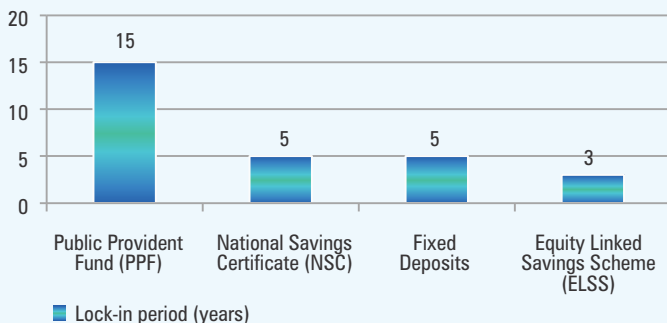
### Key Highlights

- 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 ELSS to avail the tax benefits
- Investment across sectors without any market capitalization bias
- Available in Lumpsum and Systematic Investment Plan (SIP) option
- Ideal for Investors with long term investment horizon looking for options to save tax and wish to have exposure to market linked returns on investments

### Advantages of Investing in IDBI Equity Advantage Fund

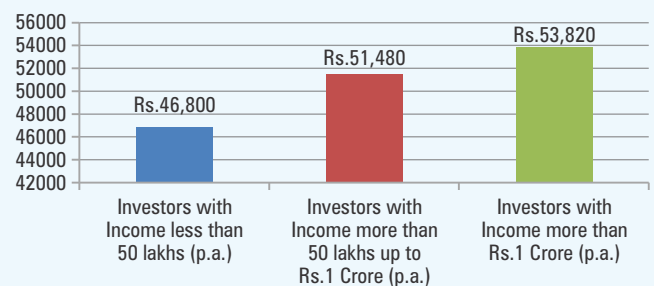
#### 1. Lowest lock-in Period than traditional Tax Saving Instruments

Lock in period of an ELSS scheme is much lower than traditional tax saving instruments like Public Provident Fund, National Savings Certificate (NSC), and Bank Fixed Deposits offering tax benefits.



#### 3. Tax Benefits maximum up to Rs.53,820/- per annum under 80C of IT Act 1961

By investing in IDBI Equity Advantage Fund, investor can save tax maximum up to Rs.53,820/- per annum under Section 80C of Income Tax Act, 1961



**Note:** Highest Tax Rate is considered for illustration purpose.  
Tax rate Including applicable surcharge and cess

**Source:** www.indiapost.gov.in for PPF and NSC, sbi.co.in for bank FD

**Note:** In case of PPF, partial withdrawals are allowed every year from 7th financial year from the year of opening account, however the full amount can be withdrawn after 15 years

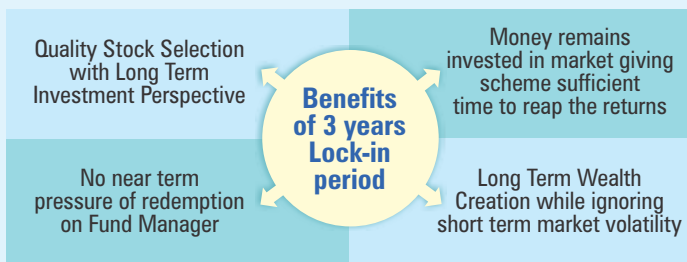
#### 2. Investment with Dual advantage:

IDBI Equity Advantage Fund invests across market cap without any sector bias. Scheme provides its investors an opportunity for capital appreciation along with the benefit of income-tax deduction on their investments.



#### 4. Benefits of Lock in Period of 3 Years

Investment in the Scheme is subject to a lock-in period of 3 years. Long term investment is beneficial for the investors in many ways as mentioned below.



#### 5. Tax Planning Systematically through Systematic Investment Plan (SIP)

Benefits of investing in IDBI Equity Advantage Fund through SIP route are as mentioned below-

- Rather than waiting till March of every year, one can invest small amount every month through SIP route.
- Investment can be started with as low as Rs.500/-
- SIP offers benefit of rupee cost averaging
- No need to time the market if we invest through SIP
- No need for last minute rush for tax planning
- One can avoid taking hasty decision for tax planning and its long term repercussions

### Scheme Features

- **Scheme Category:**  
ELSS
- **Fund manager:**  
Mrs. Uma Venkatraman
- **Benchmark:**  
S&P BSE 200 Index - Total Return Index (TRI)
- **Minimum Investment:**  
Rs.500 and in multiples of Rs.500 thereafter
- **Additional Purchase:**  
Rs.500 and in multiples of Rs.500 thereafter
- **Systematic Investment Plan (SIP)**
- Monthly option - Rs.500 per month for atleast 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 four quarters

- **Load 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.
- **Plans & Options:**  
The scheme offers Regular Plan and Direct Plan. Both the plans offer:
  - Growth option
  - Dividend option (Payout/Sweep)

#### 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 lockin of three years



Investors understand that their principal will be at Very High Risk

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

## IDBI EQUITY ADVANTAGE FUND

An open-ended Equity Linked Saving Scheme with a statutory lock-in of 3 years and tax benefit



**IDBI Asset Management Limited** (Investment Manager to IDBI Mutual Fund) **CIN:** U65100MH2010PLC199319

**Regd. Off.:** IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005.

**Corp. Off.:** 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005.

**Tel. No.:** (+91 22) 6644 2800. **Fax No.:** (+91 22) 6644 2801. **All India Toll Free No.:** 1800-419-4324.

**Email ID:** contactus@idbimutual.co.in **Website:** www.idbimutual.co.in

**Statutory Details:** IDBI Mutual Fund has been set up as a trust Sponsored by IDBI Bank Limited with IDBI MF Trustee Company Limited as the Trustee ("Trustee" under the Indian Trusts Act, 1882) and with IDBI Asset Management Limited as the Investment Manager.

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