

Tax Saving U/S 80C

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**One!**



Wealth Creation

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**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

November 2021

### 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

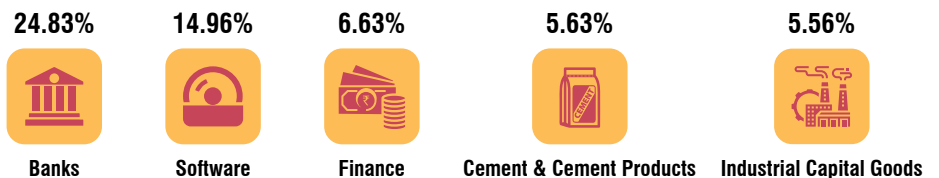
- **Lowest lock in Period than Traditional Tax Saving Instruments** - Lock-in period in ELSS (3 years) is lower than traditional tax saving instruments like PPF, National Savings Certificate, and Bank Fixed Deposits offering tax benefits.
- **Offers dual advantage** - As the Scheme invests in quality 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 31st October, 2021

Security Name	% to net Assets*	Security Name	% to net Assets*
ICICI Bank Ltd.	7.79	HCL Technologies Ltd.	3.08
HDFC Bank Ltd.	7.19	Housing Development Finance Corpn. Ltd.	2.97
Infosys Ltd.	5.91	Mphasis Ltd.	2.87
State Bank of India	4.12	Cholamandalam Investment & Finance Co. Ltd.	2.62
Reliance Industries Ltd.	3.63		
ABB India Ltd.	3.45		

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

### Top 5 Industry Classification as on 31st October, 2021



Industry Classification as recommended by AMFI.

### Quantitative Measures as on 31st October, 2021

Standard Deviation:  
**17.8739%**

Beta:  
**0.7687**

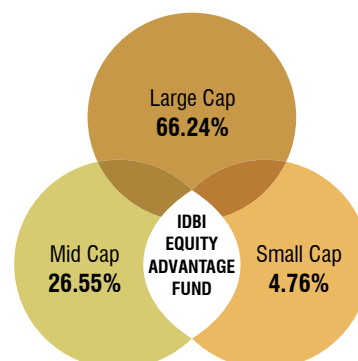
Sharpe Ratio:  
**0.7082**

Portfolio Turnover Ratio ^ : **0.57**

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

Risk free rate: Overnight MIBOR (3.42% as on 29/10/21). Source: FIMMDA. Ratios calculated on monthly 3 years data point.

### Market Cap as on 31st October, 2021



### 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

S&P BSE 200 -  
Total Return Index (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 - October 2021

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	49.83	57.11	50.71	14,983	15,711	15,071
3 Years	16.22	21.93	21.66	15,703	18,138	18,017
5 Years	11.76	16.69	17.60	17,443	21,658	22,514
Since Inception (10th September, 2013)	18.15	17.26	15.76	38,880	36,547	32,913

FM Managing this Scheme since 6th August, 2021. #S&P BSE 200 - TRI, ##S&P BSE Sensex - TRI

## Other Schemes Managed by Mr. Alok Ranjan

As of last business day of the month - October 2021

Scheme/Index Name	Inception Date	1 Year Return (%)	3 Years Return (%)	5 Years Return (%)	Inception Return (%)
<b>IDBI Flexi Cap Fund</b>	28 Mar., 2014	<b>58.85</b>	<b>21.23</b>	<b>14.04</b>	<b>17.89</b>
NIFTY 500 TRI		58.89	21.87	16.35	16.39
S&P BSE Sensex - TRI		50.71	21.66	17.60	15.24
<b>IDBI India Top 100 Equity Fund</b>	15 May, 2012	<b>56.15</b>	<b>23.63</b>	<b>14.04</b>	<b>15.77</b>
NIFTY 100 TRI		53.50	20.95	16.37	16.32
NIFTY 50 TRI		53.17	21.30	16.81	15.88
<b>IDBI Midcap Fund</b>	25 Jan., 2017	<b>62.99</b>	<b>20.18</b>	<b>NA</b>	<b>12.81</b>
NIFTY Midcap 100 TRI		81.16	23.20	NA	16.45
NIFTY 50 TRI		53.17	21.30	NA	17.83
<b>IDBI Small Cap Fund</b>	21 Jun., 2017	<b>85.28</b>	<b>22.94</b>	<b>NA</b>	<b>12.36</b>
NIFTY Smallcap 250 Index TRI		90.15	25.05	NA	11.38
NIFTY 50 TRI		53.17	21.30	NA	16.40
<b>IDBI Long Term Value Fund</b>	20 Aug., 2018	<b>56.68</b>	<b>17.21</b>	<b>NA</b>	<b>15.99</b>
S&P BSE 500 Index TRI		59.22	22.13	NA	15.80
S&P BSE SENSEX TRI		50.71	21.66	NA	16.00
<b>IDBI Banking &amp; Financial Services Fund</b>	4 Jun., 2018	<b>53.83</b>	<b>14.59</b>	<b>NA</b>	<b>10.52</b>
NIFTY Financial Services TRI		61.28	22.04	NA	17.99
NIFTY 50 TRI		53.17	21.30	NA	17.57
<b>IDBI Focused 30 Equity Fund</b>	17 Nov., 2017	<b>53.19</b>	<b>19.17</b>	<b>NA</b>	<b>11.93</b>
NIFTY 100 TRI		53.50	20.95	NA	15.25
NIFTY 50 TRI		53.17	21.30	NA	16.11
<b>IDBI Dividend Yield Fund</b>	21 Dec., 2018	<b>47.45</b>	<b>NA</b>	<b>NA</b>	<b>20.63</b>
NIFTY Dividend Opportunities 50- TRI		55.81	NA	NA	16.30
NIFTY 50 TRI		53.17	NA	NA	20.44
<b>IDBI Healthcare Fund</b>	28 Feb., 2019	<b>23.87</b>	<b>NA</b>	<b>NA</b>	<b>26.79</b>
S&P BSE Healthcare - TRI		30.75	NA	NA	26.06
NIFTY 50 - TRI		53.17	NA	NA	21.78
<b>IDBI Hybrid Equity Fund</b>	24 Oct., 2016	<b>35.83</b>	<b>14.64</b>	<b>10.14</b>	<b>10.15</b>
CRISIL Hybrid 35+65 - Aggressive Index		36.44	18.32	14.00	13.83
NIFTY 50 TRI		53.17	21.30	16.81	16.58
<b>IDBI Equity Savings Fund</b>	27 Mar., 2018**	<b>20.42</b>	<b>10.35</b>	<b>NA</b>	<b>7.97</b>
40% of CRISIL Liquid Fund Index + 30% CRISIL Short Term Bond Fund Index + 30% of NIFTY 50 - TRI		19.92	12.11	NA	10.79
CRISIL 10 Year Gilt Index		1.65	8.19	NA	7.18

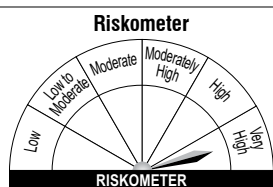
\*Disclaimer: The information provided is for illustrative purpose and should not be construed as an investment advice. Past performance may or may not be sustained in future. Calculation are based Regular Plan. Growth Option NAV. Different plan have different expense structure. Return greater than 1 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 31st October, 2021.

## 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

S&P BSE 200 - Total Return Index (TRI)



## IDBI EQUITY ADVANTAGE FUND

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



Tel. No.: (+91 22) 6644 2800

Fax No.: (+91 22) 6644 2801

All India Toll Free No.: 1800-419-4324

E-mail ID: contactus@idbimutual.co.in

Internet: www.idbimutual.co.in Facebook: IDBIMutual

\*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.