

MUTUAL FUNDS



Sharekhan

by BNP PARIBAS

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ABOUT SHAREKHAN

We are the 4th largest retail broker in India and a leading MF distributor.

Present across the country



547
Cities



136
Branches



>3,600
Franchisees



2.5 Mn
Customers



6,80,000
Avg. Trades/day



₹463 Bn
Assets

Note: Data as on Mar 2022

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ABOUT SHAREKHAN

Products & Services



BROKERAGE



MUTUAL FUND



PORTFOLIO
MANAGEMENT



EDUCATION



BNP PARIBAS

ABOUT BNP PARIBAS

The bank for a changing world



193,000
Employees



€ 44.3 Bn
Revenue



€ 9.5 Bn
Net Income



72
Countries



2017
World's Best Bank*



2017
India's Best Domestic
Private Bank**

Source: BNP Paribas Annual Report 2017

Note: Data as on Dec 2020

** Awarded by Asian Private Banker

* Awarded by Euromoney

KNOW MORE ABOUT MUTUAL FUNDS



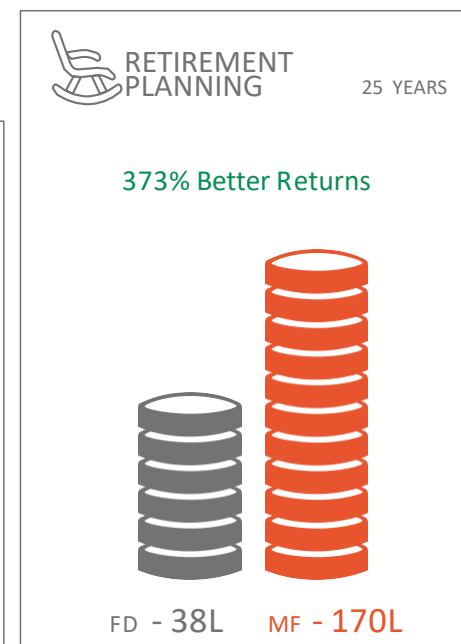
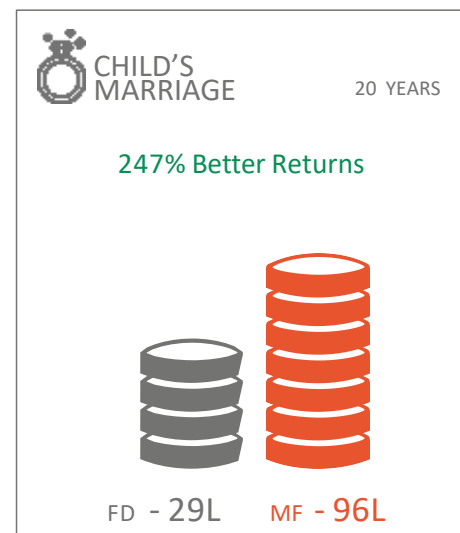
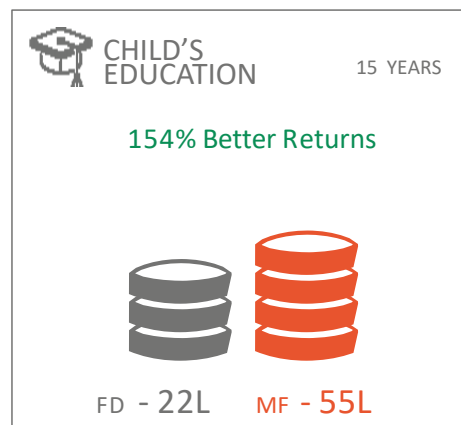
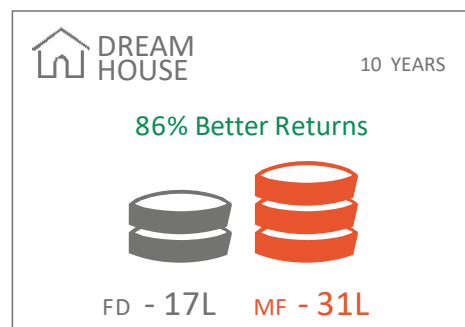
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WANT TO CREATE WEALTH?

SAVINGS WILL NOT SUFFICE TO MEET YOUR LIFE GOALS

 Initial Investment Amount = 10L (Lakhs)

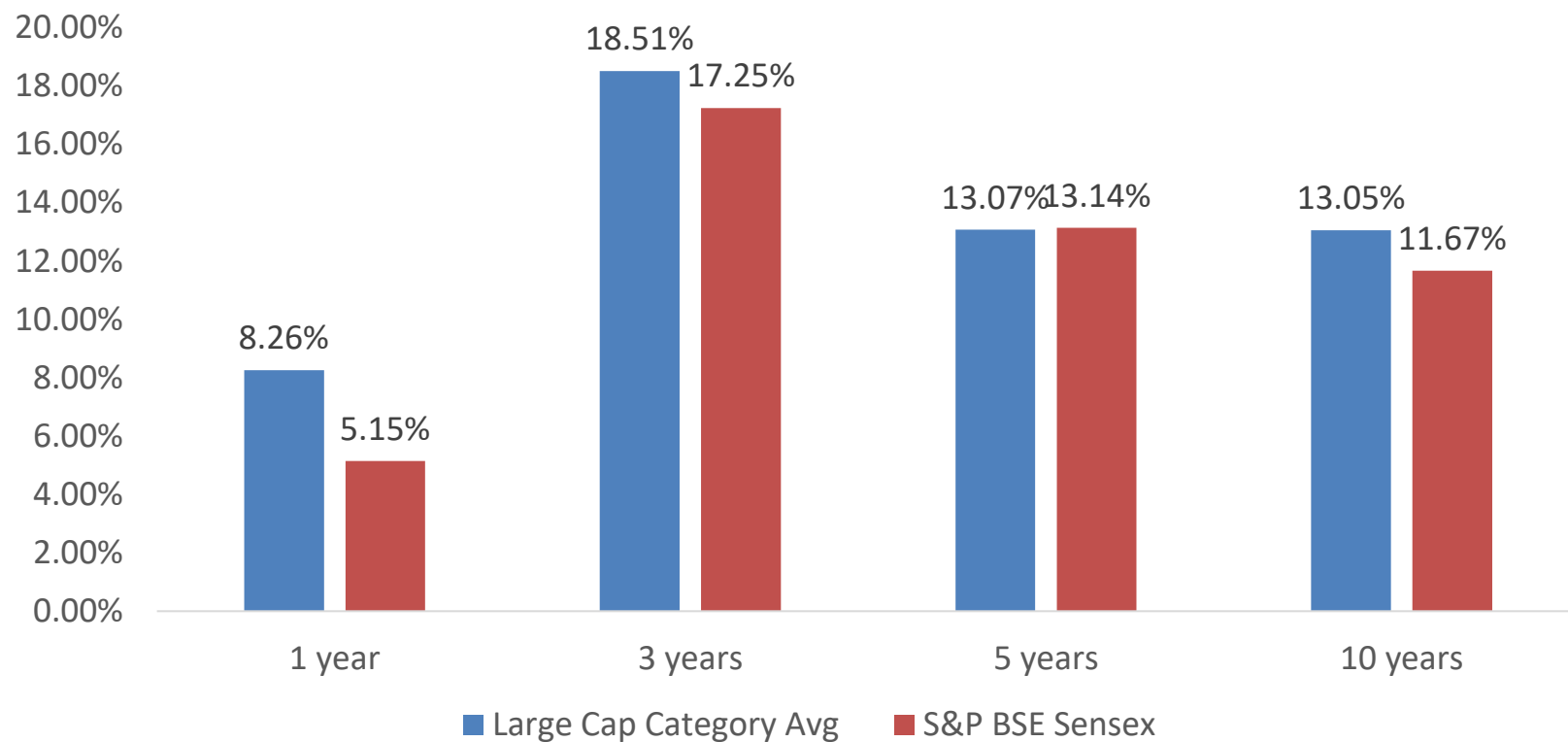


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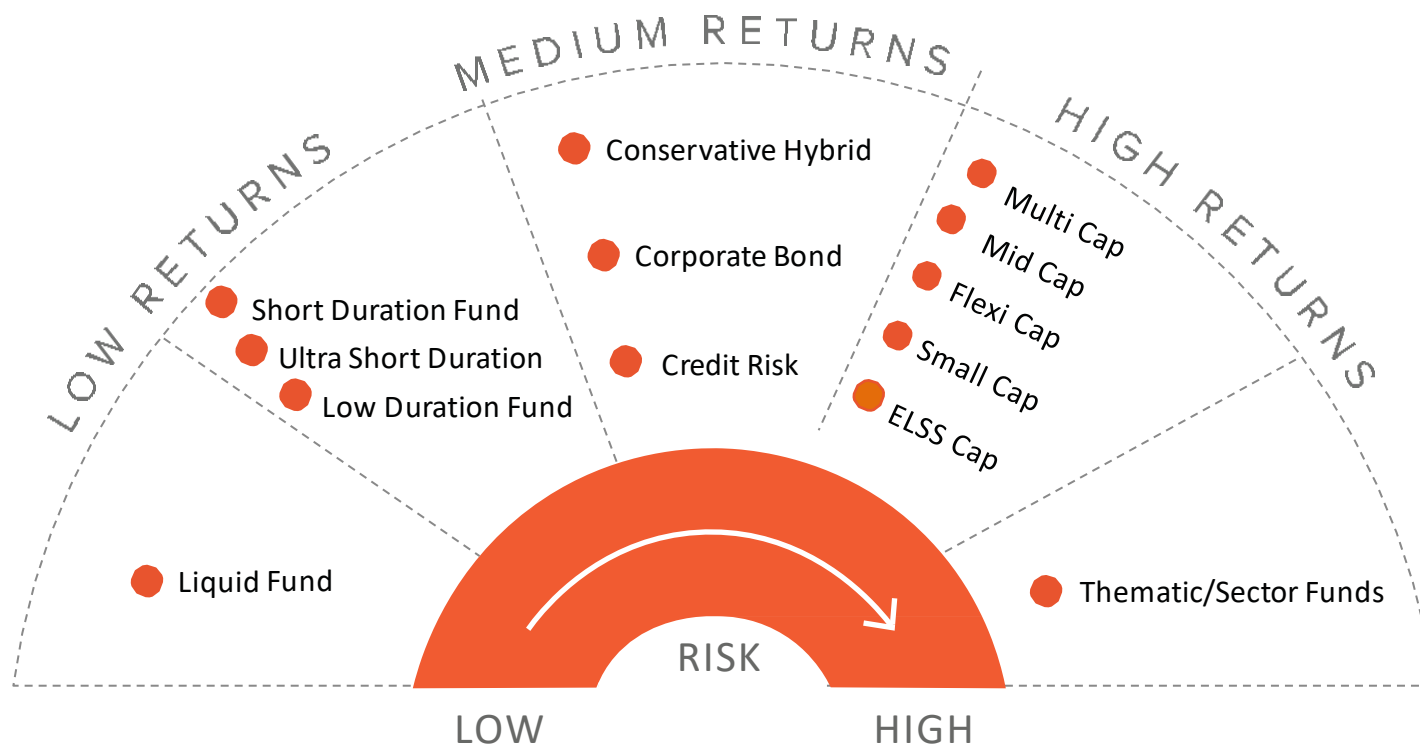
THINK ABOUT THE BIGGER PICTURE, MUTUAL FUNDS ARE THE WAY TO GO

Mutual funds generate better returns over long term



RISK V/S RETURN

SELECT SCHEMES TO MATCH YOUR RISK PROFILE



Category as per SEBI- Product labelling in mutual funds

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WAYS TO INVEST IN MUTUAL FUNDS



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LUMPSUM

It is a “bullet” payment wherein an investor makes a single one-time, usually large investment.

For example: 3 lakhs invested in one go.



SIP SYSTEMATIC INVESTMENT PLAN

SIP allows an investor to invest a pre-determined amount at regular intervals.

For example: 5,000 invested every month for 5 years.

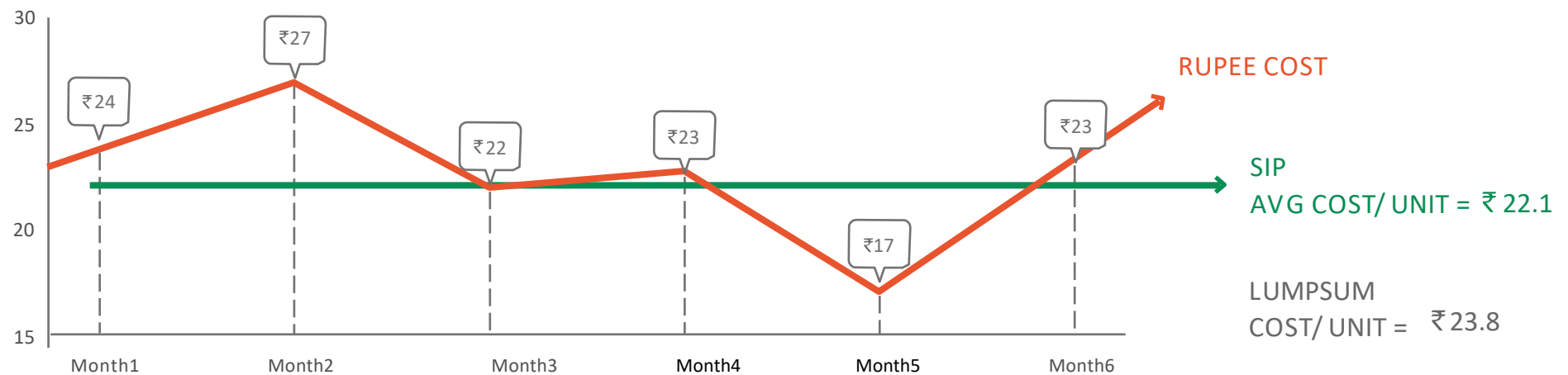
BENEFITS OF INVESTING THROUGH SIP



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1. SIP REDUCES SHORT TERM VOLATILITY



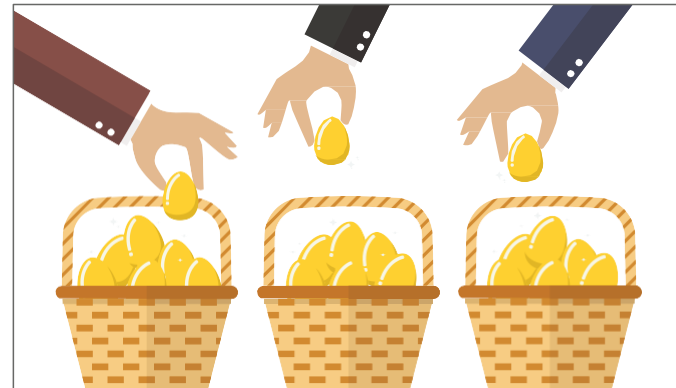
Investing regularly ensures investments at an average cost



Lump-sum investments have the risk of buying at the highest price

2. DIVERSIFICATION

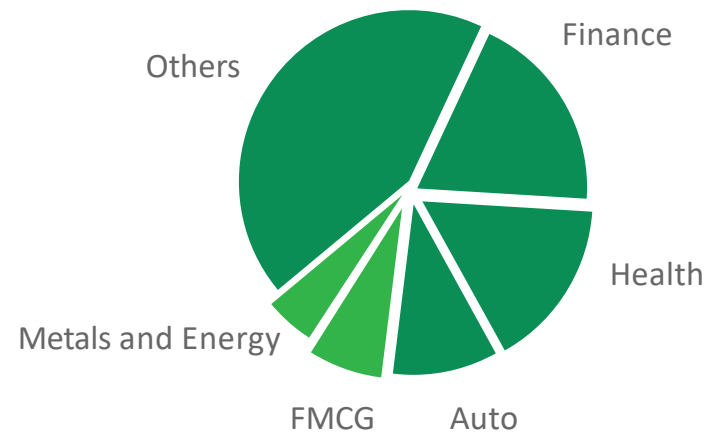
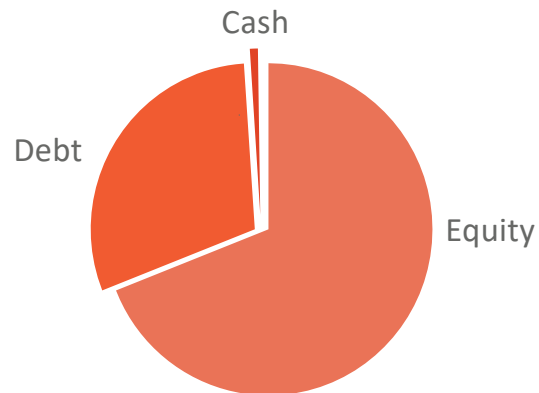
Don't put all your eggs in one basket



Allocates funds across multiple securities & sectors

Asset
Allocation

Sector
Allocation

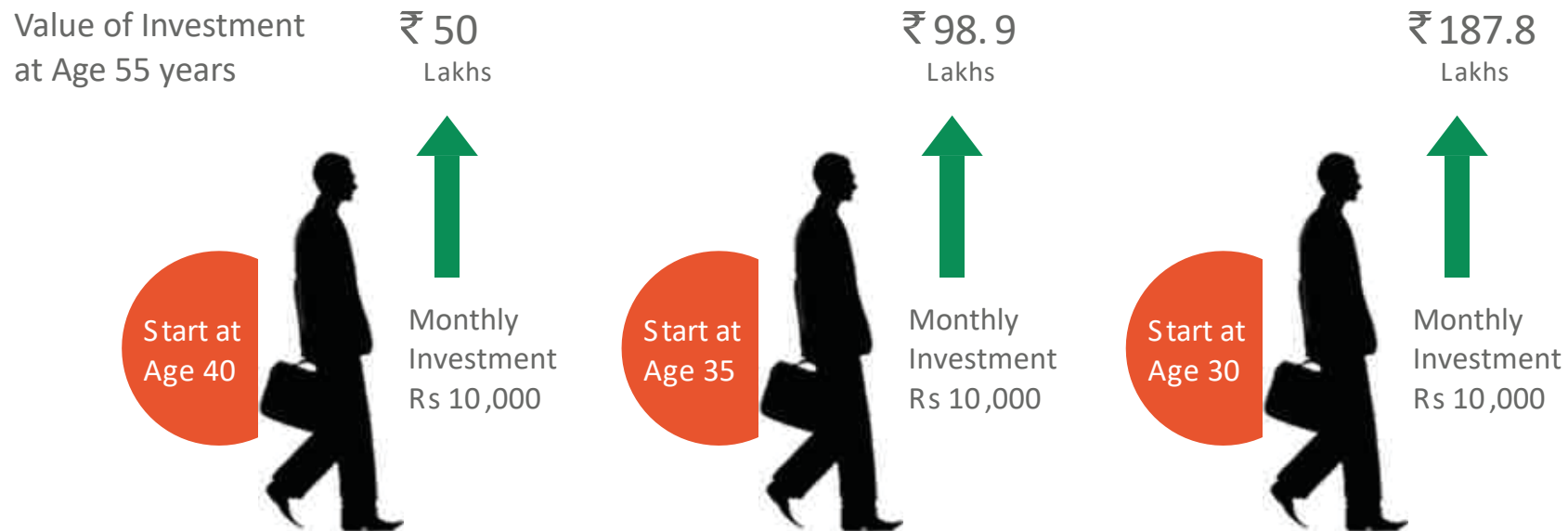


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3. LONGER YOU STAY INVESTED, BETTER YOU EARN

Losing time is losing money!



Power of compounding :

Earnings of the current year contribute to the earnings of the following year and so forth...

Assumption: 12% p.a. return

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4. AFFORDABLE



NO ENTRY / EXIT FEES

- 'Upfront load' on all MFs was banned in 2009
- No 'Exit load' on equity funds after 1 year



LOWER TAXES

- Taxes on Equities are lower than most other asset classes



POCKET FRIENDLY

- Investments can start from as low as ₹500

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5. NO NEED TO TIME THE MARKET

What do you do when you expect the markets to decline? Do you sell and wait till stocks hit the bottom?

If you had stayed fully invested in equities from 2nd April, 1990 to 31st Oct, 2023, you could have earned compounded annual returns of 14%.

However, by trying to time the market, you could have risked missing out on days with biggest gains and the returns.

A systematic investment plan makes it easy for you by buying more units when the markets are low and fewer as they rise. This helps average out the cost per unit for better growth in the long term

Hence do not time the market, focus on time in the markets with SIP instead



6. SMART INVESTMENTS HELP YOU ACHIEVE YOUR FINANCIAL GOALS

Cost of your dreams is increasing with time!



SIP is an effective tool to prepare for medium/long-term goals

Small regular investments lead to large incremental gains

Assumption: Inflation at 7%

7. LIQUIDITY - AMOUNT GETS CREDITED WITHIN 2 DAYS

Liquidity of various investment options



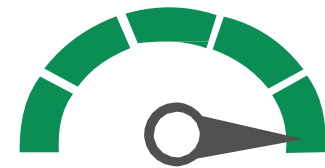
Real Estate



Gold



Bank FD



SIP / MF

Time required for amount to get credited

- Debt funds: 1 day
- Equity funds: 2 days

Benefits of SIP / MF

Withdrawal options

- Complete
- Partial
- Systematic

Redemption options

- Online
- Offline

8. CONVENIENCE



Invest monthly, quarterly or annually as per your convenience



ACH facility helps with automatic deduction from bank a/c



Increase, decrease, stop, redeem investments at any time



Split investments across different funds

SIP IN NUMBERS: SAMPLE INVESTMENT CALCULATOR

Expected portfolio value (₹) @12% return p.a.

Investment per month (₹)	Number of Years				
	3	5	10	12	15
1,000	43,077	81,670	2,30,039	3,19,062	4,99,580
5,000	2,15,384	4,08,348	11,50,193	15,95,308	24,97,901
10,000	4,30,769	8,16,697	23,00,387	31,90,616	49,95,802
25,000	10,76,922	20,41,742	57,50,967	79,76,539	1,24,89,505
50,000	21,53,844	40,83,483	1,15,01,934	1,59,53,078	2,49,79,010
75,000	32,30,766	61,25,225	1,72,52,902	2,39,29,617	3,74,68,515
1,00,000	43,07,688	81,66,967	2,30,03,869	3,19,06,156	4,99,58,020

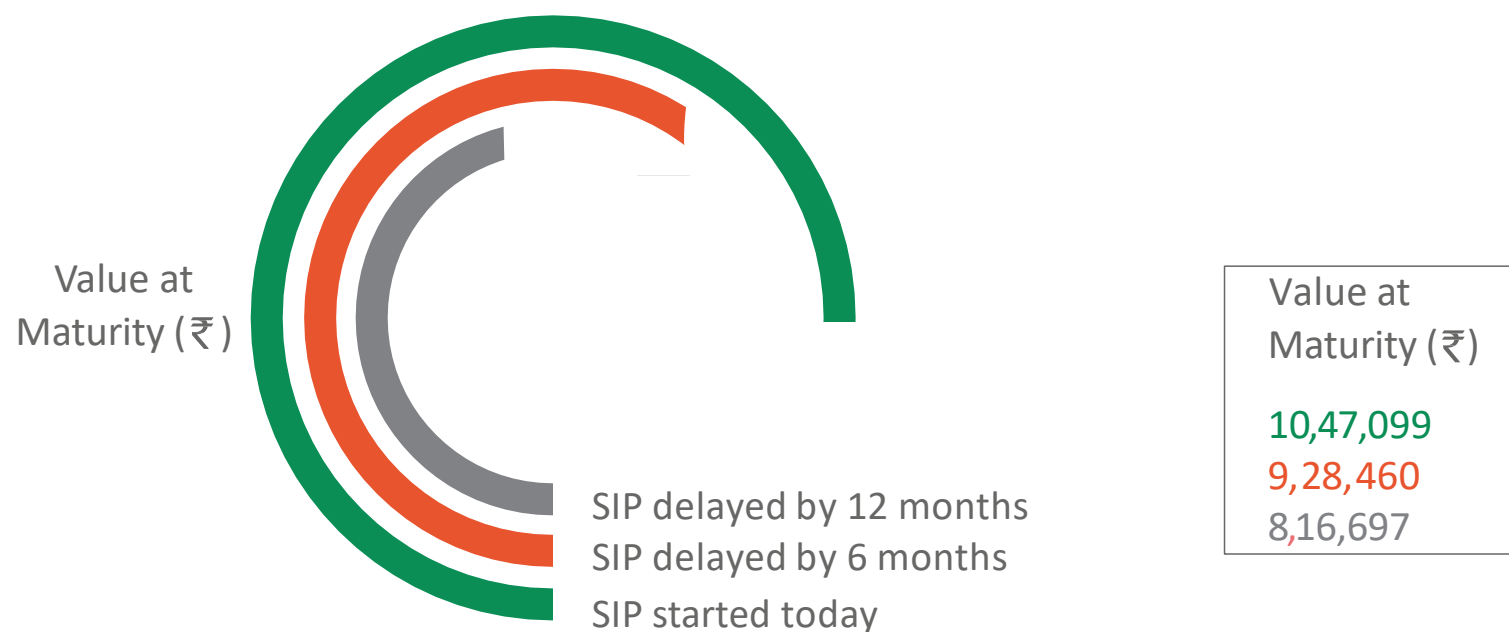
For any investment value not appearing in the table, simply follow this example

Eg. ₹6000/- per month - multiply the value for 1000 p.m by 6.

Hence, a SIP of ₹6000/month in 15 years will be $4,99,580 \times 6 = 29,97,480$

BETTER TO INVEST NOW THAN LATER

Cost of delaying investment (assuming a 12% p.a. rate of return)

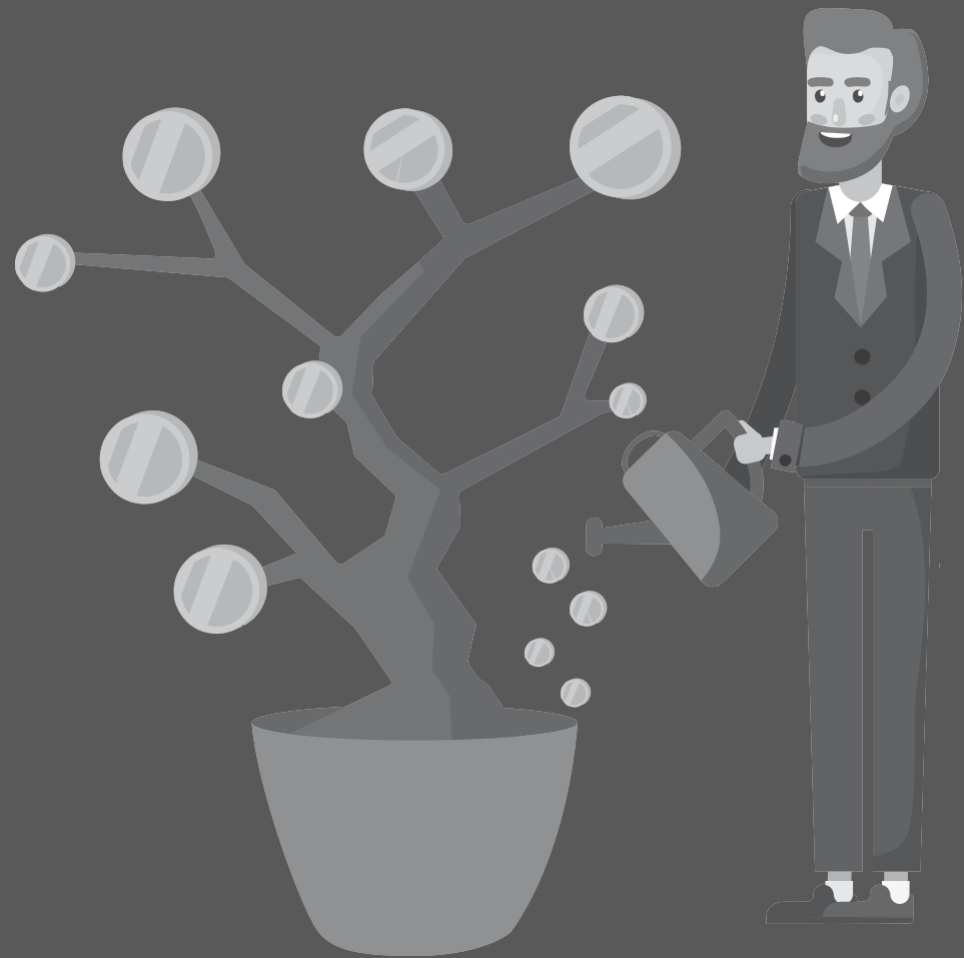


Amount invested: ₹ 10,000 per month for 6 Years

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WE ADD VALUE TO
YOUR INVESTMENTS



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VALUE TO YOUR INVESTMENTS

FUNDS WE LIKE

Confused about which funds to invest in ?

[Look at Funds We Like](#)

“Funds We Like” is our monthly report on top funds that have outperformed others in the market and are worth investing in.

Type of funds listed:

Top Equity
Funds

Top SIP
Funds

Top Debt
Funds

Top Hybrid
Funds

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VALUE TO YOUR INVESTMENTS

PORTFOLIO EVALUATION



Already an investor?

Share your portfolio and get professional expertise

Our experts can evaluate your portfolio allocation based on your goals, risk taking willingness and capacity.

We then offer you a choice of the most suited strategy to follow and to get the most out of your investments.

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MYTH BUSTERS

MYTH

BUST

Lower the NAV, the better it is



Return on investment, portfolio quality and management matter more.

Past performance, volatility, fund management reflect expected returns

MFs freeze your money



Though designed to be medium/long term investments, MFs do offer liquidity

One can sell MFs at any time and the amount gets credited in just 2 days (except close-ended funds and fixed maturity products)

Investing in direct equities is always more profitable



Only if one is well versed with the market and invests in a structured manner; for others it is advisable to invest in mutual funds

MFs offer a diversified portfolio and hence reduce risk

MFs are meant for market experts



MFs are managed by professionals, hence investors do not have to monitor the market

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MYTH BUSTERS

MYTH

Investing in MFs is expensive



All MF schemes are risky



If the NAV of a fund decreases, it is best to sell it immediately



BUST

Investments can start from as low as ₹ 500 through SIP or a lump-sum of ₹ 1,000

No entry fee or an upfront load

Invest monthly/quarterly/annually per your convenience

MFs invest in a variety of instruments, from low-risk to high-risk

There are safe funds like Liquid funds and Debt funds that invest in government bonds, corporate bonds, debentures, etc.

MFs are designed to be medium/long-term investments

Selling too early without consulting your relationship manager can lead to loss of money

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- Mutual funds, like securities investments, are subject to market and other risks and there can be no assurance that the objectives of any of the schemes of the Fund will be achieved. Please read the Offer Document carefully in its entirety prior to making an investment decision
- The NAV of units issued under the Schemes of mutual funds can go up or down depending on the factors and forces affecting capital markets and may also be affected by changes in the general level of interest rates. The NAV of the units issued under the scheme may be affected, inter-alia by changes in the interest rates, trading volumes, settlement periods, transfer procedures and performance of individual securities. The NAV will inter-alia be exposed to Price / Interest Rate Risk and Credit Risk.
- Past performance of any scheme of the Mutual fund do not indicate the future performance of the Schemes of the Mutual Fund. Sharekhan shall not responsible or liable for any loss or shortfall incurred by the investors.
- Investors are not being offered any guaranteed or assured rate of return through this document.

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