

IDBI HYBRID

EQUITY FUND

(Previously known as IDBI Prudence Fund)

(An open-ended hybrid scheme investing predominantly in equity and equity related instruments)

Hybrid Equity Funds... An Optimal Mix of Growth and Stability

Hybrid Equity Funds offer its investor an opportunity to invest in a single Scheme having an optimal mix of Equity and Debt. These Schemes intend to achieve the desired balance between the returns and risk of the portfolio. The main objective of these schemes is to generate returns with less volatility.

The Performance of indices representing Debt, Equity and Hybrid category is shown below:

Category	Benchmark	CAGR as on 30th April, 2020 (%)			
		1 Year Annualized (Return %)	3 Years Annualized (Return %)	5 Years Annualized (Return %)	7 Years Annualized (Return %)
Debt	Crisil Composite Bond Fund Index	13.44	8.34	8.82	8.67
Equity	S&P BSE 200 TRI	-14.55	1.77	5.27	9.68
Hybrid	CRISIL Hybrid 35 + 65 - Aggressive Index	-4.15	4.70	7.02	9.79

CRISIL Hybrid 35+65 - Aggressive Index comprises 35% CRISIL Composite Bond Fund Index + 65% S&P BSE - 200. Compounded Annualized returns as on 30th April, 2020. Source: CRISIL Fund Analyser. Past performance may or may not be sustained in future.

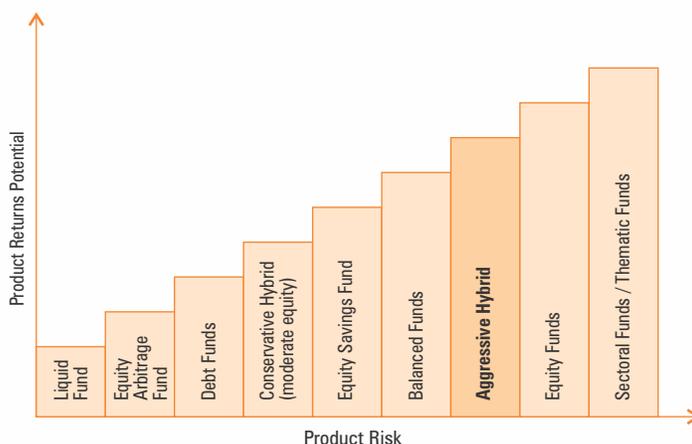
Equity Component normally provides an opportunity to maximize the returns in Equity Rising Market. However when equity market is not performing well, Hybrid schemes tend to perform better than pure equity schemes. This is mainly due to its debt portion which offers cushion in equity market downturn.

Hybrid Equity Funds provide best of both worlds and try to achieve a diligent mix of Equity and Debt

IDBI Hybrid Equity Fund - Investment Strategy

Equity	Debt
Investment across market capitalization	Actively managed from Credit and Interest Risk Perspective
Diversified Portfolio with No bias for sectors/style	Flexibility to invest across all debt and money market instruments
Focus on stock selection based on its superior growth potential and likelihood to become long term wealth creators	Investment across Maturities

Positioning of the Scheme



IDBI Hybrid Equity Fund: Intended Asset Allocation

The asset allocation pattern for the scheme under normal circumstances is detailed in the table below:

Instrument	Indicative allocation (% of total assets)		Risk Profile
	Min.	Max.	
Equity and Equity Related Instruments	65%	80%	High
Debt and Money Market instruments	20%	35%	Low to Medium
Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

For detailed asset allocation, please refer Scheme Information Document (SID)

Why IDBI Hybrid Equity Fund?

IDBI Hybrid Equity Fund endeavours to achieve long term capital appreciation while limiting downside risk through a judicious portfolio comprising Equity and fixed income instruments.

The Scheme provides its investors the following benefits-

- Higher Returns Potential** - Significant Equity exposure (65%-80%) provides an opportunity to benefit from potential high returns in equity.

- b) Stability** - Debt Portion (20%-35%) helps to generate stable income over time and to reduce overall volatility of the Scheme. It also protects from any sharp decline in equity market
- c) Diversification** - The diversification in Asset classes provides a potential hedge from the underperformance of either asset class. Thus offer opportunity for better risk adjusted returns.
- d) Lower volatility vis-à-vis pure Equity schemes** - This is mainly due to its allocation to fixed income instruments which are less volatile in nature.

- e) Taxation** - Scheme maintains its eligibility for equity taxation as more than 65% is invested to equities. Scheme is considered as Equity Oriented Scheme for the purpose of taxation and offers tax efficiency.
- f) Suitable for Long term Investors** - They are ideal for the investors who have long term investment horizon with medium risk appetite. Investors who basically want to invest for modest growth opportunities but also expect a certain degree of safety.

Scheme Features



Scheme Name
IDBI Hybrid Equity Fund



Scheme Category
Aggressive Hybrid Fund



Inception Date
24th October, 2016



Type of Scheme
An open ended hybrid scheme investing predominantly in equity and equity related instruments



Benchmark
CRISIL Hybrid 35+65 - Aggressive Index



Plans
• Direct Plan • Regular Plan



Options / Sub options
Growth and IDCW (Pay-out / Reinvestment / Sweep)



Exit Load
Entry Load: Not applicable
Exit Load: 1% for exit within 12 months from the date of allotment, Nil thereafter



Minimum Investment
Purchase: Rs.5000 and in multiples of Re.1 thereafter
Additional Purchase: Rs.1000 and in multiples of Re. 1 thereafter



Fund Manager
Mr. Alok Ranjan (Equity), Mr. Raju Sharma (Debt)

Product Label

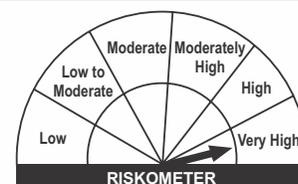
This product is suitable for investors who are seeking*:

- Long term capital appreciation with income
- Investments in equity & equity related instruments as well as debt and money market instruments.



Investors understand that their principal will be at Very High Risk

CRISIL Hybrid 35+65 - Aggressive Index



Benchmark Riskometer is at Very High Risk

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

IDBI HYBRID EQUITY FUND

An open-ended hybrid scheme investing predominantly in equity and equity related instruments



IDBI Asset Management Limited (Investment Manager to IDBI Mutual Fund)

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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.