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# Financial Acumen

ISSUE NO: 1 | MARCH-2022 | VOLUME



## 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.



**PLAN**

**HOW**

**WHERE**

Protect your Family

Insurance

Life Insurance

Your Retirement

National Pension System

NPS

Save Money for your Children

Savings

Sukanya Samridhhi Account

Buy a House

Property

Housing Loan

Payment for Education

Investment/ Loans

Education Loan

Minimize your Tax

Tax Planning Tools

PPF, Tax Saving FD, SCSS, Capital Gain Bond, ELSS



**Main Jahan, Mera Bank Wahan.**

IDBI Bank Mobile Banking



**Download GO Mobile+ App from**



Scan to download

# Be Future Ready...

## Assure Yourself & Your Loved Ones



### Avail LIC Policies from IDBI Bank

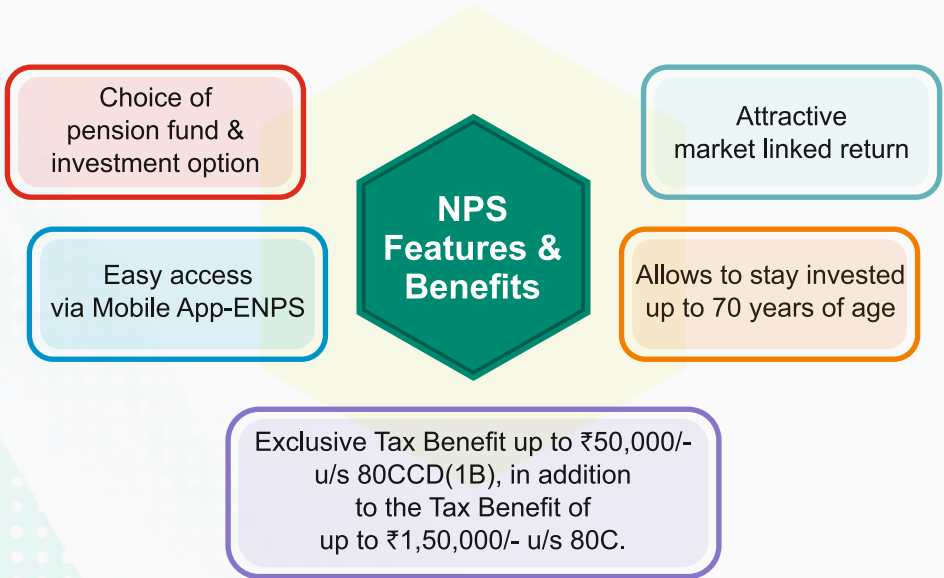
- LIC's Jeevan Shanti
- LIC's Jeevan Akshay
- LIC's Jeevan Labh
- LIC's Jeevan Anand
- LIC's Jeevan Shiromani
- LIC's Jeevan Bima Shree
- LIC's Jeevan Umang
- LIC's Jeevan Tarun
- LIC's Jeevan Lakshya
- LIC's New Endowment
- LIC's New Single Endowment
- LIC's New Endowment Plus (ULIP)





# 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.





## 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 2<sup>nd</sup> or 1<sup>st</sup> 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



 **HOME LOAN**

# Build a beautiful home with IDBI Bank Home Loan

Customized features

Already approved projects

Flexible repayment options





# 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**

### **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 3<sup>rd</sup> financial year up to 6<sup>th</sup> Financial Year.

One withdrawal is permissible every year from 7<sup>th</sup> 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 SPECIALLY 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 1<sup>st</sup> April/ 1<sup>st</sup> July/ 1<sup>st</sup> October/ 1<sup>st</sup> 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

## Maximum Amount

Maximum amount should be ₹100 Crore

## Target Segment

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

## 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

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

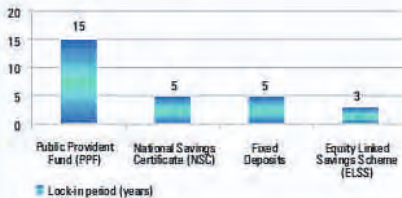
### Key Highlights

- 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.

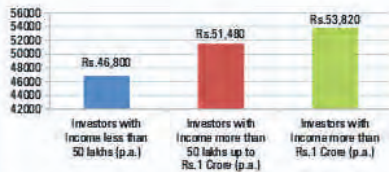


Source: www.indiapost.gov.in for PPF and NSC, sti.co.in for bank FD

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

#### 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

#### 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 lock-in of three years



Investors understand that their principal will be at Very High Risk.

\*Investors should consult their financial advisers, 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

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

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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*