

1 DISCIPLINED INVESTMENT

(BECOME A RESPONSIBLE SAVER AND INVESTOR)

2 POWER OF COMPOUNDING

(GET THE BENEFIT OF POWER OF COMPOUNDING)

3 LIGHT ON WALLET

(START INVESTING FROM AS LITTLE AS ₹500)

SUPER
6 SIP
REASONS FOR INVESTING IN EQUITY MUTUAL FUNDS WITH
SYSTEMATIC INVESTMENT PLAN

6 EASY LIQUIDITY

(WITHDRAW MONEY IN CASE OF EMERGENCY)

5 TAX FRIENDLY

4 RUPEE COST AVERAGING

(BUY MORE WHEN PRICE ARE LOW AND VICE VERSA)

"Games are won by players who focus on the playing field not by those whose eyes are glued to the scoreboard." - Warren Buffett

SUPER 6 SIP

REASONS FOR INVESTING IN EQUITY MUTUAL FUNDS WITH SYSTEMATIC INVESTMENT PLAN

For Investment purpose, we often wait to collect a large amount of money and invest it all at once. Systematic Investment Plan (SIP) is a financial assessment tool that allows you to invest in mutual funds through small, periodic installments. SIPs help you set aside a fixed amount every month for investments, thus contributing towards your financial needs like buying a house, child's education, marriage, retirement Assessment etc.

START YOUR SIP TODAY...

Peashant Saaf.
M- 7276812618

AMFI REGISTERED MUTUAL FUND DISTRIBUTOR

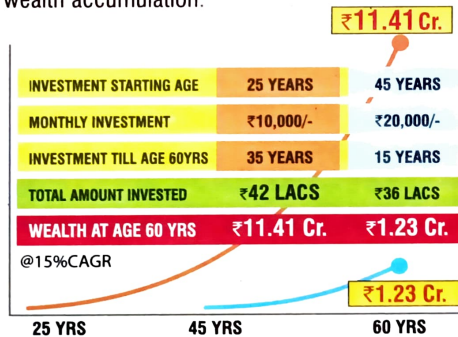
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1 DISCIPLINED INVESTMENT

Your investment amount gets automatically deducted from your bank a/c ensuring discipline in investment.

2 POWER OF COMPOUNDING

Saving a small sum of money regularly from an early age makes money work with greater power of compounding with significant impact on overall wealth accumulation.



3 LIGHT ON WALLET

Anyone with a saving account can start investing through Mutual Funds. You can start investing in Mutual Funds for as low as ₹500!!

4 RUPEE COST AVERAGING



A more successful strategy is "Rupee Cost Averaging" wherein you invest a fixed amount regularly. Thus you purchase more when the markets are low and purchase less when the markets are high. SIP investments take advantage of this strategy & in the long run, the SIP investor gains as his investments are unaffected by market volatility.

5 TAX FRIENDLY

Investments in Equity Linked Savings schemes (ELSS) qualify for tax deductions of up to ₹1.5 lakh under Section 80C of the Income Tax Act.

6 EASY LIQUIDITY

Mutual funds gives you the ability to get in & out with relative ease.



₹ 10,000 P.M.
For My
Retirement

Bas Itna Hi Chahiye!!!

₹ 5,000 P.M.
For My
Education


₹ 5,000 P.M.
For My
Education

₹ 10,000 P.M.
For My Kids
Marriage

SIP

SYSTEMATIC INVESTMENT PLAN
IN EQUITY MUTUAL FUNDS

SMALL INVESTMENT TO FULFILL OUR FINANCIAL NEEDS...



Each of us dreams to have a comfortable retirement, provide better amenities and education to our children and see them settled in their lives. To ensure that our dreams are fulfilled, we need to take care of our finances. More and more people are now coming out of their comfort zones and looking for higher return investment options for better returns and to beat inflation.

AN APPROPRIATE INVESTMENT PLAN FOR YOUR FINANCIAL NEEDS...

SIP

SYSTEMATIC INVESTMENT PLAN IN EQUITY MUTUAL FUNDS

SIP investments can help you reach your financial needs by taking advantage of rupee cost averaging, and growing your investments with compounded benefits. SIP Imparts financial discipline to life.

AT AGE OF 30 YEARS

MONTHLY HOUSE HOLD EXPENSES

₹ **35,000/-** (P.M.)

INFLATION RATE **7%**

MONTHLY HOUSE HOLD
EXPENSES @ AGE OF 60

₹ **2,66,428*** (P.M.)

RETIREMENT KITTY REQUIRED

₹ **8.37 CRORES**

IIM-AHMEDABAD HIKES POST-GRADUATE COURSE FEE BY ₹1 LACS

THE INDIAN INSTITUTE OF MANAGEMENT, AHMEDABAD (IIM-A), THE COUNTRY'S PREMIER BUSINESS SCHOOL, ON WEDNESDAY ANNOUNCED A FEE HIKE OF ₹1 LACS FOR ITS TWO-YEAR POST GRADUATE PROGRAMME EFFECTIVE FROM THE 2016-18 BATCH.

BY: PTI | AHMEDABAD | PUBLISHED: MARCH 23, 2016 6:03 PM

FEES IN TOP B-SCHOOLS TO RISE BY ₹46,000 - 3.2 LACS, DEPENDING ON THE INSTITUTE

AT LEAST NINE OF INDIA'S TOP BUSINESS SCHOOLS HAVE EITHER INCREASED OR ARE IN THE PROCESS OF RAISING COURSE FEES BY 7-30% FOR MANAGEMENT ASPIRANTS THIS YEAR, CITING INFLATIONARY PRESSURES AND RISING OPERATIONAL EXPENSES.

ET BUREAU APR 9, 2016, 06.50AM IST

CALL TODAY FOR YOUR FINANCIAL NEEDS

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*Assuming post retirement rate of returns @ 8% & life expectancy of 90 years, Pre-Post Retirement inflation @7%.

WHERE TO INVEST
MONEY FOR
GOOD RETURNS?

CONFUSED!

DON'T BE...

20 YRS AVG. RETURNS

GOLD*
11.57%
CAGR

SENSEX*
15.18%
CAGR

MUTUAL FUNDS#
20.00%
CAGR

*SOURCE : RBI, BSE INDIA, INTERNAL

*RETURN AS ON 31-MAR-22

#RETURN AS ON 31-MAR-22

#AVG RETURN OF TOP 30 EQUITY MUTUAL FUNDS

CHOOSING THE RIGHT INVESTMENT PRODUCT
IS THE FIRST STEP TOWARDS **WEALTH BUILDING.**

TAKE THE RIGHT DECISION AS PER BELOW FACTS...

₹10,00,000/- INVESTED IN APR 2002 IN

GOLD GAVE MORE THAN
9X RETURN IN 20 YEARS
20 YRS AVG. RETURNS 11.57%* CAGR



*SOURCE : RBI, BSE INDIA, INTERNAL | * RETURNS FROM 31-MAR-2002 TO 31-MAR-2022



₹10,00,000/- INVESTED IN APR 2002 IN

SENSEX GAVE MORE THAN
17X RETURN IN 20 YEARS
20 YRS AVG. RETURNS 15.18%* CAGR

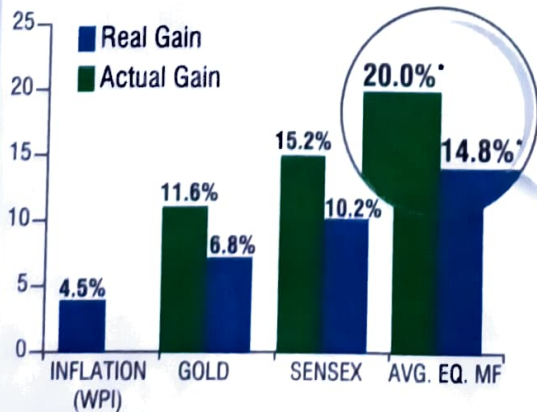
*SOURCE : RBI, BSE INDIA, INTERNAL | * RETURNS FROM 31-MAR-2002 TO 31-MAR-2022

₹10,00,000/- INVESTED IN APR 2002 IN
EQUITY MF[#] GAVE MORE THAN
37X RETURN IN 20 YEARS
20 YRS AVG. RETURNS 20.00%* CAGR



*SOURCE : RBI, BSE INDIA, INTERNAL | * RETURNS FROM 31-MAR-2002 TO 31-MAR-2022
[#]AVERAGE RETURN OF 30 EQUITY MUTUAL FUNDS

GROWTH OF DIFFERENT ASSET CLASSES



CALL TODAY TO GET BETTER RETURNS ON YOUR INVESTMENTS

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A comparison of all available asset classes presents an interesting picture. Sensex has outperformed inflation, gold by a substantial margin. Equity mutual funds though, have outperformed all asset classes including Sensex and gold by a wide margin. The net returns delivered by Equity MF (post inflation) too are above 15%.

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TO GROW YOUR MONEY INVEST IN MUTUAL FUNDS

The image features three hands from the top, each dropping a coin into one of three glass jars. The jars are arranged in a row on a light-colored surface. The leftmost jar is filled with coins and has a red label that reads 'EQUITY FUND'. A small green plant with three leaves is growing out of the top of this jar. The middle jar is also filled with coins and has a yellow label that reads 'BALANCED FUND'. A similar small green plant is growing out of its top. The rightmost jar is partially filled with coins and has a green label that reads 'DEBT FUND'. A small green plant is also growing out of its top. The background is a soft-focus outdoor scene with green foliage and a bright light source, creating a bokeh effect.

*POWERED BY NI

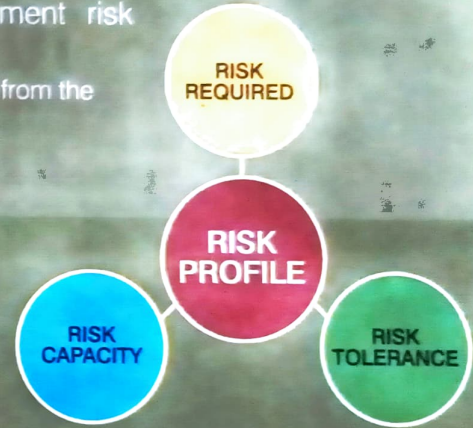
**MUTUAL FUNDS PROVIDE VARIOUS OPTIONS FOR
INVESTMENT DEPENDING UPON YOUR RISK PROFILE**

Risk profiling is the process of finding the optimal level of investment risk considering the risk required, risk capacity and risk tolerance, where,

Risk required is the risk associated with the return required to achieve the client's goals from the financial resources available,

Risk capacity is the level of financial risk the client can afford to take, and

Risk tolerance is the level of risk the client is comfortable with.



**EQUITY
FUND**

14.05% RETURNS IN LAST 15 YRS

*Avg return of 25 equity funds as on 31st July 2022.

**BALANCED
FUND**

11.43% RETURNS IN LAST 15 YRS

*Avg return of 10 balanced funds as on 31st July 2022.

**DEBT
FUND**

7.76% RETURNS IN LAST 10 YRS

*Avg return of 20 gilt funds as on 31st July 2022.

INVEST WISELY

CALL TODAY TO KNOW YOUR RISK PROFILE

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**MUTUAL FUND IS THE RIGHT WAY TO
INVEST & GROW YOUR MONEY**

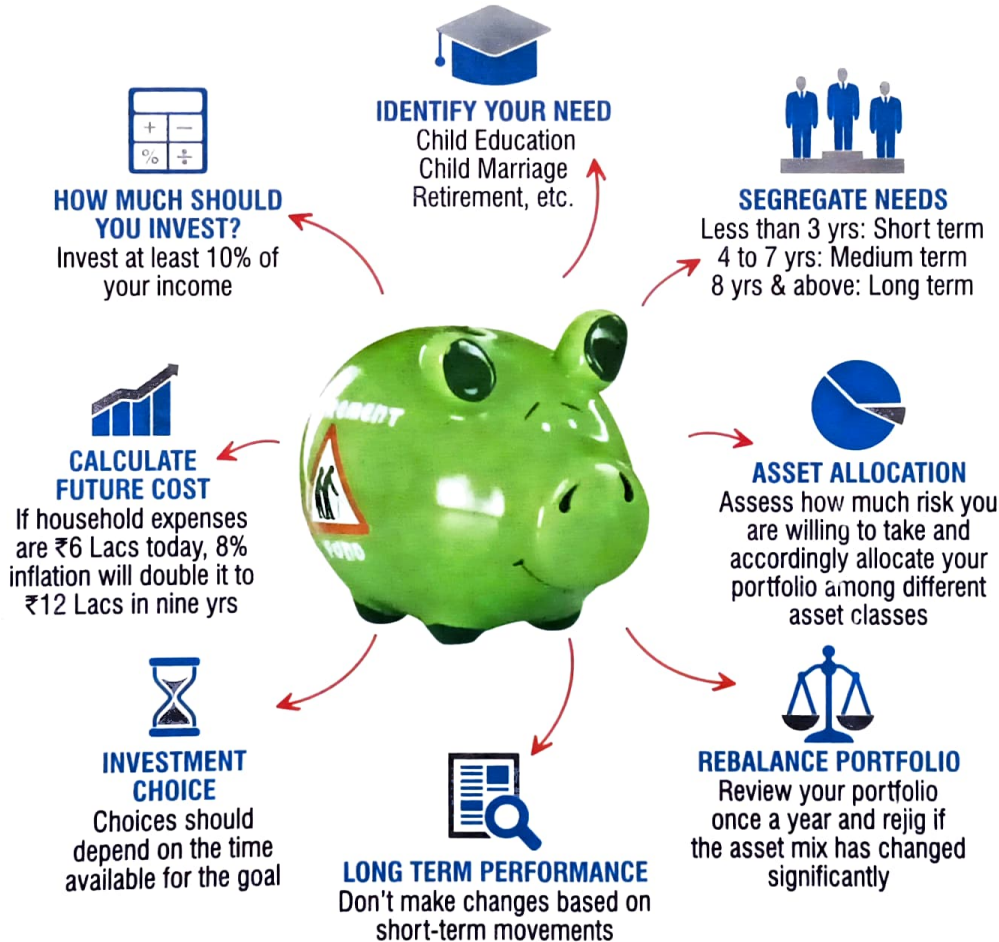
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IF YOU HAVE **DREAMS**
TO FULFILL IN YOUR LIFE...
TAKE **SMALL** AND
STEADY STEPS IN THE
RIGHT DIRECTION
TODAY...

**MY
FINANCIAL
NEEDS...**



SIMPLE STEPS TO **ACHIEVE YOUR FINANCIAL NEEDS**



To get financial success in life you can work your way through a path that leads to financial independence with a check your progress at every stage!

FOR YOUR FINANCIAL NEED ASSESSMENT, CALL TODAY...

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Mutual Funds are Ideal
for our **Wealth Building**.
They give **Better**
Returns on our **Hard**
Earned Money.





MUTUAL FUNDS OFFER ONE OF THE SIMPLEST WAYS TO BUILD WEALTH & FULFILL YOUR NEED IN THE LONG TERM

EQUITY MUTUAL FUNDS LAST 20 YEARS RETURNS

LUMPSUM INVESTMENT
₹10 Lakh In Aug 2002

CURRENT VALUE
₹ **3.76***
CRORE

@20% CAGR as on 31st July, 2022
*Average of 35 funds available in 2002

SIP OF ₹ 25,000/- P.M.
From Aug 2002 to July 2022.
Total Invested Amount ₹60 Lakh

CURRENT VALUE
₹ **3.82***
CRORE

@16.15% CAGR as on 31st July, 2022.
*Average of 35 funds available in 2002

Choosing the right investment product is the first step towards your **WEALTH BUILDING**

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Invest in a professionally managed, diversified equity fund and stay invested for a long period to Build wealth for yourself and your next generation.

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**IN YOUR 60's
YOU WANT TO BE...**

RE-TIRED OR RETIRED



*POWERED BY NJ

**YOU STILL HAVE TIME
TO BUILD ENOUGH
RETIREMENT CORPUS...**

Most people fail to save adequately for retirement, since the needs seems to be in the distant future. However, if you want to build a sizeable retirement corpus, you must start financial assessment today...

Shukr hai, **SIP** hai...
have it today

INVEST THROUGH SYSTEMATIC INVESTMENT PLAN (SIP) IN EQUITY MUTUAL FUNDS, TO ENJOY A PEACEFUL RETIREMENT



**HAVE A
HAPPY
RETIREMENT
WITH SIP**

MONTHLY EXPENSES : ₹35,000

INFLATION : 6%

| CURRENT AGE | MONTHLY EXPENSES AT THE AGE OF 60 | RETIREMENT KITTY REQUIRED |
|-------------|-----------------------------------|---------------------------|
| 30 | ₹ 2.01 Lacs | ₹ 4.82 Crores |
| 35 | ₹ 1.50 Lacs | ₹ 3.60 Crores |
| 40 | ₹ 1.12 Lacs | ₹ 2.70 Crores |

RETIREMENT AGE : 60 YEARS

LIFE EXPECTANCY : 80 YEARS

| INVESTMENT DURATION (YRS) | SIP AMOUNT REQUIRED | SIP VALUE AT RETIREMENT |
|---------------------------|---------------------|-------------------------|
| 30 | ₹ 10,000 | ₹ 5.63 Crores |
| 25 | ₹ 15,000 | ₹ 4.13 Crores |
| 20 | ₹ 22,000 | ₹ 3.32 Crores |

SMART TIP: Start an SIP in a mutual fund and automate the process by giving an ECS mandate to your bank. With this your retirement assessment will stay on track.

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*Assuming 15% growth in investments till retirement & post retirement growth @ 6%

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GIVE WINGS TO YOUR CHILD'S FUTURE

RISING EDUCATION COST IN INDIA

The cost of education in India is increasing at an alarming rate. Right from primary to secondary to higher education, it is becoming increasingly difficult for parents to meet the growing fee structure. A rough estimate states that on an annual basis the education inflation is about **10-12%**.

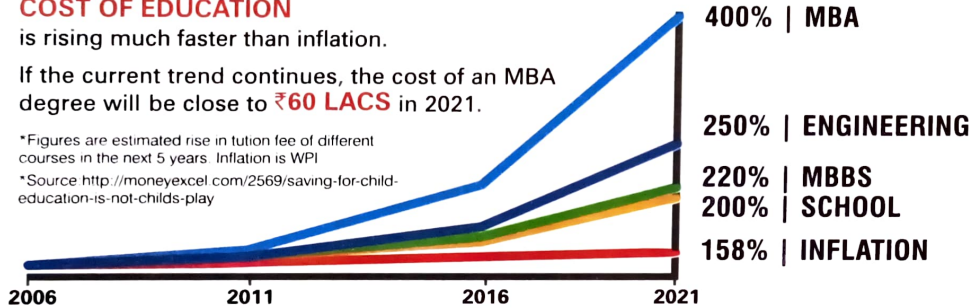
COST OF EDUCATION

is rising much faster than inflation.

If the current trend continues, the cost of an MBA degree will be close to **₹60 LACS** in 2021.

*Figures are estimated rise in tuition fee of different courses in the next 5 years. Inflation is WPI

*Source <http://moneyexcel.com/2569/saving-for-child-education-is-not-childs-play>



Parents have to spend approx ₹7 lacs to ₹15 lacs depending on the course selected by the child during graduation or post graduation.

THE BIGGEST CHALLENGE YOU FACE IN SAVING FOR YOUR CHILDREN'S EDUCATION?

DON'T HAVE ENOUGH KNOWLEDGE

27%

VOLATILITY AND FLUCTUATING RETURNS

32%

NOT SAVING ENOUGH

30%

STARTED TOO LATE

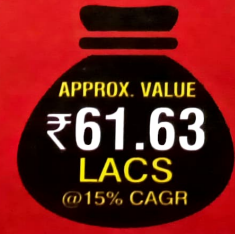
11%

*Source: <https://moneyexcel.com/2569/saving-for-child-education-is-not-childs-play>

START AN SIP TODAY FOR FULFILLING YOUR CHILD'S DREAMS.



FOR 15 YEARS



AFTER 15 YEARS

INVEST IN MUTUAL FUNDS TODAY AND GIVE YOUR CHILD A BETTER TOMORROW

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Become a **CROREPATI**

Grow your small saving Into a crore



Make your
Dreams into
Reality.

Create
MAGIC



₹ **1** Crore

A few thousand rupees a month can convert into **ONE CRORE RUPEES**. Looks like a difficult task, **but it's not at all difficult.**

Start Early with
SMALL

Starting with a small amount and being regular can create magic on your savings



Just
₹ **500/-**
a day

after 15+ yrs you can get approx.
₹1,00,08,440/-
@ 15% CAGR return
Total amount invested ₹27,90,000/- only

Become a
CROREPATI
in just **15** years

Start
NOW



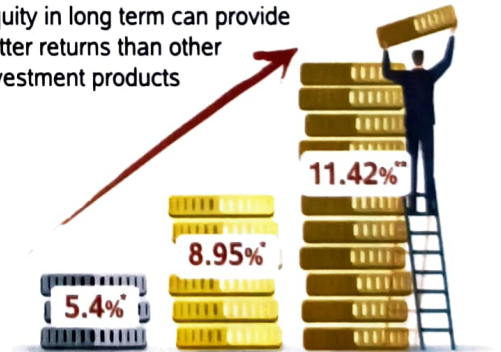
When you are young, it's easy to save as you have less responsibilities. If we refrain from spending on expensive smartphones, luxurious lifestyle and manage to save some extra amount for our future, it's easy to **BECOME A CROREPATI...**

IMPACT OF DELAY ON SAVINGS

Invest
RIGHT

There's no way but
EQUITY MUTUAL FUNDS

Equity in long term can provide better returns than other investment products



Bank FD Sensex Avg. Eq. MF

*Return from June 2007 to June 2022

**Avg of Top 90 Equity Funds

Source: AMFI, NJ Internal, RBI, BSE.

Steps Towards
CROREPATI

- Select performing fund
- Create a monthly sip
- Review regularly
- Don't get swayed

WELCOME TO THE CROREPATI CLUB!

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*Powered by NJ

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Paisa Bachaana Chahte ho ki Badhaana?

DONO

* Growth in different asset classes from
Aug 2007 - Aug 2022

Source: Sensex www.bseindia.com, Bank Deposits - Handbook
of Statistics on Indian Economy, RBI, NJ Internal.

5.4*%

FD

7.1*%

PPF

9.50*%

SENSEX

**EQUITY
MUTUAL FUNDS**

14.40**%

RETURNS OF LAST 15 YEARS

** As on 31st Aug, 2022

** Avg return of Top 25 Funds.

OVER THE YEARS, MUTUAL FUNDS HAS EMERGED AS AN EASY INVESTING VEHICLE DUE TO ITS MULTIPLE ADVANTAGES LIKE PROFESSIONAL EXPERTISE, DIVERSIFICATION, HIGH RETURNS, ETC.

EQUITY MUTUAL FUNDS - LAST 15 YRS RETURNS

LUMPSUM INVESTMENT

₹ 10 Lakh

In Aug 2007

CURRENT VALUE

₹ 75 Lakh *

*As on 31st Aug, 2022@ 14.40% CAGR
Avg Return of Top 25 Funds

WHY MUTUAL FUND?

EXPERTISE

A team of expert and experienced professionals manage your money.

CONVENIENCE

Easy to invest or redeem online with minimal paperwork.

SAFE & TRANSPARENT

Mutual funds are regulated by SEBI, you can be assured that your investments are managed in a disciplined and regulated manner and are in safe hands.

DIVERSIFICATION

Your money is invested across multiple stocks, sectors and asset classes, thereby reducing your risk

LIQUIDITY

Get your money back in 2-3 days at the prevailing NAV in open ended equity schemes.

BETTER RETURNS

Equity Mutual funds have the potential to generate better return than traditional fixed income option.

RISK RETURN MATRIX

Higher Risk
Lower Returns

Higher Risk
Higher Returns

Equity

Postal Savings

Mutual Fund

Bank FD

Lower Risk
Lower Returns

Lower Risk
Higher Returns

Source: moneycontrol.com

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