

FINANCIAL LITERACY PROGRAM

ANITHA

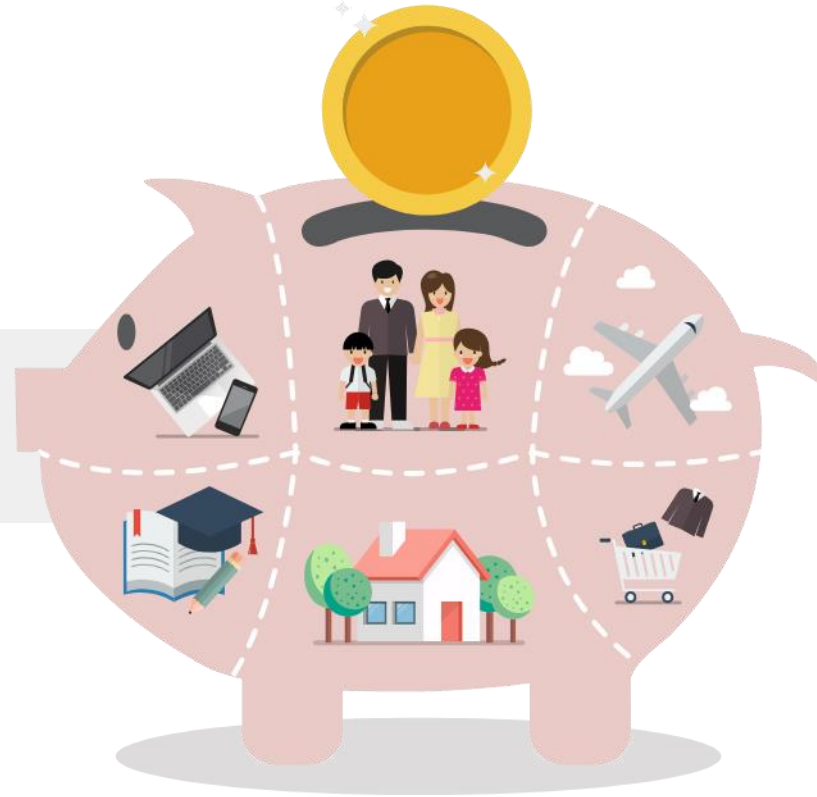
ANITHA | ARN - 56442

AMFI Registered Mutual Fund Distributor

Indian Culture



We don't just invest for ourselves. We keep the need of our family first.



What do we expect from our investment



Golden rule – Safety first



“The first rule of an investment is don't lose [money]. And the second rule of an investment is don't forget the first rule.”

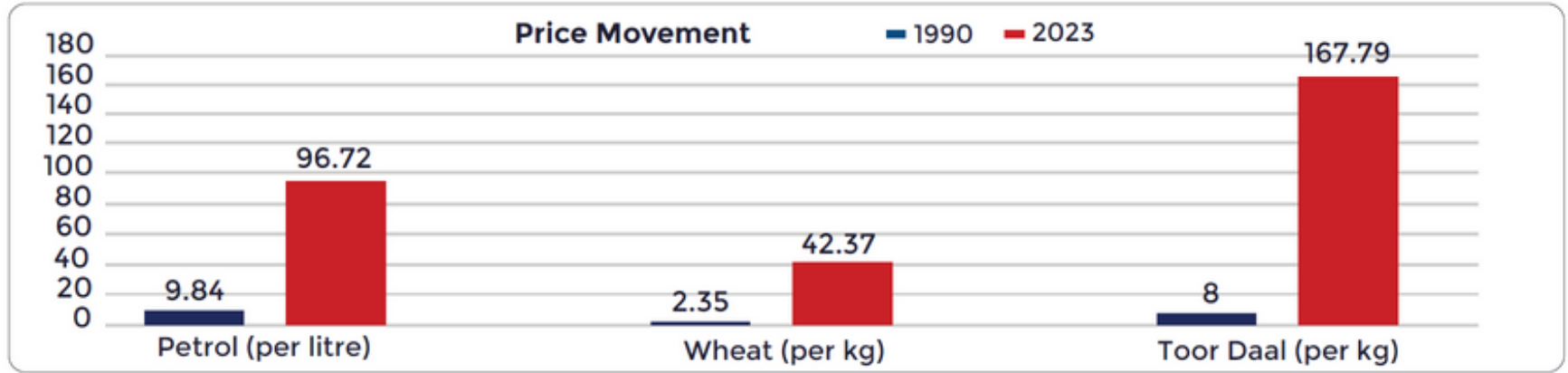
Warren Buffett

Is it safe?



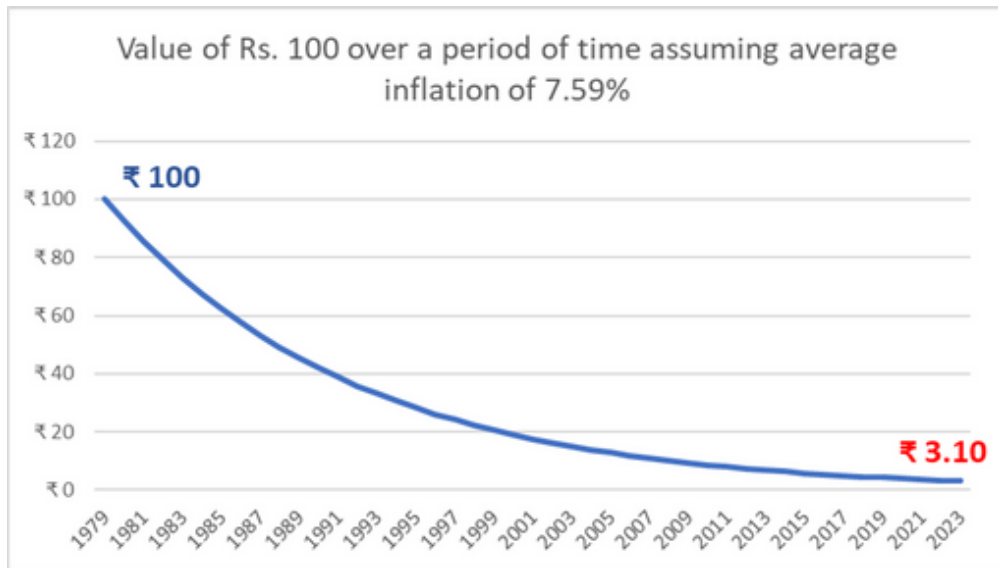
Rs. 100 note Kept in the locker is safe, but the value of the same Rs. 100/- will be very less after 10 Years.

Inflation reduces purchasing power



Source: Petrol costs are as on March 20, 1990 in Delhi (Source: www.in.reuters.com), and on September 30, 2023 in Delhi (Source: Ministry of Petroleum and Natural Gas). The price of wheat grains is as sold as wholesale in Mumbai in April, 1990 (Source: Ministry of Agriculture) and on September 30, 2023 (Source: Ministry of Consumer Affairs, Food & Public Distribution). The prices of toor daal are as sold as retail in Mumbai in April 1990 (Source: Ministry of Agriculture), and on September 30, 2023 (Source: Ministry of Consumer Affairs, Food & Public Distribution).

Inflation Risk



Inflation Risk

Inflation erodes the purchasing power of your money every year.

Source: <https://www.focus-economics.com/country-indicator/india/inflation/> and <https://www.worlddata.info/asia/india/inflation-rates>

Historical Inflation

Year	Inflation	Year	Inflation	Year	Inflation	Year	Inflation
1979	6.28%	1990	8.97%	2001	3.78%	2012	9.31%
1980	11.35%	1991	13.87%	2002	4.30%	2013	11.06%
1981	13.11%	1992	11.79%	2003	3.81%	2014	6.67%
1982	7.89%	1993	6.33%	2004	3.77%	2015	4.91%
1983	11.87%	1994	10.25%	2005	4.25%	2016	4.95%
1984	8.32%	1995	10.22%	2006	5.80%	2017	3.33%
1985	5.56%	1996	8.98%	2007	6.37%	2018	3.94%
1986	8.73%	1997	7.16%	2008	8.35%	2019	3.73%
1987	8.80%	1998	13.23%	2009	10.88%	2020	6.62%
1988	9.38%	1999	4.67%	2010	11.99%	2021	5.13%
1989	7.07%	2000	4.01%	2011	8.86%	2022	6.70%
						2023	5.10%

Historical avg.
Inflation
(From 1979 till 2023)
7.59%
Per annum

Source: <https://www.focus-economics.com/country-indicator/india/inflation/> and <https://www.worlddata.info/asia/india/inflation-rates>

Historical FD rates

FY Year	Lower range	Higher Range	Average	FY Year	Lower range	Higher Range	Average
1999 - 2000	10.00%	10.50%	10.25%	2011 - 2012	9.00%	9.25%	9.13%
2000 - 2001	9.50%	10.00%	9.75%	2012 - 2013	8.75%	9.00%	8.88%
2001 - 2002	8.00%	8.50%	8.25%	2013 - 2014	8.75%	9.10%	8.93%
2002 - 2003	5.50%	6.25%	5.88%	2014 - 2015	8.50%	8.75%	8.63%
2003 - 2004	5.25%	5.50%	5.38%	2015 - 2016	7.00%	7.50%	7.25%
2004 - 2005	5.75%	6.25%	6.00%	2016 - 2017	6.50%	6.90%	6.70%
2005 - 2006	6.25%	7.00%	6.63%	2017 - 2018	6.25%	6.70%	6.48%
2006 - 2007	7.75%	9.00%	8.38%	2018 - 2019	6.25%	7.25%	6.75%
2007 - 2008	7.50%	9.00%	8.25%	2019 - 2020	5.70%	6.40%	6.05%
2008 - 2009	7.75%	8.50%	8.13%	2020 - 2021	5.25%	5.35%	5.30%
2009 - 2010	6.50%	7.50%	7.00%	2021 - 2022	5.05%	5.35%	5.20%
2010 - 2011	8.25%	8.75%	8.50%	Average FD interest rates			7.70%

Source: <https://www.rbi.org.in/scripts/PublicationsView.aspx?id=12765> & <https://rbi.org.in/scripts/PublicationsView.aspx?id=17207>
& <https://www.rbi.org.in/scripts/PublicationsView.aspx?id=20469>

Real return from Fixed Deposits

Fixed Deposit	7.70%
Inflation	7.59%
Tax In Interest @ 20%	1.54%
Real Return @ Tax 20%	-1.43%
Tax In Interest @ 30%	2.31%
Real Return @ Tax 30%	-2.20%

Source: Considering the average fixed deposit rates from 1999-2000 to 2020-21 and average inflation from 1979 to 2023. (Refer previous slides)



Gold historical return

Year	Price (24 karat per 10 grams)	Year	Price (24 karat per 10 grams)	Year	Price (24 karat per 10 grams)
1979	Rs.937.00	1994	Rs.4,598.00	2010	Rs.18,500.00
1980	Rs.1,330.00	1995	Rs.4,680.00	2011	Rs.26,400.00
1981	Rs.1670.00	1996	Rs.5,160.00	2012	Rs.31,050.00
1982	Rs.1,645.00	1997	Rs.4,725.00	2013	Rs.29,600.00
1983	Rs.1,800.00	1998	Rs.4,045.00	2014	Rs.28,006.50
1984	Rs.1,970.00	1999	Rs.4,234.00	2015	Rs.26,343.50
1985	Rs.2,130.00	2000	Rs.4,400.00	2016	Rs.28,623.50
1986	Rs.2,140.00	2001	Rs.4,300.00	2017	Rs.29,667.50
1987	Rs.2,570.00	2002	Rs.4,990.00	2018	Rs.31,438.00
1988	Rs.3,130.00	2003	Rs.5,600.00	2019	Rs.35,220.00
1989	Rs.3,140.00	2004	Rs.5,850.00	2020	Rs.48,651.00
1990	Rs.3,200.00	2005	Rs.7,000.00	2021	Rs.48,720.00
1991	Rs.3,466.00	2007	Rs.10,800.00	2022	Rs.52,670.00
1992	Rs.4,334.00	2008	Rs.12,500.00	2023	Rs.65,330.00
1993	Rs.4,140.00	2009	Rs.14,500.00	2024 (Till Today)	Rs.76,170.00

Investment
Rs. 1,00,000
(in 1979)

Current Value
Rs. 81,29,135
(81.29 times)

CAGR
10.27%

Source: <https://www.bankbazaar.com/gold-rate/gold-rate-trend-in-india.html>

Equity – long term wealth creator

Year	Sensex	Investment/Value
31 st March 1979	100	Rs. 1,00,000
20 th Nov. 2024	77,580.31	Rs. 7,75,80,310

Sensex has delivered a **15.70%** return in the past 45.62 Years

*As on 20th Nov., 2024 - Source: www.bseindia.com

Successful Equity investing

- Invest through Mutual Fund
- Don't try to time the market
- Stay disciplined with SIP
- Invest with Goals

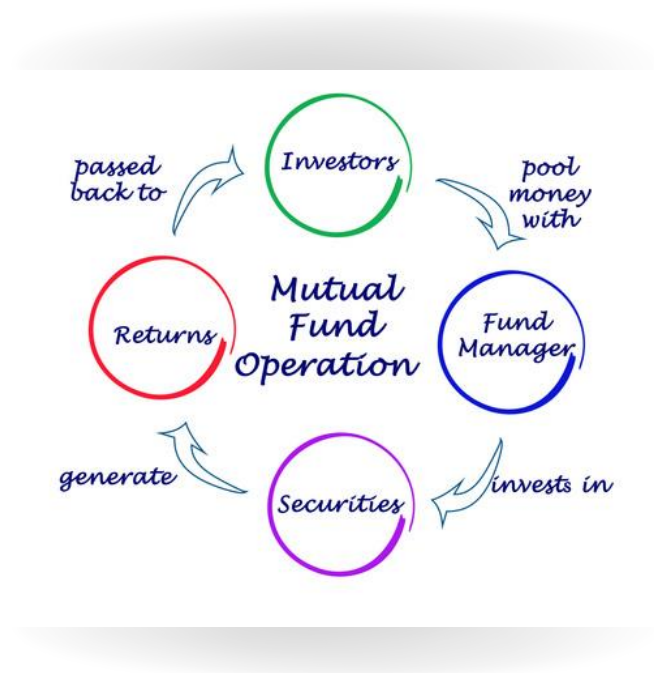


INVEST THROUGH MUTUAL FUNDS



Why Mutual fund

- Professional Management
- Lower expense
- Liquidity
- Transparent
- Flexible investing and withdrawing options
- Convenient and hassle free



Direct equity is complicated

56% of total listed stocks are either **delisted** or **suspended**

Status	No of Stocks	% of total listed
Active Stocks	4083	44%
Delisted Stocks	4035	43%
Suspended	1218	13%
Total	9336	NA

Source: https://www.bseindia.com/corporates/List_Scrips.aspx/ as on 29th June 2023

Journey of Sensex 30 companies

ACC Ltd	Gujarat Ambuja	Nestle
Ballarpur Industries	Hindalco	Pfizer
Birla Corp	Hindustan Motors	Philips
Bombay Dyeing	Hindustan Unilever	Premier Auto
Castrol	Indian Rayon	Reliance Industries
CEAT	IPCL	Siemens
Century Textiles	ITC Ltd	Tata Motors
Colgate Palmolive	Kirloskar Cummins	Tata Steel
Glaxo Pharma	L&T	Voltas
GSFC	M & M	Zenith Birla

- Only 7 of the original 30 members of the BSE 30, since its launch in 1986, are still part of the Sensex.
- Not a single company from the financial services or the IT sector made it to the coveted list in 1992.
- The biggest sectoral shift between 2002 and 2012 was the increased prominence of BFSI in the Sensex

source: <https://www.equitymaster.com/detail.asp?date=09/23/2022&story=3&title=1986%2D2032-BSE-30-Companies-%2D-Then-Now-and-Beyond> & www.bseindia.com

Mutual funds category return

Fund Trailinf Report (18 Nov 24) (5 Year)			
Category	Avarage Return (%)	Maximum Return (%)	Minimum Return (%)
Equity: Small Cap	30.07	44.87	22.93
Equity: Sectoral-technology	27.9	29.42	26.91
Equity: Sectoral-Pharma And healthcare	27.26	30.93	22.7
Equity: Sectoral-Infrastructure	26.62	33.1	20.47
Equity: Mid Cap	25.3	31.05	20.07
Equity : Thematic-Manufacturing	24.9	29.14	19.46
Equity: thematic-PSU	24.86	26.15	23.58
Equity: Contra	24.27	29.61	21.38
Equity: Thematic-Energy	23.04	23.52	22.55
Equity: Divident Yield	22.74	25.58	19.7
Equity: Thematic-Others	22.48	30.84	17.73
Equity: Thematic-Transportation	21.97	21.97	21.97
Equity: Multi Cap	21.91	27.14	15.47
Equity: Value	21.62	25.59	17
Equity: Large And Mid Cap	20.66	24.51	15.29
Equity : Thematic-Consumption	19.04	22.82	15.72
Equity: ELSS	18.73	30.27	12.26
Equity: Flexi Cap	18.53	31.04	14.21
Equity:Thematic -Quantitative	17.86	21.32	14.39
Equity: Focused	17.68	23.42	11.25
Equity : Thematic-ESG	16.51	17.39	15.63
Equity: Large Cap	15.87	19.34	12.55
Equity: Thematic-MNC	15.72	21.61	11.58
Equity: Sectoral-FMGC	13.37	13.37	13.37
Equity: Sectoral-Banking And Financial Services	12.57	14.94	9.03
Equity: Thematic-International	9.55	15.37	3.84

- **5 years** Category wise returns for lumpsum investment.
- In most cases, even the lowest return has given double digit return

*Returns are as of 18th Nov., 2024.
Past performance may or may not sustain in future

Mutual funds category return

Fund Trailinf Report (18 Nov 24) (10 Year)			
Category	Avarage Return (%)	Maximum Return (%)	Minimum Return (%)
Equity: Small Cap	17.96	21.72	14.35
Equity: Sectoral-technology	17.47	18.43	16.69
Equity: Mid Cap	16.61	20.01	14.61
Equity: Thematic-Energy	16.55	16.55	16.55
Equity : Thematic-Manufacturing	15.96	15.96	15.96
Equity: Contra	15.77	16.17	15.08
Equity: Sectoral-Infrastructure	15.27	18.02	10.64
Equity: Multi Cap	14.96	18.55	13.6
Equity: Value	14.84	16.96	12.78
Equity : Thematic-Consumption	14.57	16.07	10.87
Equity: Large And Mid Cap	14.49	18.07	11.71
Equity: Thematic-Others	13.98	16.3	12.61
Equity: Divident Yield	13.91	15.1	12.55
Equity: Thematic-PSU	13.88	16.08	11.69
Equity: Flexi Cap	13.7	18.85	9.25
Equity: Sectoral-Pharma And healthcare	13.66	14.93	12.65
Equity: ELSS	13.58	20.97	10.21
Equity: Focused	13.38	15.74	11.79
Equity:Thematic -Quantitative	12.74	12.74	12.74
Equity : Thematic-ESG	12.45	12.45	12.45
Equity: Sectoral-FMGC	12.28	12.28	12.28
Equity: Sectoral-Banking And Financial Services	12.23	14.49	9.95
Equity: Large Cap	11.9	13.8	9.65
Equity: Thematic-Transportation	11.8	11.8	11.8
Equity: Thematic-MNC	11.52	11.92	11.22
Equity: Thematic-International	8.61	13.79	5.84

- **10 years** Category wise returns for lumpsum investment.
- In most cases, even the lowest return has given double digit return

*Returns are as of 18th Nov., 2024.
Past performance may or may not sustain in future

**DON'T
TRY TO
TIME THE
MARKET**



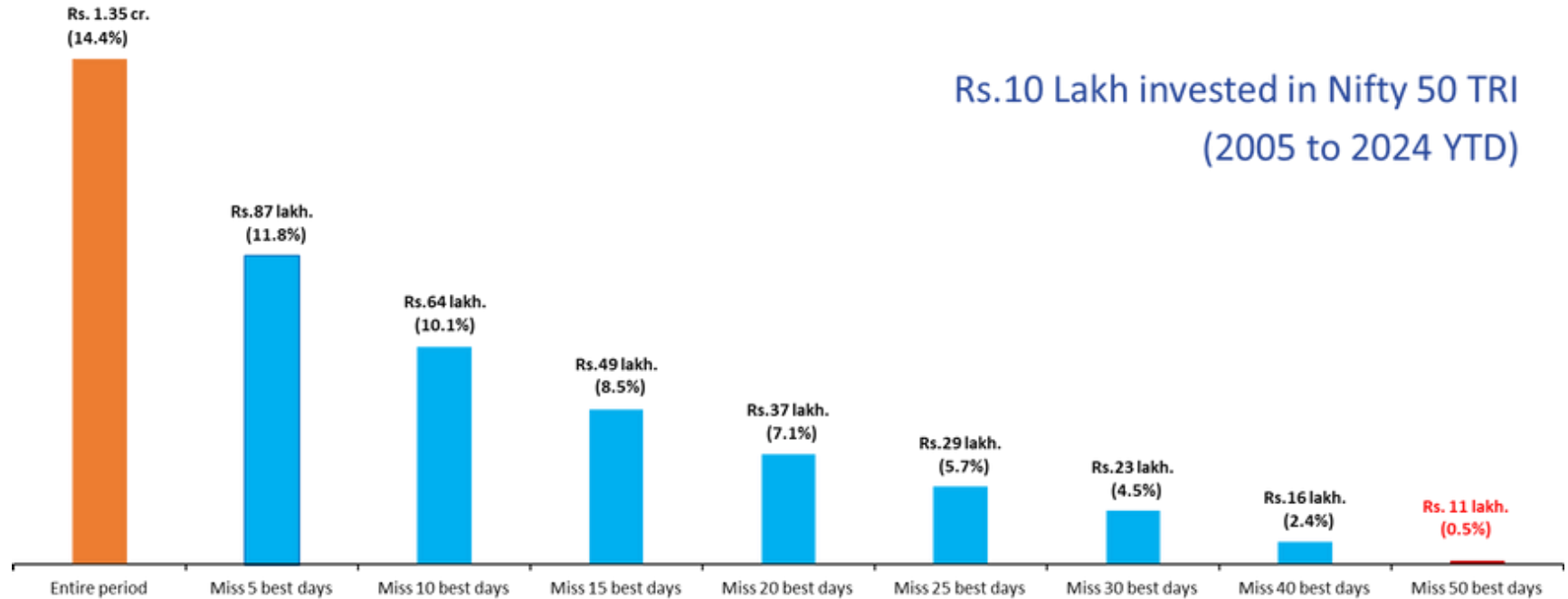
Waiting is not a good idea, sirjee!

*“Far More Money Has Been
Lost By Investors Trying To
Time Corrections Than In All
Corrections Combined.”*

Peter Lynch



Timing is risky



Source: Internal Research. Period Considered: Jan-05 to Apr-24

Conclusion

Time in the market
is more important
than timing the
market.



Declining interest rates in traditional tax saving investments - PPF

Period	Rate of Interest	Period	Rate of Interest
1986 to Dec January 2000	12.00%	01.04.2016 to 30.09.2016	8.10%
15.01.2000 to 28.02.2001	11.00%	01.10.2016 to 31.03.2017	8.00%
01.03.2001 to 28.02.2002	9.50%	01.04.2017 to 30.06.2017	7.90%
01.03.2002 to 28.02.2003	9.00%	01.07.2017 to 31.12.2017	7.80%
01.03.2003 to 30.11.2011	8.00%	01.01.2018 to 30.09.2018	7.60%
01.12.2011 to 31.03.2012	8.60%	01.10.2018 to 30.06.2019	8.00%
01.04.2012 to 31.03.2013	8.80%	01.07.2019 to 31.03.2020	7.90%
01.04.2013 to 31.03.2016	8.70%	01.04.2020 to Till Today	7.10%

Long term wealth creation PPF vs. ELSS

Return of 15 years (Rs 1,50,000 invested every year through SIP of Rs. 12,500 per month)

Investment Product	Investment	Current Value	CAGR
PPF	Rs. 22,50,000	Rs. 42,47,938	8.00%
Best Performing ELSS	Rs. 22,50,000	Rs. 1,19,04,911	20.12%
Avg. of All ELSS	Rs. 22,50,000	Rs. 81,21,910	15.61%
Worst Performing ELSS	Rs. 22,50,000	Rs. 64,01,700	12.97%

*Returns are as of 15th Nov., 2024. Past performance may or may not sustain in future. Comparison is only for the illustration. PPF and ELSS both have different risk profile and suitable for different objective. We are neither suggesting nor believing that one is better than other.

Long term wealth creation PPF vs. ELSS

Return of 20 years (Rs 1,50,000 invested every year through SIP of Rs. 12,500 per month)

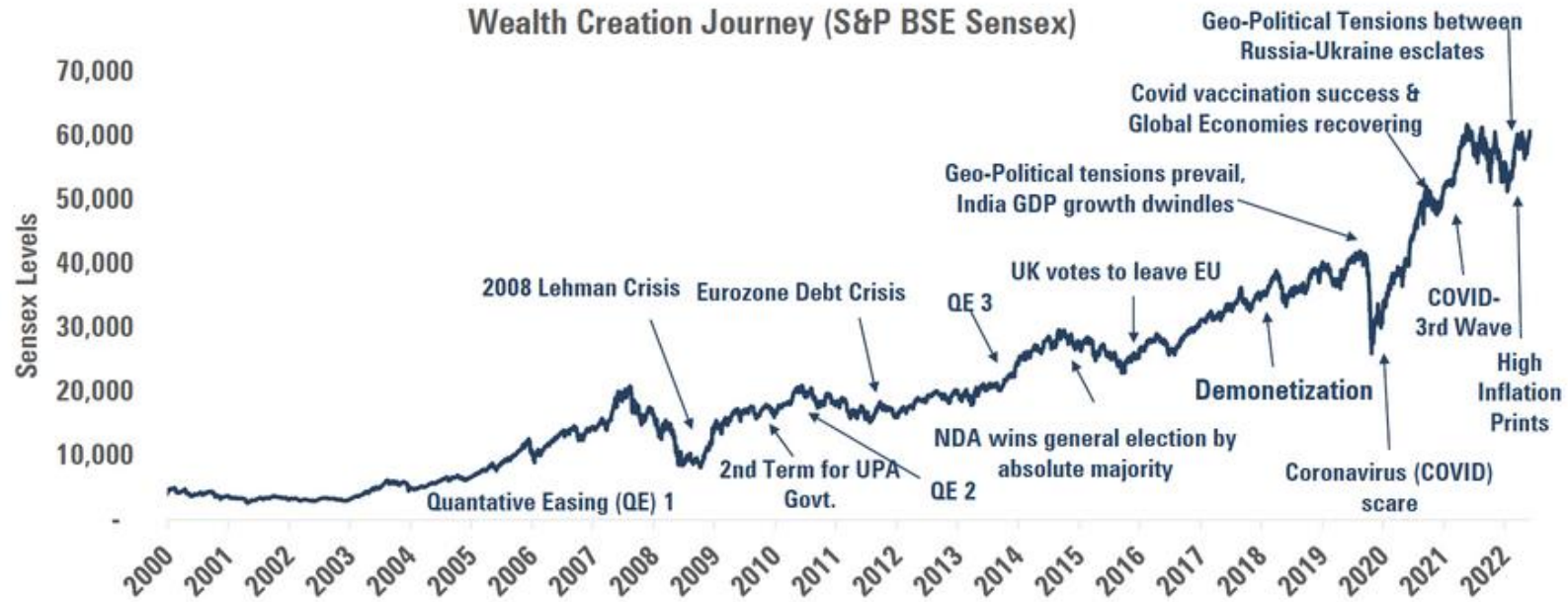
Investment Product	Investment	Current Value	CAGR
PPF	Rs. 30,00,000	Rs. 72,77,480	8.19%
Best Performing ELSS	Rs. 30,00,000	Rs. 1,94,14,967	16.35%
Avg. of All ELSS	Rs. 30,00,000	Rs. 1,61,42,149	14.78%
Worst Performing ELSS	Rs. 30,00,000	Rs. 1,28,60,454	12.99%

*Returns are as of 15th Nov., 2024. Past performance may or may not sustain in future. Comparison is only for the illustration. PPF and ELSS both have different risk profile and suitable for different objective. We are neither suggesting nor believing that one is better than other.

STAY
DISCIPLINED
INVEST
REGULARLY



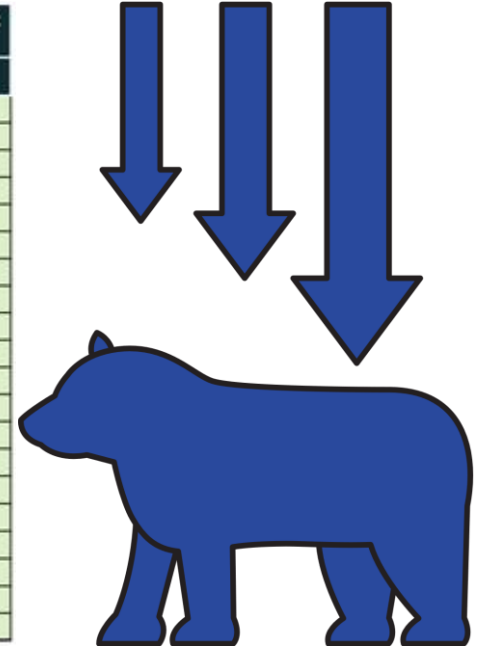
Journey vs Destination



Data Source : BSE. Data upto October 31, 2022 has been considered. Past performance may or may not sustain in future. UPA: United Progress Alliance. GDP: Gross Domestic Product, EU: European Union. Sensex levels signify S&P BSE Sensex levels. NDA: National Democratic Alliance. Covid: Coronavirus Disease., QE: Quantitative Easing

Stay disciplined during correction

Sensex High		Sensex Low		Correction	CAGR Returns in % from the date when Sensex closed at lowest level			
Date	Value	Date	Value	in %	1 year	2 years	3 years	5 years
15-Feb-01	4438	21-Sep-01	2600	-41.42	16.20	27.44	28.73	36.03
26-Feb-02	3713	28-Oct-02	2834	-23.67	66.12	41.94	40.13	47.78
27-Dec-02	3398	25-Apr-03	2924	-13.95	95.36	47.61	59.73	41.69
14-Jan-04	6194	17-May-04	4505	-27.27	43.53	64.68	46.96	25.96
08-Mar-05	6915	19-Apr-05	6135	-11.28	93.90	49.00	39.74	23.27
10-May-06	12612	14-Jun-06	8929	-29.20	59.07	30.43	18.55	15.39
09-Jan-08	20870	27-Oct-08	8510	-59.22	92.17	53.33	27.90	19.31
06-Jan-09	10336	09-Mar-09	8160	-21.05	108.98	50.44	28.97	21.87
10-Jun-09	15467	13-Jul-09	13400	-13.36	34.22	17.80	8.75	13.29
06-Jan-10	17701	05-Feb-10	15791	-10.79	14.22	5.60	7.74	12.84
07-Apr-10	17970	25-May-10	16022	-10.84	11.39	0.61	7.14	11.44
03-Jan-11	20561	20-Dec-11	15175	-26.20	28.34	17.83	21.73	11.69
21-Feb-12	18429	23-May-12	15948	-13.46	23.37	24.43	20.12	13.9
25-Jan-13	20104	21-Aug-13	17906	-10.93	47.21	23.63	16.19	16.41
29-Jan-15	29682	11-Feb-16	22952	-22.67	23.45	21.75	16.60	16.79
08-Sep-16	29045	21-Nov-16	25765	-11.29	30.26	16.88	16.34	18.30
29-Jan-18	36283	23-Mar-18	32596	-10.16	17.13	-10.71	13.99	
28-Aug-18	38896	04-Oct-18	35169	-9.58	7.12	4.91	13.00	
14-Jan-20	41952	23-Mar-20	25981	-38.07	94.66			
18-Oct-21	61766	20-Dec-21	55822	-9.6				

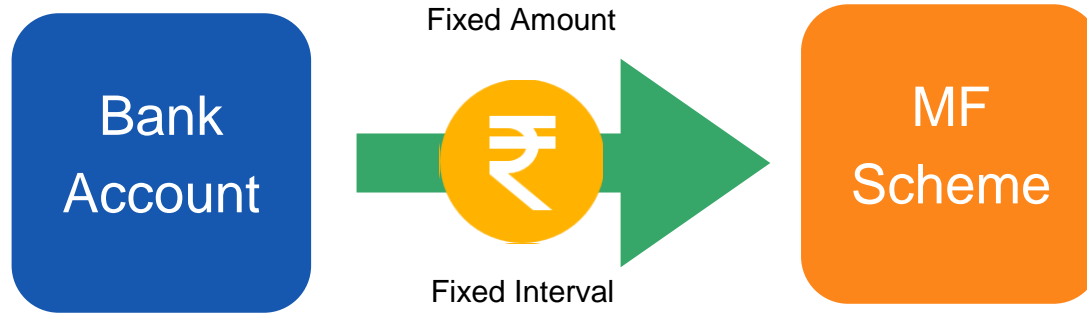


Solution

SYSTEMATIC INVESTMENT PLAN



What is SIP?



- Systematic Investment Plan (SIP) is a smart and hassle-free way to invest in mutual funds with a predetermined amount at regular intervals (e.g., quarterly).
- It helps investors to regularly invest and accumulate wealth in a disciplined manner over the long term.
- SIP is a smart financial tool that helps build wealth gradually over time.

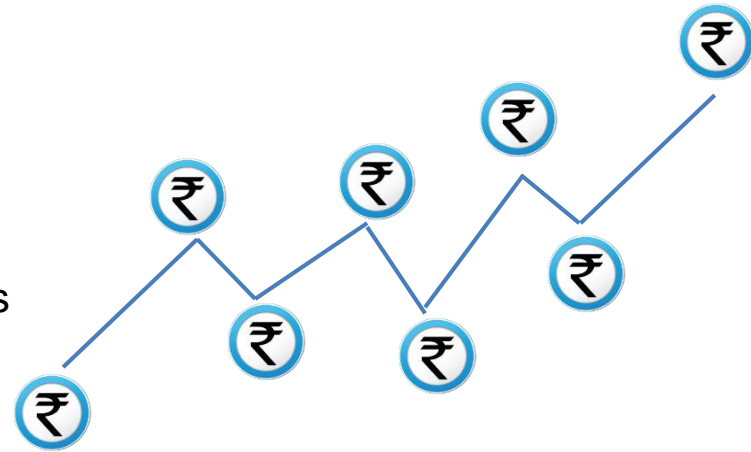
Systematic Investment Plan

- The Benefits of Long-Term Equity Investment
 - Equities can provide superior returns compared to other asset classes over the long term.
- The Benefits of Systematic Monthly Investment
 - Eliminates the risk of market timing.
 - Leverages rupee cost averaging and the power of compounding.



Rupee cost averaging

- No need to worry about when or how much to invest; systematic investing significantly reduces risks from daily market movements.
- Eliminates the need to time your equity investments.
- Smooths out market fluctuations, reducing risks in volatile markets.
- Buys more units when prices are low and fewer units when prices are high, navigating market volatility risks.



Time (Month)	SIP Amount	NAV	Units Purchased
1	₹ 5,000	23	217.39
2	₹ 5,000	21	238.10
3	₹ 5,000	22	227.27
4	₹ 5,000	19	263.16
5	₹ 5,000	16	312.50
6	₹ 5,000	17	294.12
7	₹ 5,000	17	294.12
8	₹ 5,000	20	250.00
9	₹ 5,000	21	238.10
10	₹ 5,000	19	263.16
11	₹ 5,000	25	200.00
12	₹ 5,000	24	208.33
Total Investment	₹ 60,000	Total Units	3006.24

Average NAV per Unit over 12 months =
 $(23+21+22+19+16+17+17+20+21+19+25+24)/12$ or Rs. 20.34

Average Cost per Unit over 12 months =
 $60,000/3006$ or Rs. 19.96

SIP brings discipline



Income

Minus



Spending

**Equals
to**



Saving



Income

Minus



Saving

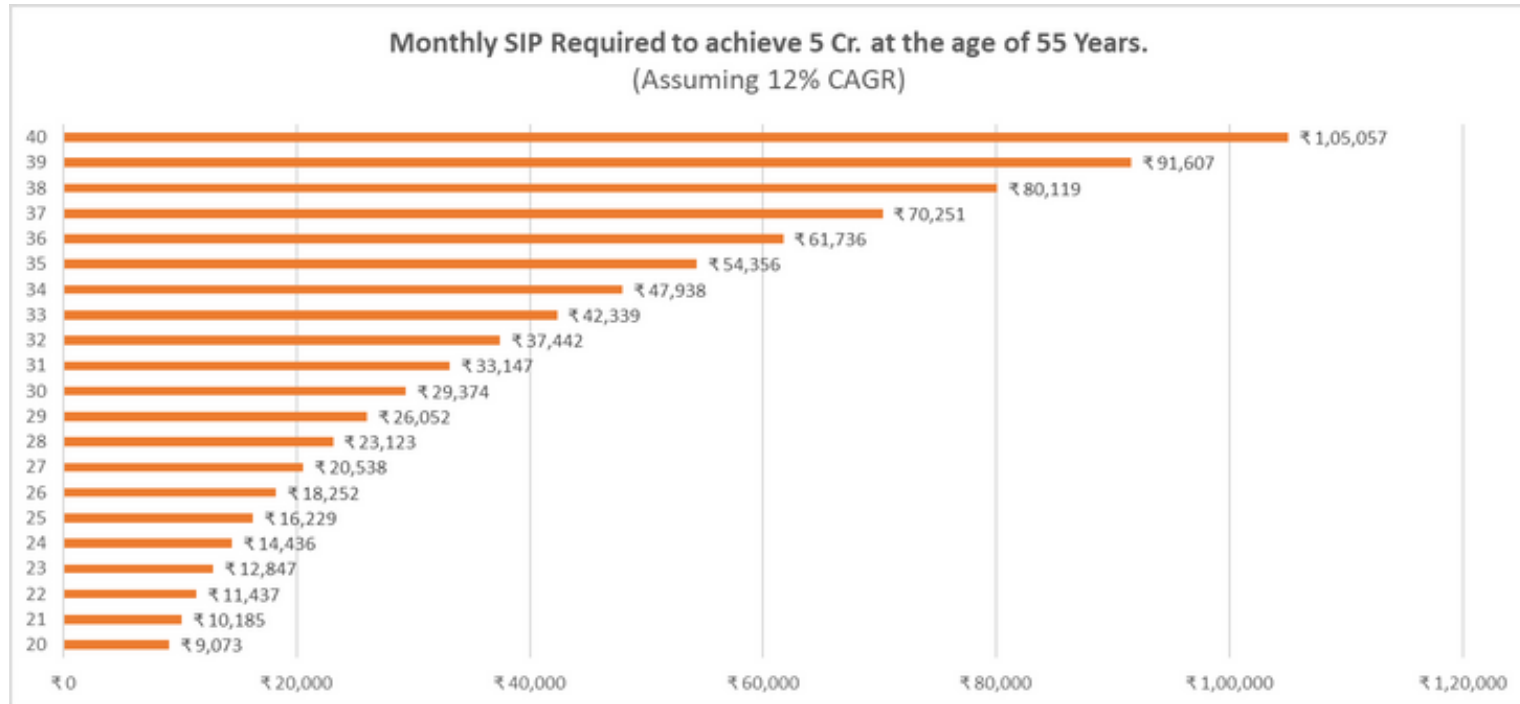
**Equals
to**



Spending



The key is to start early



*Assumed rate of return @ 12% is only for illustrative purposes. The calculation is only for the illustrative purposes

Time to reach your dream target

SIP Amount /Target Amt	Number of Years It will take to reach your Dream targetted amount with SIPs (Assumed rate of return - 12% CAGR)							
	₹ 10,00,000	₹ 25,00,000	₹ 50,00,000	₹ 1,00,00,000	₹ 2,00,00,000	₹ 5,00,00,000	₹ 7,50,00,000	₹ 10,00,00,000
₹ 5,000	9.33	15.36	20.66	26.34	32.24	40.18	43.73	46.25
₹ 10,000	5.85	10.67	15.36	20.66	26.34	34.16	37.67	40.18
₹ 15,000	4.29	8.32	12.52	17.50	22.99	30.67	34.16	36.65
₹ 20,000	3.40	6.86	10.67	15.36	20.66	28.22	31.68	34.16
₹ 25,000	2.82	5.85	9.33	13.77	18.90	26.34	29.77	32.24
₹ 30,000	2.41	5.10	8.32	12.52	17.50	24.82	28.22	30.67
₹ 35,000	2.10	4.53	7.51	11.51	16.34	23.55	26.92	29.36
₹ 40,000	1.86	4.08	6.86	10.67	15.36	22.46	25.81	28.22

*Assumed rate of return @ 12% is only for illustrative purposes. The calculation is only for the illustrative purposes

5 Years SIP Return

Category	Large Cap	Mid Cap	Small Cap	Large & Mid Cap	Flexi Cap	ELSS
Highest Return	24.21%	39.66%	41.59%	31%	29.65%	29.99%
Average Return	18.30%	27.92%	31.45%	23.43%	20.89%	21.48%
Lowest Return	13.37%	22.20%	25.43%	16.60%	14.88%	14.56%
No Of Funds	25	22	19	25	23	36
Scheme With 15%+ CAGR	23	22	19	25	22	35
Scheme With 12%+ CAGR	25	22	19	25	23	36
Scheme With 10%+ CAGR	25	22	19	25	23	36



As of 19th Nov. 2024. Past performance may or may not sustain in the future. Source: Internal Research

10 Years SIP Return

Category	Large Cap	Mid Cap	Small Cap	Large & Mid Cap	Flexi Cap	ELSS
Highest Return	17.11%	24.41%	27.02%	19.57%	22.50%	23.40%
Average Return	14.38%	19.80%	21.41%	17.27%	16.42%	16.25%
Lowest Return	11.72%	17.01%	16.26%	13.19%	12.56%	11.64%
No Of Funds	23	19	13	19	17	26
Scheme With 15%+ CAGR	6	19	13	17	12	19
Scheme With 12%+ CAGR	22	19	13	19	17	25
Scheme With 10%+ CAGR	23	19	13	19	17	26



As of 19th Nov. 2024. Past performance may or may not sustain in the future. Source: Internal Research

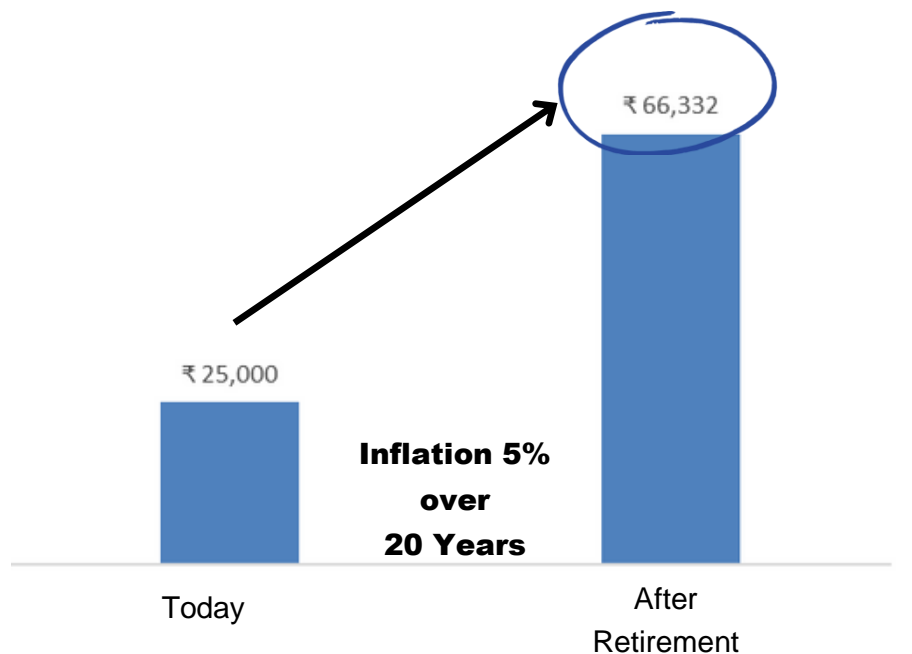
15 Years SIP Return

Category	Large Cap	Mid Cap	Small Cap	Large & Mid Cap	Flexi Cap	ELSS
Highest Return	16.09%	21.45%	22.94%	19.45%	18.80%	20.06%
Average Return	13.65%	18.99%	19.72%	16.04%	15.33%	15.61%
Lowest Return	11.36%	16.51%	16.34%	13.74%	11.64%	12.95%
No Of Funds	19	16	9	18	14	21
Scheme With 15%+ CAGR	3	16	9	13	8	14
Scheme With 12%+ CAGR	17	16	9	18	13	21
Scheme With 10%+ CAGR	19	16	9	18	14	21



As of 19th Nov. 2024. Past performance may or may not sustain in the future. Source: Internal Research

SIP for Retirement

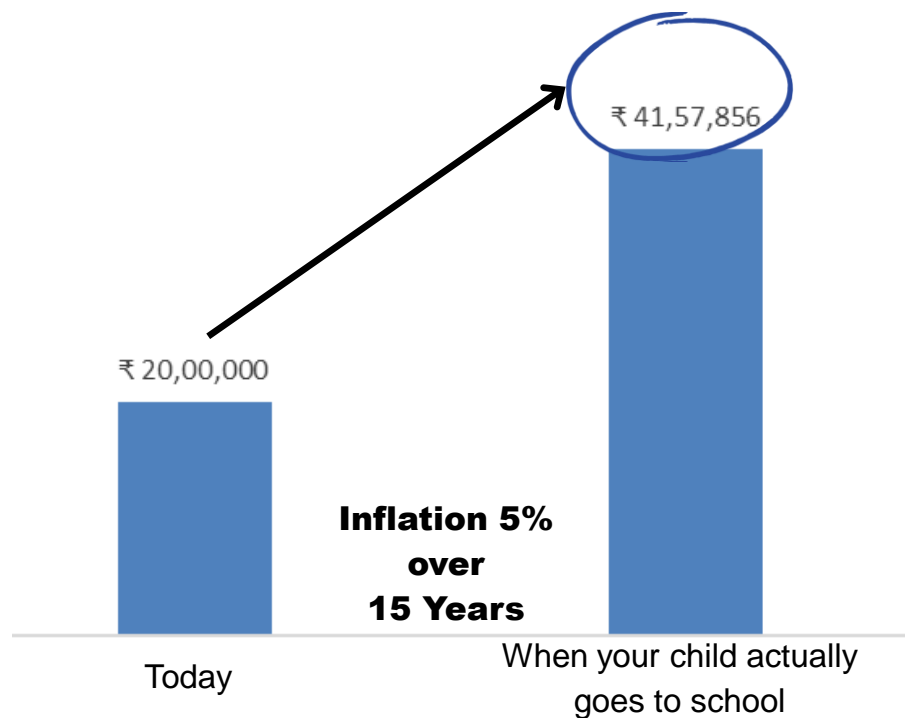


Retirement corpus required to meet post retirement expenses (if invested at 7%): Rs. 1.34 cr

Calculation is only for illustrative purposes

Monthly SIP Required to achieve the targetted fund of 1.34 Cr for retirement	
Assumed Return	SIP Required
12%	₹ 14,552
13%	₹ 12,890
16%	₹ 8,913

SIP for Education

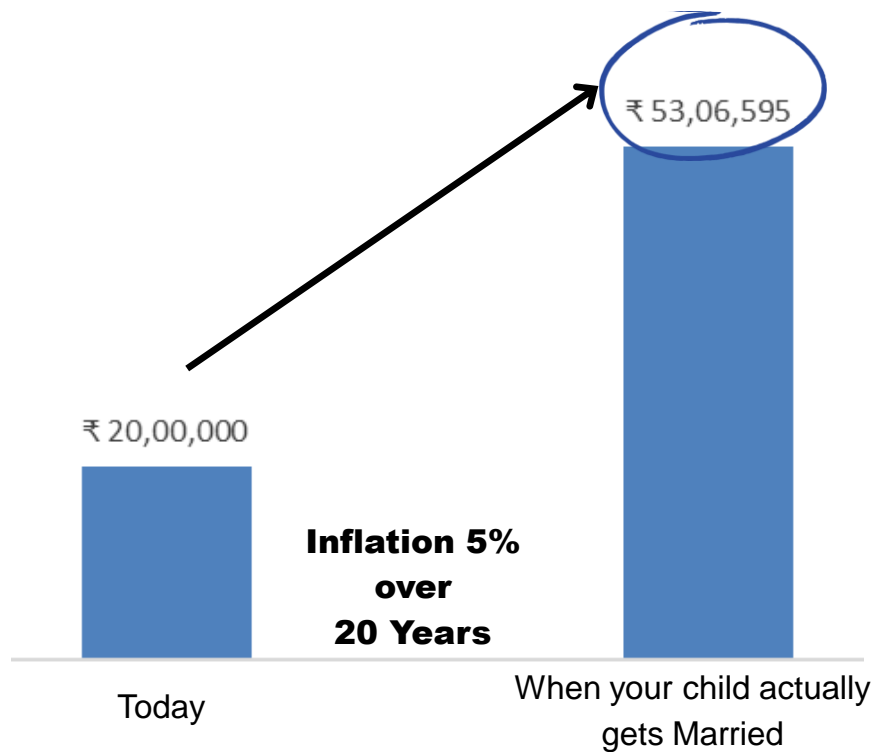


Calculation is only for illustrative purposes

Monthly SIP required to achieve targetted Rs. 41.57 Lacs of Education fund

Assumed Return	SIP Required
12%	₹ 4,520
13%	₹ 4,004
16%	₹ 2,769

SIP for Marriage



Calculation is only for illustrative purposes

Monthly SIP required to achieve targetted Rs. 53.06 Lacs of Marriage Fund

Assumed Return	SIP Required
12%	₹ 5,769
13%	₹ 5,110
16%	₹ 3,533

Conclusion

- Not investing in equity is riskier
- Invest in long term
- Invest through Mutual Fund
- Don't try to time the market
- Invest Regularly
- Take the professional help



Mutual Fund Investments are subject to market risk,
read all scheme related documents carefully.

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