



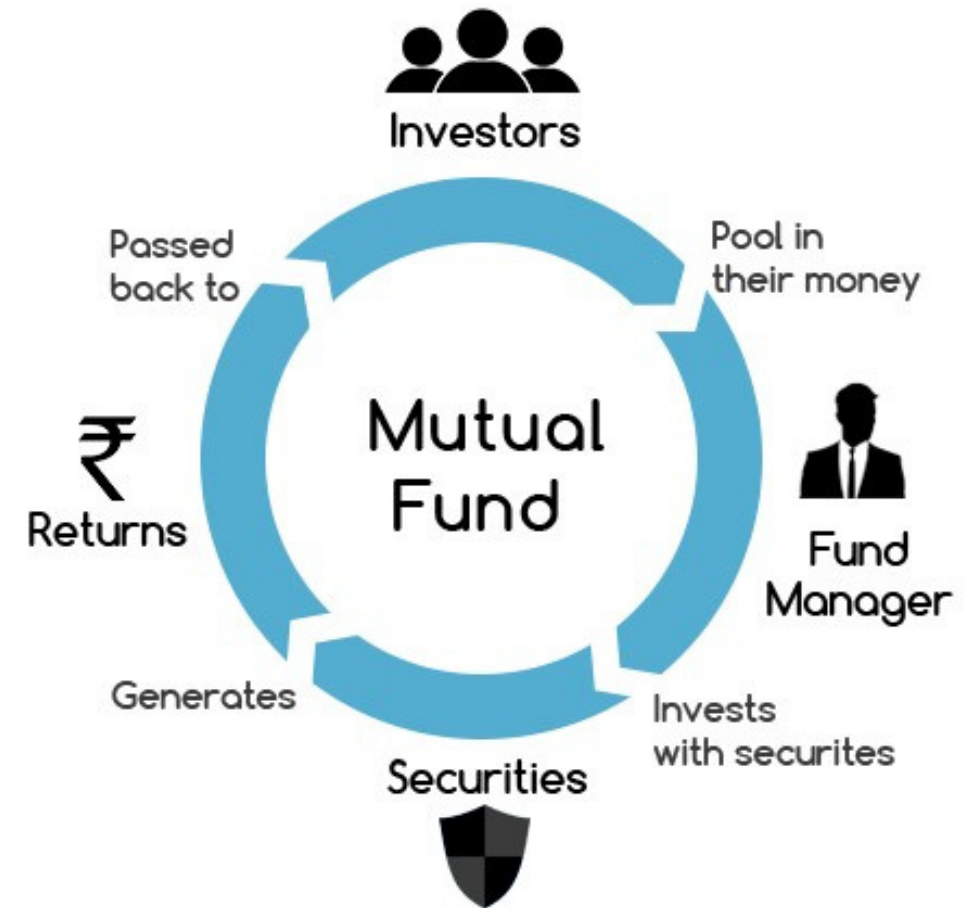
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≡ Sumraksha Investments ≡

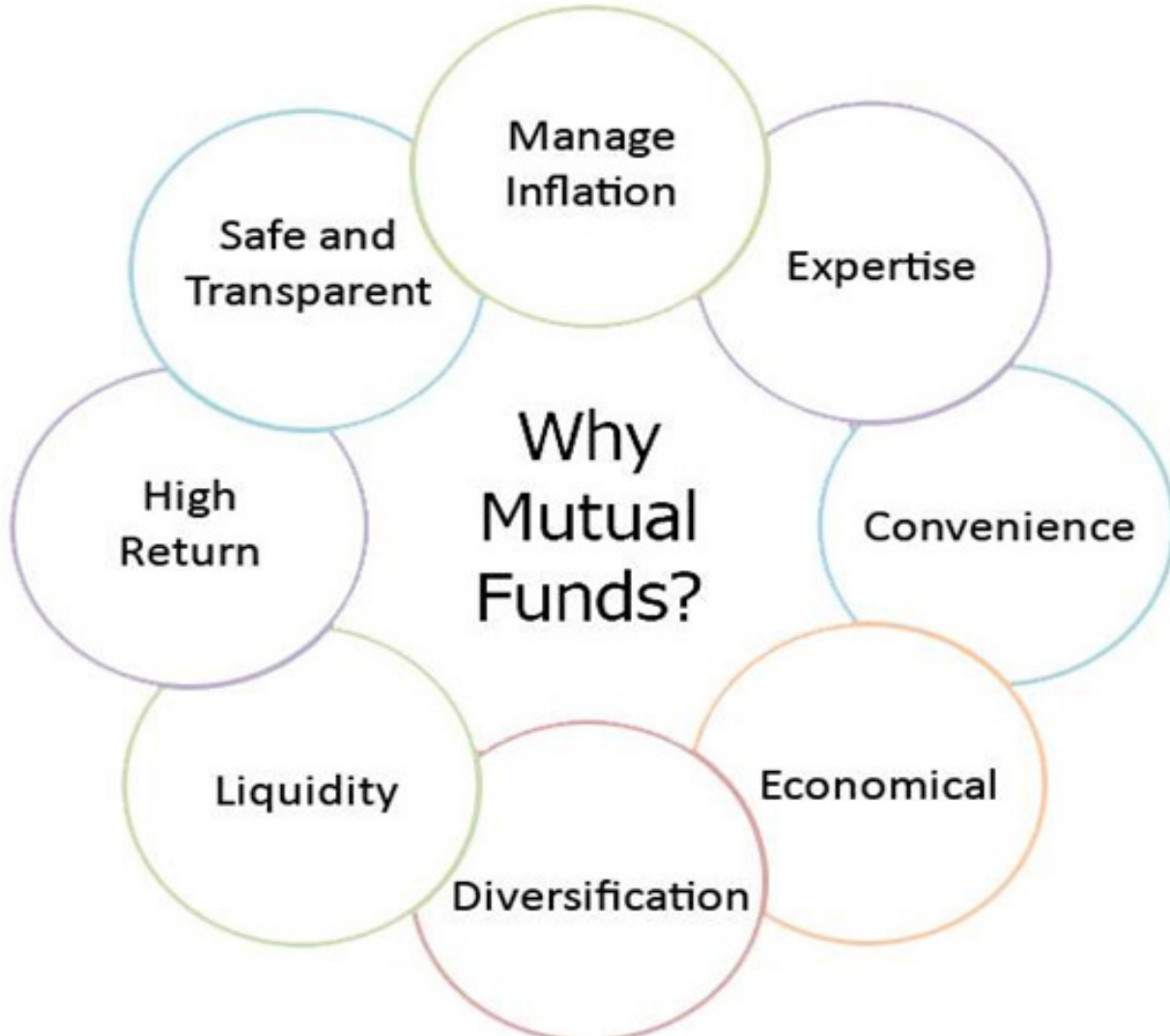
What is Mutual Fund ?



A mutual fund is a type of financial vehicle made up of a pool of money collected from many investors to invest in securities like stocks, bonds, money market instruments, and other assets



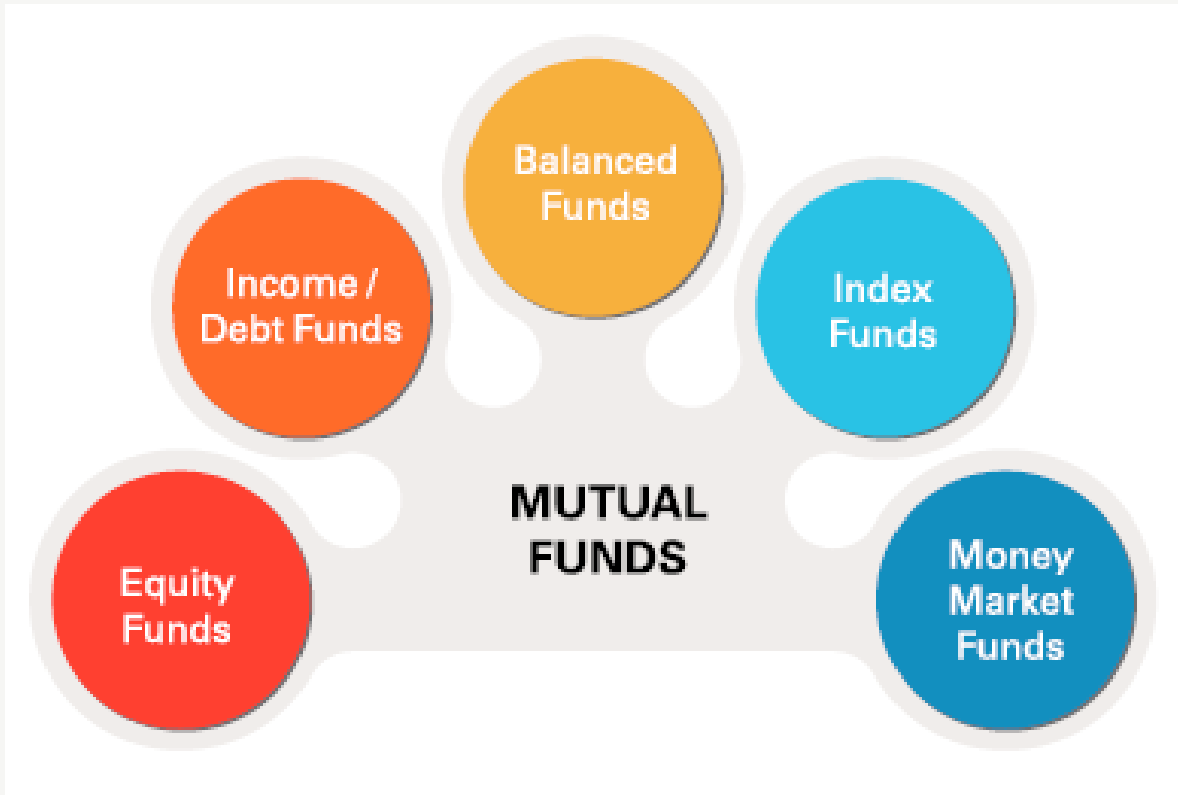
Why Mutual Fund ?



- Experts handle your funds with transparency
- Its economical
- Its liquid
- Its tax friendly.



Types of Mutual Funds

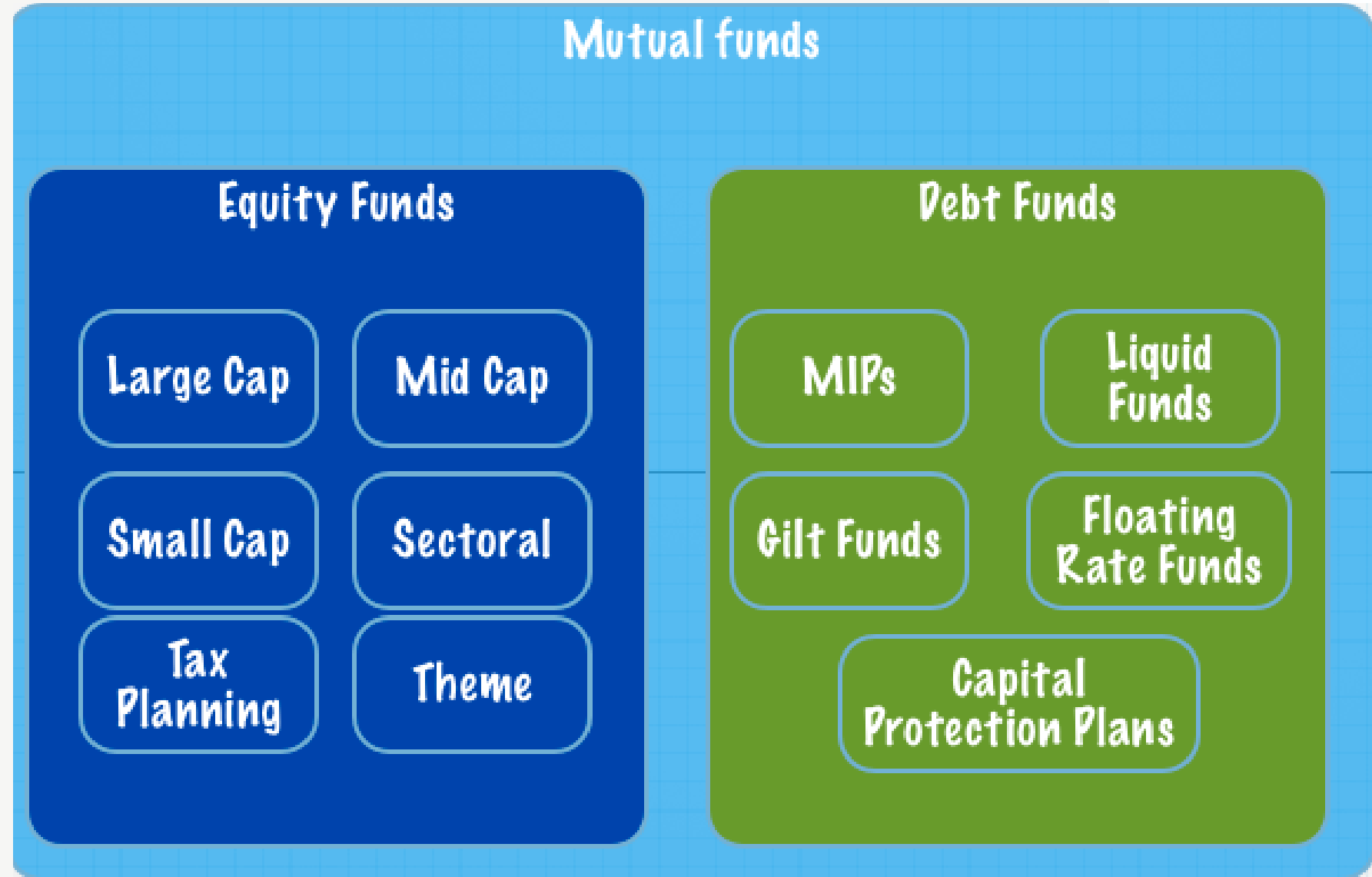


Myth : Mutual funds only invest in stock market !



Mutual funds are open ended and closed ended

Types of Equity and Debt funds



What is SIP ?



5 Benefits of SIPs



Lighter on the wallet



Makes market timing irrelevant



Enables rupee-cost averaging



Benefits from power of compounding



Helps in goal planning



Example of how SIP Works



SIP INVESTMENT			
Month	NAV	Investment	No units
JAN	10	1000	100.00
FEB	10.2	1000	98.04
MAR	10.1	1000	99.01
APR	10.6	1000	94.34
MAY	10.4	1000	96.15
JUN	10.5	1000	95.24
JUL	11	1000	90.91
AUG	11.9	1000	84.03
SEP	10.7	1000	93.46
OCT	10.9	1000	91.74
NOV	10.8	1000	92.59
DEC	11.4	1000	87.72
		12000	1123.24

What is NAV ?

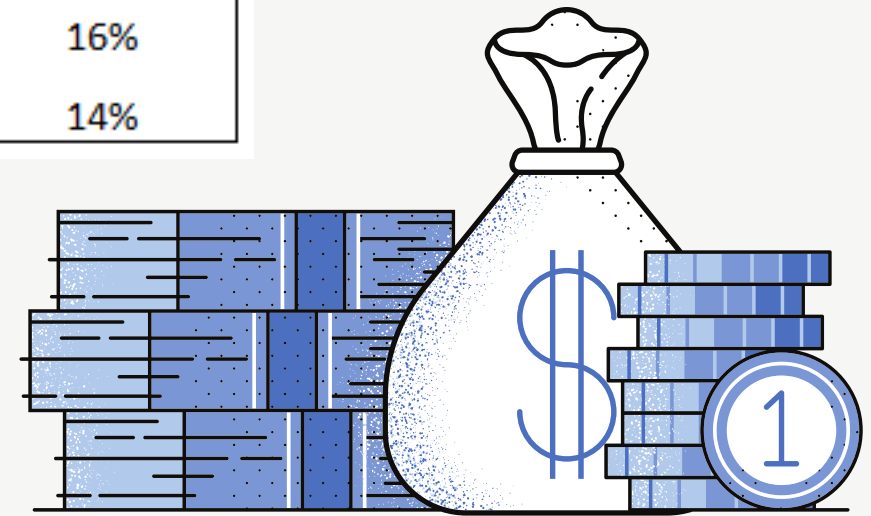
Net asset value (NAV) is the price at which investors buy or sell units.

It is calculated by dividing the total value of all the assets in a portfolio, minus all its liabilities.



Performace of long term mutual fund SIP

	Annual SIP RETURNS (XIRR %)			
	Last 3 years	Last 5 years	Last 10 years	Last 15 years
Large cap Funds Category	14%	15%	13%	14%
Diversified Equity Funds Category	16%	18%	15%	17%
Mid and Small Cap Fund Category	20%	25%	20%	20%
ELSS (Tax Saver Funds) Category	17%	19%	16%	16%
Balanced Funds	12%	15%	13%	14%



Power of compounding

Rs 1/ Month	3Yrs	6Yrs	9Yrs	12Yrs	15Yrs
8.0%	40	92	158	242	348
10.0%	42	99	175	278	417
12.0%	43	105	194	322	504
14.0%	44	113	216	374	612
investment	36	72	108	144	180



Longer one stay invested higher is the benefit

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