

# SESSION 1 - MUTUAL FUND ANALYST PROGRAM



By;

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**(CBO)**  
**ITI Mutual Fund**

**01**

MF Industry –History/ Global

**02**

Size of Opportunity

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Back to Basics What is ABC of MF/Asset Classes

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Special Workshop on Masterchef Equity & Debt Orchestra Classes

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Tale of Jay Veeru

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Regulatory Updates

**07**

Channel Mix, AUM mix

**08**

Smart Solutions for MF



COURTESY: VANGUARD

The principal role of the mutual fund is to serve its investors.

— *John C. Bogle* —

AZ QUOTES

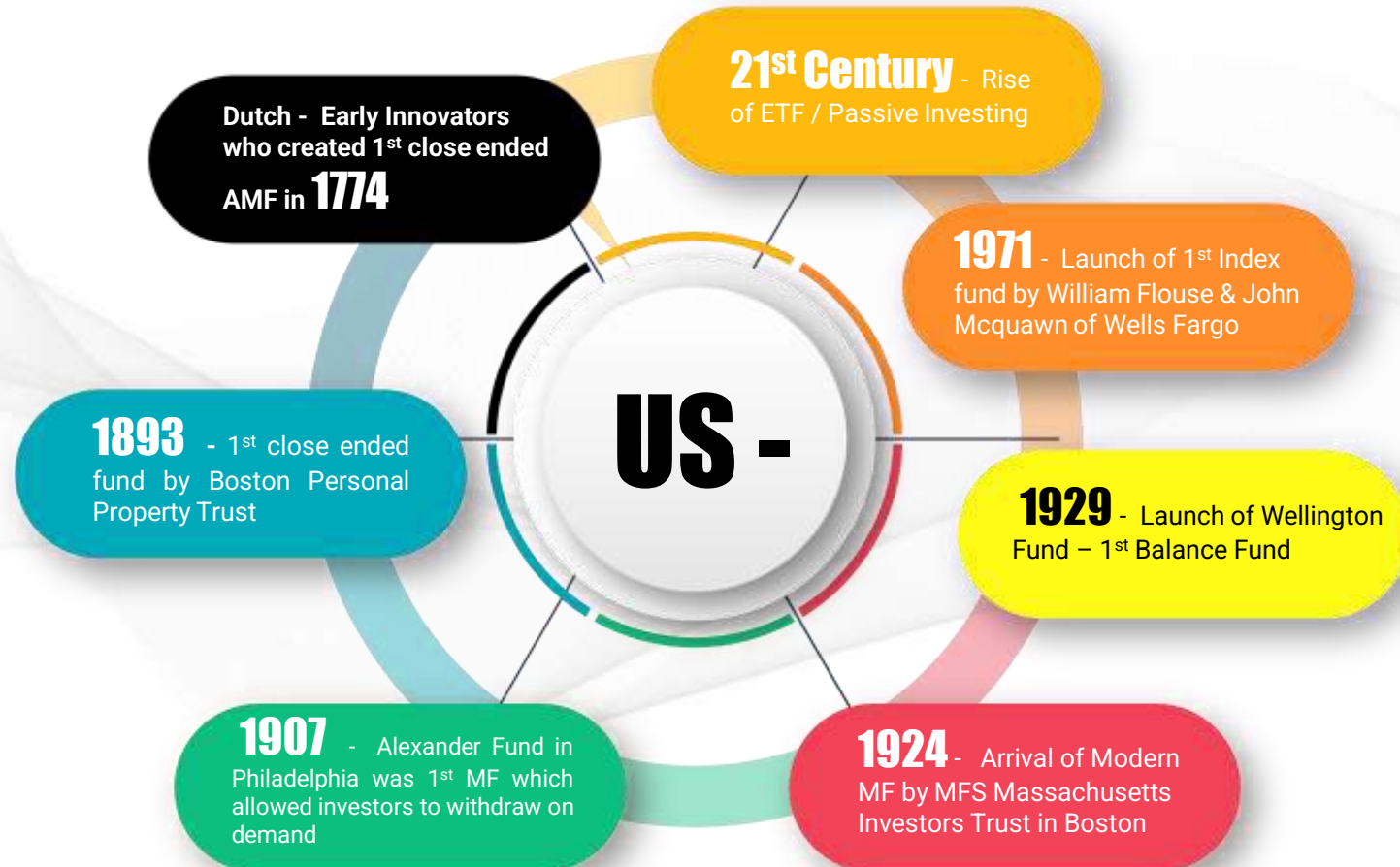


Equity mutual funds are the perfect solution for people who want to own stocks without doing their own research.

— *Peter Lynch* —

AZ QUOTES

# Mutual Fund world history



US MF AUM is 21 Tn \$ - 40% of the global MF Industry , there are more than 10 k Mutual fund in US

[www.equalifi.org](http://www.equalifi.org)

. Which is the Biggest MF Scheme in the world?

Which is the Biggest MF Scheme in the world?

Ans: Vanguard Total Stock Market Index Fund(\$1.3 Tn)

# MF Industry History In India

## 1<sup>st</sup> Phase – 1964- 87

Phase of Inception : - UTI had a monopoly

## 2<sup>nd</sup> phase – 1987-93

Entry of Public Sector  
1<sup>st</sup> non UTI Asset  
Management Co – SBI  
in 1987 .

## 3<sup>rd</sup> Phase - 1993- 2003

11 private player  
launched AMC

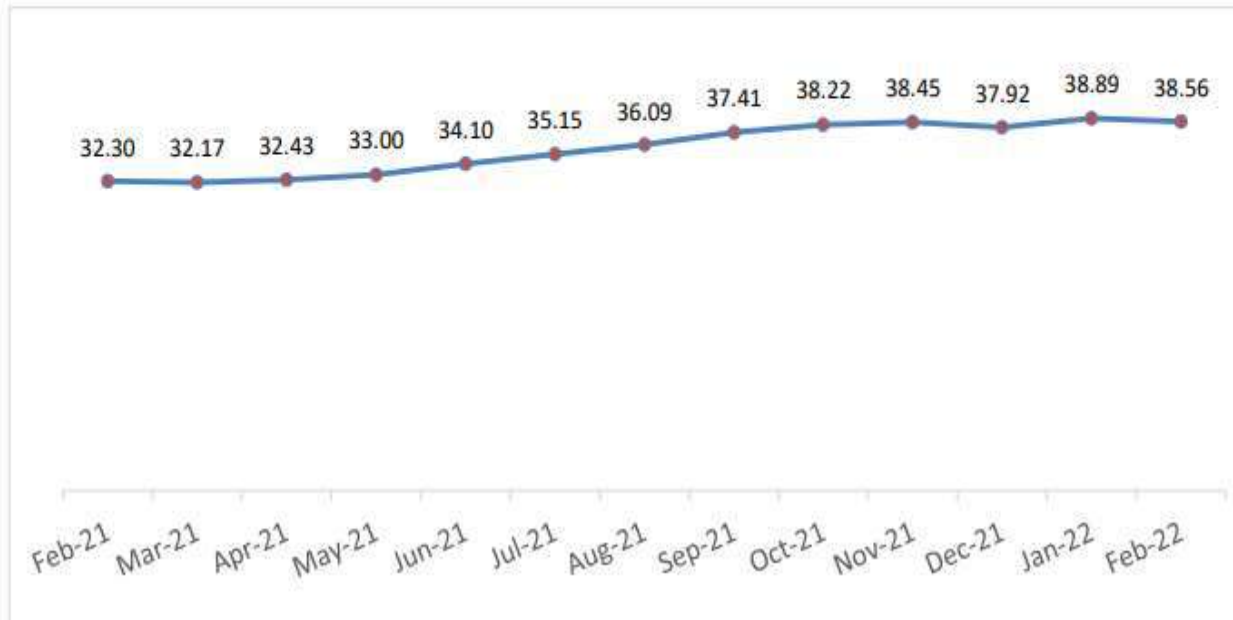
## 4<sup>TH</sup> PHASE – Feb **2003** onwards -

- ✓ UTI split into 2 entities – UTI MF and SUUTI
- ✓ SEBI Launched various measures
- ✓ Continuous growth in MF Assets
- ✓ Increase Penetration

**6 x AUM growth in Industry from 5.87 lac cr to 37.56 lac crore from 2012-2022**

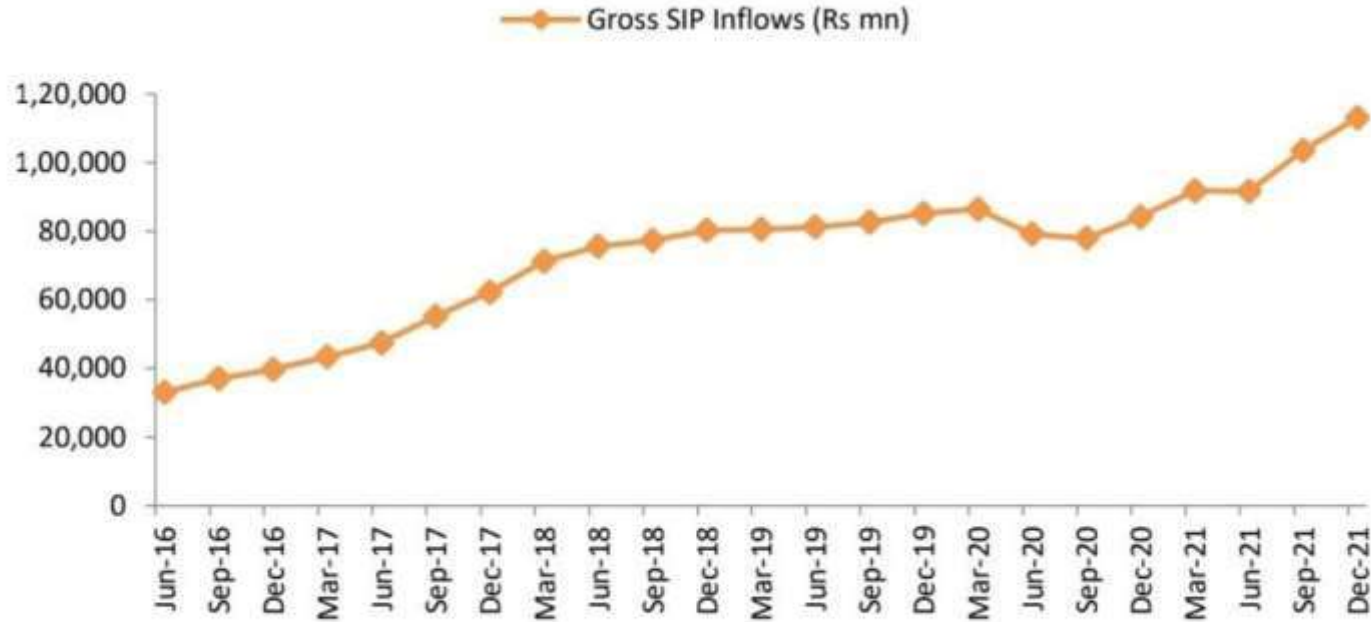
# TOTAL ASSETS REACH RS 38 LAKH CRORES...

## Total Assets (Rs. Trillion)



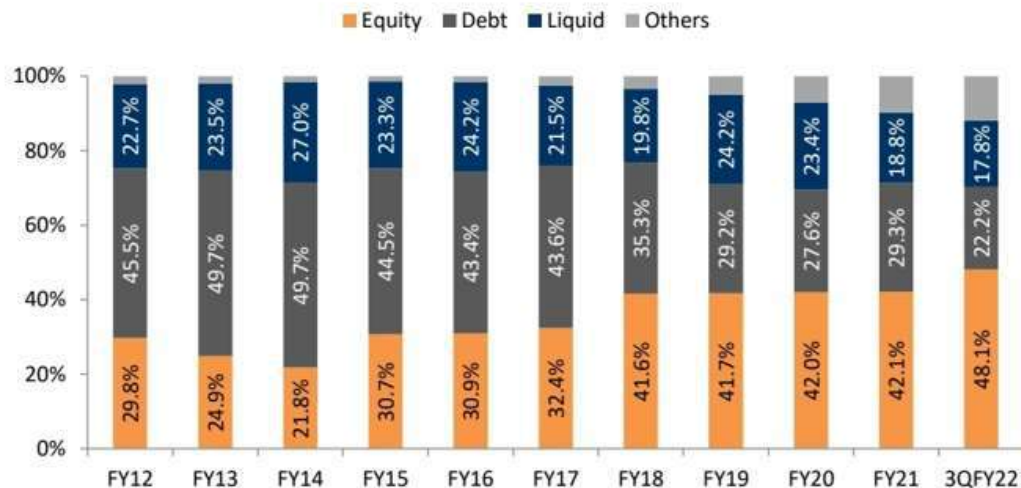
Milestone of Rs 38  
lakh crores AUM

# A QUANTUM LEAP IN SIP INFLOWS.....



Source: AMFI, Equirus

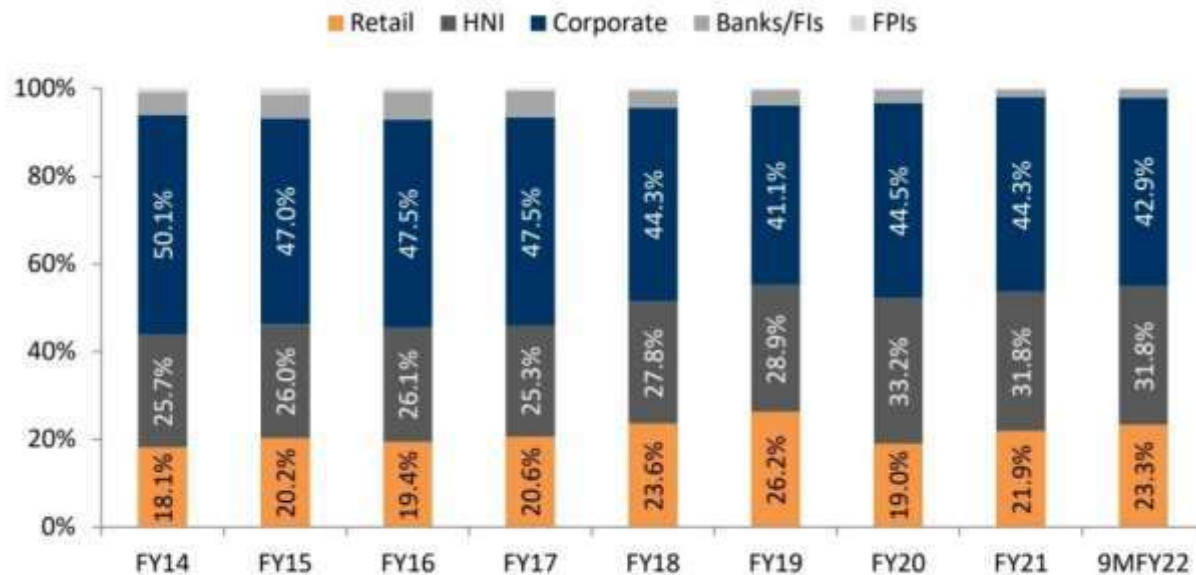
Exhibit 7: Industry QAAUM mix: share of equity AUM has increased over the years



Note: Equity QAAUM includes ELSS, Growth/Equity Oriented, Hybrid, Solution Oriented schemes. Debt QAAUM includes Gilt, Income Oriented schemes. Liquid QAAUM includes Liquid fund schemes and Others include Gold ETF, Other ETF, Index Funds and FoF investing overseas; Source: AMFI, Equirus

AUM Mix of Industry Assets with >40% equity

# POWER OF RETAIL, MULTIPLIER TO DII FLOWS ...

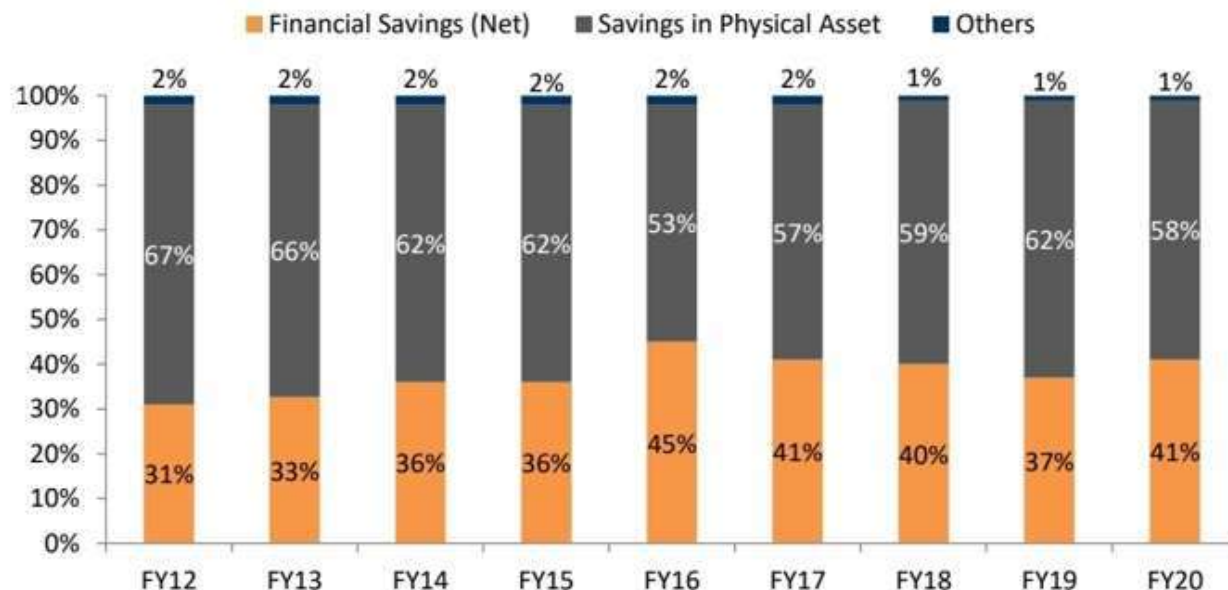


Retail investors  
with a share of  
30% to AUM

Source: AMFI, Equirus

# FINANCIAL ASSETS V/S PHYSICAL ASSETS RATIO

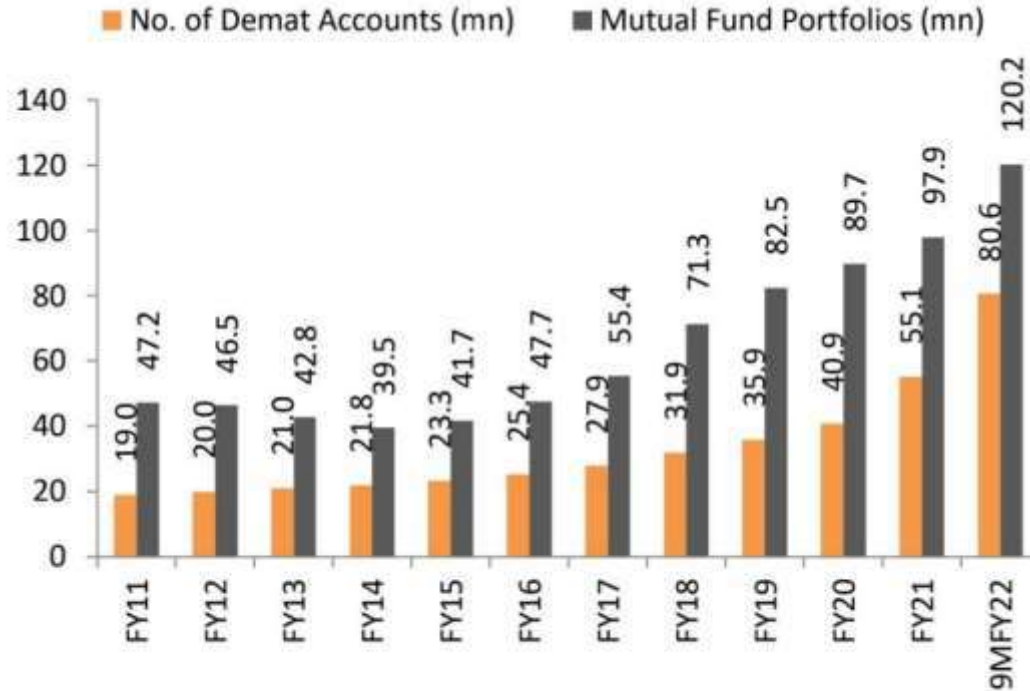
Exhibit 3: Share of financial assets at 41% of household savings



Source: RBI, MOSPI, Company Data, Equirus

Share of financial assets growing compared to physical assets

# NO OF MF PORTFOLIOS EXCEEDS NO OF DEMAT A/C

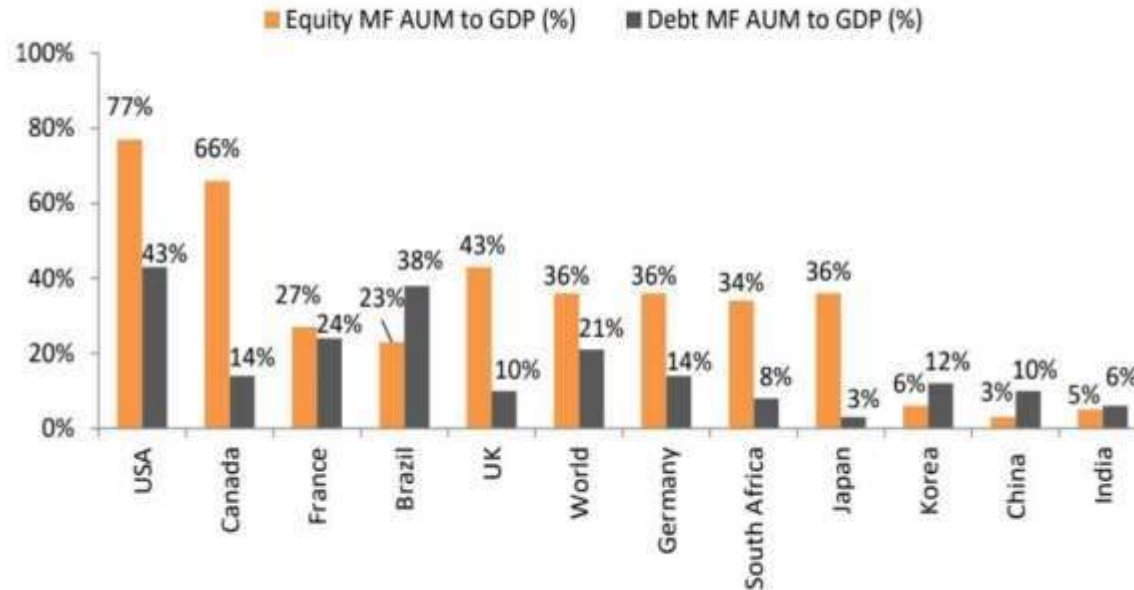


**MF with a record  
1.2 cr Mutual  
Fund portfolios  
in 9MFY 22**

Source: AMFI, CDSL DRHP, NSDL Annual Report, Equirus

# MF PENETRATION % OF GDP...INDIA A LONG WAY

Exhibit 6: India's MF penetration (AUM-to-GDP) much lower than global average



India's MF penetration still a long way to go compared to others

Note: Data is as of CY2019 Q4 for all countries; Source: AMFI, IMF, RBI, CRISIL Research, Equirus

. Which is the Biggest MF  
in India?

Which is the Biggest MF in India?

Ans : SBI MF Rs 5.78 lakh crs

. Which is the Biggest MF Scheme in India?

# Which is the Biggest MF Scheme in India?

Ans : SBI ETF Nifty 50

## BACK TO BASICS -ABC OF MF



# WHY DO PEOPLE SAVE



# IS JUST SAVING ENOUGH...

5 years back	Today	% increase
Ordinary Shoes – Rs 500	Branded Shoes – Rs 3000	500%
Watch – Rs 1500	Stylish Watch – Rs 7500	400%
Restaurant – Rs 1000	Fine Dining – Rs 5000	400%
Medicine – Rs 500	No Limit	----
School fees – Rs 5000	Public School's fees – Rs 1,00,000	1800%
Tabs Didn't exist	Smart Tabs – Rs 15,000	----
Normal mobile – Rs 3,000	Smart phone – Rs 30,000	900%
Scooter / Motor Cycle – Rs 50,000	Sedan Car – Rs 8,00,000	1500%



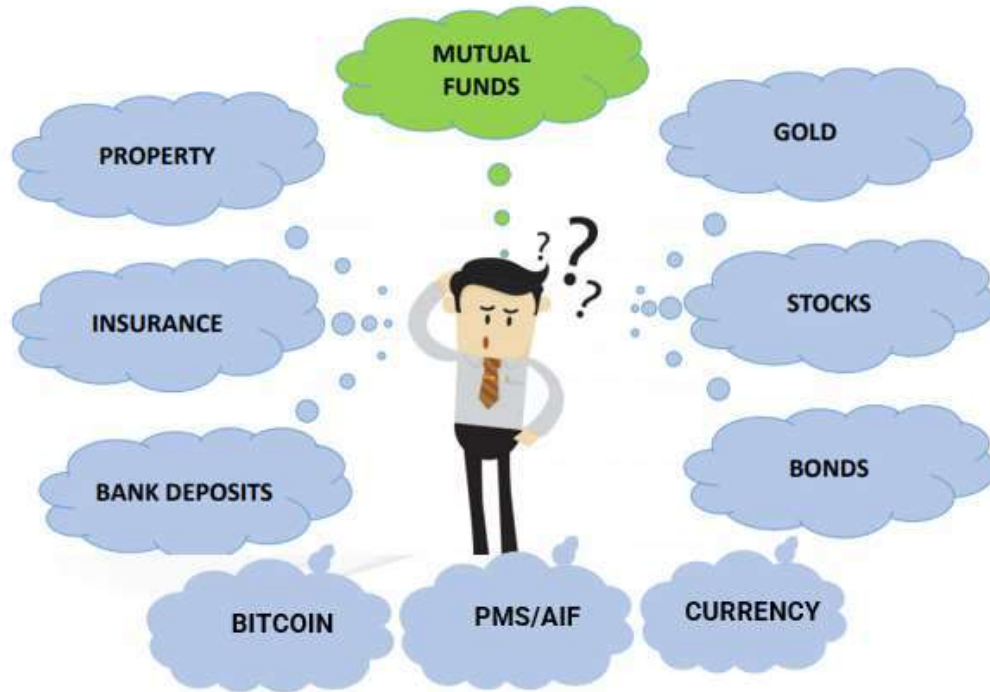
**SAVE?**



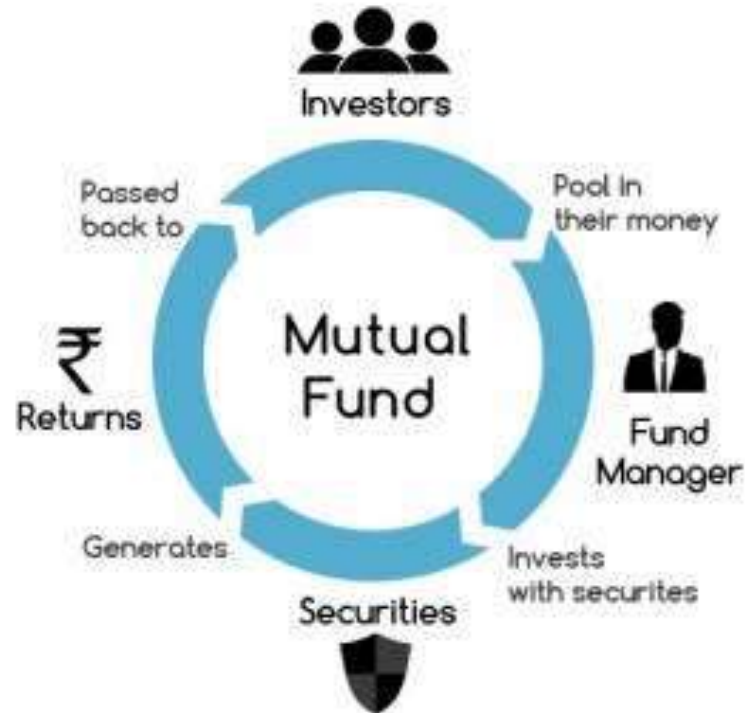
**SPEND?**

**INVEST?**

# SO WHERE TO INVEST ?



# WHAT IS MUTUAL FUND & HOW IT WORKS...



# CLASSIFICATION OF MUTUAL FUNDS ...



# WHAT ARE EQUITY FUNDS...



Invests in equities and equity related instruments of companies



Seeking long term growth, but volatile in the short term



Suitable for investors with higher risk appetite and longer investment horizon



# WHAT ARE DEBT FUNDS..



Invest in different types of fixed income securities



Aims to earn interest income and capital appreciation



Suitable for investors seeking income at moderate risk



"DEBT RETURNS CAN BE STEADY COMPARED WITH EQUITY BUT LOW IN THE LONG RUN AND HENCE MAY BE SUITABLE FOR SHORT TERM GOALS"

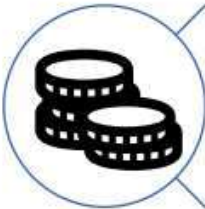
# WHAT ARE HYBRID FUNDS...



Invest in a mix of equities and debt



Gain from a healthy dose of equities but the debt portion fortifies them against any downturn



Ideal for investors who are looking for a mixture of safety, income and modest capital appreciation



Hybrid funds invest in more than one asset category. These schemes are like the all-rounders in the game of cricket. They can bowl, bat and field.

# 1

Food for thought:  
**MAKE THE MOST OF YOUR INVESTMENTS WITH  
EQUITY MUTUAL FUNDS**

## DRIZZLE YOUR INVESTMENTS WITH

- ✓ **ELSS** - an opportunity to save tax and create wealth
- ✓ Long-term capital gains are tax free
- ✓ Short lock in period of 3 years
- ✓ Invest systematically through SIPs to bring discipline to your tax planning



# MASTERCHEF EQUITY



## 2 Blend in **LARGE CAP BLUE-CHIP funds**

- ✓ They invest in reputable and financially sound large cap companies
- ✓ Aim to strengthen and provide stability to your equity portfolio
- ✓ Provide sustainable returns over a longer period of time

## 4 Add a dash of **DIVERSIFIED EQUITY funds**

- ✓ Allocate investments across sectors, thereby minimising risk
- ✓ Aims to provide long term growth
- ✓ Suitable for investors with a moderate risk profile

## 3 Whisk in some **MID and SMALL-CAP funds**

- ✓ They invest in mid-sized and small companies
- ✓ Can potentially take better advantage of a reviving economy
- ✓ Short-term investments may be subject to volatility, hence it is suitable for people with a high risk-high returns profile

# MASTERCHEF EQUITY

5

Toss in some **DIVIDEND YIELD** funds

- ✓ They invest in companies, which can provide returns consistently
- ✓ Provides capital appreciation to the portfolio
- ✓ Relatively less volatile compared to other equity funds

6

Add **EQUITY INDEX** funds to taste

- ✓ Invests in stocks in the same proportion as they are in the index
- ✓ Low expense ratio
- ✓ Sensitive to market risks



7

Sprinkle with **SECTORAL** funds

- ✓ Invest in a particular sector or industry such as Pharmaceutical, Fast Moving Consumer Goods and IT.
- ✓ Performance of the funds is dependent on the sector being invested in.
- ✓ Diversification is low so they carry a high sector specific risk

8

Garnish with some **CONTRA** funds

- ✓ Invests in stocks that are undervalued but have growth potential in the long run
- ✓ Invest during low stock values and benefit when the market potential of the stocks is recognized
- ✓ Gain predominantly from long term investments



Strike the right investment chords with **DEBT FUNDS.**

Debt Funds are mutual funds that invest in fixed income securities like bonds and treasury bills. These funds allow you to invest your income optimally at relatively low risk levels.

# TIME FOR ORCHESTRA

# 1

Compose Symphony with

**FIXED MATURITY PLANS** funds

- ✓ Generate income by investing in fixed income securities.
- ✓ Gain by investing in fixed tenure during uncertain interest rate movements.
- ✓ FMPs offer reasonable returns but no guarantee

# 2

Create a melodious portfolio with  
**INCOME** funds

- ✓ Invests across debt instruments
- ✓ Invest in securities with maturity profile of 1-2 years to 15-20 years
- ✓ Recommended for investors with high risk appetite
- ✓ Gain predominantly from falling interest rates

# 3

Pull the right strings with  
**SHORT TERM** funds

- ✓ Invests in CD, CP with maturity of 1-3 years
- ✓ Efficient deployment of cash with reasonable returns
- ✓ Short term suited for 6-12 m
- ✓ Stable returns & limited effect of interest rates



# TIME FOR ORCHESTRA

# 5

Soak in the rhythm of drums by investing in **LIQUID** funds

- ✓ Invests in treasury bills, CD, CP
- ✓ Efficient deployment of idle cash
- ✓ Time frame few days to couple of months
- ✓ Stable returns among debt funds



# 4

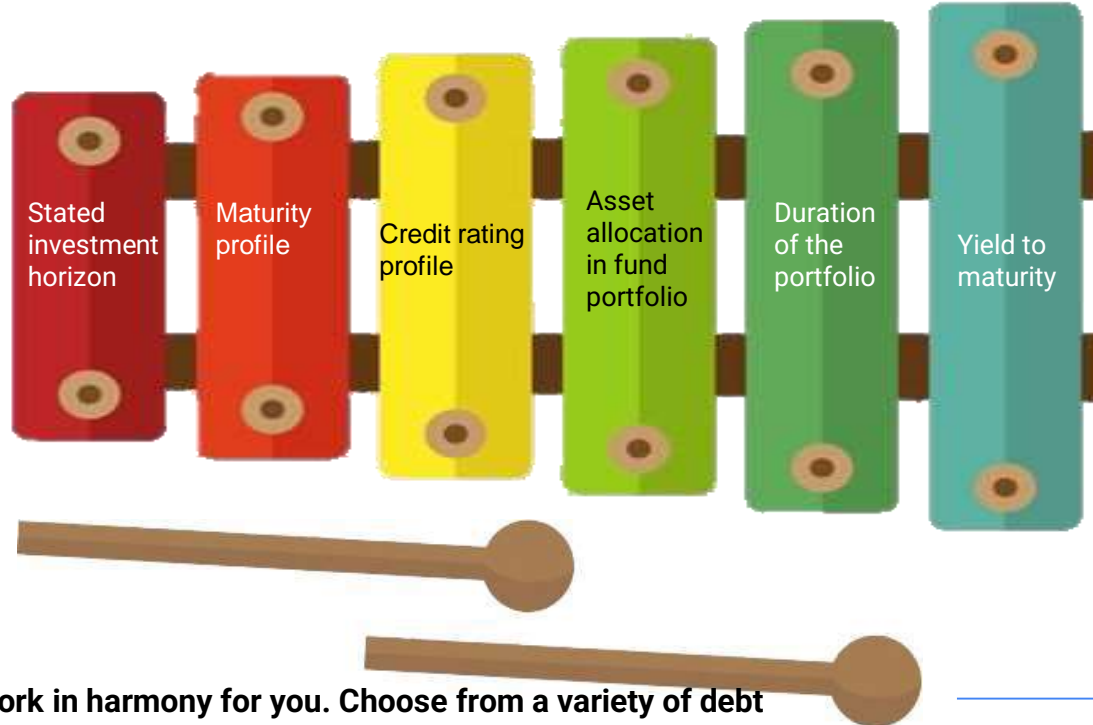
Fine tune your guitar with **GILT** funds

- ✓ Invests in all types of government securities
- ✓ Yields are associated with long term investments with time horizon of 18-24 months
- ✓ Sensitive to interest rate fluctuations
- ✓ Carries zero default risks





Remember to consider the following while choosing an appropriate DEBT MUTUAL FUND:



Let your investments work in harmony for you. Choose from a variety of debt funds to compose a melodious portfolio

# Explaining MF Product Factsheet – ITI Ultra Short Duration Fund



## CATEGORY OF SCHEME: Liquid Fund

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities. However, there can be no assurance that the investment objective of the scheme will be realised.

## SCHEME DETAILS

<b>Inception Date</b> (Date of Allotment):	24-Apr-19
<b>Benchmark:</b>	CRISIL Liquid Fund Index
<b>Minimum Application Amount:</b>	Rs. 5,000/- and in multiples of Rs. 1/- thereafter
<b>Load Structure:</b>	
Entry Load:	Nil
Exit Load:	Investor exit upon subscription
	Exit Load %
Up to Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

### Total Expense Ratio (TER):

Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 0.25%      Direct Plan: 0.09%

## FUND MANAGER

Mr. George Heber Joseph (Since 24-Apr-19)  
Total Experience: 17 years  
Mr. Vikrant Mehta (Since 19-Jan-21)  
Total Experience: 25 years

## PORTFOLIO DETAILS

AUM (in Rs. Cr): 28.45  
AAUM (in Rs. Cr): 29.84

## QUANTITATIVE DATA

Average Maturity: 15.00 Days  
Macaulay Duration: 14.00 Days  
Modified Duration: 14.00 Days  
Yield to Maturity: 3.74%

## NAV as on March 31, 2022

	Regular Plan (in Rs.)	Direct Plan (in Rs.)
Growth	1,111.4994	1,115.1788
Daily IDCW	1,001.0000	1,001.0000
Weekly IDCW	1,001.2566	1,001.2649
Fortnightly IDCW	1,001.5367	1,001.5630
Monthly IDCW	1,001.5485	1,001.5582
Annual IDCW	1,113.6296	1,115.7943

## THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING\*

- Income over short term.
- Investment in money market and debt instruments.

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

## PORTFOLIO

Name of the Instrument	Rating	Market Value (Rs. Lakhs)	% to NAV
<b>Debt Instrument</b>			
<b>Certificate of Deposit</b>			
Bank of Baroda	FITCH A1+	299.69	10.53
Axis Bank Limited	CRISIL A1+	268.85	9.45
<b>Commercial Paper</b>			
Indian Oil Corporation Limited	ICRA A1+	299.91	10.54
National Bank For Agriculture and Rural Development	ICRA A1+	249.47	8.77
<b>Corporate Bond</b>			
NTPC Limited	CRISIL AAA	280.91	9.87
Small Industries Dev Bank of India	ICRA AAA	200.54	7.05
<b>Zero Coupon Bond</b>			
Sundaram Finance Limited	CRISIL AAA	299.87	10.54
<b>Reverse Repo/TREPS</b>			
Clearing Corporation of India Ltd	NA	894.74	31.45
<b>Net Current Assets</b>	<b>NA</b>	<b>51.16</b>	<b>1.80</b>
<b>Total Net Assets</b>			<b>100.00</b>

## Dividend History (Past 3 months)

# Explaining MF Product Factsheet – ITI Long Term Equity Fund



## PORTFOLIO



Name of the Instrument	% to NAV	% to NAV Derivatives
<b>Equity &amp; Equity Related Total</b>	<b>98.85</b>	
<b>Aerospace &amp; Defense</b>	<b>1.26</b>	
Sharda Electronics Limited	0.83	
Sharda Dynamics Limited	0.45	
<b>Auto</b>	<b>3.09</b>	
Maruti Suzuki India Limited	1.60	
Eicher Motors Limited	0.75	
TVS Motor Company Limited	0.74	
<b>Auto Ancillaries</b>	<b>1.71</b>	
Bosch Limited	0.96	
WIPAC India Limited	0.74	
<b>Banks</b>	<b>23.06</b>	
ICICI Bank Limited	5.83	
HDFC Bank Limited	5.43	
Aix Bank Limited	1.01	
Kotak Mahindra Bank Limited	2.95	
State Bank of India	2.43	
Indian Bank	1.86	
Bank of Baroda	1.50	
<b>Capital Markets</b>	<b>0.14</b>	
Motilal Oswal Financial Services Limited	0.14	
<b>Cement &amp; Cement Products</b>	<b>2.18</b>	
ACC Limited	1.30	
Grasim Industries Limited	0.88	
<b>Chemicals</b>	<b>2.29</b>	
Pidilite Industries Limited	0.95	
Solar Industries India Limited	0.85	
Gujarat Fluorochemicals Limited	0.50	
<b>Construction</b>	<b>0.76</b>	
Oberoi Realty Limited	0.30	
PNC InfraTech Limited	0.25	
Ashoka Builders Limited	0.21	
<b>Construction Project</b>	<b>3.06</b>	
Larsen & Toubro Limited	1.83	
NCC Limited	0.23	
<b>Consumer Durables</b>	<b>4.64</b>	
Titan Company Limited	2.77	
Whirlpool of India Limited	0.70	
Crompton Greaves Consumer Electricals Limited	0.43	
TTK Prestige Limited	0.39	
Voltas Limited	0.38	
<b>Consumer Non Durables</b>	<b>5.88</b>	
ITC Limited	3.07	
Godrej Consumer Products Limited	0.94	
United Spirits Limited	0.67	
Kaavi Seed Company Limited	0.40	
Procter & Gamble Hygiene and Health Care Limited	0.38	
Saras Beverages Limited	0.31	
<b>Entertainment</b>	<b>0.44</b>	
Sun TV Network Limited	0.44	
<b>Ferrous Metals</b>	<b>2.16</b>	
Jindal Stainless (Hawel) Limited	1.05	
Maitan Aloys Limited	0.10	

Name of the Instrument	% to NAV	% to NAV Derivatives
<b>Finances</b>	<b>5.45</b>	
Housing Development Finance Corporation Limited	3.53	
Cholamandalam Investment and Finance Company Ltd	0.92	
Sundaram Finance Limited	0.75	
Aavas Financiers Limited	0.25	
<b>Gas</b>	<b>2.08</b>	
GANI (India) Limited	1.13	
Indraprastha Gas Limited	0.97	
<b>Healthcare Services</b>	<b>1.25</b>	
Narayana Hrudayalaya Limited	0.77	
Aster DM Healthcare Limited	0.48	
<b>Industrial Capital Goods</b>	<b>1.35</b>	
Siemens Limited	0.74	
Honeywell Automation India Limited	0.38	
ABB India Limited	0.23	
<b>Minerals/Mining</b>	<b>2.89</b>	
Coal India Limited	2.49	
<b>Non-Ferrous Metals</b>	<b>0.94</b>	
Hindustan Zinc Limited	0.94	
<b>Pesticides</b>	<b>0.93</b>	
Aster Lifesciences Limited	0.93	
<b>Petroleum Products</b>	<b>0.50</b>	
Reliance Industries Limited	0.59	
Indian Oil Corporation Limited	0.71	
<b>Pharmaceuticals</b>	<b>4.40</b>	
Lupin Limited	1.90	
Sun Pharmaceutical Industries Limited	1.56	
Natco Pharma Limited	0.94	
<b>Power</b>	<b>3.04</b>	
NTPC Limited	3.04	
<b>Retailing</b>	<b>1.85</b>	
Avenue Supermarts Limited	0.93	
Aditya Birla Fashion and Retail Limited	0.92	
<b>Software</b>	<b>14.17</b>	
Infosys Limited	6.07	
Tata Consultancy Services Limited	2.57	
HCL Technologies Limited	1.88	
Larsen & Toubro Infotech Limited	1.24	
Mphasis Limited	0.35	
eClerx Services Limited	0.49	
Cyient Limited	0.40	
RPIT Technologies Limited	0.48	
<b>Telecom - Services</b>	<b>1.98</b>	
Bharti Airtel Limited	1.98	
<b>Textile Products</b>	<b>0.56</b>	
Page Industries Limited	0.56	
<b>Transportation</b>	<b>0.94</b>	
Blue Dart Express Limited	0.94	
<b>Short Term Debt &amp; Non Current Assets</b>	<b>1.15</b>	

### Top Ten Holdings

## CATEGORY OF SCHEME: ELSS-Fund

### INVESTMENT OBJECTIVE

To provide long-term capital appreciation by investing predominantly in equity and equity related securities. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.

### SCHEME DETAILS

Inception Date (Date of Allotment):	18-Oct-19
Benchmark:	Nifty 500 TRI
Minimum Application Amount:	Rs. 500/- and in multiples of Rs. 500/- thereafter
Load Structure:	
Entry Load:	Nil
Exit Load:	Nil

### Total Expense Ratio (TER):

Including Additional Expenses and Goods and Service tax on Management Fees.

Regular Plan: 2.58% Direct Plan: 0.38%

### FUND MANAGER

Mr. George Heber Joseph (Since 18-Oct-2019)

Total Experience: 17 years

Mr. Pradeep Gokhale (Since 18-Oct-2019)

Total Experience: 24 years

### PORTFOLIO DETAILS

AUM (in Rs. Cr):	124.63
AAUM (in Rs. Cr):	117.61
% of top 5 holdings:	28.41%
% of top 10 holdings:	43.37%
No. of scrips:	72

## RISK RATIO

Standard Deviation <sup>A</sup> :	NA
Beta <sup>A</sup> :	NA
Sharpe Ratio <sup>A</sup> :	NA
Average P/B	6.74
Average P/E	44.79
Portfolio Beta	0.98

<sup>A</sup>Computed for the 3-yr period ended March 31, 2022. Based on month-end NAV.

\* Risk free rate: 3.90 (Source: FIMMDA MIBOR)

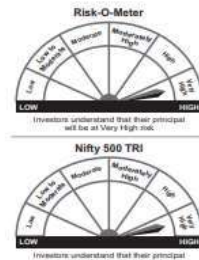
## NAV as on March 31, 2022

	Regular Plan (in Rs.)	Direct Plan (in Rs.)
Growth:	13.2192	13.9432
IDCW:	12.6411	13.3490

## THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING<sup>A</sup>

- Capital appreciation over long term
- Investment in equity and equity related securities

<sup>A</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



# ADVANTAGES OF MUTUAL FUND...



STORY TIME...

STORY  
TIME!

# TALE OF TWO FRIENDS ...JAY & VEERU



**JAY STARTS SIP OF RS 15000 PER MPONTH**



**VEERU CHOSSES TO HAVE FUN**



**10 SAAL BAD AT ALUMNI MEET**



**JAY MADE MONEY VEERU HAS NOTHING**

# TALE OF TWO FRIENDS ...



JAY STOPS FURTHER INVESTMENT

VIJAY DECIDES TO GET DISCIPLINED...



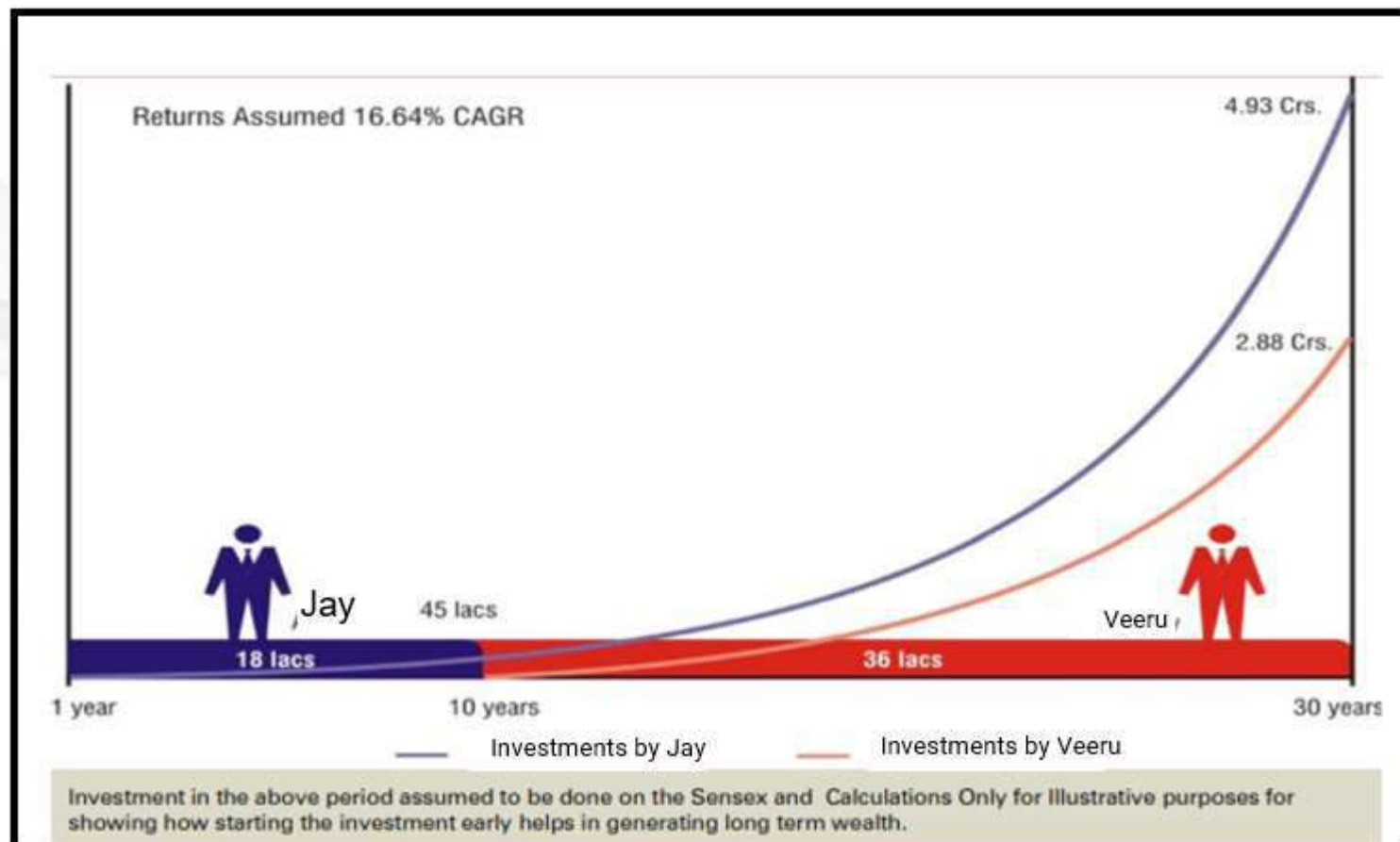
VEERU STARTS SIP OF RS 15000  
PER MONTH

BOTH RETIRE AFTER  
20 YEARS AT THE AGE OF 55



WHO DO YOU THINK  
HAS MADE MORE MONEY?

# TALE OF TWO FRIENDS ...





THERE'S NO SECRET, I JUST STARTED  
EARLY!

## The Compound Interest Formula

Amount

Interest Rate (decimal)

$$A = P \left( 1 + \frac{r}{n} \right)^{nt}$$

Time

Principal

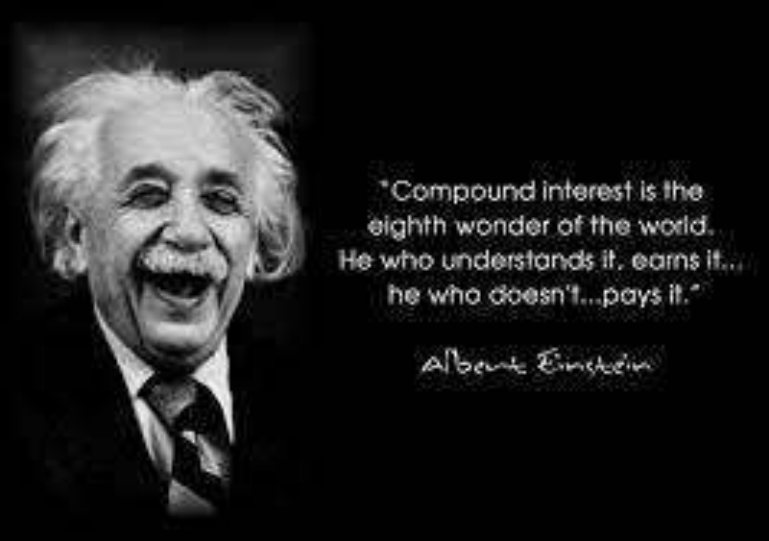
Number of times interest  
is compounded per unit 't'

thecalculatorite.com

Focus on time in  
the market i.e. n  
and not the r for  
rate of returns



1	2	4	8	16	32	64	128
256	512	1024	2048	4096	8192	16384	32768
66k	131k	262k	524k	1m	2.1m	4.2m	8.4m
16m	34m	67m	134m	268m	537m	1.1b	2.1b



# MODES OF INVESTING ...

## Modes of Investing



Lumpsum Investment – Initial + Additional



Systematic Investment Plan (SIP)



Systematic Transfer Plan (STP)



Inter Scheme Switches

## Modes of Investing



**Physical Mode**

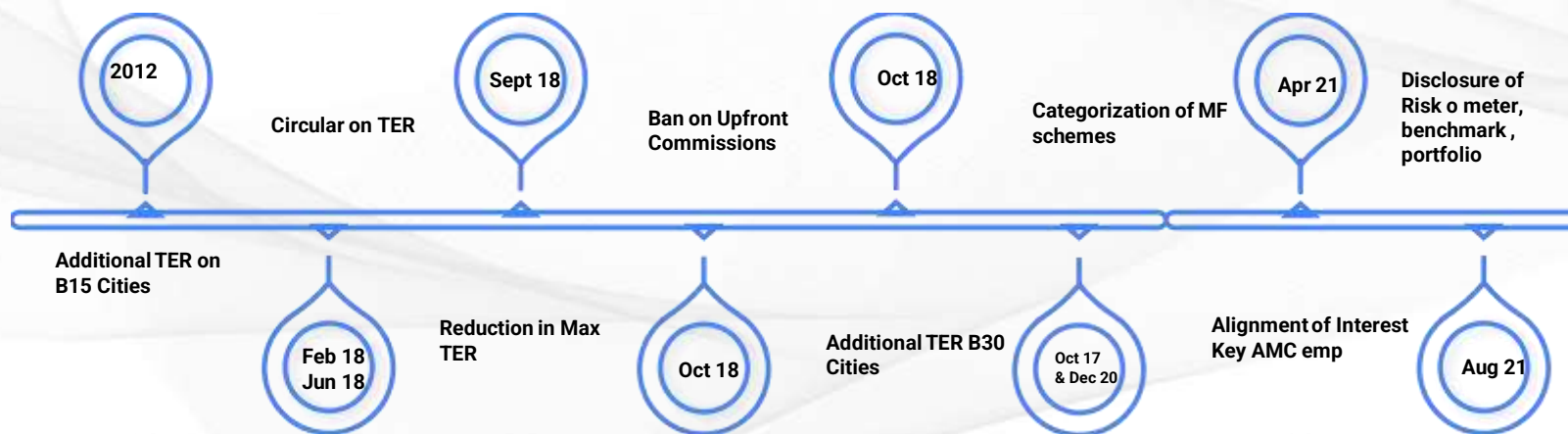
(Traditional / Paper based)

And



**On-line Mode**

# REGULATORY UPDATES...



# SEBI CATEGORIZATION OF EQUITY MF

Multicap  
Fund

Dividend  
Yield  
Fund

Value  
fund

Flexi Cap

Contra  
Fund

Focused  
Fund

Sectoral  
/Thematic  
Fund

Small Cap

Large &  
Mid Cap

ELSS

Large Cap

Midcap

Large Cap

# SEBI CATEGORIZATION OF DEBT MF

Overnight  
Fund

Banking &  
PSU Debt  
Fund

Floater  
fund

Low  
Duration

Dynamic

Liquid  
Fund

Gilt Fund

Medium  
Duration  
Fund

Short  
duration

Corporate  
Bond

Money  
Market  
Fund

Gilt fund  
with  
constant  
maturity

Ultra  
Short

Medium to  
Long  
Duration

Credit  
Risk

# SEBI CATEGORIZATION OF HYBRID/SOLUTIONS MF

Conservative  
Hybrid

BAF

Equity Savings

Balanced Hybrid

Multi Asset  
Allocation

Arbitrage

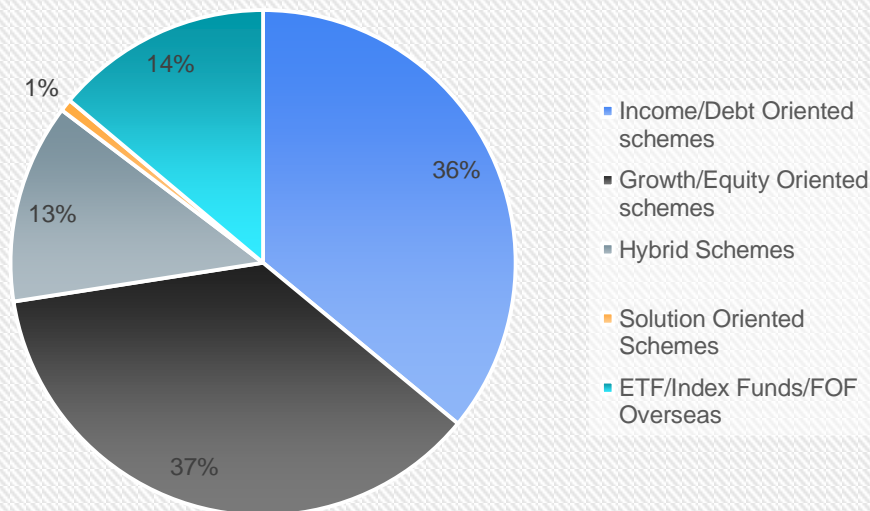
FoF

Index

Aggressive  
Hybrid

Retirement

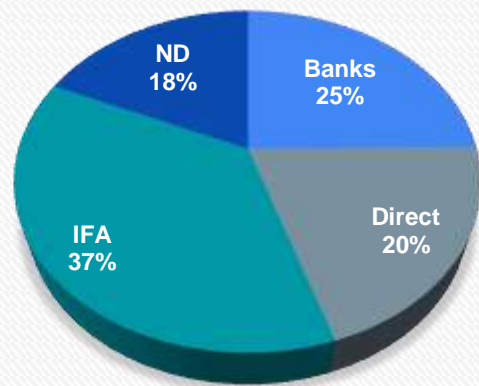
## Scheme wise Industry AUM mix



Source:AMFI data

Schemes	AUM in crs as on 31st Mar 22
Income/Debt Oriented schemes	13,51,571
Growth/Equity Oriented schemes	13,73,728
Hybrid Schemes	4,79,918
Solution Oriented Schemes	29,537
ETF/Index Funds/FOF Overseas	5,21,928
Total	37,56,682

## Channel Mix Equity AUM



■ Banks ■ Direct ■ IFA ■ ND

**Total Equity &  
Hybrid AUM is  
Rs 18,53,646 crs**

## ROLE OF ASSOCIATION OF MUTUAL FUND INTERMEDIARIES

- To promote and protect the interests of Mutual funds and their unit holders.
- To define and maintain ethical and professional standards in Industry
- To enhance public awareness of Mutual funds
- To represent Industry views & suggestions to Regulator, Government
- To monitor, advice and conduct exams for MF distributors.



# MUTUAL FUNDS SAHIN HAIN CAMPAIGN...

"Thoda thoda ka  
invest kiya ja sak"

**MUTUALFUNDS**

To know how Mutual Funds are right for you:  
• Visit [mutualfundssahihai.com](http://mutualfundssahihai.com)  
• Visit your nearest Mutual Fund office or contact  
a Mutual Fund distributor or a financial advisor today  
Follow Mutual Funds Sahi Hai on:     
Mutual Fund investments are subject to market risks.  
Read all scheme related documents carefully.

"Long-term  
planning ke liye"

**MU**

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**HERE'S WHY  
MUTUAL FUNDS  
ARE IDEAL FOR  
SMALL INVESTORS.**



"Planning long-term  
ya short-term"

"Ab zyaada jaankari milegi  
[www.mutualfundssahihai.com](http://www.mutualfundssahihai.com) par"

**MUTUAL FUNDS** Sahi Hai

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MF SAHIN HAIN CAMPAIGN...

equali**FI** | ACADEMY



MUTUAL  
FUNDS  
*Sahi Hai*

# MUTUAL FUNDS AS SOLUTIONS



**Aapka SIP ab Goal SIP ho gaya hain...**

**Goal SIP**

**Market kabhi upar , kabhi niche , kaise nivesh karoon...**

**BAF**

**Investment bhi , control bhi...**

**Triggers**

**Thoda paisa har mahine ki zaroorat ke liye...**

**SWP**

**Investment bhi, tax savings bhi, ELSS se karo dosti ...**

**ELSS**

**Bura waqt kehke nahin aata, emergency fund hain zaroori.....**

**Liquid Fund**

**Global companies main kaise kare nivesh ...**

**Global Funds**

# SIP HAR GOAL KE LIYE ...GOAL SIP



Always invest in assets  
with your specific financial goal in mind



# Market Kabhi Upar Kabhi Niche...

What Investor Want



Buying Low,  
Sell High,  
How to do  
that

**Solution**  
**Dynamic Asset**  
**Allocation Fund**

What Investors Do



How &  
when to  
rebalance

How much  
into debt  
and equity



BAF works on Buy Low Sell High...

Equity Valuation  
goes Up



Working of  
Dynamic  
Asset Allocation



Reduce Equity  
Exposure

Equity Valuation  
Comes down



Increase Equity  
Exposure

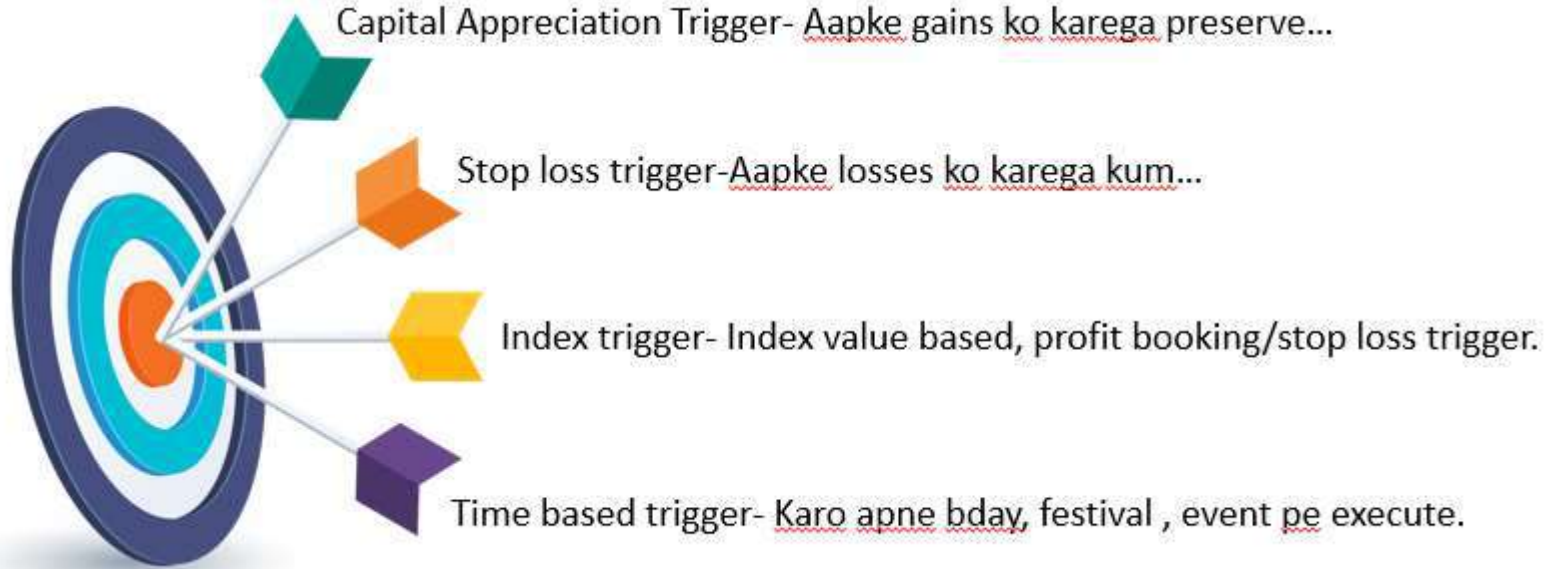
# Investment bhi Control Bhi...



Yes, there's a way which could help you overcome/ control these obstacles and automate your investments so that your goal-based investment journey is not disrupted.

Disclaimer: The Terms and conditions pertaining to Trigger facility may change from time to time without prior notice.

# Triggers har Situation ke Liye...



## Second Salary Har Mahine ki Jaroorat ke Liye...



# Thoda Paisa har mahine ki Jaroorat ke Liye...



\*Short Term/Long Term Capital Gains tax applicable. Information given herein is as per prevailing tax laws, which may change from time to time. In view of individual nature of circumstances, investors are advised to consult their Tax advisors.

## Investment bhi ,Tax Savings Bhi ... ELSS Se karo Dosti



Deduction from taxable income of upto Rs. 1,50,000 under Sec 80C



Invests predominantly in equity



Shortest lock-in period of 3 years as compared to other tax saving options

## Benefits of Emergency Fund

- 6-12 months of your living expenses
- Peace of Mind
- Kitty which can help during any Crisis
- Can help with asset allocation
- Cash surplus parking option
- Don't have to touch Core Investment
- Windfall gain, bonus parking option
- Any time Liquidity



**DO SIP IN LIQUID FUND**

# GLOBAL COMPANIES MAIN KAISE KAREIN NIVESH...

- Diversify Investment-Global exposure
- Dollar hedge
- Foreign Travel/ Higher Education
- From Consumer to Investor -Participate in Global Growth Stories

Historic average of India Market cap to World Market cap is 2.5%, thereby Global funds provides opportunity to participate in Global Companies.

amazon	apple	Microsoft	facebook	G	NETFLIX
VISA	Coca-Cola	accenture	Ford	pepsi	NIKE
mastercard	Starbucks	McDonald's	intel	citi	IBM
JP Morgan Chase	FedEx	PayPal	Adobe	AT&T	3M
Bank of America	P&G	Disney	Abbott	CAT	Walmart
MERCK	Carbury	QUALCOMM	twitter	Pfizer	BOEING
GM	hp	ExxonMobil	Johnson-Johnson	JPMorgan Chase	Honeywell
					BLACKROCK

## QUOTE OF THE DAY...



It's not supposed to be easy.  
Anyone who finds it easy is stupid.

— *Charlie Munger* —

AZ QUOTES

**Thank You**