



| Fields | SCHEME SUMMARY DOCUMENT                             |  |
|--------|---|--|
| 1      | Fund Name   | IDBI Equity Savings Fund<br>(Earlier known as IDBI Monthly Income Plan)  |
| 2      | Option Names (Regular & Direct)                     | Direct Plan - Growth-Growth<br>Regular Plan - Growth-Growth<br>Direct Plan - Monthly IDCW-Reinvestment<br>Direct Plan - Monthly IDCW-Payout<br>Direct Plan - Monthly IDCW-Transfer<br>Regular Plan - Monthly IDCW-Reinvestment<br>Regular Plan - Monthly IDCW-Payout<br>Regular Plan - Monthly IDCW-Transfer<br>Direct Plan - Quarterly IDCW-Reinvestment<br>Direct Plan - Quarterly IDCW-Payout<br>Direct Plan - Quarterly IDCW-Transfer<br>Regular Plan - Quarterly IDCW-Reinvestment<br>Regular Plan - Quarterly IDCW-Payout<br>Regular Plan - Quarterly IDCW-Transfer  |
| 3      | Fund Type   | An open-ended scheme investing in equity, arbitrage and debt   |
| 4      | Riskometer (At the time of Launch)                  | Not Applicable   |
| 5      | Riskometer (as on Date)                             | Moderately High  |
| 6      | Category as Per SEBI Categorization Circular        | Equity Savings   |
| 7      | Potential Risk Class (as on date)                   | Not Applicable   |
| 8      | Description, Objective of the scheme                | 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.  |
| 9      | Stated Asset Allocation                             | <b>Instrument:</b><br>Equity and equity related instruments including derivatives out of which<br>Minimum: 65%<br>Maximum: 90%<br><b>Risk Profile:</b> Medium to High<br><br><b>Instrument:</b><br>Cash future arbitrage opportunities*\$<br><b>Indicative allocation:</b><br>Minimum: 20%<br>Maximum: 70%<br><b>Risk Profile:</b> Low to Medium<br><br><b>Instrument:</b><br>Net Long Equity exposure**<br><b>Indicative allocation:</b><br>Minimum: 20%<br>Maximum: 45 %<br><b>Risk Profile:</b> High<br><br><b>Instrument:</b><br>Debt & Money market Instruments (including margin for derivatives)<br><b>Indicative allocation:</b><br>Minimum: 10%<br>Maximum: 35%<br><b>Risk Profile:</b> Low<br><b>Instrument:</b> |
| 10     | Face Value  | Rs. 10/-   |
| 11     | NFO Open Date                                       | 14th February, 2011  |
| 12     | NFO Close date                                      | 28th February, 2011  |
| 13     | Allotment Date                                      | 7th March, 2011<br>(w.e.f. 27th March, 2018 the scheme has become effective & prior to this date the scheme was classified as IDBI Monthly Income Plan)  |
| 14     | Reopen Date   | 14th March, 2011   |
| 15     | Maturity Date (For closed-end funds)                | Not Applicable   |
| 16     | Benchmark (Tier 1)                                  | NIFTY Equity Savings Index   |
| 17     | Benchmark (Tier 2)                                  | CRISIL 10 Year Gilt Index  |
| 18     | Fund Manager 1- Name                                | Mr. Alok Ranjan (Equity)<br>Mr. Raju Sharma (Debt)   |
| 19     | Fund Manager 1- Type (Primary/Comanage/Description) | Primary  |
| 20     | Fund Manager 1- From Date                           | Mr. Alok Ranjan (Equity) - 6th August, 2021<br>Mr. Raju Sharma (Debt) - 3rd May, 2017  |
| 21     | Annual Expense (Stated maximum)                     | Regular Plan - 2.26%<br>Direct Plan - 1.16%  |
| 22     | Exit Load (if applicable)                           | 1% for exit (redemption/switch-out/transfer/SWP) within 12 months from the date of allotment.  |
| 23     | Custodian   | SBI-SG GLOBAL SECURITIES SERVICES PRIVATE LIMITED  |
| 24     | Auditor   | JCR & Co.  |
| 25     | Registrar   | KFIN Technologies Ltd  |
| 26     | RTA Code (To be phased out)                         | INR00000221  |
| 27     | Listing Details                                     | Not Applicable   |

|                                   |   |   |
|-----------------------------------|---|---|
| 28                                | ISINs   | INF397L01AZ5-Direct Plan - Growth-Growth<br>INF397L01315-Regular Plan - Growth-Growth<br>INF397L01BB4-Direct Plan - Monthly IDCW-Reinvestment<br>INF397L01BA6-Direct Plan - Monthly IDCW-Payout<br>INF397L01BC2-Direct Plan - Monthly IDCW-Transfer<br>INF397L01265-Regular Plan - Monthly IDCW-Reinvestment<br>INF397L01257-Regular Plan - Monthly IDCW-Payout<br>INF397L01273-Regular Plan - Monthly IDCW-Transfer<br>INF397L01BE8-Direct Plan - Quarterly IDCW-Reinvestment<br>INF397L01BD0-Direct Plan - Quarterly IDCW-Payout<br>INF397L01BF5-Direct Plan - Quarterly IDCW-Transfer<br>INF397L01299-Regular Plan - Quarterly IDCW-Reinvestment<br>INF397L01281-Regular Plan - Quarterly IDCW-Payout<br>INF397L01307-Regular Plan - Quarterly IDCW-Transfer |
| 29                                | AMFI Codes (To be phased out)                   | Regular Plan - Monthly IDCW - 114630<br>Regular Plan - Growth - 114982<br>Regular Plan - Quarterly IDCW - 114983<br>Direct Plan - Growth - 118452<br>Direct Plan - Monthly IDCW - 118453<br>Direct Plan - Quarterly IDCW - 118454   |
| 30                                | SEBI Codes                                      | Awaited   |
| <b>Investment Amount Details:</b> |   |   |
| 31                                | Minimum Application Amount                      | 5000  |
| 32                                | Minimum Application Amount in multiples of Rs.  | 1   |
| 33                                | Minimum Additional Amount                       | 1000  |
| 34                                | Minimum Additional Amount in multiples of Rs.   | 1   |
| 35                                | Minimum Redemption Amount in Rs.                | 1000  |
| 36                                | Minimum Redemption Amount in Units              | 10  |
| 37                                | Minimum Balance Amount (if applicable)          | NIL   |
| 38                                | Minimum Balance Amount in Units (if applicable) | NIL   |
| 39                                | Max Investment Amount                           | No Limit  |
| 40                                | Minimum Switch Amount (if applicable)           | 5000  |
| 41                                | Minimum Switch Units                            | 500   |
| 42                                | Switch Multiple Amount (if applicable)          | 1   |
| 43                                | Switch Multiple Units (if applicable)           | 1   |
| 44                                | Max Switch Amount                               | No Limit  |
| 45                                | Max Switch Units (if applicable)                | No Limit  |
| 46                                | Swing Pricing (if applicable)                   | Not Applicable  |
| 47                                | Side-pocketing (if applicable)                  | Not Applicable  |
| <b>SIP SWP &amp; STP Details:</b> |   |   |
| 48                                | Frequency                                       | SIP - Monthly, Monthly and Quarterly<br>SWP - Monthly<br>STP - Weekly, Monthly & Quarterly  |
| 49                                | Minimum amount                                  | SIP - 500,1000,1500<br>SWP - 1000<br>STP - 1000,1000,2500   |
| 50                                | In multiple of                                  | 1   |
| 51                                | Minimum Instalments                             | SIP : 12,6,4<br>SWP : 12<br>STP : 12 for weekly & monthly, 4 for quarterly  |
| 52                                | Dates   | SIP : 1,5,10,15,20,25<br>SWP : 25th<br>STP : 1st Business day (Monday) of the week for Weekly. 01,05,10, 15,20,25 for Monthly & Quarterly   |
| 53                                | Maximum Amount (if any)                         | No Limit  |