

SIP

A Simple Path to Long-Term Wealth Creation

Small Steps, Big Future

START



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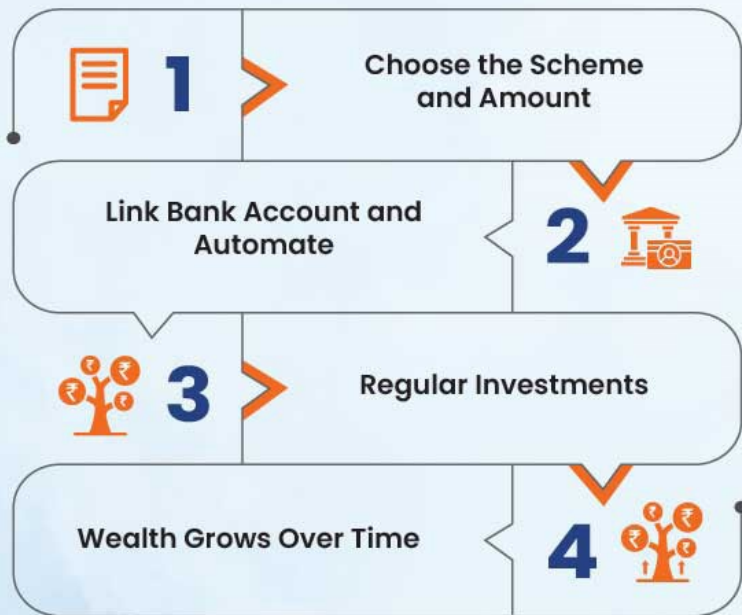




What is SIP & How it works?

Wealth is not built by desire alone, but by discipline.
SIP is that Discipline.

- A **Systematic Investment Plan (SIP)** is the disciplined way of investing Fixed Amount regularly for long term wealth creation.



Little by little, month after month
– your Wealth grows.



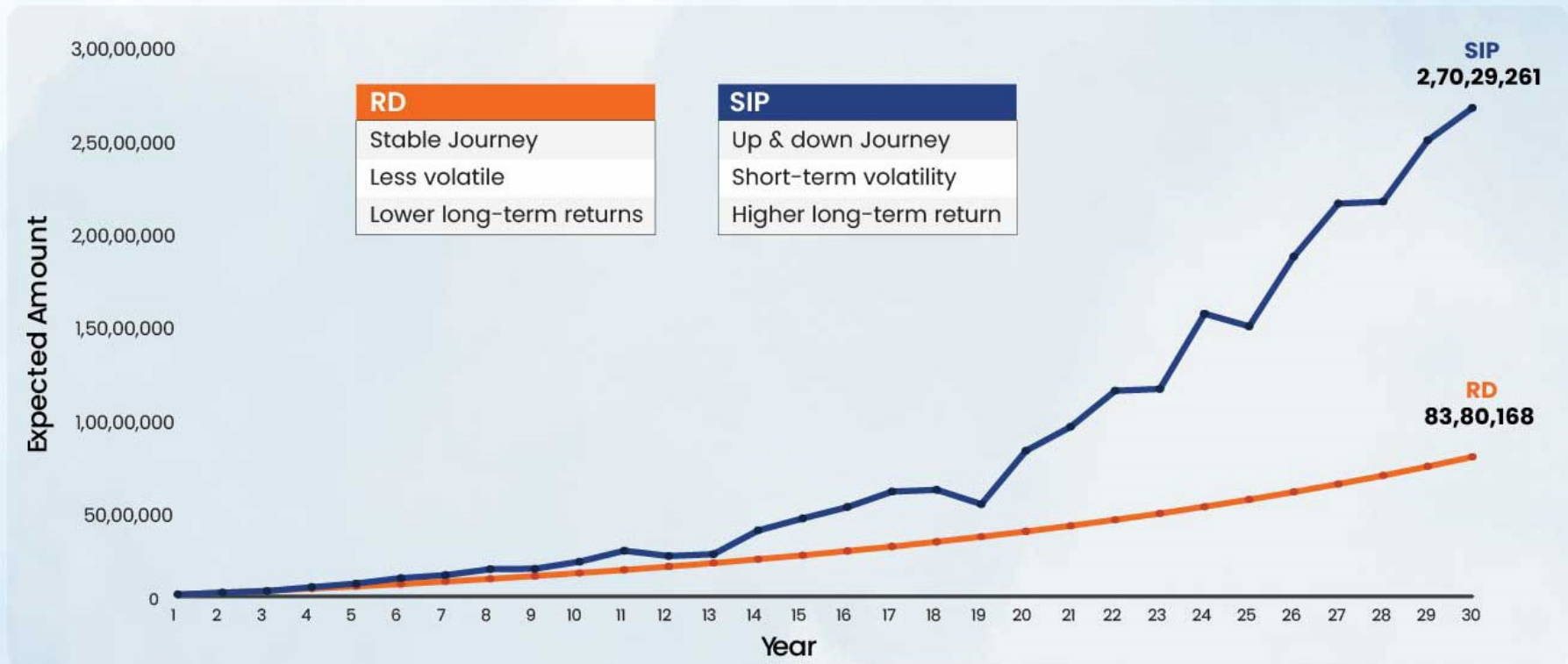
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Which Investment Journey would you Choose?



Assumed Return: RD 6%, SIP 12 %. For SIP Return graph in between Return scenario is assumed with Volatility. Investment amount is Rs.10,000 per Year.

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4 Pillars of SIP



Convenience & Flexibility

- Easy to set up
- Can be customized for Amount, frequency and tenure



Automated Discipline

- Removes emotional bias.
- The system invests for you every month, ensuring consistency without hesitation.



Rupee Cost Averaging

- Buy more units when markets are low.
- This lowers your average cost and turns volatility into an advantage.



Exponential Compounding

- Over time, your money starts growing faster on its own.

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Our Common Aspirations

Financial Independence

Reaching a stage where investment income covers living expenses

Related Goals:

- Early Retirement
- Lifestyle Maintenance



Goal-Oriented Savings

Saving for specific life goals

Related Goals:

- Children's Education
- Marriage Expenses
- Purchasing Home

Lifestyle Enhancement

Funding lifestyle aspirations without relying on debt

Related Goals:

- World Travel
- Buying a Luxury Car

Wealth Creation

Growing wealth over time to achieve long-term security, freedom and legacy.

Related Goals:

- Long-term Financial Security
- Legacy Creation

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Why Most Investors Struggle to Build Wealth



- ◆ Most investors want to build wealth, **but struggle to achieve it.**
- ◆ Market conditions are not the main problem - **Behaviour, emotions, habits, and timely decisions** – plays a big role
- ◆ Many times, **Lack of Discipline** leads to missed opportunities



Successful investing is not just about Choosing the Right Product – it's about managing behaviour.

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Key Challenges to Wealth Creation



Lack of discipline:

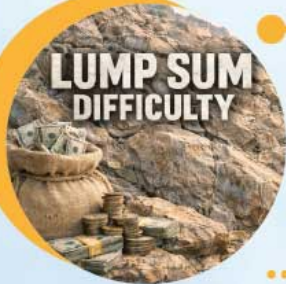
- We often delay investing—waiting for better deals, better timing or the right moment.
- In the process, money meant for investing gets diverted towards spending and short-term needs.

Procrastination Bias:

- We all know investing is important, yet many investors delay. Thoughts like “I will start next month” or “I will begin once income increases” lead to continuous postponement.
- Small delays gradually turn into long-term inaction, costing valuable time.



LUMP SUM DIFFICULTY



Lumpsum Difficulty:

- Most people earn income monthly, and have financial commitments like EMI, household etc., which absorb surplus cash.
- Investing often gets postponed because we follow the habit:

$$\text{Income} - \text{Expenses} = \text{Savings}$$

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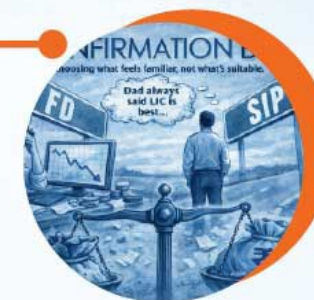


Information Overload:

- Too much information and too many investment options often confuse people and stop them from taking the right action.
- This often leads to choosing investment options that may not be the best.

Familiarity Biases:

- We tend to trust what we see/hear often, or grow up with – even when there are better options available.
- Our mind says: “This feels safe”, “Everyone does this”, “I should do the same”.
- So, we continue to prefer FD, even though FD returns are relatively low, simply because we are familiar and have been using it for generations.



Short-term Trap:

- We often judge long-term investments by short-term market movements, rather than what they are designed to deliver over time.
- When markets fall, our immediate reaction is: “My SIP is not working”, “I’m losing money”. “I should stop and restart later”
- As a result, many investors stop SIPs at the worst possible time, when continuing would actually help accumulate more units.



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Key Challenges to Wealth Creation



Loss Aversion:

- People are more sensitive to losses than gains
- Even temporary declines create discomfort and fear, prompting us to exit or pause investments prematurely.
- Fear-driven decisions often disrupt long-term wealth creation.

Lack of Goal Based Investing:

- When investments are made without clear goals, motivation weakens over time.
- Without a defined purpose, investors tend to stop, withdraw, or divert funds whenever priorities change.
- Investing without goals feels abstract and directionless.



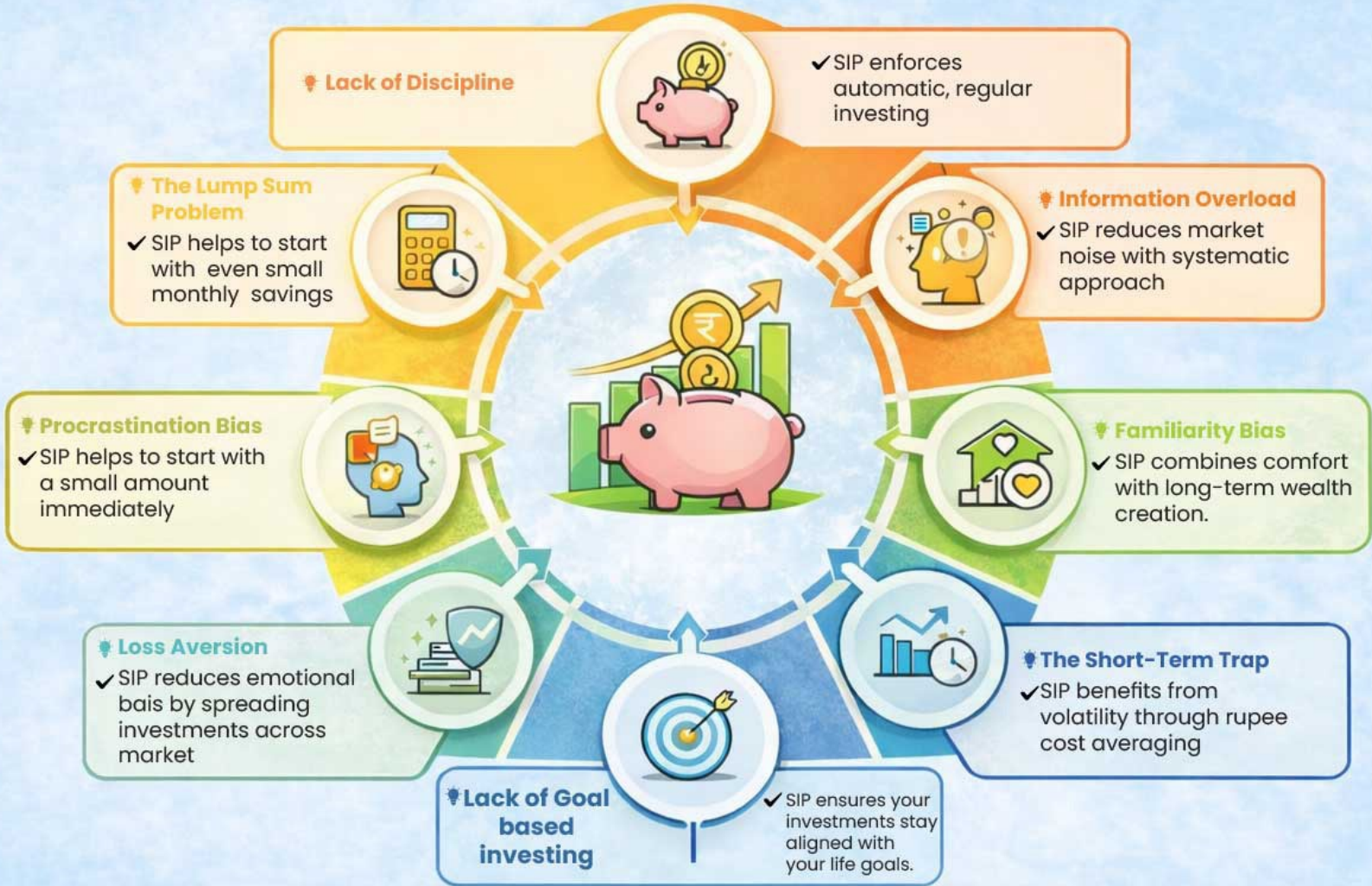
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Behavioural Biases & How SIP Solves Them



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The Chinese Bamboo Story



- A Chinese bamboo tree begins as a tiny seed.
- After it is planted, for few years the surface looks calm and unchanged.
- For the first four years, the plant is watered every day, yet there is no visible growth.
- The land appears barren, as if nothing is happening at all.



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The Explosion: Compounding

In the fifth or sixth year, The bamboo suddenly shoots up—growing up to 80 feet in just a few weeks.

IN WEALTH CREATION, THIS IS THE POWER OF COMPOUNDING. OVER THE YEARS, YOUR MONEY STARTS GENERATING MORE WEALTH.

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Power of Compounding



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Effects of Compounding

Value of Investment – 10,000 Rs per Month				
	Savings A/C	Bank Deposit	Equity Mutual Fund	
No of Years	3.00%	6.00%	12.00%	13.00%
5	6,47,402	6,98,240	8,11,036	8,31,369
10	13,97,919	16,32,643	22,40,359	23,63,111
15	22,67,974	28,83,085	47,59,314	51,85,248
20	32,76,606	45,56,458	91,98,574	1,03,84,852
25	44,45,886	67,95,808	1,70,22,066	1,99,64,785
30	58,01,403	97,92,565	3,08,09,732	3,76,15,190
31	60,97,386	1,05,03,984	3,46,34,565	4,26,33,457
32	64,02,249	1,12,58,088	3,89,18,378	4,83,04,099
33	67,16,258	1,20,57,439	4,37,16,248	5,47,11,924
34	70,39,687	1,29,04,750	4,90,89,863	6,19,52,766
35	73,72,818	1,38,02,901	5,51,08,311	7,01,34,918

The longer you stay invested, the more powerful compounding becomes.

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Rupee Cost Averaging

By investing regularly, you avoid timing the market—you buy more units when prices are low and fewer when prices are high, increasing total units over time.

Month	NAV (Rs.)	Amount Invested (Rs.) SIP Investor	Units-SIP Investor	Amount Invested (Rs.) One-Time Investor	Units-One- Time Investor
1	10.00	1,000	100.00	5,000.00	500.00
2	8.50	1,000	117.65	-	-
3	9.25	1,000	108.11	-	-
4	9.75	1,000	102.56	-	-
5	10.50	1,000	95.24	-	-
Total units accumulated		5,000.00	523.56	5,000.00	500.00
Avg. Price per Unit (Rs.)			9.55		10.00
Current NAV	10.90				
Value of Investment (Rs.)			5,706.78		5,450.00

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Cost of Delay

The cost of delaying investments can be significant.

Monthly SIP
₹10,000



Investments

30 Years

₹ 36 Lacs

31 Years

₹ 37.20 Lacs

33 Years

₹ 39.60 Lacs

35 Years

₹ 42.00 Lacs

Loss due to

1-Year Delay
₹ 38,24,833

3-Year Delay
₹ 1,29,06,516

5-Year Delay
₹ 2,42,98,579

Assumed CAGR@: 12%

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Cost of Delay

- Over time, investments grow as returns are reinvested and start earning returns themselves.
- Delaying SIP means your money gets less time to grow, so you end up with less wealth in the future. Your investment can grow much bigger over time because profits are reinvested to earn more returns.



Mr. Early

Present Age	25 years
Monthly SIP	Rs. 10,000
SIP Years	35 Years
Total Investment	Rs. 42 Lacs
Expected wealth at the of 60 Years	Rs. 5.51 Cr



Mr. Late

Present Age	35 years
Monthly SIP	Rs. 15,000
SIP Years	25 Years
Total Investment	Rs. 45 Lacs
Expected wealth at the of 60 Years	Rs. 2.55 Cr

The Real cost of Delay

Delaying the start by 10 years leads to a loss of ₹2.96 crore in wealth, despite investing a higher total amount.

* Assumed CAGR – 12% Per annum

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SIP can be Stepped-up



SIP

SIP per month: **Rs. 10,000**

Assumed Rate of Return: **12%**

Period of Investment: **25 Years**

Total Amount Invested: **Rs. 30,00,000**



Corpus at the end of 25 years
Rs. 1.70 Crores



STEP-UP SIP

SIP per month: **Rs. 10,000**

(increased by Rs. 1,000 per year)

Assumed Rate of Return: **12%**

Period of Investment: **25 Years**

Total Amount Invested: **Rs. 66,00,000**



Corpus at the end of 25 years
Rs. 2.85 Crores

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Life of SIP

Date	Total Investment	End Value	Return
2000	1,20,000	1,08,385	-17.36%
2001	2,40,000	2,07,678	-13.25%
2002	3,60,000	3,19,292	-7.63%
2003	4,80,000	6,84,840	17.96%
2004	6,00,000	9,41,300	18.05%
2005	7,20,000	15,30,016	25.05%
2006	8,40,000	23,87,814	29.39%
2007	9,60,000	37,10,624	32.79%
2008	10,80,000	18,80,517	11.93%
2009	12,00,000	35,12,138	20.37%
2010	13,20,000	41,15,260	19.41%
2011	14,40,000	34,55,412	13.74%
2012	15,60,000	43,58,535	14.72%

Date	Total Investment	End Value	Return
2013	16,80,000	49,02,298	14.15%
2014	18,00,000	65,56,403	15.71%
2015	19,20,000	60,60,253	13.13%
2016	20,40,000	64,84,361	12.39%
2017	21,60,000	83,12,797	13.45%
2018	22,80,000	88,05,419	12.73%
2019	24,00,000	1,02,62,413	12.90%
2020	25,20,000	1,18,67,656	13.00%
2021	26,40,000	1,53,11,628	13.90%
2022	27,60,000	1,63,11,309	13.39%
2023	28,80,000	1,84,90,753	13.34%
2024	30,00,000	2,16,80,473	13.51%
2025	31,20,000	2,25,73,060	12.97%

Assumption: Investment of Rs. 10,000 per month in BSE Sensex between Jan 2000 to Dec 2025 on 10th of every month.
Valuation as on 16th Dec 2025

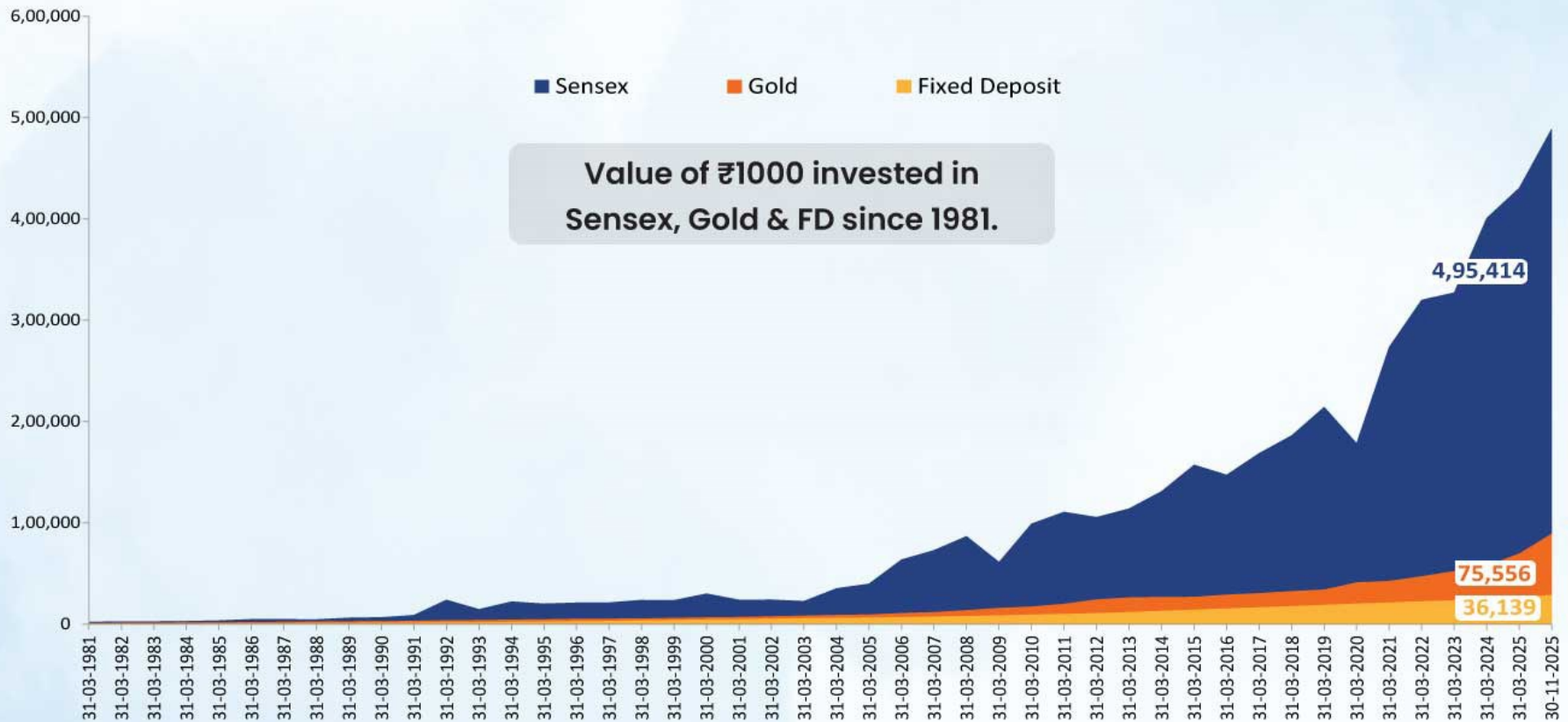
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Equity investments have performed better than other investment options over time.



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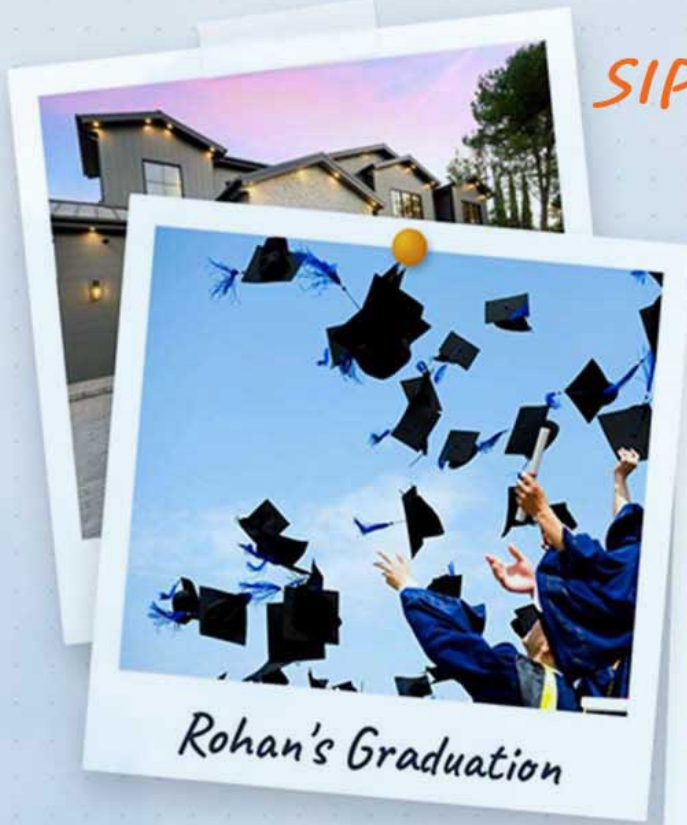
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Visualizing your Future

*SIP turns these Dreams
into Reality...*



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Plan Your Life Goal with SIP

Break Big Dreams into Achievable Monthly Investments.

Life Goals	Time	Target Amount	Required Monthly SIP	Total Investment
Child's Higher Education	15 Years	₹ 50,44,873	₹ 10,600	₹ 19,08,000
Down Payment – House	7 Years	₹ 20,09,301	₹ 15,600	₹ 13,10,400
Dream Vacation	3 Years	₹ 5,16,951	₹ 12,000	₹ 4,32,000
Retirement Fund	25 Years	₹ 4,00,00,854	₹ 23,500	₹ 70,50,000

Assumed CACG @12%



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Goal Calculator – SIP Requirement

Investment Horizon					
Goal	5 Years	10 Years	15 Years	25 Years	30 Years
10 Lacs	12,330	4,464	2,101	587	325
20 Lacs	24,660	8,927	4,202	1,175	649
50 Lacs	61,650	22,318	10,506	2,937	1,623
1 Cr	1,23,299	44,636	21,011	5,875	3,246
5 Cr	6,16,495	2,23,179	1,05,057	29,374	16,229
10 Cr	12,32,991	4,46,357	2,10,114	58,747	32,457

Assumed CAGR@12%

**The required SIP amount is significantly lower when you start early.
Starting early makes wealth creation easier.**

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SIP: What to Do vs What to Ignore

- ✓ Start SIP early to give your money more time to grow
- ✓ Stay invested for the long term
- ✓ Link SIPs to clear life goals
- ✓ Continue SIP during market corrections
- ✓ Increase SIP gradually as income grows
- ✓ Review SIP periodically

What to Do



What to Ignore

- ✗ Short-term market ups and downs
- ✗ News-based panic or excitement
- ✗ Trying to time the market
- ✗ Fear during temporary losses
- ✗ Frequent comparison of returns
- ✗ Constant monitoring

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**SIP =
Habit**



DISCIPLINE

**Discipline =
Success**



PROGRESS

**Top-up SIP =
Progress**



**Compounding =
Reward**

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Let's Start our Journey towards Wealth Creation.



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