



**Yeh SIP SIP Kya Hai ?
Ye SIP...SIP...**

SIP is a way of investing which does many things like,



Makes investing simple and affordable



Helps in avoiding investing mistakes



Builds a habit of disciplined investing



Makes market volatility work in investor's favor



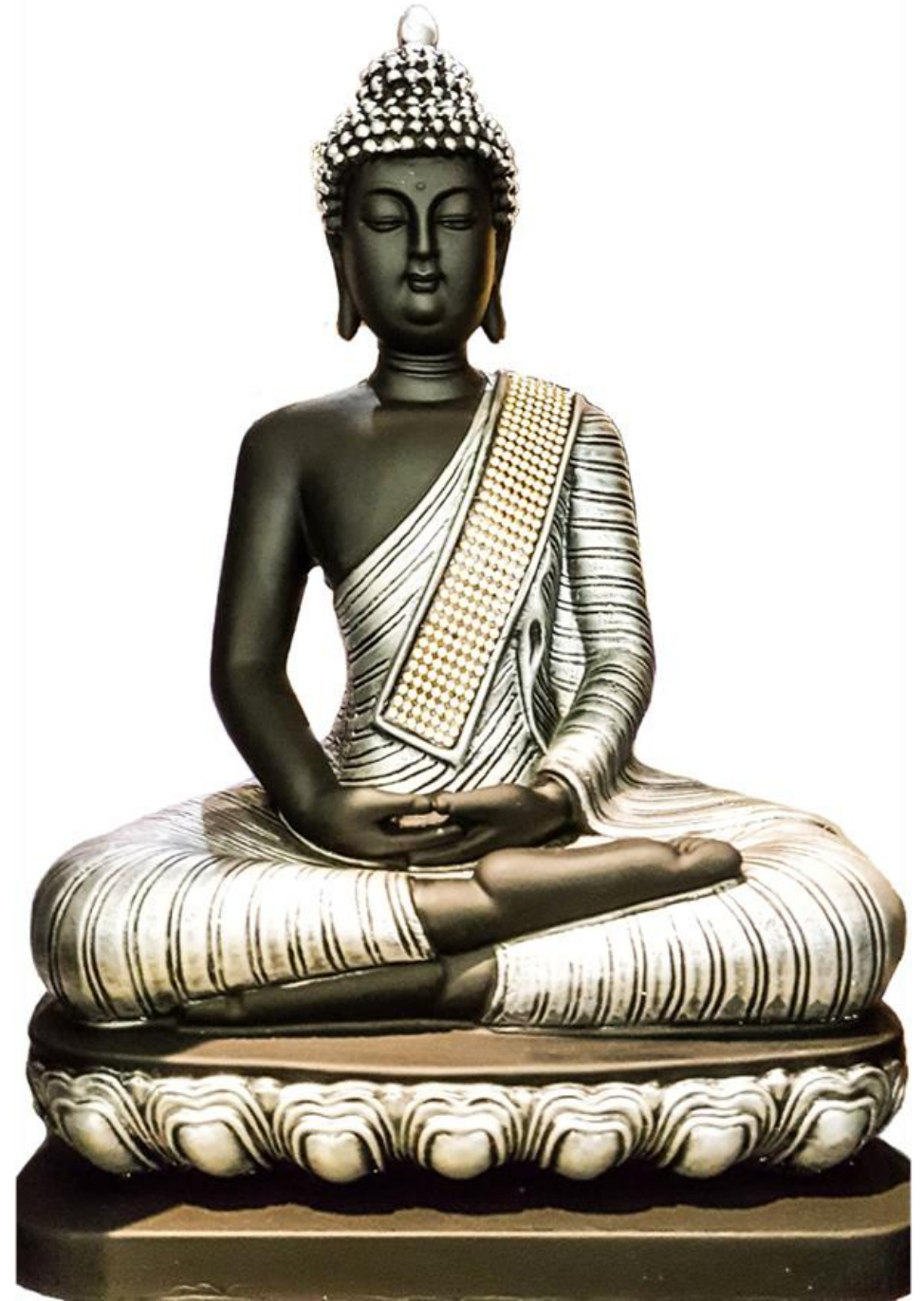
Has historically beaten inflation by a wide margin



Effective way to participate in India's growth story

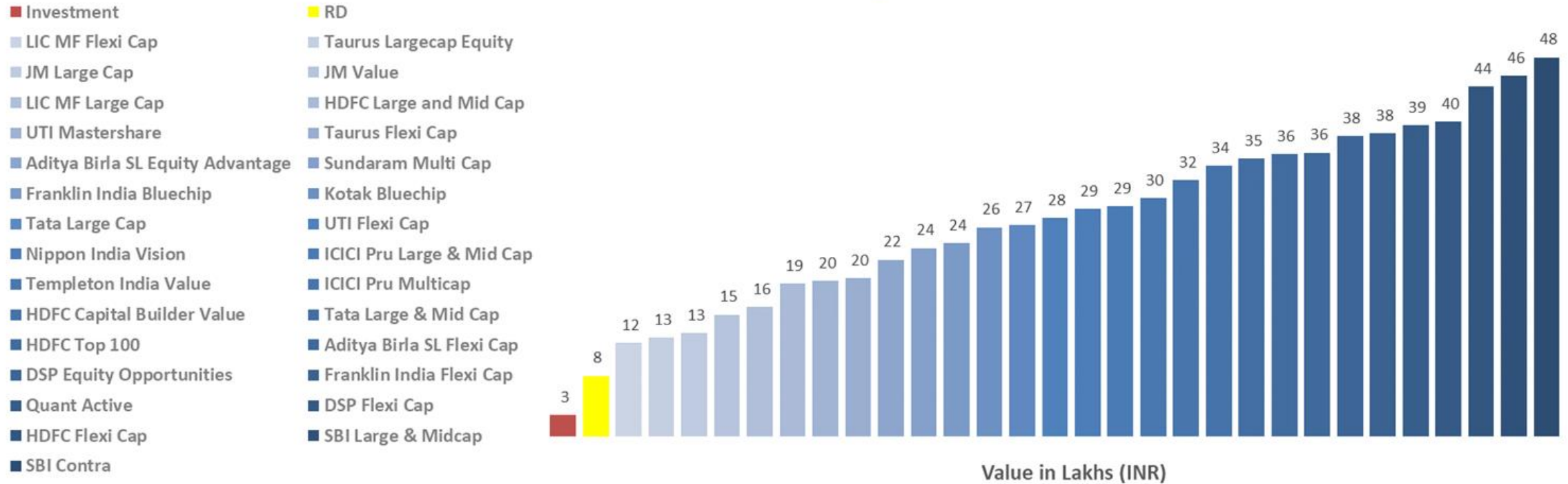
If you are facing
in the right
direction, all you
need to do is keep
on walking.

Gautam Buddha



The wealth generated through SIPs in Diversified Equity Mutual Funds since 2001

SIP Jan 2001 to August 2023



Even the lowest performing fund has beaten the deposits by 150%

Why does SIP Work?



AFFORDABLE

You can start small



DISCIPLINE

Boond Boond see
Ghada bharta hai



CONVENIENT

Auto debit from your bank
account every month

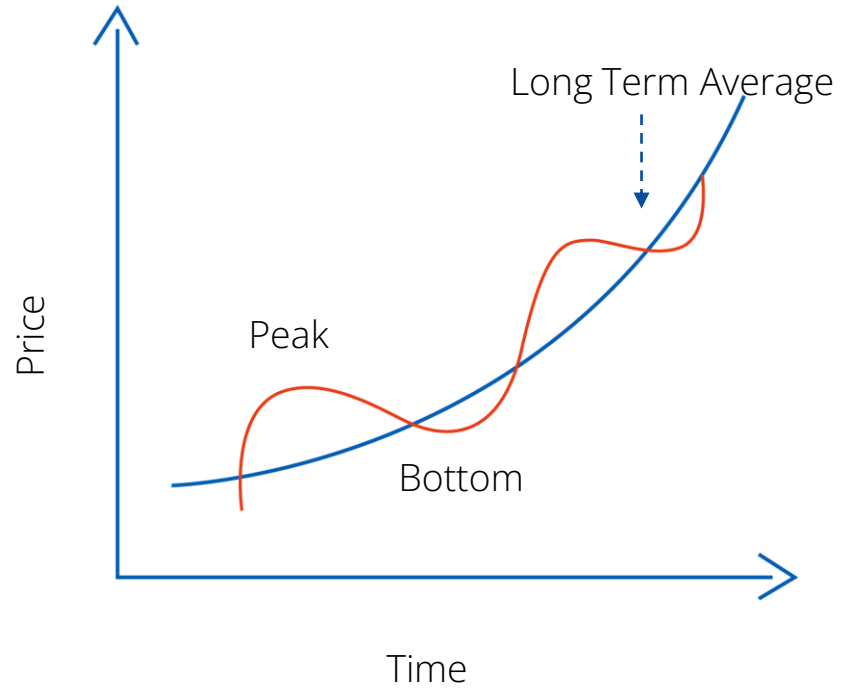


FLEXIBLE

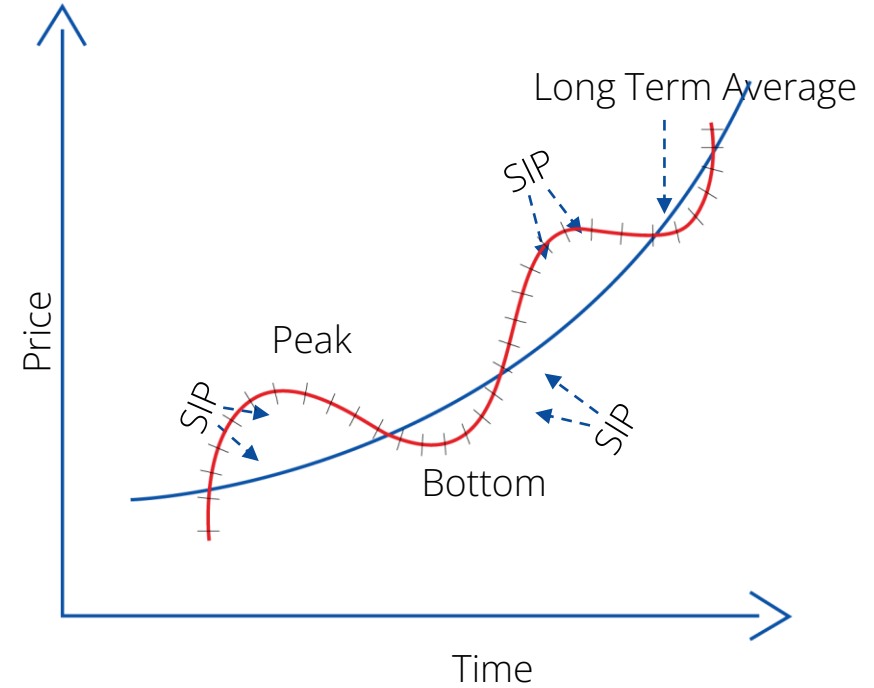
Choose your tenure, start, stop,
top up anytime

Rupee Cost Averaging - Buys At All Levels

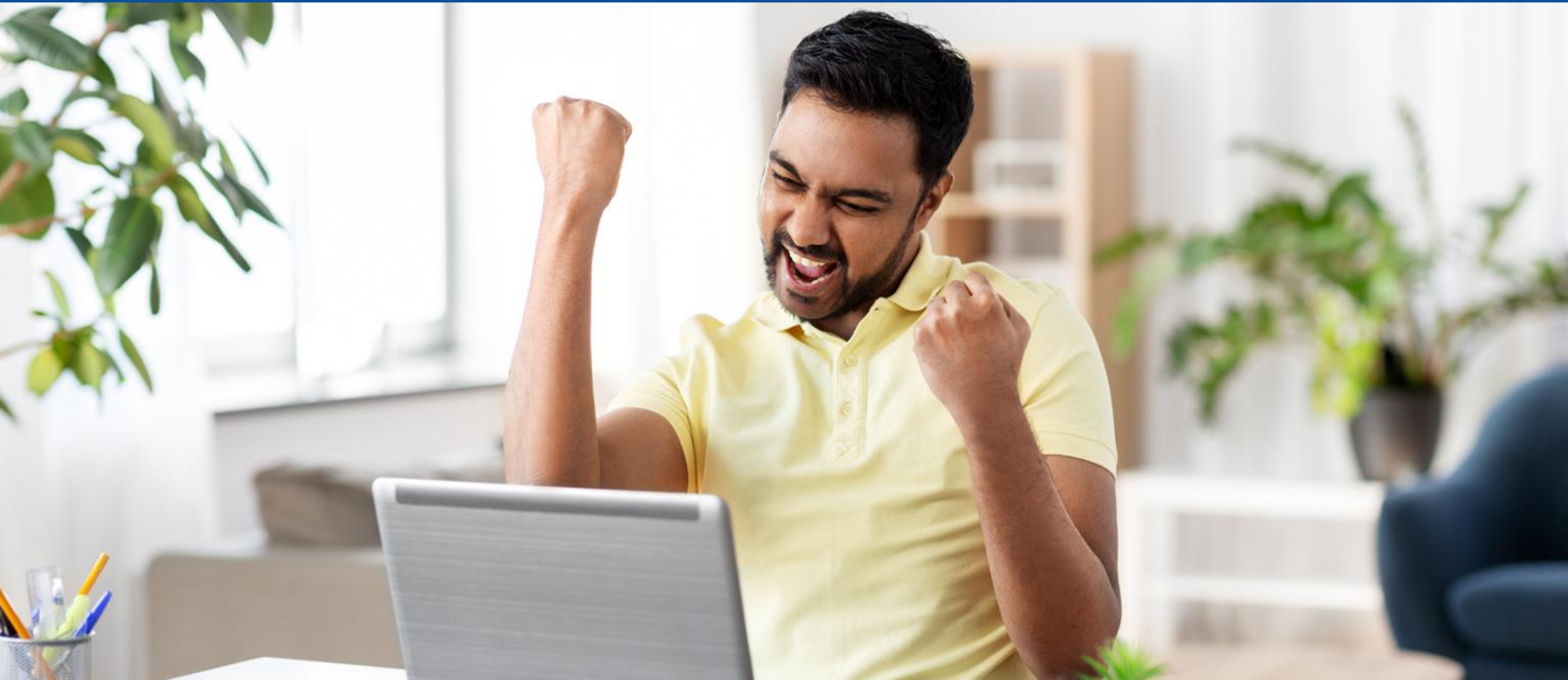
How Equities Behave?



What You Can Achieve With Consistency?

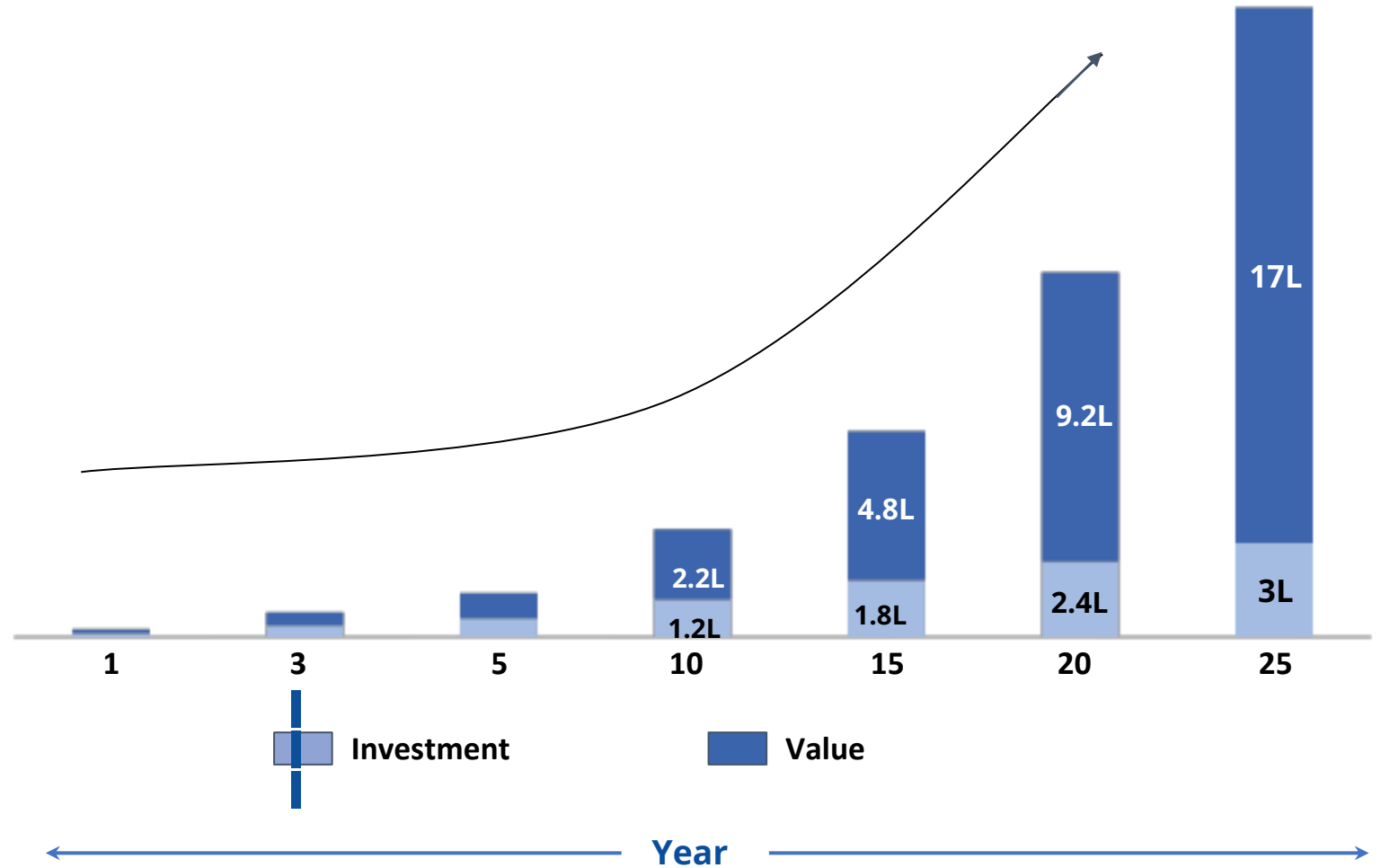


Making the most out of your SIP



Growth in value of your investments with Rs. 1,000 as SIP per month

#1
Invest
Long Term
–
Benefit
From The
Power of
Compounding



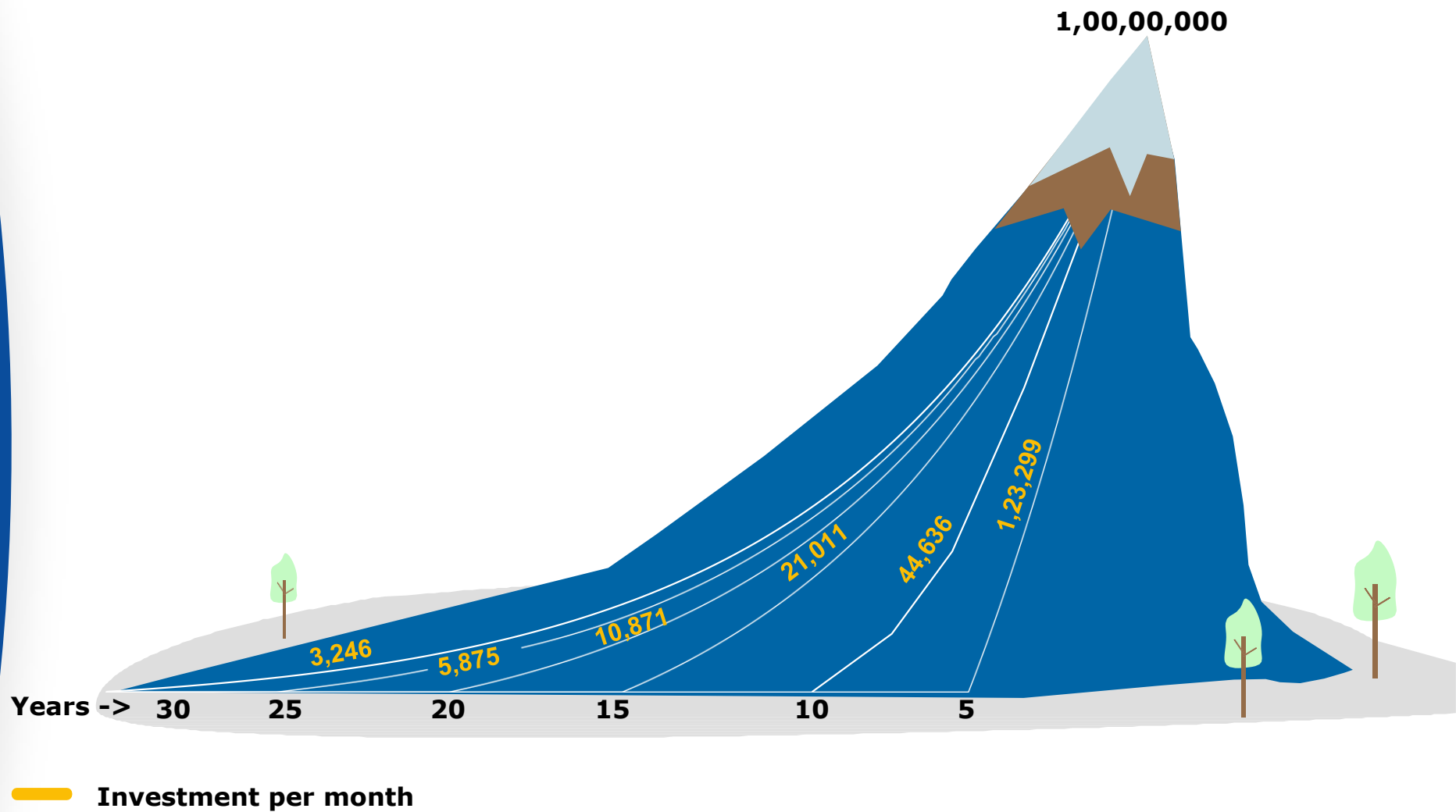
Disclaimer: 12% Return is used only for representation purposes to create an understanding of the compounding rate of return. This should not be construed as an indicative return. The actual return in mutual funds may be different.

#2

Start Early

—

The Later
You Start,
The Steeper
Is The Climb



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#3

Never, Never,
Stop
Your Sip
—
No Market
Remains
As It Is

Let's look at what happened during the pandemic
(One of the sharpest markets falls)

Alia, Katrina and Vidya started their SIP in Jan 2020

Particulars	Alia	Katrina	Vidya
Reaction to the crash	Panicked & redeemed	Stopped SIP but stayed invested	Continued SIP
Dec 2020 XIRR*	-12%	20%	51%
Absolute Returns*	-6%	9%	22%

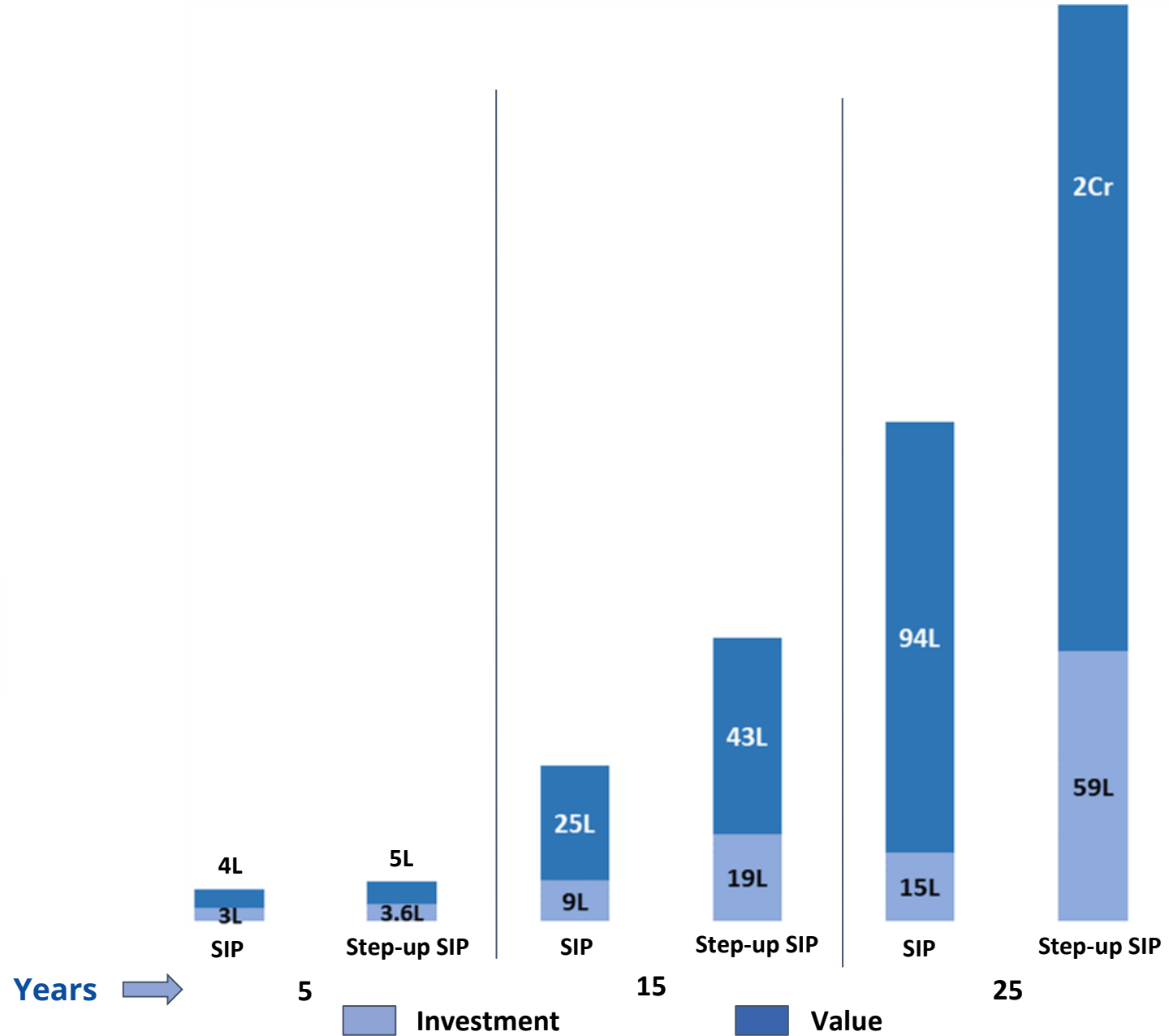
(Balance in savings account)
(for rest of the year)

*SIP in Nifty 50 has been considered for return calculation

Disclaimer: Past performance is not necessarily indicative of the future performance of the schemes. Mutual fund investments are subject to market risk.

#4

Step-Up Your SIPs – Accelerate Your Compounding



Disclaimer: 12% Return and 10% Annual Step-up are used only for representation purposes to create an understanding of the compounding rate of return and step-up sip. This should not be construed as an indicative return. The actual return in mutual funds may be different.

Higher allocation to equities is essential for better long term returns

#5
 Make It
 Matter
 -
 Does Your
 Asset
 Allocation Matter?

Allocation Of Rs.1,00,000

Investment**		Tenure (In Years)*			
Equity	Fixed Deposits	5	10	20	30
25%	75%	1.45	2.46	6.79	15.79
50%	50%	1.52	2.80	9.19	18.57
75%	25%	1.59	3.13	11.59	27.86

**Values - in lakhs

*30-year Nifty 50 and Top 5 banks' FD rates. Data as of 31 Aug, 2023

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SIP is the right choice
For You & Everyone
Today & Tomorrow

Go ahead
Get a SIP for you, your family

If you have one already, top it up
If you have invested enough through SIP

Congratulations
You are good to go



**Need
More
Motivation...?**



SIP Decimates Your Investing Excuses



I do not get time

It's a small & one-time effort



Where & how do I save?

Choose a few funds. That's it.



I need somebody to remind me of savings

No need, it's an auto debit from the account



**We don't have to
be smarter than
the rest. We have
to be more
disciplined than
the rest.**

Warren Buffett



Don't expect more than 12-18% from equity markets. This is not the Mahalakshmi Race Course. If you invest in a SIP, I am confident that you will get (good) returns over 8, 10, 15 years.

Rakesh Jhunjhunwala

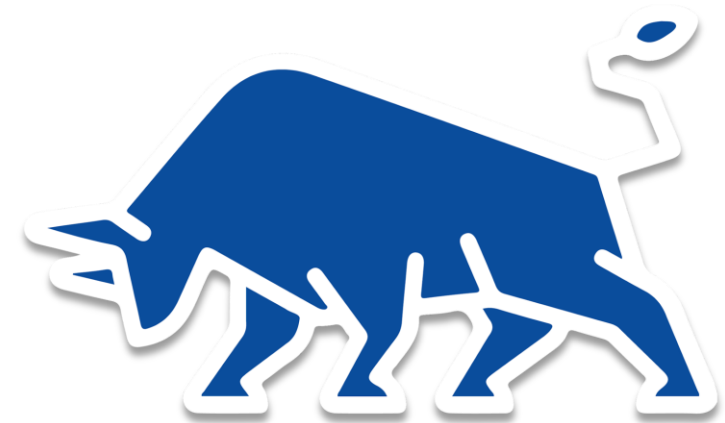
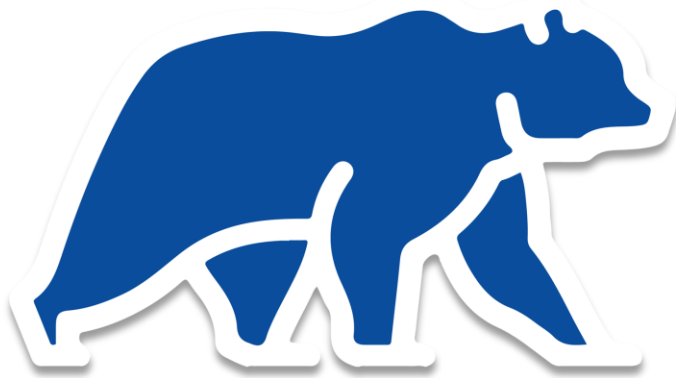


And Finally

BEAR

or

BULL



SIP will Rule

Bear Markets

Invest at lower prices

Bull Markets

Compounding over the long term

Years

Targets

	1	3	5	7	10	15	25	30
10 L	₹ 78,330	₹ 23,213	₹ 12,330	₹ 7,764	₹ 4,464	₹ 2,101	₹ 587	₹ 325
25 L	₹ 1,95,825	₹ 58,033	₹ 30,825	₹ 19,410	₹ 11,159	₹ 5,253	₹ 1,469	₹ 811
50 L	₹ 3,91,650	₹ 1,16,065	₹ 61,650	₹ 38,819	₹ 22,318	₹ 10,506	₹ 2,937	₹ 1,623
1 Cr	₹ 7,83,300	₹ 2,32,130	₹ 1,23,299	₹ 77,639	₹ 44,636	₹ 21,011	₹ 5,875	₹ 3,246
5 Cr	₹ 39,16,501	₹ 11,60,651	₹ 6,16,495	₹ 3,88,195	₹ 2,23,179	₹ 1,05,057	₹ 29,374	₹ 16,229
10 Cr	₹ 78,33,002	₹ 23,21,302	₹ 12,32,991	₹ 7,76,389	₹ 4,46,357	₹ 2,10,114	₹ 58,747	₹ 32,457

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Hit Your Targets

Put Your Monthly Savings To Work

Monthly Savings	Years							
	1	3	5	7	10	15	25	30
1000	₹ 12,766	₹ 43,079	₹ 81,104	₹ 1,28,801	₹ 2,24,036	₹ 4,75,931	₹ 17,02,207	₹ 30,80,973
2000	₹ 25,533	₹ 86,159	₹ 1,62,207	₹ 2,57,603	₹ 4,48,072	₹ 9,51,863	₹ 34,04,413	₹ 61,61,946
5000	₹ 63,832	₹ 2,15,396	₹ 4,05,518	₹ 6,44,007	₹ 11,20,179	₹ 23,79,657	₹ 85,11,033	₹ 1,54,04,866
10000	₹ 1,27,665	₹ 4,30,793	₹ 8,11,036	₹ 12,88,013	₹ 22,40,359	₹ 47,59,314	₹ 1,70,22,066	₹ 3,08,09,732
25000	₹ 3,19,162	₹ 10,76,982	₹ 20,27,590	₹ 32,20,034	₹ 56,00,897	₹ 1,18,98,285	₹ 4,25,55,164	₹ 7,70,24,330

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A wide-angle landscape photograph of a mountain range. The foreground shows a rocky, snow-dusted ridge with a few hikers. The middle ground and background consist of numerous layers of mountain ridges, creating a sense of depth. The sky is a clear, pale blue with a few wispy clouds near the horizon. The text 'THANK YOU' is centered in the middle of the image in a large, white, sans-serif font.

THANK YOU