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Target

Amount



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Duration

1 Years

50 Years

Illustrative Interest Rates

2%

13%

You will have to invest

■

1,015

per month to achieve your goal.

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What are Mutual Funds?

Mutual Funds are investment pools where money from various investors is collected and then invested in a c

The investors cannot directly own the stocks held by the fund. They share in the profits or losses of the entire

Advantages of Mutual Funds

These are some of the

advantages of investing in Mutual Funds

1. Diversification

Mutual funds offer diversification by investing in a variety of assets, spreading risk across different securities

2. Professional Management

Experienced fund managers with a rich experience in the market make investment decisions, leveraging the

3. Liquidity

Mutual funds offer high liquidity, which means investors can buy or sell fund units at any time, providing flexi

4. Tax Benefits

ELSS mutual funds

offer tax advantages, allowing investors to save up to Rs 1.5 lakh under Section 80C with a three-year lock-i

5. Affordability

Mutual funds are an affordable means of investment, which makes them accessible to investors with varying

6. Safe Investment

Mutual funds investments are regulated by SEBI, and provide a safe investment option for investors seeking

What are the types of Mutual Fund investments?

The

types of Mutual Fund

(MF) investments can be broken down depending on different factors - here are the different types:

Types based on Asset Class

Equity Funds:

Invest in company shares, offering high growth potential.

Debt Funds:

Invest in bonds, providing steady income.

Money Market Funds:

Invest in low-risk, short-term securities.

Hybrid Funds:

Blend stocks and bonds for growth and stability.

Types based on Investment Goals

Growth Funds:

Aim for capital appreciation with high-growth stocks.

Income Funds:

Generate regular income through bonds and dividends.

Liquid Funds:

Prioritise liquidity and safety with short-term debt.

Tax Saving Funds:

Provide tax benefits under Section 80C with equity investments.

Types based on Structure

Open-ended Funds:

Offer continuous buying and selling flexibility.

Closed-ended Funds:

Have fixed maturity periods and limited units.

Interval Funds:

Combine features of open and closed-ended funds.

Types based on Risk

Very Low-Risk Funds:

Invest in low-risk securities for capital preservation.

Low-Risk Funds:

Aim for income generation with slightly higher risk.

Medium Risk Funds:

Balance growth and risk with equity and debt investments.

High-Risk Funds:

Focus on capital appreciation with increased volatility.

Specialised Mutual Funds:

Investment options tailored to meet specific goals.

Sector Funds:

Focus on specific industries or sectors for potential performance.

Index Funds:

Cost-effective exposure to overall markets or specific segments.

Funds of Funds:

Diversified portfolios through investing in other mutual funds.

Emerging Market Funds:

Growth opportunities in developing economies with higher risk.

International/Foreign Funds:

Diversification beyond domestic markets for potential returns.

Global Funds:

Blend domestic and foreign investments for broad diversification.

Real Estate Funds:

Exposure to the real estate market without direct property ownership.

Commodity-focused Stock Funds:

Indirect exposure to commodity markets through related companies.

Market Neutral Funds:

Balanced positions to generate returns with reduced market risks.

Inverse/Leveraged Funds:

Unique strategies providing inverse returns or amplifying performance.

Asset Allocation Funds:

Automatic portfolio adjustments for specific risk-return profiles.

Gift Funds:

Charitable giving with tax advantages and support for causes.

Exchange-Traded Funds (ETFs):

Liquidity and diversified exposure combining mutual fund and stock elements.

Factors to consider when Investing in Mutual Funds in India

These are some of the factors that an investor should consider when it comes to investing in Mutual Funds (

Identifying Investment Goals

Start by identifying your investment objectives. Equities offer high returns but come with higher risks, while b

Considering Time Horizon

Align your investment horizon with your goals. Long-term objectives suit growth-oriented equity funds, while

Assessing Risk Tolerance

Assess your risk tolerance to determine whether you prefer a conservative or aggressive approach to invest

Ways of Investing in Mutual Funds

There are two popular ways of investing in Mutual funds

SIP –

SIP

investment is method of investing where investor contribute a fixed amount at regular intervals

Lumpsum - A

Lumpsum Investment

in a mutual fund is a simple way to invest a large sum of money in one go

View More

Why Investing in Mutual Funds through ICICI Bank?

Digital process

Make investments through online portal

Variety of schemes

Choose from thousands of schemes from leading fund houses

Exclusive investment option

Scheme recommendation based on your risk profile

Investment calculator

Allows you to estimate the returns on your Mutual Fund investments

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Is Mutual Fund a good investment?

Mutual Funds are a good investment option for investors looking to diversify their portfolios. Instead of taking

How are returns earned in Mutual Funds?

Mutual Fund returns are calculated by computing appreciation in the value of your investments over a period

Net Asset Value

of Mutual Fund indicates its price and is used in calculating returns for your Mutual Fund investments. Using

MF Calculator

, you can easily calculate the returns on your mutual fund investment.

Are Mutual Funds taxable?

By investing in Mutual Funds, an investor can earn returns in the form of capital gains and dividend** income

A capital gain / loss arises when an investor sells any number of units of Mutual Funds

An investor receives a dividend in proportion to the number of units held at the time of announcement of divi

Tax on Capital Gains Received from Mutual Funds:

The tax on capital gains depends on the period of holding (short-term or long-term) and the type of capital as

In the case of Equity Mutual Funds, an investment tenure of less than 1 year (12 months) is a short-term inv

long-term investment

In case of Debt and Hybrid Mutual Funds, an investment tenure of up to 2 years (24 months) is a short-term

Equity Mutual Funds / Equity Index Fund / Equity ETF / Equity FoF /

BAF / Equity Savings / Arbitrage / Aggressive Hybrid*

Redemption up to Jul 22, 2024 (Pre-Budget)

Redemption on or after Jul 23, 2024 (Post-Budget)

STCG

LTCG

STCG

LTCG

Period of Holdings (Months)

<12

>12

<12

>12

Type of Gain

Short-Term

Long-Term

Short-Term

Long-Term

Taxation Rate

15%

10% (on gains above ₹1 lakh)

20%

12.50% (on gains above ₹1.25 lakh)

*STT is applicable on these funds as >= 65% is invested in domestic equity shares BAF is considered here as

Debt Oriented Fund

Investment prior to Apr 1, 2023 & redemption up to Jul 22, 2024 (Pre-Budget)

Investment prior to Apr 1, 2023 & redemption on or after Jul 23, 2024 (Post-Budget)

STCG

LTCG

STCG

LTCG

Period of Holdings (Months)

<36

>36

<24

>24

Type of Gain

Short-Term

Long-Term

Short-Term

Long-Term

Rate of Tax

As per slab rate

<20>% with indexation

As per slab rate

<12.50>% with no indexation

Debt Oriented Fund

Investment after <Apr 1, 2023> & redemption up to <Jul 22, 2024> (Pre-Budget)

Investment after <Apr 1, 2023> & redemption on or after <Jul 23, 2024> (Post-Budget)

STCG

LTCG

STCG

LTCG

Period of Holdings (Months)

NA

NA

NA

NA

Type of Gain

Short-Term

NA

Short-Term

NA

Rate of Tax

As per slab rate

NA

As per slab rate

NA

Gold ETFs /Silver ETFs / FoF / Multi-Asset Allocation, International FoFs, Hybrid Mutual Fund with $\leq 35\%$ I

Investment prior to Apr 1, 2023 & redemption after Jul 23, 2024

Investment after Apr 1, 2023 & redemption after Jul 23, 2024 (till Mar 31, 2025)

Investment after Apr 1, 2023 & redemption on or after Apr 01, 2025

STCG

LTCG

STCG

LTCG

STCG

LTCG

Period of Holdings

<12

>12

NA

NA

<12

>12

Type of Gain

Short-term

Long-term

Short-term

NA

Short-term

Long-term

Rate of Tax

As per slab rate

12.50%

As per slab rate

NA

As per slab rate

12.50%

Debt Oriented Fund ($\geq 65\%$ in SEBI Regulated Debt and Money Market Instruments)

Key abbreviations:

(STCG – Short Term Capital Gains, LTCG – Long Term Capital Gains, ETF – Exchange Traded Fund, FoF –

**Tax on Dividend Income received from Mutual Funds:

From Apr 1, 2020, Mutual Fund dividends are taxable in the hands of investors. The dividend income is taxable

Income Distribution-cum-Capital Withdrawal (IDCW) is a term used by Securities and Exchange Board of India

Disclaimer: The Union Budget 2024 has introduced significant changes to the taxation of Mutual Funds, aiming to

types of Mutual Funds

differently, altering how they are taxed over both the short and long term. Investors can learn how Mutual Funds

What is the best way to choose a Mutual Fund that suits your financial objective?

Selecting a Mutual Fund is a two-step process – selection of the Mutual Fund category and selection of a scheme

Select the Mutual Fund category on the basis of the investment objective, time horizon and risk tolerance.

After selecting the Mutual Fund category, choose a Mutual Fund scheme within that category on the basis of

What is SIP in Mutual Funds?

SIP

stands for Systematic Investment Plan. It is a method of investing in Mutual Funds (MFs) and involves regular

Is Mutual Fund Investment Profitable?

Mutual funds can be profitable investments, but success also depends on selecting the appropriate fund and

How can I check my Mutual Fund status?

You can check your status through ICICI Bank digital platforms as below:

iMobile : log in to the app, move to the 'Invest' section and select 'Mutual Funds'. Click on 'My SIPs' to view

Net Banking: Login, locate the 'Investments and Insurance' section and click the 'Buy Mutual Funds' section

How to check Mutual Fund balance online?

For the

Mutual Fund balance check

online, log in to your ICICI Bank Internet Banking account. Locate the 'Investments and Insurance' section a

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For a "Fund of Funds" scheme, investors may please note that they will be bearing the recurring expenses o

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The final value of the investment shown is before deduction of taxes and the investor may incur tax liability o

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