



SRNCAPITAL
Appropriate & Suitable

SRN CAPITAL

SRN CAPITAL DISTRIBUTION SERVICES PVT. LTD.

AMFI-Registered Mutual Fund Distributor

Address : S-11 ,2nd Floor Aditya City Centre Indirapuram ,Ghaziabad U.P-201014

Phone : 7503000740

Email : admin@srncapital.in

www.srncapital.in



Systematic Investment Plan

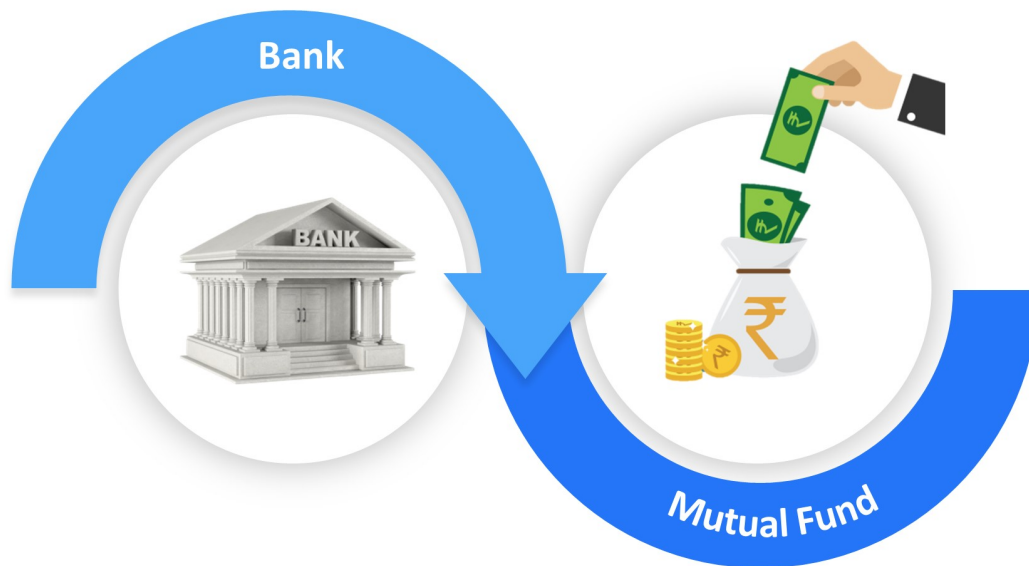
Small Steps to Wealth Creation



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

What Is SIP (Systematic Investment Plan)

Fixed Amount Monthly Transfer

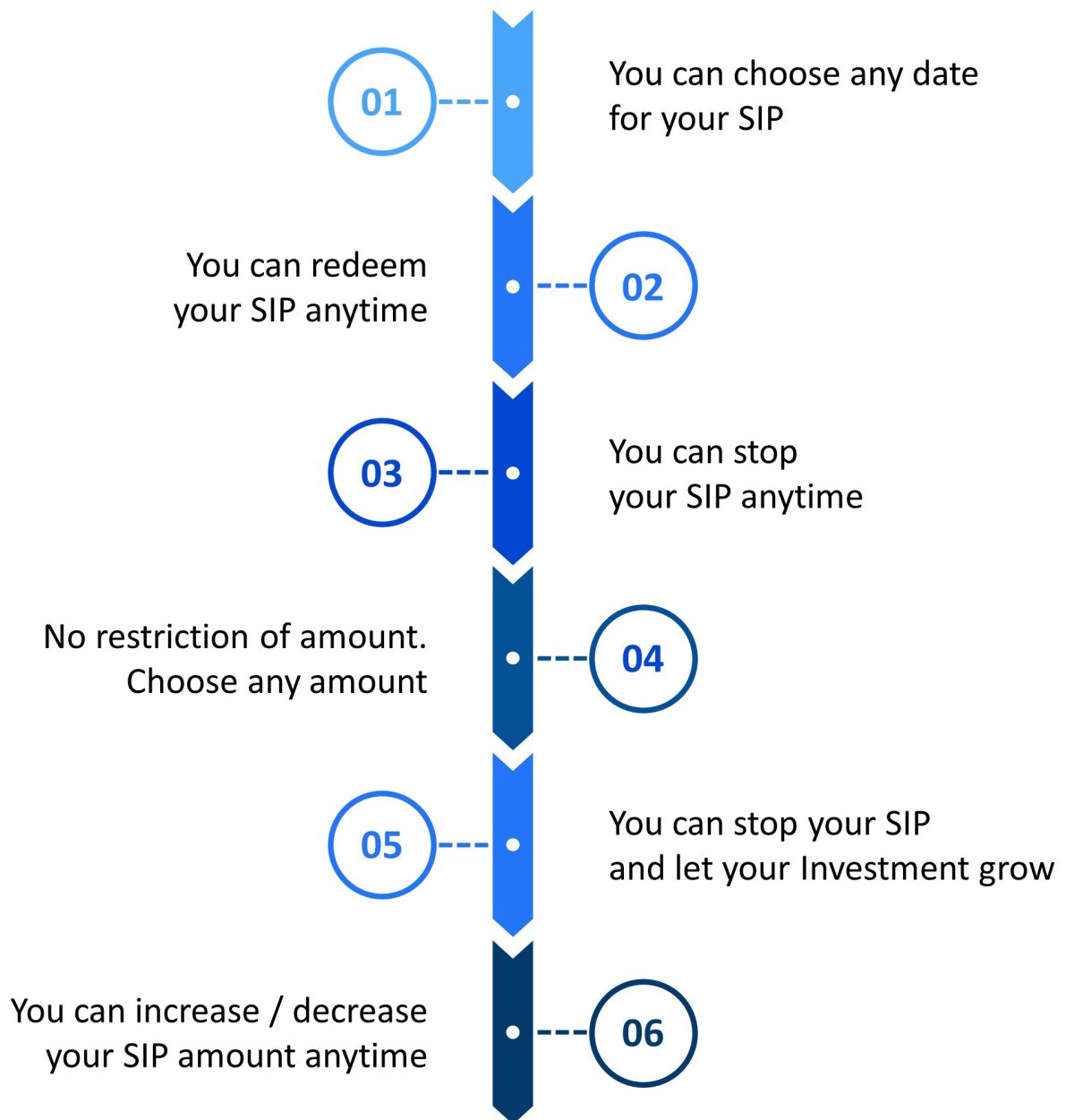


Different Types of Equity Funds

01	02	03	04	05
Large Cap Fund	Mid Cap Fund	Small Cap Fund	Diversified Fund	Balanced Fund

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

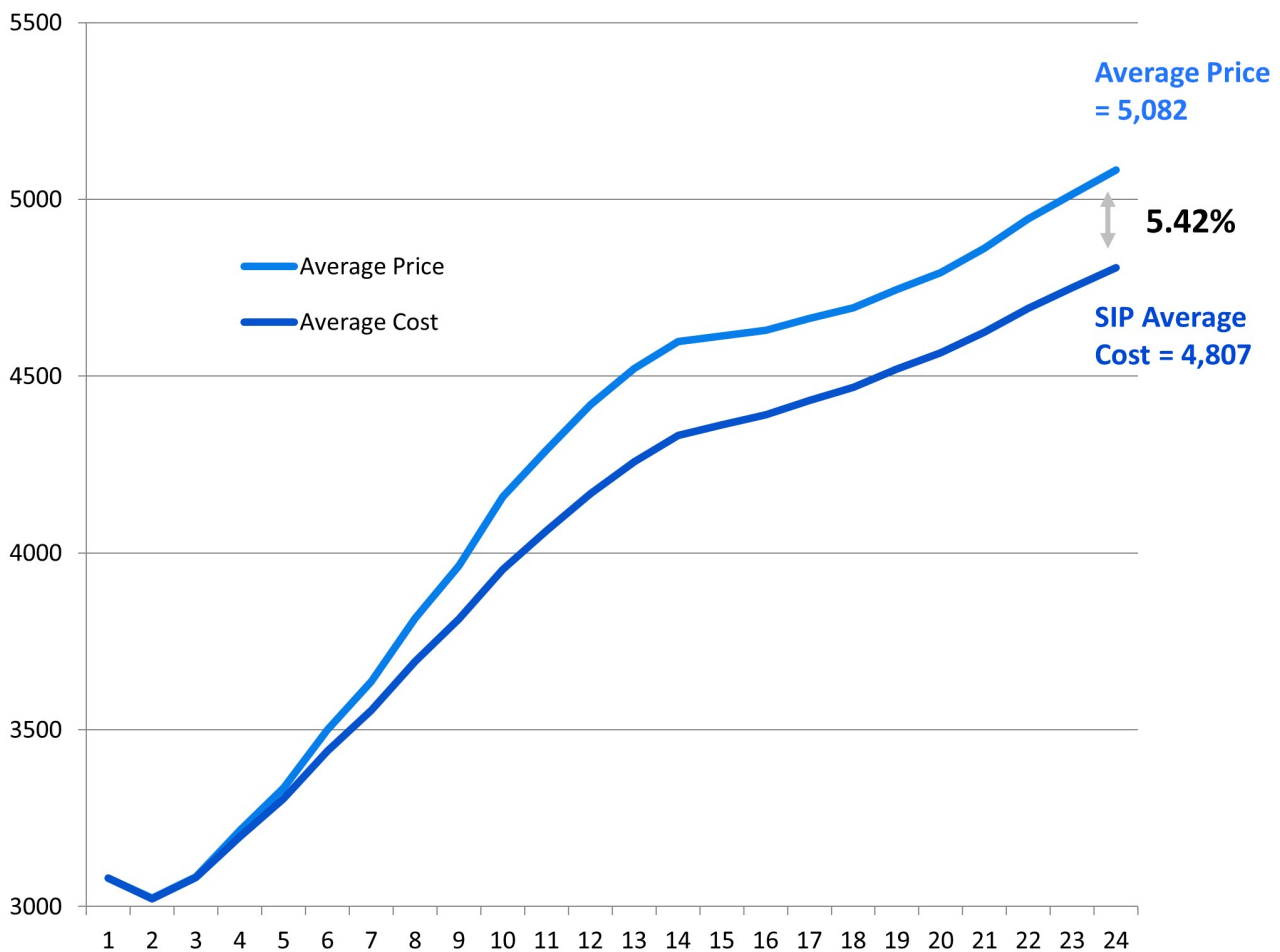
Features of SIP



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

Rupee Cost Averaging

Scenario 1 : Rising Market



SIP Start Date: April' 2003 (BSE Sensex @3,081)

Average Price / Unit : **5082**

SIP End Date: March' 2005 (BSE Sensex @6,651)

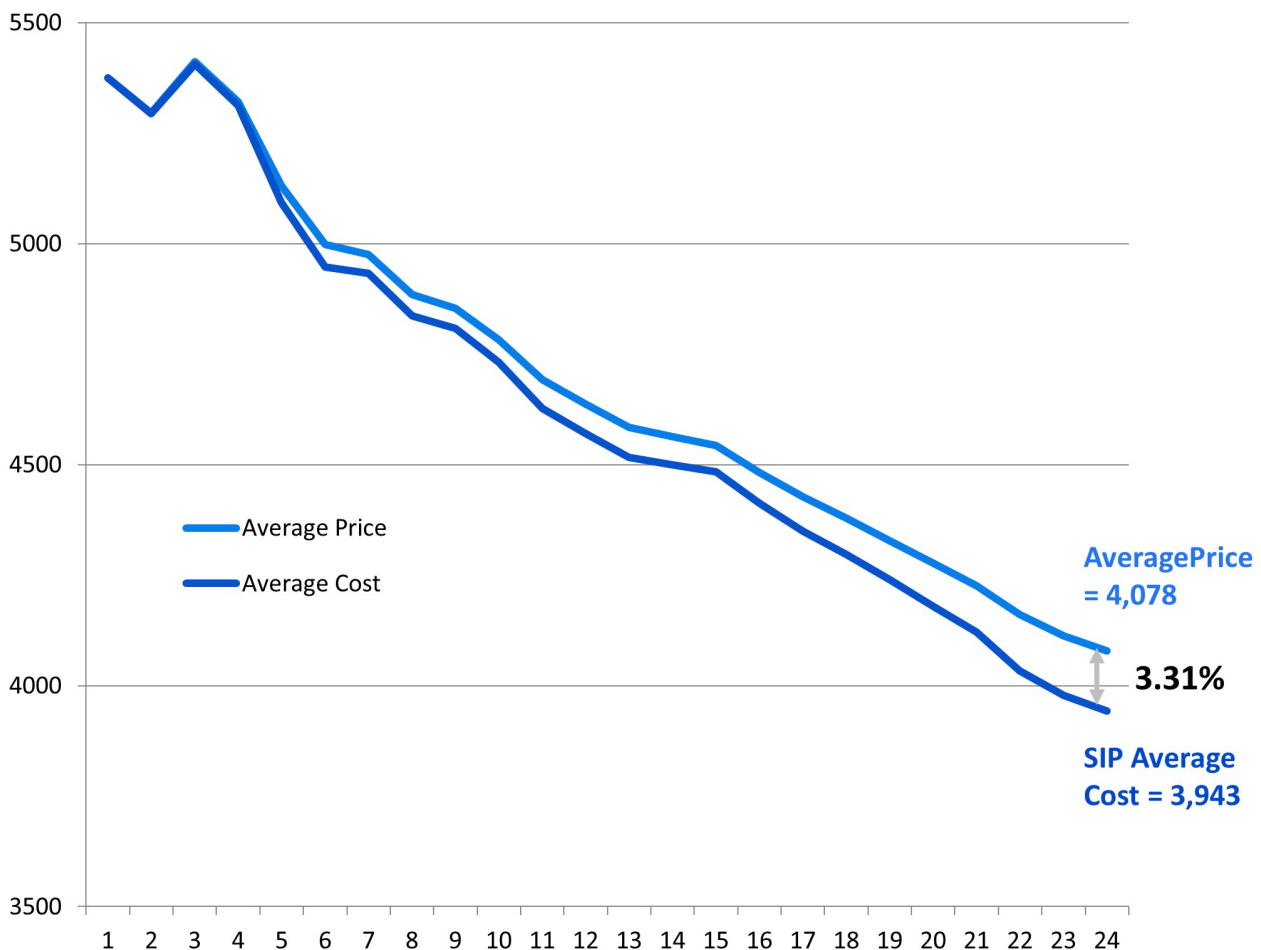
Average Cost / Unit : **4807**

% Difference: 5.42%

*It is assumed that SIP in BSE Sensex is done on the 1st day of each month. *The above is for illustration purpose only. Mutual Fund investments are subject to market risk, please read all scheme related document carefully. * The above is for illustration purpose only.

Rupee Cost Averaging

Scenario 2 : Falling Market



SIP Start Date: January' 2000 (BSE Sensex @5,375)

Average Price / Unit : **4078**

SIP End Date: December' 2001 (BSE Sensex @3,275)

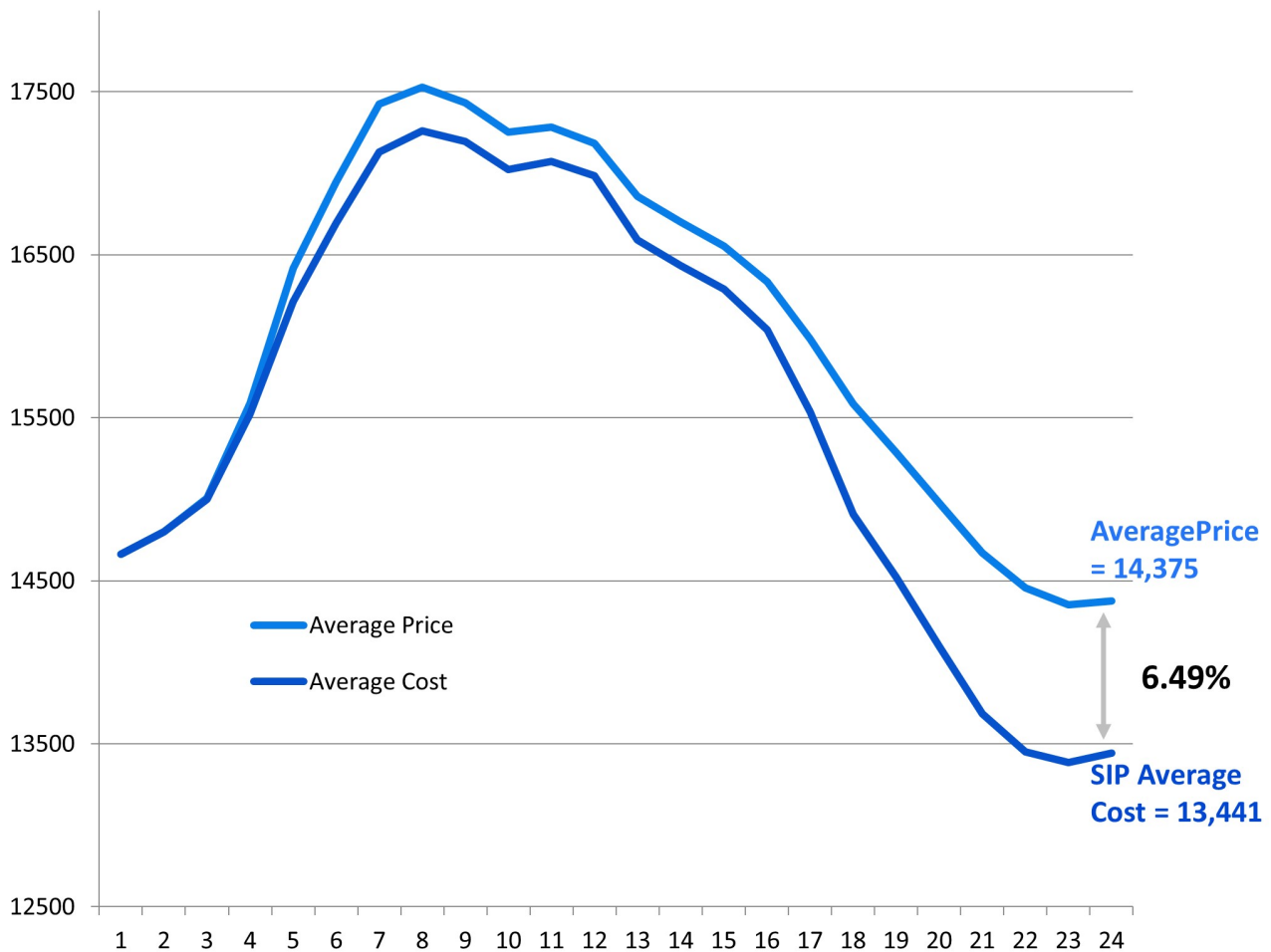
Average Cost / Unit : **3943**

% Difference: **3.31%**

*It is assumed that SIP in BSE Sensex is done on the 1st day of each month. *The above is for illustration purpose only. Mutual Fund investments are subject to market risk, please read all scheme related document carefully. * The above is for illustration purpose only.

Rupee Cost Averaging

Scenario 3 : Volatile Market



SIP Start Date: July' 2007 (BSE Sensex @14,664)

Average Price / Unit : **14375**

SIP End Date: June' 2009 (BSE Sensex @14,841)

Average Cost / Unit : **13441**

% Difference: 6.49%

*It is assumed that SIP in BSE Sensex is done on the 1st day of each month. *The above is for illustration purpose only. Mutual Fund investments are subject to market risk, please read all scheme related document carefully. * The above is for illustration purpose only.

Benefits of initiating an SIP investment

Consistent long-term approach despite market fluctuations.

Liberty to modify the SIP amount in the future.

Helps automate monthly savings.

Rupee cost averaging assists in reducing volatility.

Option to start with a low initial investment.

Pause or stop option without any penalty.

Freedom from timing the market.

Develops financial discipline in saving.

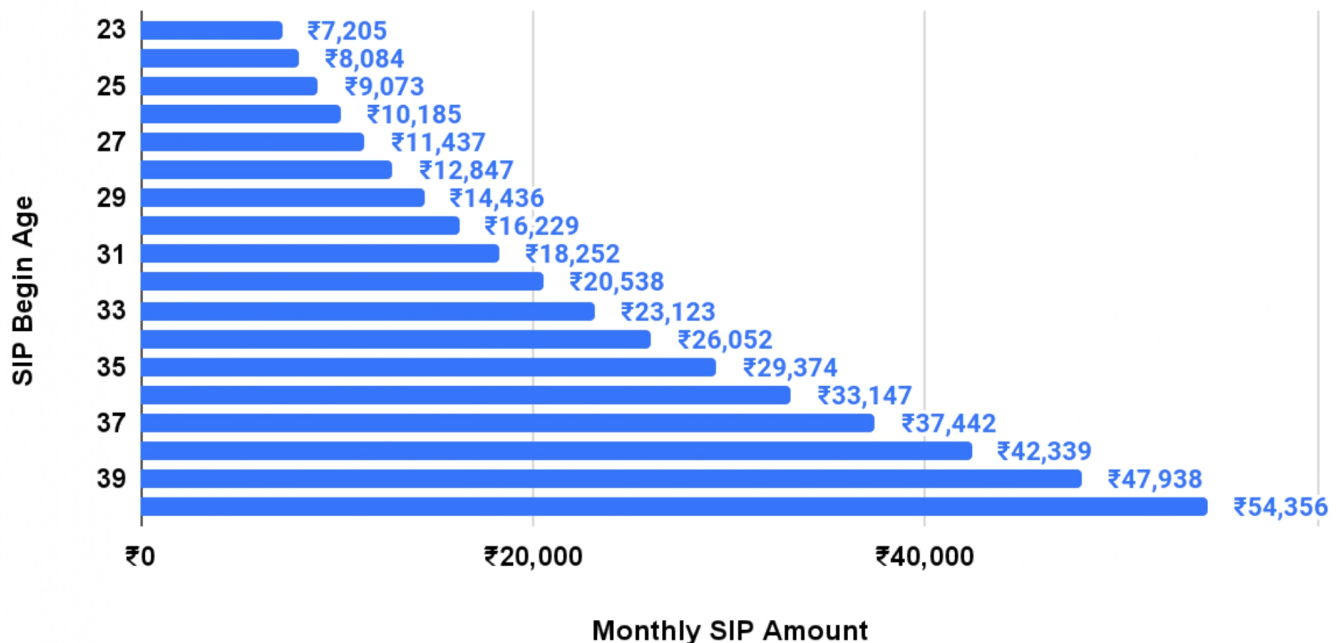


Disclaimer: Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing.

Advantage of starting SIP early

SIP amounts for ₹5 Crore Corpus at age 60

Assumed Return - 12%



From the above chart, we can depict that starting SIP at a young age requires a modest amount to reach ₹ 5 Crore at 60 years of age as money gets more time to generate a compounding return. But as age increases, the SIP amount increases exponentially to reach the same corpus. So, the earlier you start, the less you need to save.

Disclaimer: Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing. The above is for illustrative purposes only. Returns are not guaranteed and real-world circumstances may cause variations from these projected figures.

First One Crore is the most difficult

Time analysis to reach ₹10 Crore Corpus with ₹ 25,000 Monthly SIP

Assumed Return - 12%



Disclaimer: Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing. Returns are not guaranteed. Figures are approximate. The above is for illustration purposes only. Any assumption of return shown in the calculation above should not be construed as indicative /expected from any specific mutual fund scheme.

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

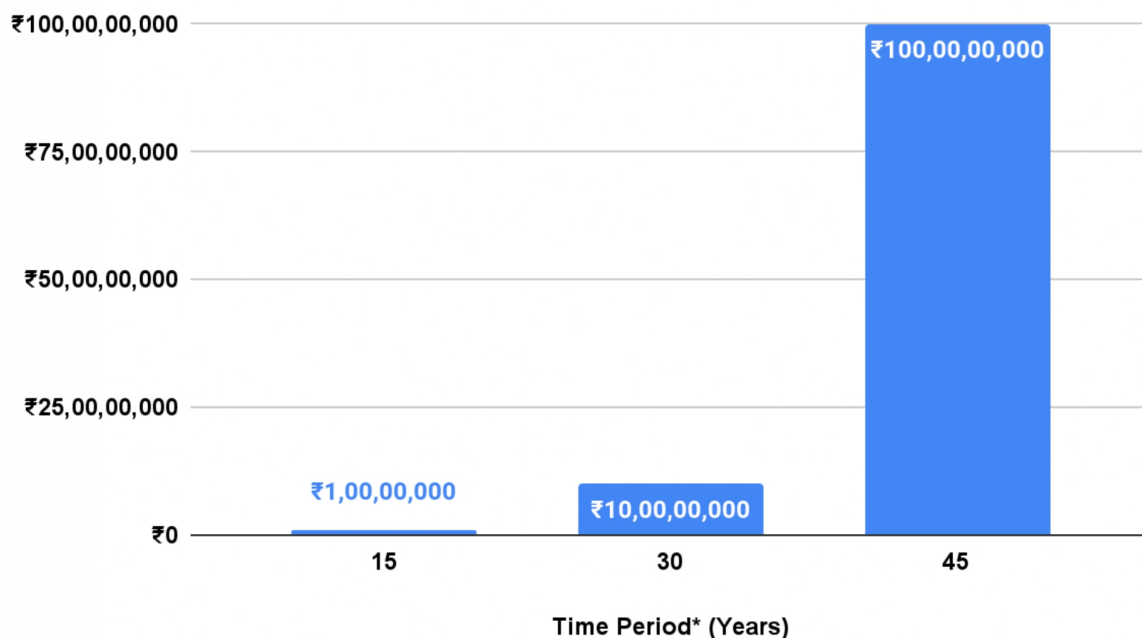
The above is for illustration purposes only. This is only a mathematical calculation for educational purposes and not investment advice. Returns over 1 year period are annualised. Figures are approximate.

Disclaimer: Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing.

$$15 + 15 + 15 = 100$$

15-15-15 Rule

Maturity value of Monthly Investment of ₹15,000 in an instrument generating 15% return.



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.

Disclaimer: Mutual Fund investments are subject to market risks. Please read the scheme-related documents carefully before investing. Returns are not guaranteed. The above data and charts are purely for illustration and educational purposes. This is a pure arithmetic calculation for education purposes and not investment advice.

* 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

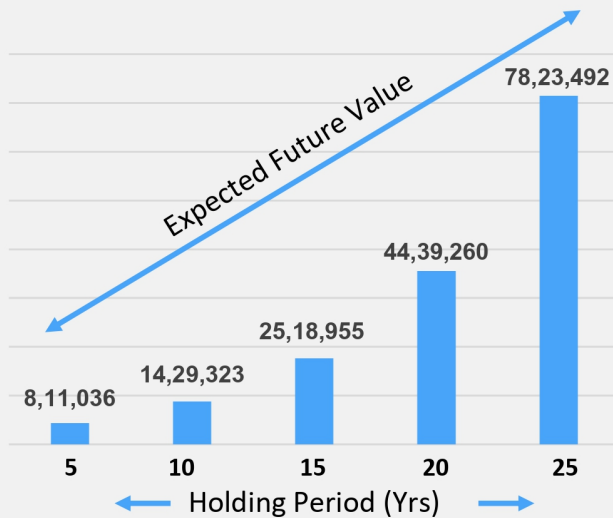
Time / Rate	10 Year	15 Year	20 Year	25 Year
8%	₹ 55,163	₹ 29,431	₹ 17,463	₹ 10,931
10%	₹49,638	₹24,899	₹13,812	₹8,044
13%	₹42,317	₹19,285	₹9,629	₹5,009

* 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.

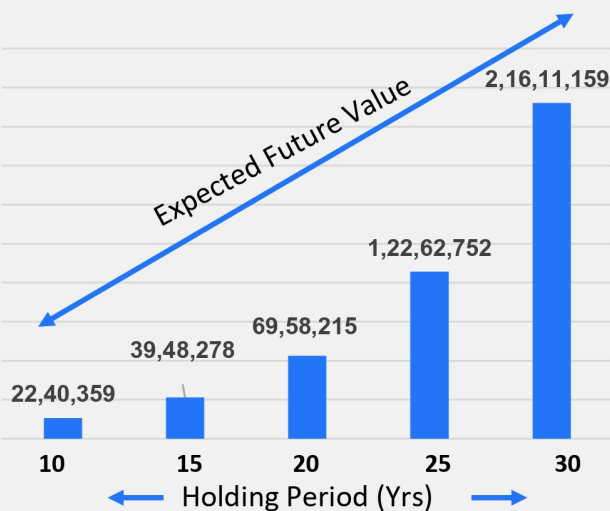
Power of Compounding



Monthly Investment : ₹ 10,000/-

Period : 5 Years

Total Investment : ₹ 6,00,000/-



Monthly Investment : ₹ 10,000/-

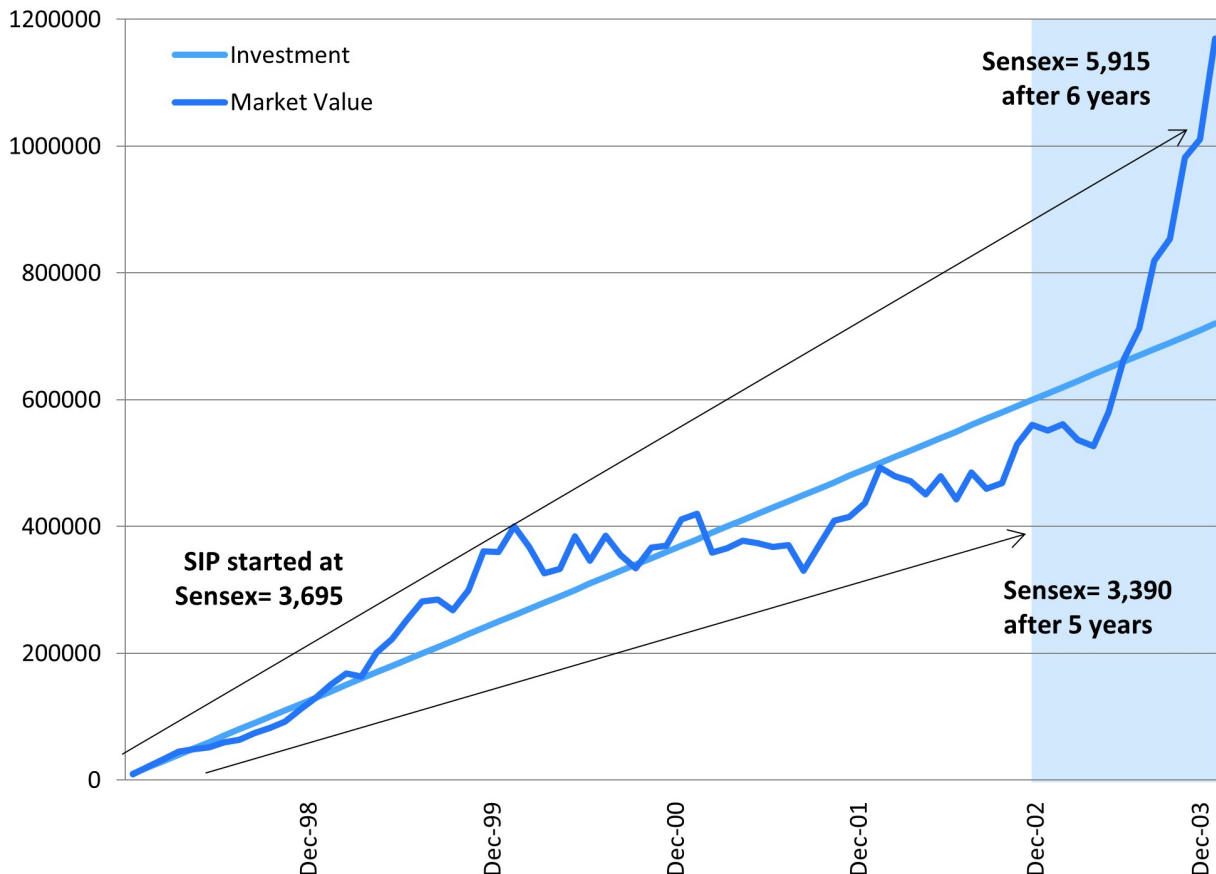
Investment Period : 10 Years

Total Investment : ₹ 12,00,000/-

**Rate of return assumed at 12% p.a. This is for 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.*

SIP: Patience is the KEY

SIP in BSE Sensex: Jan'1998 - Dec'2003



The Graph shows the value of SIP of Rs.10,000/- in BSE Sensex from Jan'98 - Dec'03

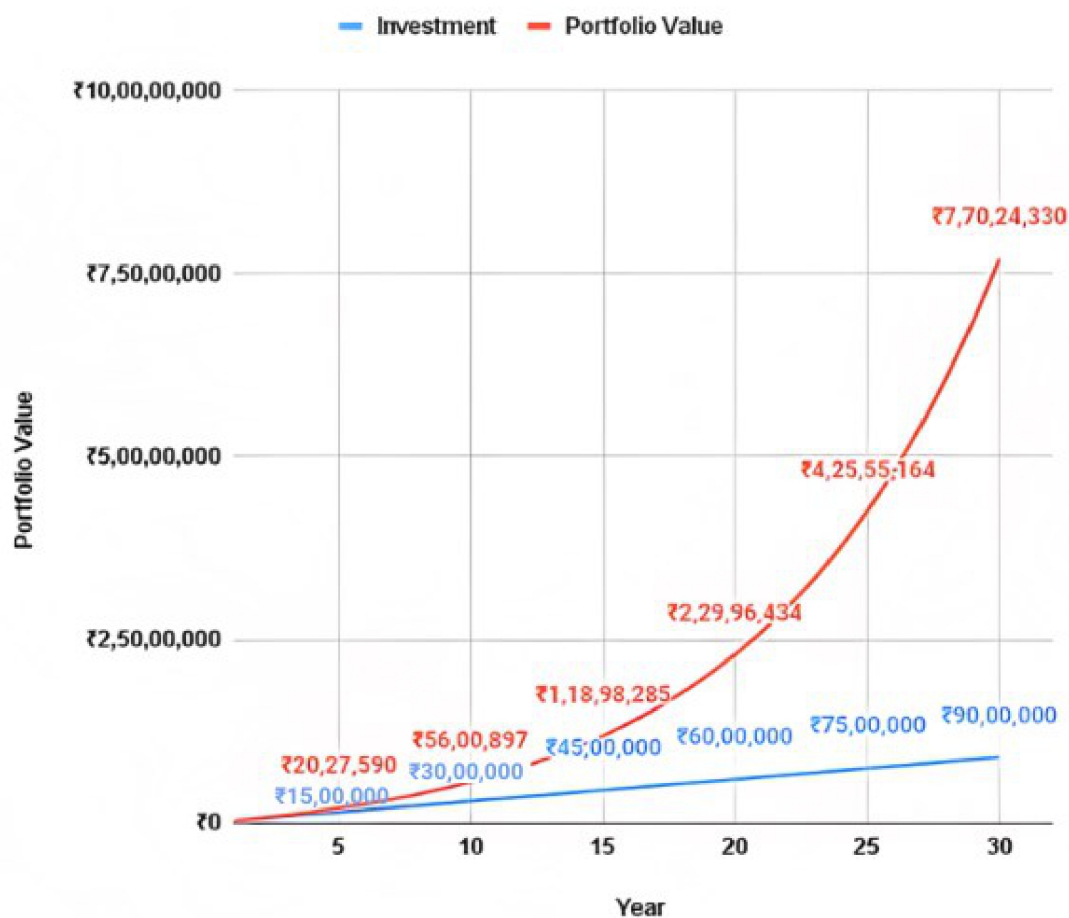
Period	Jan' 1998 - Dec' 2002	Period	Jan' 1998 - Dec' 2003
Total Investment	Rs.6,00,000/-	Total Investment	Rs.7,20,000/-
MV of Investment	Rs.5,59,975/-	MV of Investment	Rs.11,70,252/-
IRR Return:	(2.71%)	IRR Return	16.05%

*The above is for illustration purpose only. *Past performance may or may not sustain in future.
 Mutual Fund investments are subject to market risk, read all scheme related document carefully.

Source: DASPL Research

Power of Compounding - Gradually and then exponentially

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

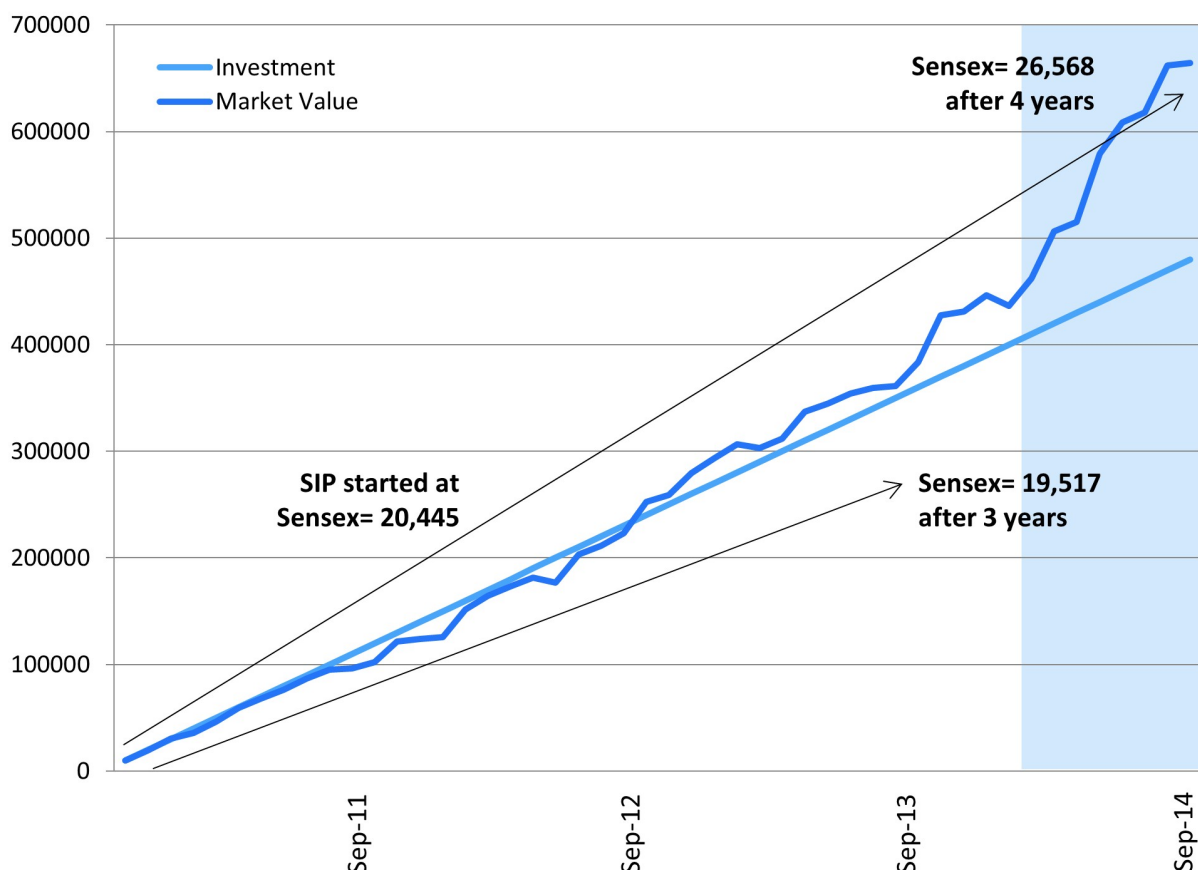


The compounding effect on SIP investment might be slow for the first few years but gradually, with the increase in investment time, the portfolio value increases exponentially. Be disciplined with your savings.

Disclaimer: Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing. Returns are not guaranteed. The above is for illustration purposes only. Returns over 1 year period are annualised.

SIP: Patience is the KEY

SIP in BSE Sensex: Oct'2010 - Sep'2014



The Graph shows the value of SIP of Rs.10,000/- in BSE Sensex from Oct'10 - Sep'14

Period	Oct' 2010 - Sep' 2013	Period	Oct' 2010 - Sep' 2014
Total Investment	Rs.3,60,000/-	Total Investment	Rs.4,80,000/-
MV of Investment	Rs.3,83,551/-	MV of Investment	Rs.6,64,557/-
IRR Return:	4.15%	IRR Return	16.40%

*The above is for illustration purpose only. *Past performance may or may not sustain in future.
 Mutual Fund investments are subject to market risk, read all scheme related document carefully.

Source: DASPL Research

SIP : Patience Is The Key



SIP started in a bull market. 1st year returns were 56% pa. Then it fell to 5.50% pa. in the 2nd year. Markets were down in the 3rd and 4th year also with CAGR returns in negative territory. However, when markets went up in the 5th year, CAGR returns for 5 year period went up to 18% pa.

*The above is for illustration purpose only. *Past performance may or may not sustain in future. Mutual Fund investments are subject to market risk, read all scheme related document carefully.

Source: DASPL Research

SIP : Patience Is The Key

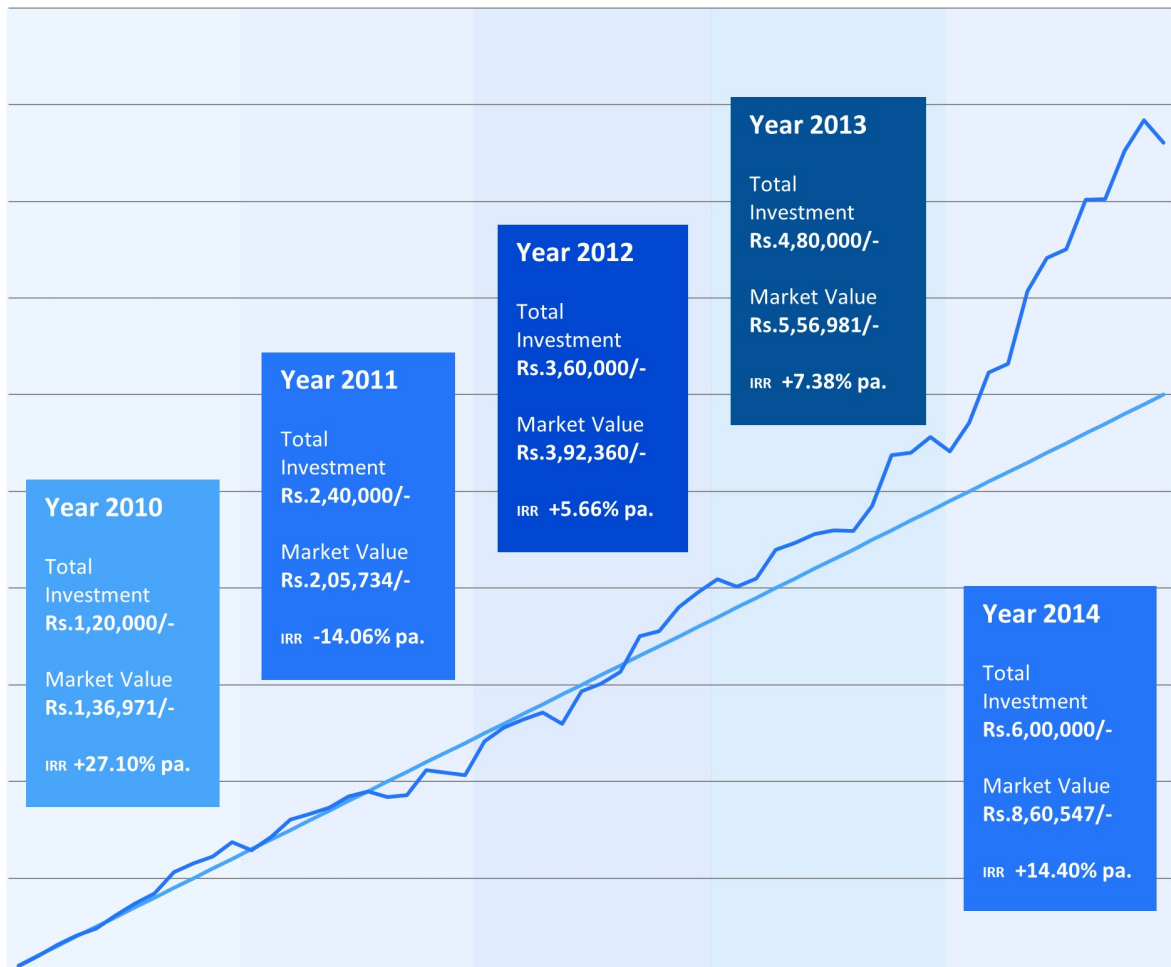


SIP started in bad markets. In the first year, returns were negative by -57% pa. However, if the clients continued SIP for longer duration, his eventual returns were good.

*The above is for illustration purpose only. *Past performance may or may not sustain in future. Mutual Fund investments are subject to market risk, read all scheme related document carefully.

Source: DASPL Research

SIP : Patience Is The Key



SIP started in the year in which markets went up. 1st year returns were 27% pa. Then it fell to -14% pa. in the 2nd year. Markets recovered in the 3rd and 4th year giving decent returns. However, when markets rallied again in the 5th year, CAGR returns for 5 year period went over 14% pa.

*The above is for illustration purpose only. *Past performance may or may not sustain in future. Mutual Fund investments are subject to market risk, read all scheme related document carefully.

Source: DASPL Research

Delaying your SIP? Think Again!

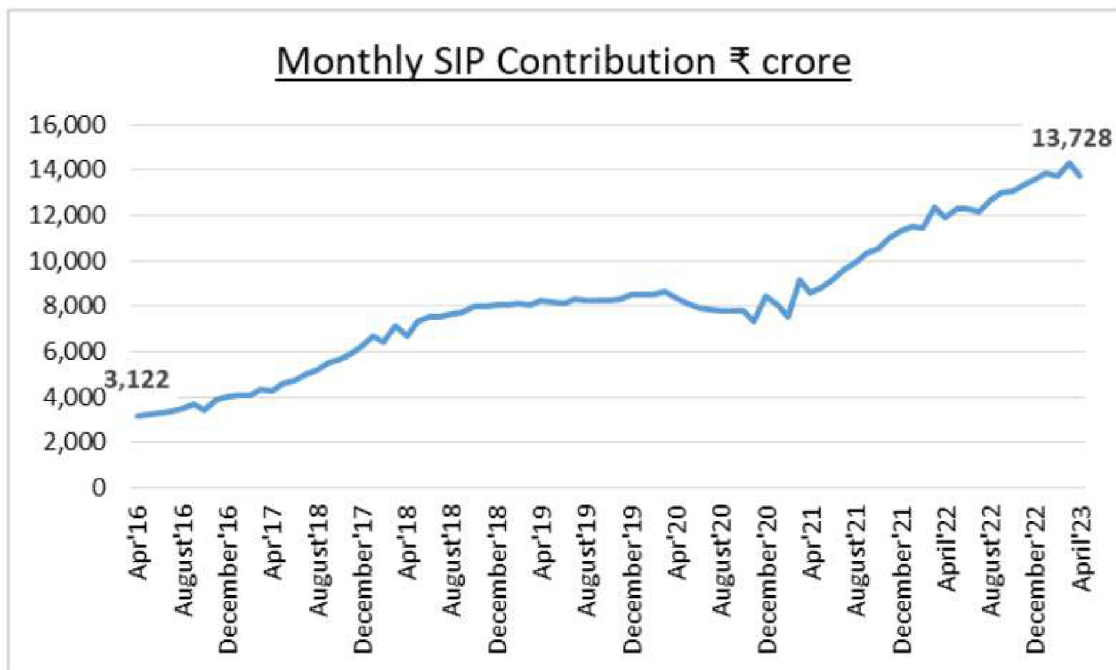
If you start your SIP of ₹ 10000 monthly at the age of 25, you can accumulate ₹ 5.5 crores at age 60. Whereas delaying your start by 5 years can leave you short by approximately ₹ 2.5 crores.

Starting Age	Years of Investing	SIP Amount	Assumed Maturity Value	Investment Value
25	35	₹ 10,000	₹ 5,51,00,000	₹ 42,00,000
30	30	₹ 10,000	₹ 3,08,00,000	₹ 36,00,000
35	25	₹ 10,000	₹ 1,70,00,000	₹ 30,00,000
40	20	₹ 10,000	₹ 91,00,000	₹ 24,00,000
45	15	₹ 10,000	₹ 47,00,000	₹ 18,00,000
50	10	₹ 10,000	₹ 22,00,000	₹ 12,00,000

* Figures are rounded to the nearest value. Mutual Funds Investment are subject to market risk. Please read the offer document carefully before investing. Returns are assumed as 12% per annum.

SIP Popularity Trend

Equity Market has performed well and surpassed the return of all major asset classes in the last 20 years despite risk & market volatility in the short term.



Source: amfiindia.com

Disclaimer: Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing.

Power of Compounding Through SIP

It starts small but grows exponentially over time.

Monthly SIP Amount: ₹.25,000/-

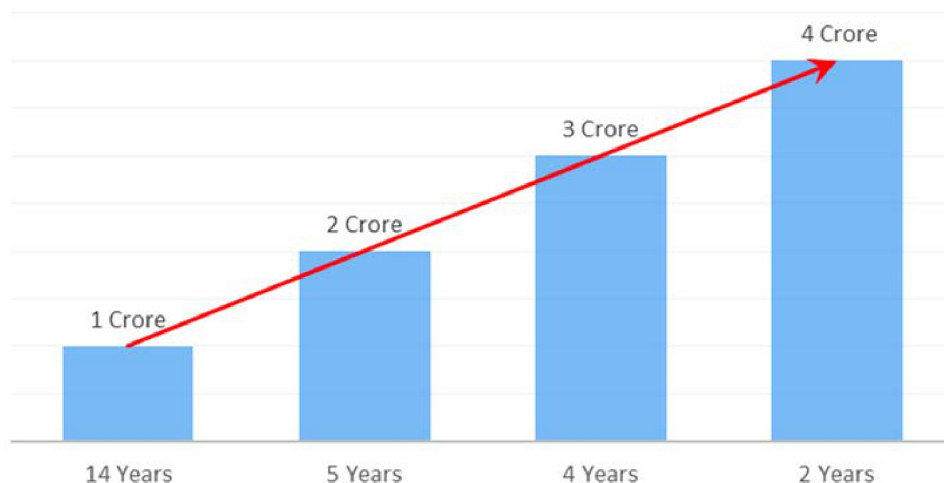
Time Period: 25 Years

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

Power of Compounding



Disclaimer: Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing. Returns are not guaranteed. Figures are approximate. The above is for illustration purposes only.

How are SIPs taxed?

SIP investments are taxed as per the First in First out(FIFO) method. If you redeem partly, the earlier allotted units are redeemed first, and sequentially later allotted units are redeemed.

To qualify for Long Term capital taxation (Equity), the investment should be redeemed after 12 months. In the case of SIP, each monthly allotted unit must complete 12 months to qualify for the long term.

Example: Mr. Rohit started a SIP on 1st June 2021 in XYZ Fund of Rs 10000/- monthly. He redeemed his investment on 29th Nov 22. So, units completed 12 month holding period will qualify for the long term and the rest units allotted will qualify for the short term.

Investment Date	Investment Amount	NAV	Allotted Units	Gain / Loss	Tax
1-Jun-2021	-10000	10.04	996.016	1314.74	LTCG
1-Jul-2021	-10000	10.09	991.080	1258.67	LTCG
1-Aug-2021	-10000	10.15	985.222	1192.12	LTCG
1-Sep-2021	-10000	10.06	994.036	1292.25	LTCG
1-Oct-2021	-10000	10.36	965.251	965.25	LTCG
1-Nov-2021	-10000	10.55	947.867	767.77	LTCG
1-Dec-2021	-10000	10.79	926.784	528.27	STCG
1-Jan-2022	-10000	10.96	912.409	364.96	STCG
1-Feb-2022	-10000	11.01	908.265	317.89	STCG
1-Mar-2022	-10000	11.12	899.281	215.83	STCG
1-Apr-2022	-10000	11.17	895.255	170.10	STCG
1-May-2022	-10000	11.05	904.977	280.54	STCG
1-Jun-2022	-10000	11.1	900.901	234.23	STCG
1-Jul-2022	-10000	11.22	891.266	124.78	STCG
1-Aug-2022	-10000	11.34	881.834	17.64	STCG
1-Sep-2022	-10000	11.4	877.193	-35.09	STCG
1-Oct-2022	-10000	11.45	873.362	-78.60	STCG
1-Nov-2022	-10000	11.51	868.810	-130.32	STCG
29-Nov-2022	188801	11.36	16620	0	

Disclaimer: Mutual Fund investments are subject to market risk. Please read the scheme related documents carefully before investing.