मित्र, सदैव
Road Map to Financial Planning

Financial planning is a step-by-step approach to meet your life goals.

It empowers you to be in control of your income, expenses and investments such that you can manage your money and achieve your goals.
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Be Future Ready...
Assure Yourself & Your Loved Ones

Avail LIC Policies from IDBI Bank

- LIC’s Jeevan Shanti
- LIC’s Jeevan Akshay
- LIC’s Jeevan Labh
- LIC’s Jeevan Anand
- LIC’s Jeevan Shiromani
- LIC’s Jeevan Bima Shree
- LIC’s Jeevan Umang
- LIC’s Jeevan Tarun
- LIC’s Jeevan Lakshya
- LIC’s New Endowment
- LIC’s New Single Endowment
- LIC’s New Endowment Plus (ULIP)
NATIONAL PENSION SYSTEM

National Pension System (NPS) is a voluntary, defined contribution retirement savings scheme designed to enable the subscribers to make optimum decisions regarding their future through systematic savings during their working life. NPS seeks to inculcate the habit of saving for retirement amongst the citizens.

**NPS Features & Benefits**

- Choice of pension fund & investment option
- Attractive market linked return
- Easy access via Mobile App-ENPS
- Allows to stay invested up to 70 years of age

Exclusive Tax Benefit up to ₹50,000/- u/s 80CCD(1B), in addition to the Tax Benefit of up to ₹1,50,000/- u/s 80C.
Sukanya Samriddhi Account (SSA) Scheme
A Small Savings Scheme

The scheme is meant to meet the education and marriage expenses of a girl child.

Parents/legal guardian can open SSA on behalf of a girl child, age below 10 years.

Amount can be deposited till the completion of 15 years from the date of opening of the account.

Minimum Deposit ₹250/- & Maximum ₹1,50,000/- in a Financial Year.

“One Girl One Account” up to two girl children or three in case of twin girls as 2nd or 1st birth itself results in three girl children.

Eligible for Tax Deduction under section 80C of the Income Tax Act, 1961, Interest on investment is also tax exempted.

Rate of Interest 7.60% (From: 01.01.2021 to 31.03.2022)

Maturity Tenure: 21 years from the date of opening of the account.

Sukanya Samriddhi
Build a beautiful home with IDBI Bank Home Loan

- Customized features
- Already approved projects
- Flexible repayment options

T&C apply
Facility that students can bank on!

**IDBI Bank Education Loan**

- Attractive rate of interest
- Easy repayment options
- Loan reimbursement facility

T&C apply
A must have account to plan your future!

PPF Account with IDBI Bank

- A subscriber can deposit any amount between ₹500/- (Minimum) and ₹1,50,000/- (Maximum) in a Financial Year.

- Current Rate of Interest Payable: 7.10% p.a.
  (From: 01.01.2021 to 31.03.2022).

- Loan facility is available from 3rd financial year up to 6th Financial Year.

- One withdrawal is permissible every year from 7th Financial Year.

- Account matures on completion of 15 complete Financial Years from the end of the year in which the account was opened.

- After maturity, account can be extended for any number of a block of 5 years with further deposits.

- Deposit in PPF account qualified for deduction under Section - 80C of Income Tax Act within the available limit of ₹1.5 lakhs.

- Interest earned in PPF account is completely exempted from Income Tax under Section -10 (15 of Income tax Act).

- The amount in the PPF account is not subject to attachment under any order or decree of a court of law.
Suvidha Tax Saving
Fixed Deposit
EXCLUSIVE PRIVILEGES
SPECIALY FOR YOU
IDBI Bank
Senior Citizen Savings Scheme

Eligibility
Senior Citizens of India aged 60 years or above.
Or
Retirees who have opted for the Voluntary Retirement Scheme (VRS) or Superannuation aged between 55-60. Here, the investment has to be done within a month of receiving the retirement benefits.

Rate of Interest 7.40% (From: 01.01.2021 to 31.03.2022).

Cumulative subscription cannot be more than ₹15 Lakhs for an individuals and min. deposit amount ₹1000/- in multiples of ₹1000/-.

Deposit by Cash (Upto 1 Lakh) or Cheque fvg. IDBI Bank Ltd. - SCSS A/c of (Name of the depositor).

Quarterly Interest Payout, Interest will paid on 1st April/ 1st July/ 1st October/ 1st January.

Tenor is for 5 years, account can be extended for additional 3 years within a period of 1 year after maturity.

Eligible for Tax Deduction under section 80C of the Income Tax Act, 1961 but TDS is applicable on interest earned.
Open a Saving Account or a Term Deposit Account under CGAS 1988 with IDBI Bank

**Nature of facility**
Acceptance of deposits in the form of Savings Deposit or Term Deposit for availing benefits under CGAS,1988

**Minimum/ Maximum period**
- Minimum 15 days, Maximum up to 20 years
- Minimum 45 days, Maximum 20 years (For senior citizens)

**Target Deposit**
There will be two types of deposit accounts
- **Deposit Account-A:** Saving Account
- **Deposit Account-B:** Term Deposit Account

**Target Segment**
All entities of investors looking at investment to save Capital Gains Tax

**Maximum Amount**
Maximum amount should be ₹100 Crore

**Minimum Amount**
Minimum amount should be ₹10,000/-
Two for the price of One!

Get the double benefits of TAX SAVINGS and WEALTH CREATION

IDBI EQUITY ADVANTAGE FUND

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.

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.

3. Tax Benefits maximum up to Rs.53,020/- per annum under 80C of ITT Act 1961
   By investing in IDBI Equity Advantage Fund, investor can save tax maximum up to Rs.53,020/- per annum under Section 80C of Income Tax Act, 1961.
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:

- Quality Stock Selection with Long Term Investment Perspective
- Money remains invested in market giving scheme sufficient time to reap the returns
- No need for premature redemption on a Fund Manager
- Long Term Wealth Creation while ignoring short term market volatility

Benefits of 3 years Lock-in period

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: Mr. Umesh Venkataraman
- 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 at least 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
- Plans & Options:
  - The scheme offers Regular Plan and Direct Plan. Both the plans offer:
    - Growth option
    - Dividend option (Payout/Sweep)

Product Label

<table>
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<th>This product is suitable for investors who are seeking:*</th>
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<td>- Long-term capital growth</td>
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<td>- 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 indexation deduction under section 80CC of the Income Tax Act, 1961 on their investments, subject to a statutory lock-in of three years</td>
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*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 Savings Scheme with a statutory lock-in of 3 years and be

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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.
Thank you