SIP PRESENTATION

Systematic Investment Plan

Small Steps to Wealth Creation

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

Features of SIP

01 You can choose any date for your SIP

02 You can redeem your SIP anytime

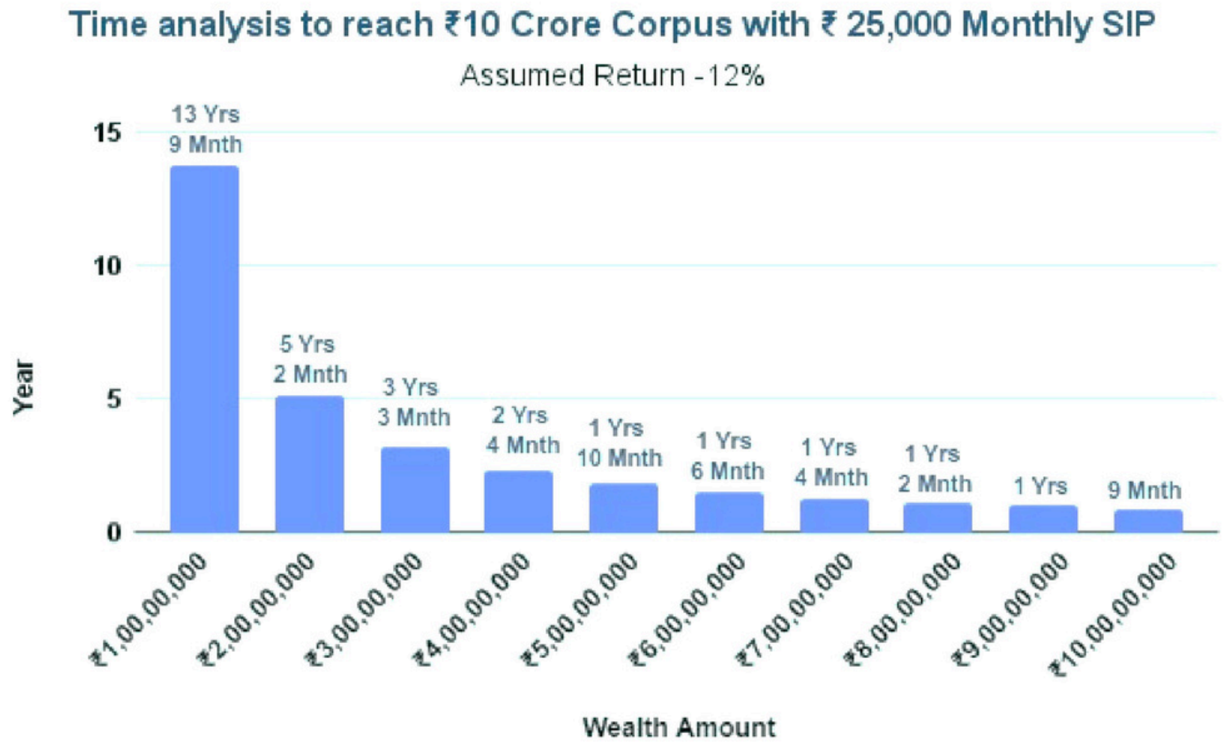
03 You can stop your SIP anytime

04 No restriction of amount. Choose any amount

05 You can stop your SIP and let your Investment grow

06 You can increase / decrease your SIP amount anytime

First One Crore is the most difficult



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Time to Achieve Your Desired Amount through Monthly Investments

Monthly Investment	Desired Amount with 12% Assumed Return							
	₹10 Lacs	₹20 Lacs	₹25 Lacs	₹50 Lacs	₹1 Crore	₹2 Crore	₹5 Crore	₹10 Crore
₹10,000	5Y 10M	9Y 4M	10Y 9M	15Y 5M	20Y 9M	26Y 4M	34Y 3M	40Y 3M
₹15,000	4Y 4M	7Y 3M	8Y 4M	12Y 6M	17Y 6M	23Y 0M	30Y 9M	36Y 9M
₹20,000	3Y 5M	5Y 10M	6Y 11M	10Y 9M	15Y 5M	20Y 9M	28Y 3M	34Y 3M
₹25,000	2Y 10M	4Y 11M	5Y 10M	9Y 4M	13Y 10M	18Y 11M	26Y 4M	32Y 3M
₹30,000	2Y 5M	4Y 4M	5Y 2M	8Y 4M	12Y 6M	17Y 6M	24Y 10M	30Y 9M
₹35,000	2Y 2M	3Y 10M	4Y 6M	7Y 6M	11Y 6M	16Y 4M	23Y 8M	29Y 5M
₹50,000	1Y 6M	2Y 10M	3Y 5M	5Y 10M	9Y 4M	13Y 10M	20Y 9M	26Y 4M
₹75,000	1Y 0M	2Y 0M	2Y 5M	4Y 4M	7Y 3M	11Y 2M	17Y 6M	23Y 0M
₹1,00,000	0Y 10M	1Y 6M	1Y 11M	3Y 5M	5Y 10M	9Y 4M	15Y 5M	20Y 9M

The above is for illustration purposes only. This is only a mathematical calculation for educational purposes and not investment advice. Returns over 1 year period are annualised. Figures are approximate.

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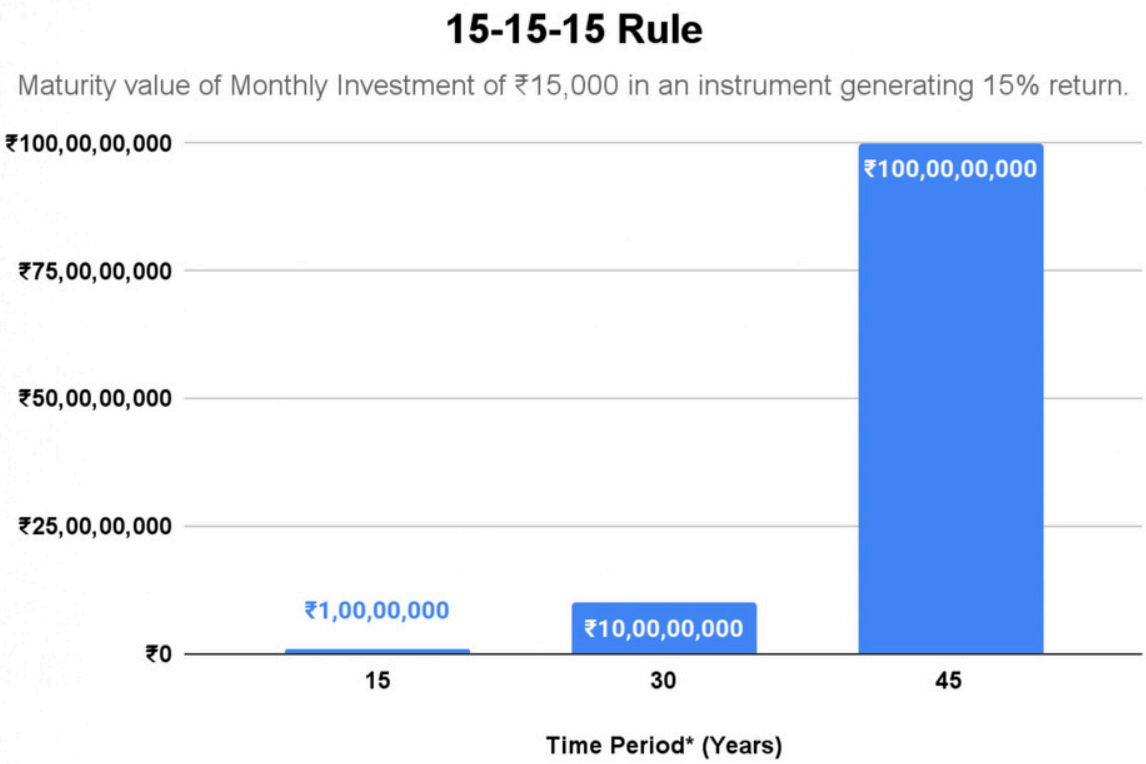
15 + 15 + 15 = 100



15-15-15 Rule in investment explains the potential of the power of compounding and discipline throughout the tenure. If an investor starts a monthly investment of ₹15,000 in an instrument generating 15% return for 15 years (Approx) then he can achieve ₹1 crore in 15 Yrs. Now add another 15 years (Approx) and investments grow exponentially to ₹10 Crore. Wait, now add another 15 Years (15+15+15) to the investment journey and the investor reaches a whopping ₹100 Crore corpus.

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* In the above chart the exact time to reach ₹1 Crore is 15.5 years, ₹10 Crore is 31.2 Years and ₹100 Crore is 47.6 years with a 15% yearly return and ₹ 15,000 monthly investment.

Power Of Compounding

Value Of ₹ 10,000/- Invested Monthly

Time / Rate	10 Year	15 Year	20 Year	25 Year
8%	₹18,12,832	₹ 33,97,785	₹ 57,26,600	₹ 91,48,394
10%	₹20,14,576	₹40,16,212	₹72,39,867	₹1,24,31,596
13%	₹23,63,111	₹51,85,248	₹1,03,84,852	₹1,99,64,785

** Returns are compounded monthly.*

** The above is for illustration purpose only.*

Monthly Investment Required to become a Crorepati

Time / Rate	10 Year	15 Year	20 Year	25 Year
8%	₹ 55,163	₹ 29,431	₹ 17,463	₹ 10,931
10%	₹49,638	₹24,899	₹13,812	₹8,044
13%	₹42,317	₹19,285	₹9,629	₹5,009

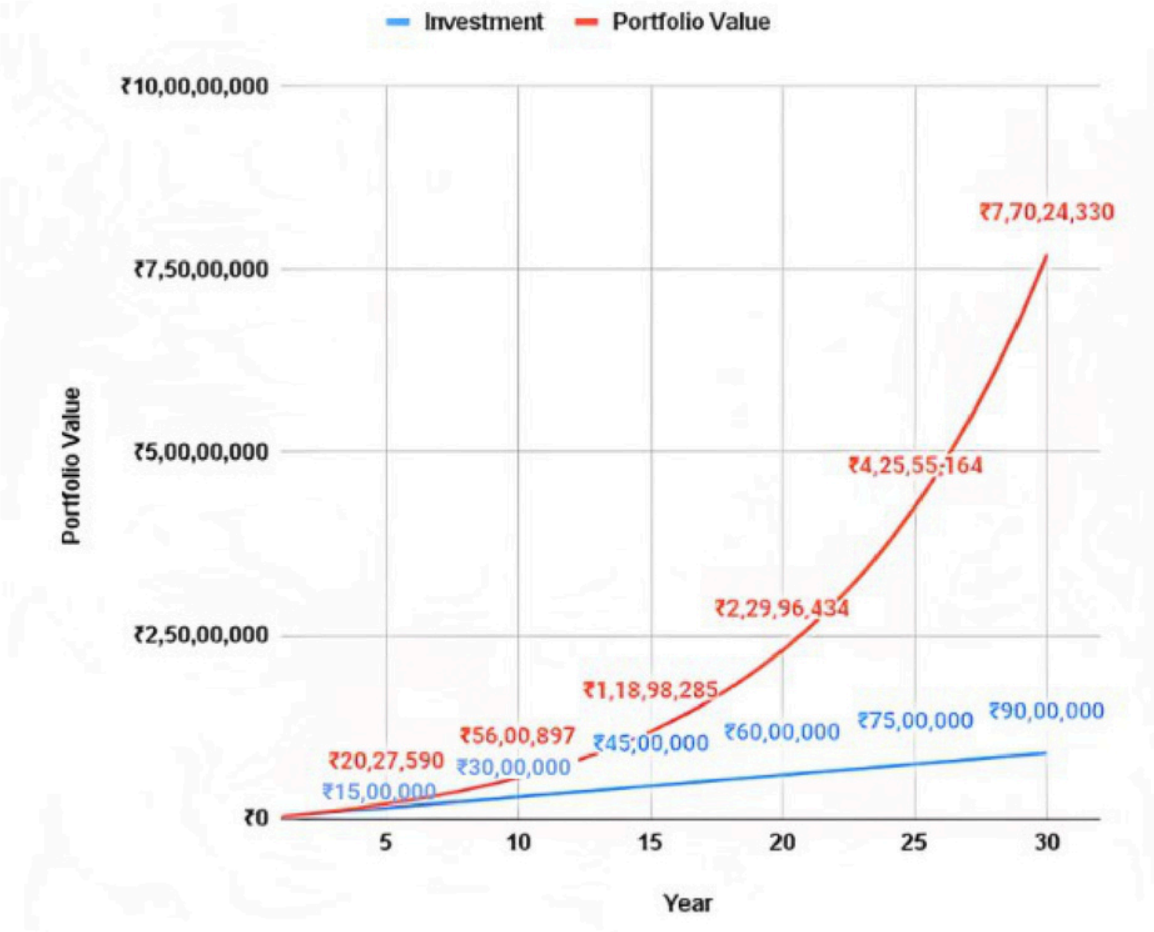
** Returns are compounded annually.*

** The above is for illustration purpose only.*

This is not an investment proposal or solicitation of business or investment advice. This is purely an arithmetic calculation and should not be associated with any specific investment product.

Power of Compounding
- Gradually and then exponentially

Monthly SIP : ₹25,000, Assumed Return 12 %



The compounding effect on SIP investment might be slow for the first few years but gradually, with the increase in investment time, the portfolio value increases exponentially. Be disciplined with your savings.

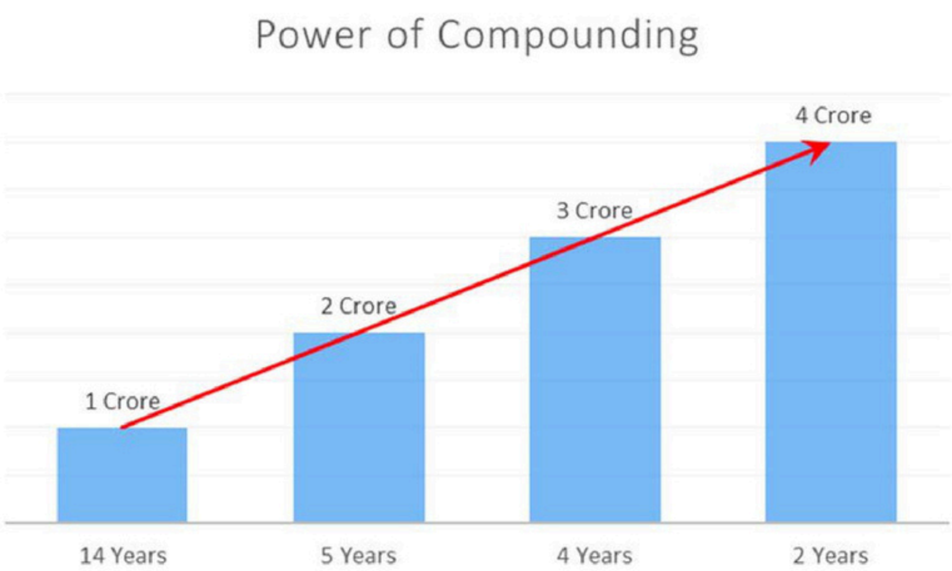
Power of Compounding Through SIP

It starts small but grows exponentially over time.

Monthly SIP Amount: ₹.25,000/-
Time Period: 25 Years
Returns Assumed: 12% pa.

It will take 14 yrs to reach ₹ 1 crore, 5 yrs to get the next ₹ 1 crore, only 4 Years more to add another ₹ 1 Crore, and just 2 Years to add ₹ 1 crore more.

Corpus	Time
₹ 1 Crore	14 Years
₹ 2 Crore	Additional 5 Years
₹ 3 Crore	Additional 4 Years
₹ 4 Crore	Additional 2 Years



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