

INVESTOR AWARENESS PROGRAM



WHAT DO YOU DO WITH YOUR MONEY?



Do not save
what is left
after spending,

Spend what

is left after

Saving.

Warren Buffett

WHAT'S WRONG WITH JUST SAVING?

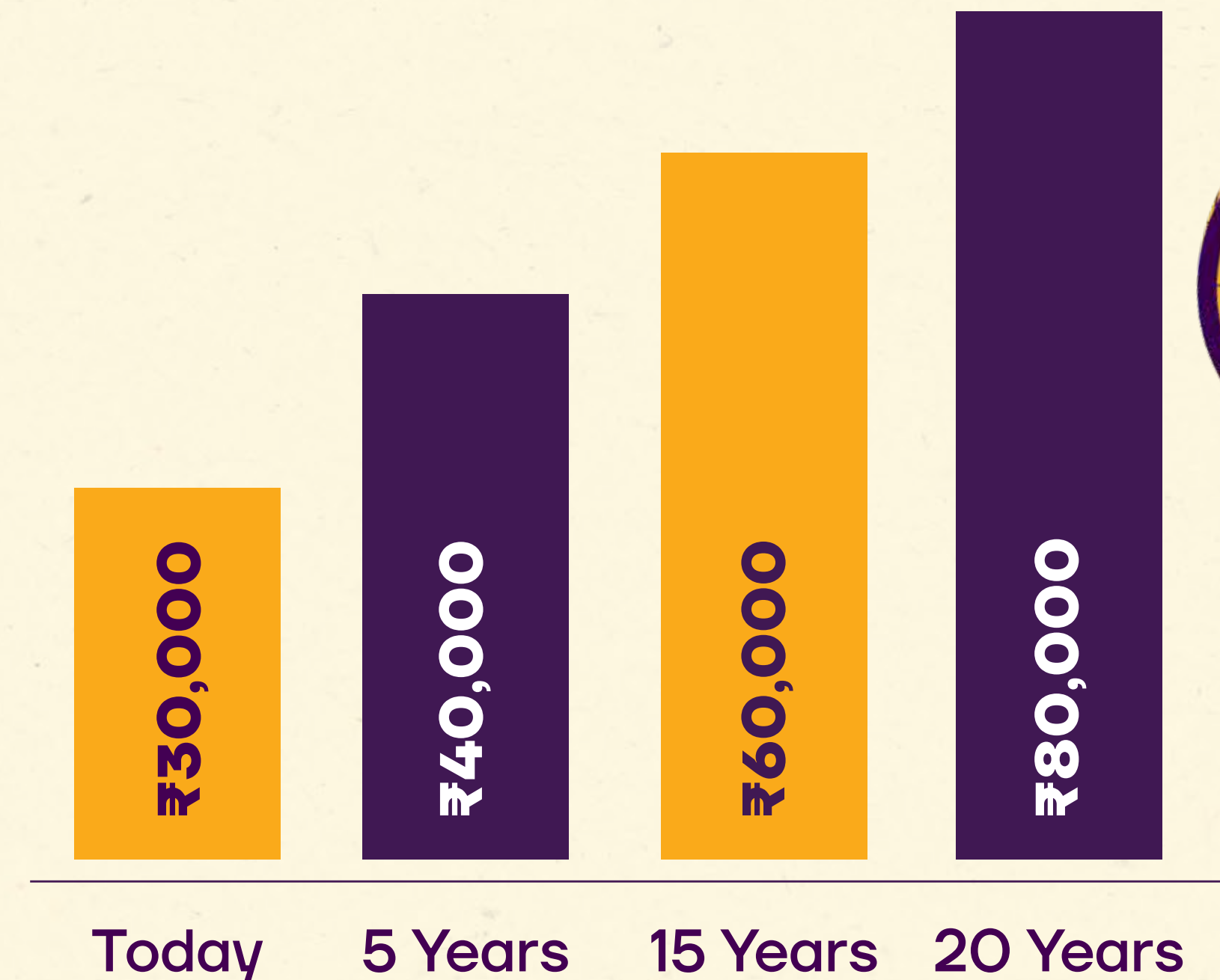
**Inflation eats up your
savings over time !!!**



WHAT DOES INFLATION DO TO YOUR EXPENSES?



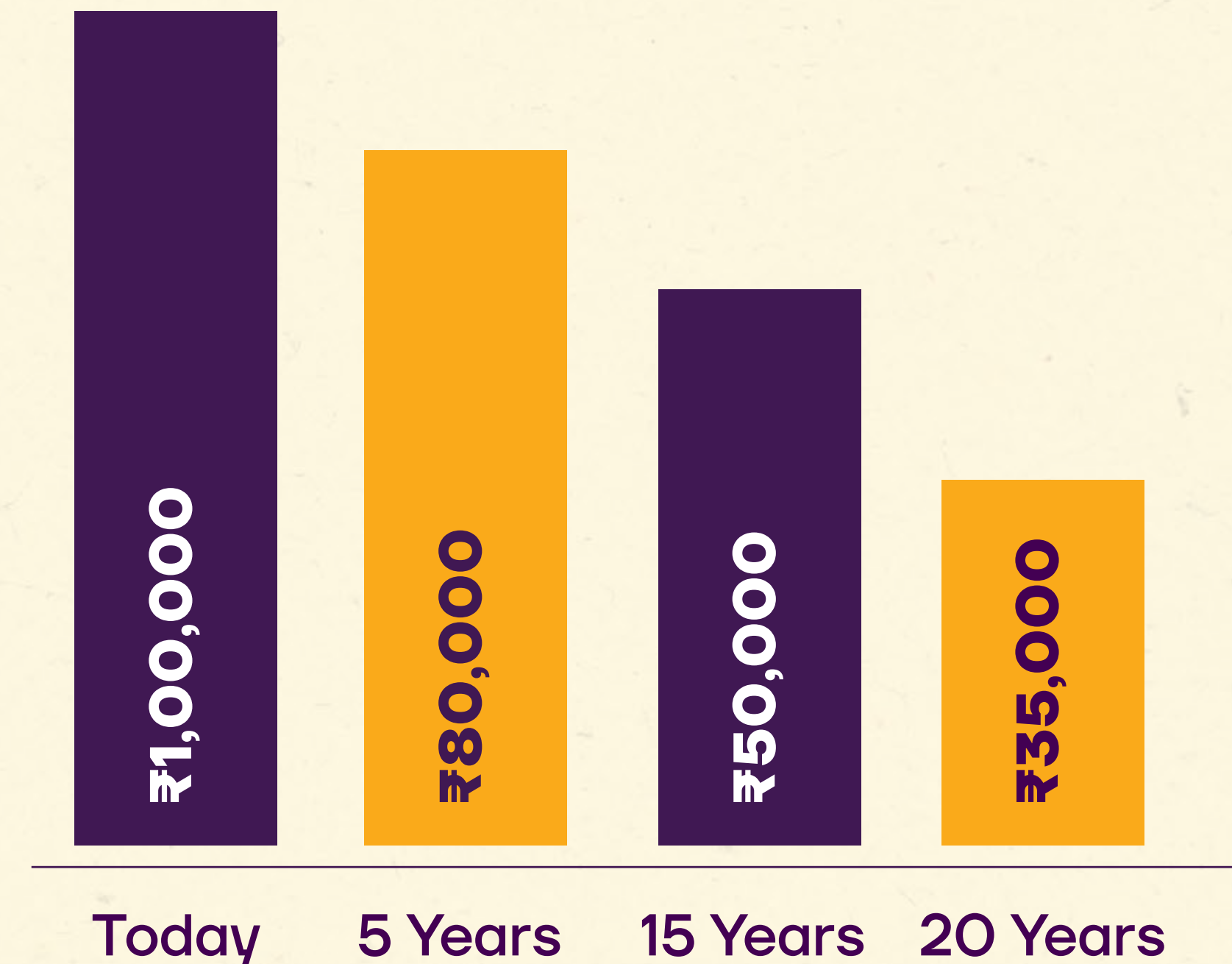
Impact of Inflation



Impact of 5% yearly inflation on expenses



WHAT DOES INFLATION DO TO YOUR SAVINGS?



Impact of 5% yearly inflation on savings

SOLUTION?

INVESTING -

The safeguard against inflation

- Start saving ... earlier you start the better
- Progress from Saving to Investing
- Put money to work rather than keeping it idle
- You work hard to earn money ...
So, make the money work hard for you
- Benefit from the Power of Compounding



Never depend
on single
income.

Make Investment
to create a
second source.

Warren Buffett

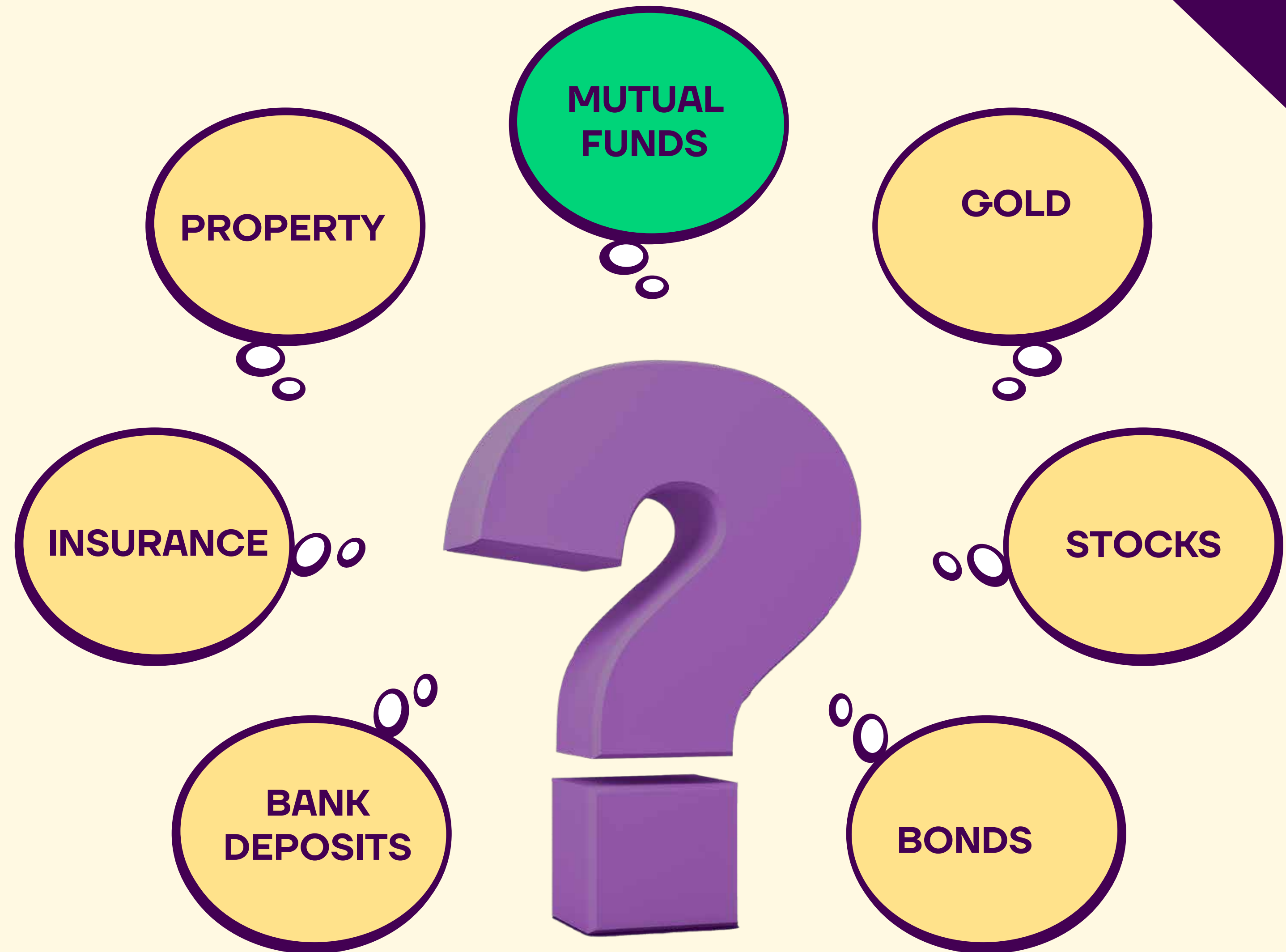
DETERMINE WHAT ARE YOU INVESTING FOR?

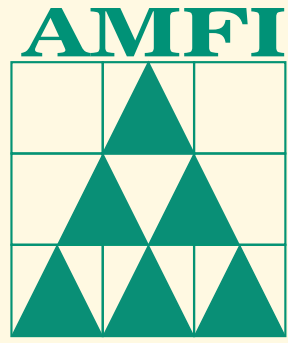
GOAL BASED
INVESTING



Always invest in assets with your
specific financial goals in mind

WHAT ARE THE VARIOUS OPTIONS?





**YOUR
INVESTMENTS
SHOULD**

Make your investments work for you

Fight **INFLATION** for you

Provide **INCOME** when you need it

Be **ACCESSIBLE** and **USABLE** in parts and portions

GROW in value and appreciate over time

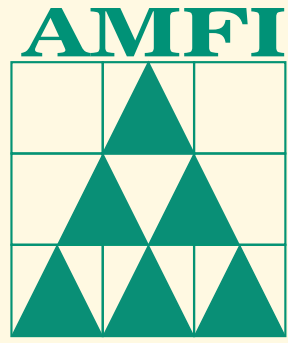
Be **REALISABLE** at fair value and low cost

Proper Asset Allocation is the answer

WHAT IS ASSET ALLOCATION ?

**Asset allocation is
like a balanced thali ...**

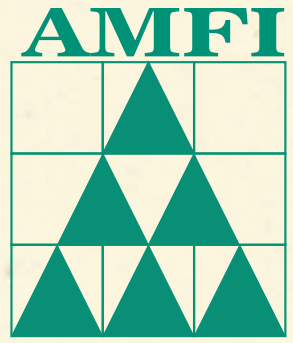




ASSET ALLOCATION SHOULD MATCH YOUR NEEDS

**Are you investing in
the right assets?**

Investments that Grow in Value	Investments that Generate Income
Property	Property
Gold	NSC/KVP
Art Collection	PPF
Equity Shares	Bank / Company Deposits
Mutual Funds	Mutual Funds



MUTUAL FUNDS

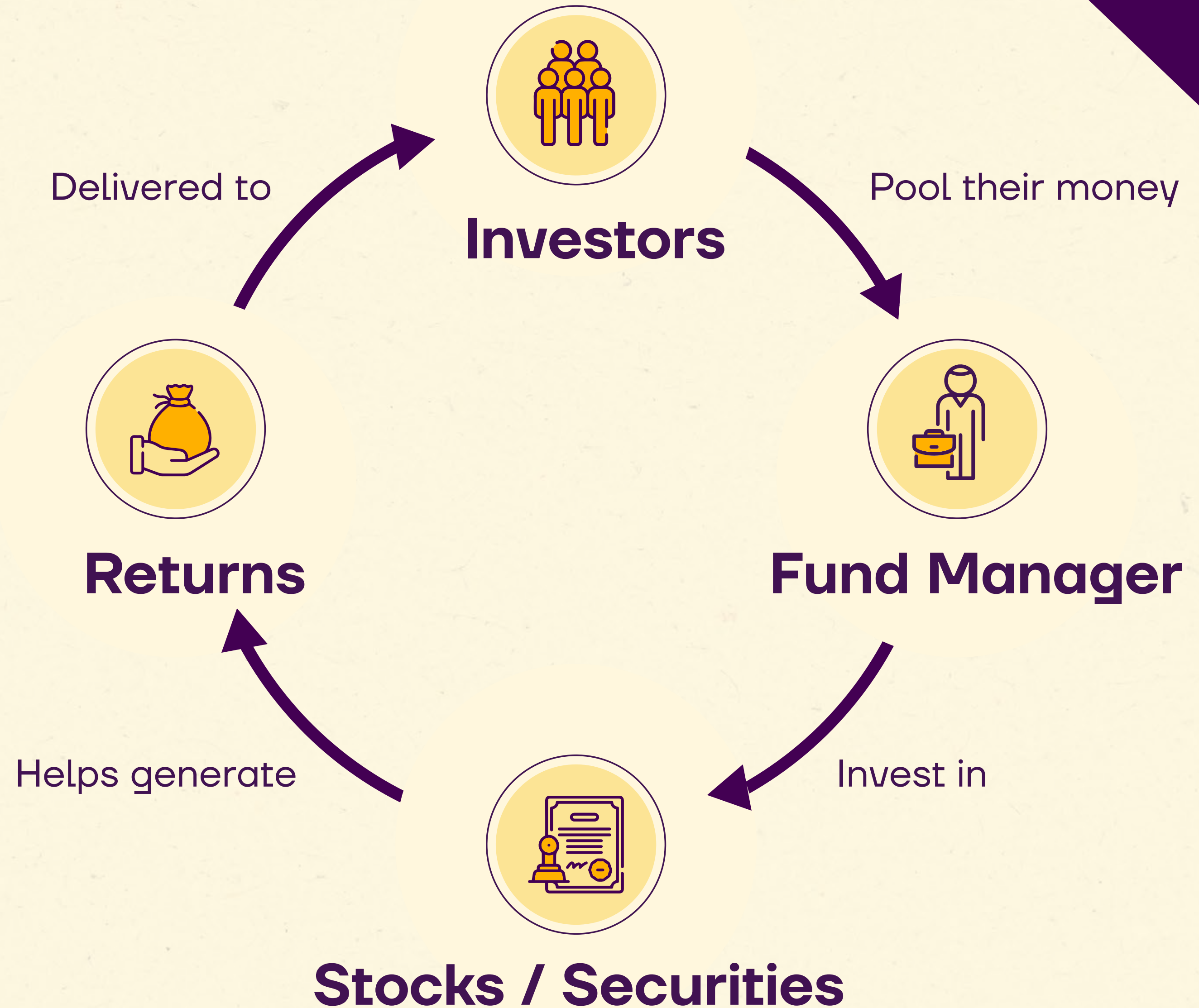


WHAT IS A **MUTUAL FUND?**

- A mutual fund is the trust that pools the savings of a number of investors who share a common financial goal.
- Anybody with an investible surplus of as little as a few hundred rupees can invest in Mutual Funds.
- Money collected is invested by a professional fund manager in different types of securities.
 - Securities could range from shares to debenture, from Government Bond to money market instruments, depending upon the scheme's stated objective.
- Mutual Fund investment gives the market returns and not assured returns.
- In the long term market returns have the potential to perform better than other assured return products.
- Investment in Mutual Fund is the most cost efficient as it offers the lowest charge to the investor

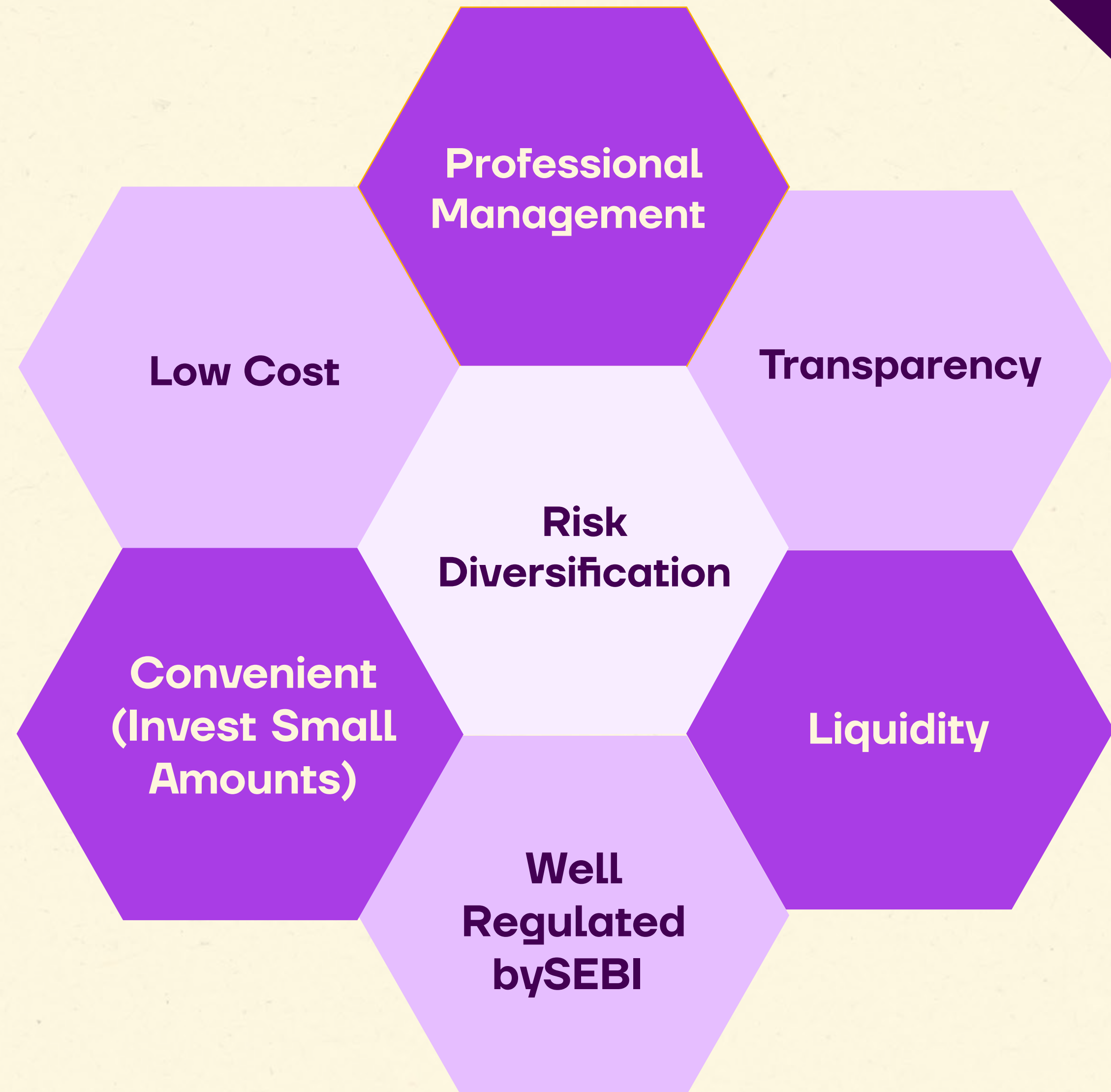


HOW DOES A MUTUAL FUND WORK?





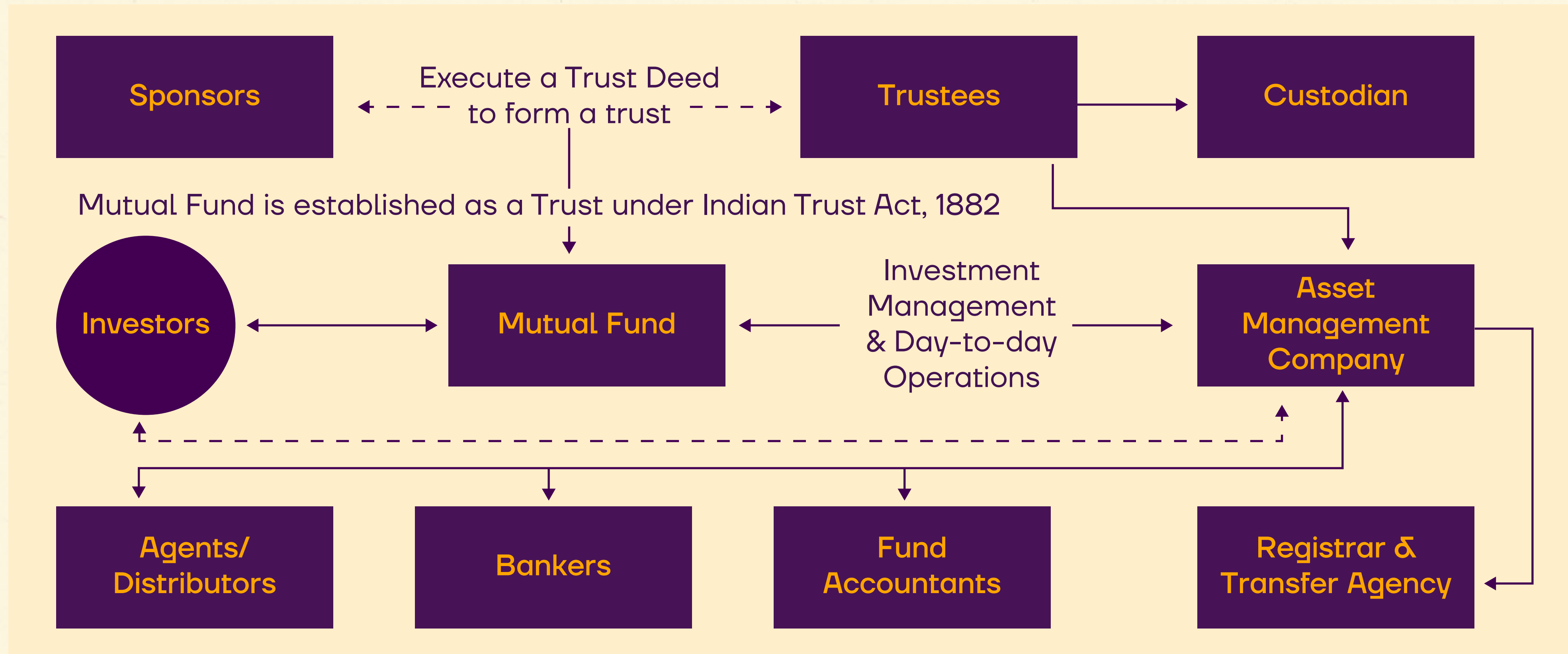
WHY INVEST IN MUTUAL FUNDS?





MUTUAL FUND STRUCTURE & SCHEME CATEGORIES

STRUCTURE OF MUTUAL FUND AT A GLANCE ...





TYPES OF **MUTUAL FUNDS**

Organisational Structure	Management of Portfolio	Investment Objective	Investment Portfolio	Other Fund Types
Open Ended Funds	Active Funds	Growth Funds	Equity Funds	Exchange Traded Funds (ETF)
Close Ended Funds	Passive Funds	Income Funds	Debt Funds	Gold ETF
Interval Funds		Hybrid Funds	Hybrid Funds	ELSS
			Liquid Funds	Retirement / Pension Scheme
				Overseas Funds
				Fund of Funds



CATEGORIZATION OF MUTUAL FUND SCHEMES

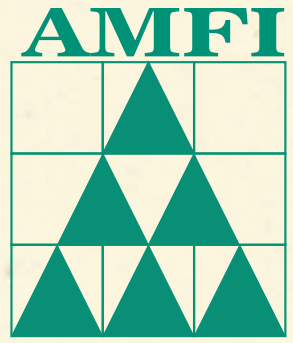
As per SEBI guidelines on Categorization and Rationalization of schemes, mutual fund schemes are classified as –

- **Equity Schemes**
- **Debt Schemes**
- **Hybrid Schemes**
- **Solution Oriented Schemes – For Retirement and Children**
- **Other Schemes – Index Funds & ETFs and Fund of Funds**

Under Equity category, Large, Mid and Small cap stocks have now been defined.

Naming convention of the schemes, especially debt schemes, as per the risk level of underlying portfolio (e.g., Credit Opportunity Fund is now called Credit Risk Fund)

Balanced / Hybrid funds are further categorised into conservative hybrid fund, balanced hybrid fund and aggressive hybrid fund etc.



EQUITY SCHEMES

EQUITY SCHEMES



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



EQUITY FUNDS CATEGORIES

Multi Cap Fund*	Minimum investment in equity & equity related instruments - 75% of total assets
Large Cap Fund	Minimum investment in equity & equity related instruments of large cap companies- 80% of total assets
Large & Mid Cap Fund	Minimum investment in equity & equity related instruments of large cap companies- 35% of total assets Minimum investment in equity & equity related instruments of mid cap stocks- 35% of total assets
Mid Cap Fund	Minimum investment in equity & equity related instruments of mid cap companies- 65% of total assets
Small cap Fund	Minimum investment in equity & equity related instruments of small cap companies- 65% of total assets

* Also referred to as Diversified Equity Funds



EQUITY FUNDS

Dividend Yield Fund	Scheme should predominantly invest in dividend yielding stocks. Minimum investment in equity- 65% of total assets
Value Fund*	Scheme should follow a value investment strategy. Minimum investment in equity & equity related instruments - 65% of total assets
Contra Fund*	Scheme should follow a contrarian investment strategy. Minimum investment in equity & equity related instruments - 65% of total assets
Focused Fund	Focused on the number of stocks (maximum 30) with at least 65% in equity & equity related instruments
Sectoral/ Thematic Fund	Minimum investment in equity & equity related instruments of a particular sector/ particular theme- 80% of total assets
ELSS	Minimum investment in equity & equity related instruments - 80% of total assets
Flexi Cap Fund	Minimum Investment in equity & equity related instruments – 65% of total assets

EQUITY LINKED SAVINGS SCHEME (ELSS)



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



DEBT SCHEMES

DEBT SCHEMES



Invest in different types of fixed income securities



Aims to earn interest income and capital appreciation



Suitable for investors seeking income at moderate risk



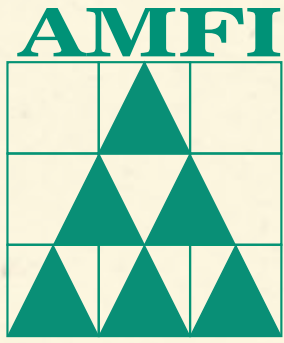
DEBT FUNDS CATEGORIES

Overnight Fund	Investment in overnight securities having maturity of 1 day***
Liquid Fund	Investment in Debt and money market securities with maturity of upto 91 days only
Ultra Short Duration Fund	Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months
Low Duration Fund	Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months
Money Market Fund	Investment in Money Market instruments having maturity up to 1 year
Short Duration Fund	Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years



DEBT FUNDS

Medium Duration Fund ^^	Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 years to 4 years. Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years
Medium to Long Duration Fund ^^	Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 4 to 7 years. Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years
Long Duration Fund	Investment in Debt & Money Market Instruments such that the Macaulay duration of the portfolio is greater than 7 years
Dynamic Bond	Investment across duration
Corporate Bond Fund	Minimum investment in corporate bonds- 80% of total assets (only in AA+ and above rated corporate bonds) @
Credit Risk Fund ^	Minimum investment in corporate bonds- 65% of total assets (only in AA* and below rated corporate bonds) @



DEBT FUNDS

Banking and PSU Fund	Minimum investment in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds – 80% of total assets @
Gilt Fund	Minimum investment in Gsecs– 80% of total assets (across maturity)
Gilt Fund with 10 year constant duration	Minimum investment in Gsecs– 80% of total assets such that the Macaulay duration of the portfolio is equal to 10 years
Floater Fund	Minimum investment in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)– 65% of total assets @

**Provision as mentioned at Paragraph 8.4.5 of this Master Circular shall be followed for Uniform cut-off timings for applicability of Net Asset Value in respect of Liquid Fund and Overnight Fund.

*** Overnight funds can deploy, not exceeding, 5% of the net assets of the scheme in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions⁶⁹. \$ All provisions mentioned at Paragraph 1.13, 8.4.2.1.c, 12.6 of this Master Circular in respect of liquid schemes shall be applicable.

Please refer to the page number of the Offer Document on which the concept of Macaulay's Duration has been explained

^ Words/ phrases that highlight/ emphasize only the return aspect of the scheme shall not be used in the name of the scheme (for instance Credit Opportunities Fund, High Yield Fund, Credit Advantage etc.)

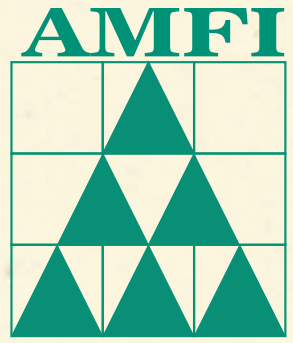
* excludes AA+ rated corporate bonds

^^ With respect to the Medium Duration Fund and Medium to Long Duration Fund, the characteristics of the scheme shall remain the same under normal circumstances. However, the fund manager, in the interest of investors, may reduce the portfolio duration of the aforementioned schemes up to one year, in case he has a view on interest rate movements in light of anticipated adverse situation. The AMC shall be required to mention its asset allocation under such adverse situation in its offer documents.

Whenever the portfolio duration is reduced below the specified floors of 3 years and 4 years in respect of Medium Duration Fund and Medium to Long Duration Fund respectively, the AMC shall be required to record the reasons for the same with adequate justification and maintain the same for inspection. The written justifications shall be placed before the Trustees in the subsequent Trustee meeting. Further, the Trustees shall also review the portfolio and report the same in their Half Yearly Trustee Report to SEBI.

++ It is clarified that Macaulay duration shall be at portfolio level⁷⁰.

@ For asset allocation limits considering minimum liquid assets requirement, refer Paragraph 4.6 of this Master Circular. For exclusion of investment in units of CDMDF from asset allocation limits, please refer Paragraph 2.10 of this Master Circular.



HYBRID SCHEMES

HYBRID SCHEMES



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

SEBI has classified Hybrid funds into 7 sub-categories as follows:

Conservative Hybrid Fund	Investment in equity & equity related instruments- between 10% and 25% of total assets; Investment in Debt instruments- between 75% and 90% of total assets
Balanced Hybrid Fund @	Equity & Equity related instruments- between 40% and 60% of total assets; Debt instruments- between 40% and 60% of total assets
Aggressive Hybrid Fund @	Equity & Equity related instruments- between 65% and 80% of total assets; Debt instruments- between 20% 35% of total assets
Dynamic Asset Allocation or Balanced Advantage	Investment in equity/ debt that is managed dynamically
Multi Asset Allocation ##	Invests in at least three asset classes with a minimum allocation of at least 10% each in all three asset classes
Arbitrage Fund	Scheme following arbitrage strategy. Minimum investment in equity & equity related instruments- 65% of total assets
Equity Savings	Minimum investment in equity & equity related instruments- 65% of total assets and minimum investment in debt- 10% of total assets Minimum hedged & unhedged to be stated in the SID. Asset Allocation under defensive considerations may also be stated in the Offer Document



SOLUTION-ORIENTED & OTHER SCHEMES



SOLUTION ORIENTED

Retirement Funds

Scheme having a lock-in for at least 5 years or till retirement age whichever is earlier

Children's Fund

Scheme having a lock-in for at least 5 years or till the child attains age of majority whichever is earlier



OTHER SCHEMES

Index Funds/ ETFs	Minimum 95% investment in securities of a particular index
Fund of Funds (Overseas/ Domestic)	Minimum 95% investment in the underlying fund



INDEX FUNDS



Portfolio replicates the index



Aims to provide returns in line with index



Suitable for investors seeking returns similar to index



INDEX FUNDS

- Index funds create a portfolio that mirrors a market index
 - The securities included in the portfolio and their weights are the same as that in the index
 - The fund manager does not rebalance the portfolio based on their view of the market or sector
 - The fund offers the same return and risk represented by the index it tracks
 - The fees that an index fund can charge is capped at 1%
- Investors have the comfort of knowing the Constituent List that will form part of the portfolio, since the composition of the index is known.



EXCHANGE TRADED FUNDS (ETFs)

- An ETF is a marketable security that tracks an index, a commodity, bonds, or a basket of assets like an index fund.
- Unlike regular mutual funds, an ETF trades like a common stock on a stock exchange. The traded price of an ETF changes throughout the day like any other stock, as it is bought and sold on the stock exchange.
- ETFs are passively managed, which means that the fund manager makes only minor, periodic adjustments to keep the fund in line with its index.
- Rather than investing in an 'active' fund managed by a fund manager, when you buy units of an ETF you're harnessing the power of the market itself.
- Because an ETF tracks an index without trying to outperform it, it incurs lower administrative costs than actively managed portfolios.



GOLD EXCHANGE TRADED FUNDS

(GOLD ETFS)

- Gold ETF is a open ended scheme which invest pure physical gold bullion of 99.5 per cent purity. The scheme may also invest gold related instruments approved by SEBI and Gold Deposit Scheme of banks up to 20% of net assets
- Gold ETFs issue units against gold held in the portfolio. Each unit represents a defined weight in gold, typically one gram.
- The price of Gold ETF unit moves in line with the domestic price of gold.
- Gold ETF are benchmarked against the price of gold.
- Gold ETF would be taxed as short-term capital asset irrespective of their holding period.



INTERNATIONAL FUNDS

- International funds enable investments in markets outside India, by holding in their portfolio one or more of the following:
 - Equity of companies listed abroad.
 - ADRs and GDRs of Indian companies.
 - Debt of companies listed abroad.
 - ETFs of other countries.
 - Units of passive index funds in other countries.
 - Units of actively managed mutual funds in other countries.
- International equity funds may also hold some of their portfolios in Indian equity or debt.
 - They can hold some portion of the portfolio in money market instruments to manage liquidity.



FUND OF FUNDS (FOF)

- Fund of funds are mutual fund schemes that invest in the units of other schemes of the same mutual fund or other mutual funds (Hence FoF is also known as multi-manager fund).
- Its portfolio contains Units of different underlying mutual fund scheme in which the FoF has invested.
- The FoF will have two levels of expenses –
 - that of the scheme whose units the FoF invests in and
 - the expense of the FoF itself

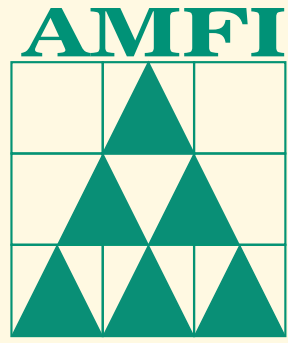
SEBI Mutual Funds Regulations have capped the total expenses that can be charged across both levels
- FoF provide benefit of risk diversification and portfolio diversification with small amounts of investment.

ARBITRAGE FUNDS

- “Arbitrage” is the simultaneous purchase and sale of an asset to take advantage of the price differential in the two markets and profit from price difference of the asset on different markets or in different forms.
- Arbitrage fund buys a stock in the cash market and simultaneously sells it in the Futures market at a higher price to generate returns from the difference in the price of the security in the two markets. The fund takes equal but opposite positions in both the markets, thereby locking in the difference.

The positions have to be held until expiry of the derivative cycle and both positions need to be closed at the same price to realize the difference.

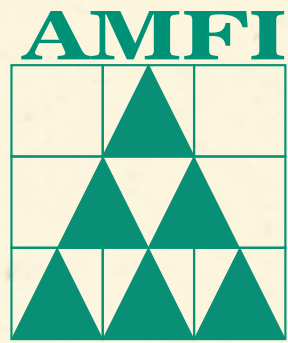
- The cash market price converges with the futures market price at the end of the contract period. Thus it delivers risk-free profit for the investor/trader.
- Price movements do not affect initial price differential because the profit in one market is set-off by the loss in the other market.
- Hence, Arbitrage funds are a good choice for cautious investors who want to benefit from a volatile market without taking on too much risk.



MUTUAL FUND SCHEME - WHICH ONE TO BUY?

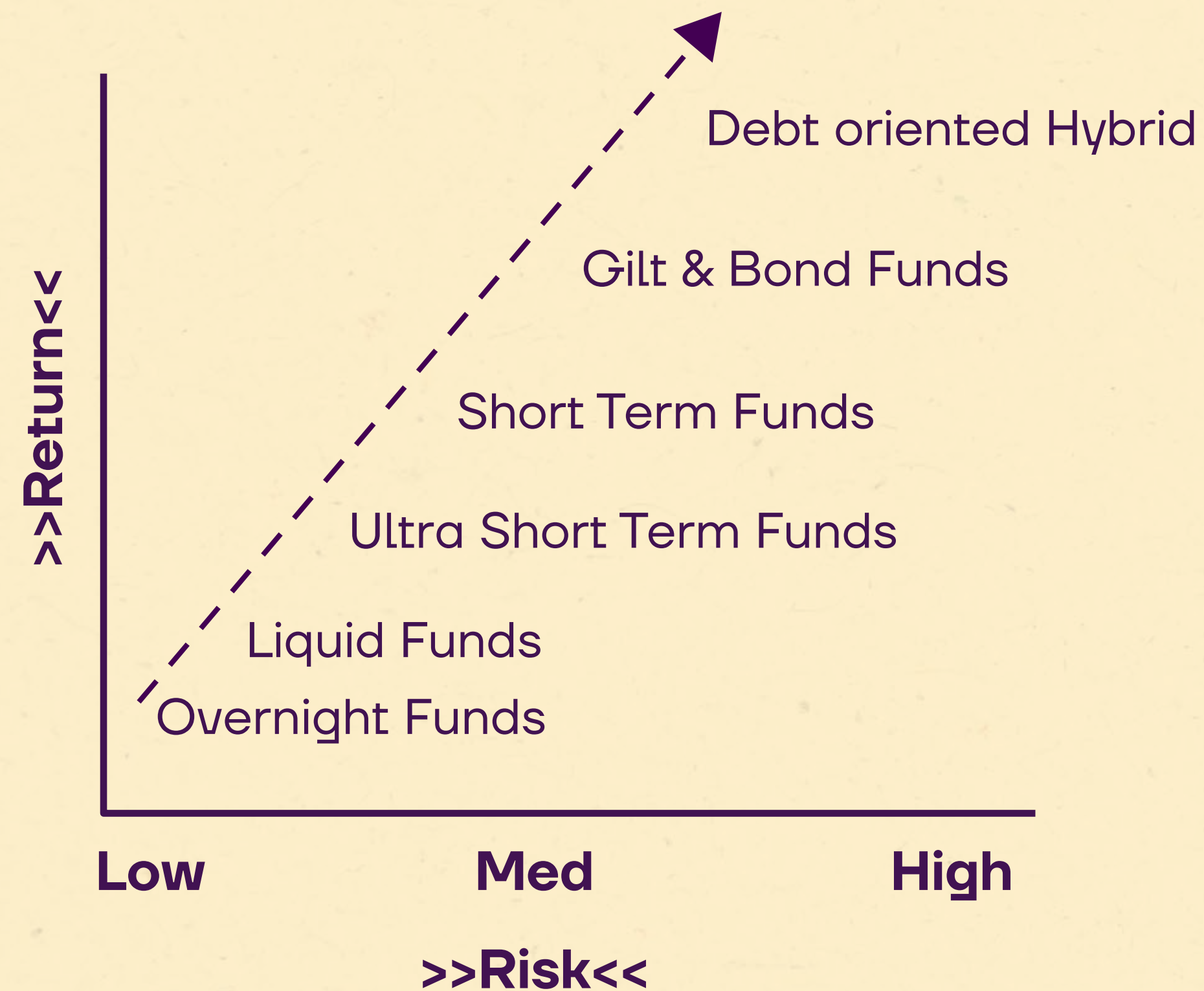
.... a matter of Risk Return Trade-Off

Risk	Return	Type of Scheme
Higher Risk	Higher Returns	Equity Schemes
Moderate Risk	Moderate Returns	Hybrid Schemes
Low - Moderate Risk	Low - Moderate Returns	Debt Schemes
Very Low Risk	Lower Returns	Liquids Schemes

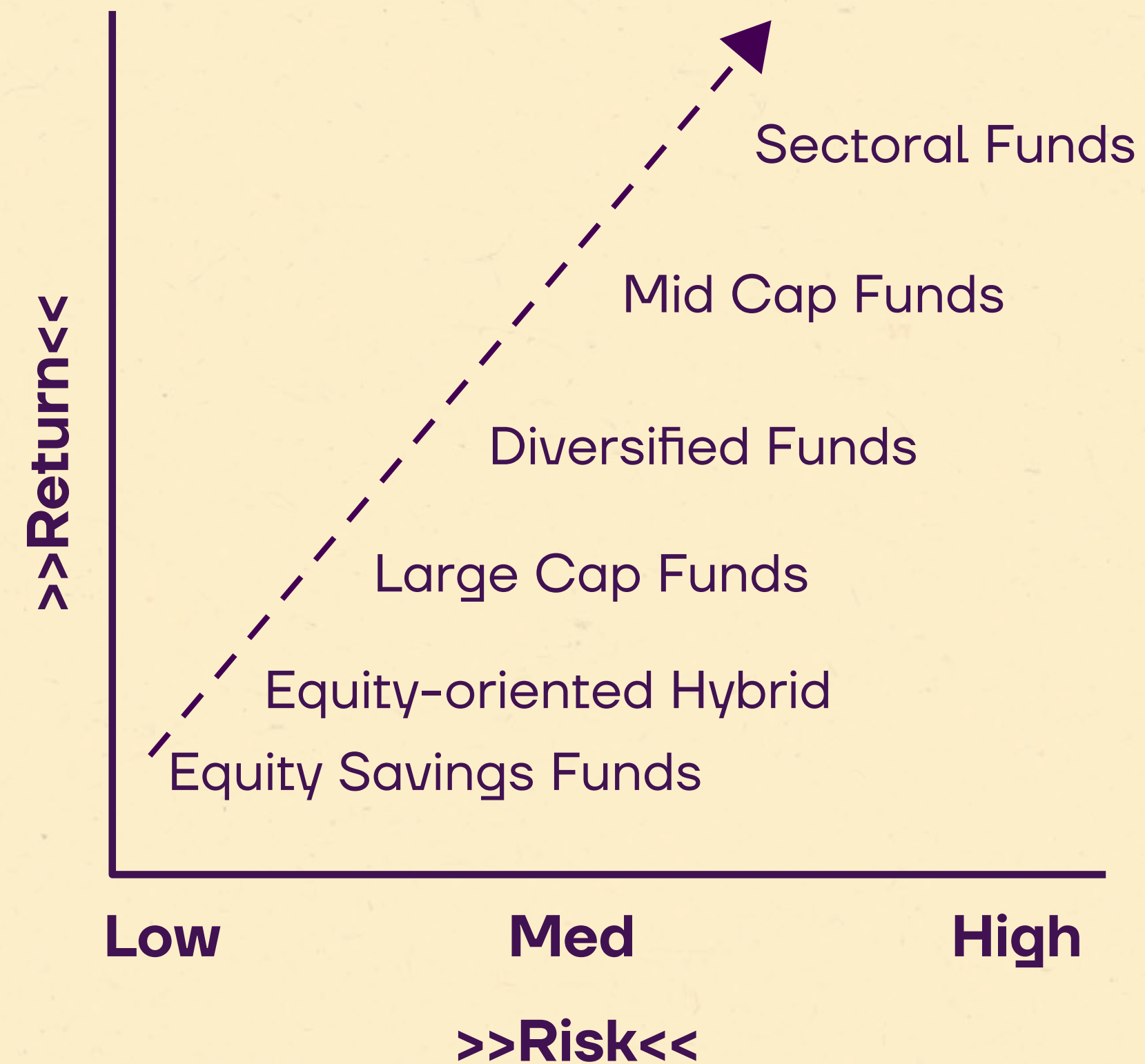


RISK / RETURN HIERARCHY

Debt



Equity





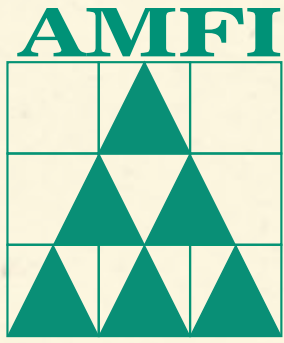
SCHEME RELATED DOCUMENTS



SCHEME RELATED DOCUMENTS

- Scheme information document (SID)
 - SID contains information that is specific to a each MF scheme.
 - Concise & detailed information that a prospective investor should know so as to take an informed decision to invest
- Statement of Additional Information(SAI)
 - SAI contains information with regards to each mutual fund and is common across all schemes of a mutual fund.
- Key Information Memorandum (KIM)
 - Abridged version of SID
 - Simple to understand and contains key / essential information that investors need to be aware about before they invest

One must read & understand scheme related documents before investing in a mutual fund scheme.



FACTSHEET

- Fact sheets help you assess a scheme and keep track of its performance
- Issued every month
- Easy to understand and provides a snapshot of the scheme
- Show following key information at a glance:
 - NAV
 - Returns
 - Fund Managers managing the portfolio
 - Riskometer
 - Other statistics allowing investors to compare mutual funds and decide which ones to invest in.

Equity - Diversified Large Cap	
Details as on January 31, 2018	
Type of Scheme	
Diversified Equity Scheme	
Current Investment Philosophy	
Reliance Top 200 Fund is a large cap oriented portfolio which invests in companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200. Large cap stocks endeavor to provide stability & liquidity to the portfolio. It endeavors to generate alpha while owning best of the index companies. It endeavors to invest in leaders or potential leaders with established business models & sustainable free cash flows. It endeavors to invest in growth companies at a reasonable valuation & with high return on equity. It invests in emerging large cap companies which have an established business model with a proven management track record and a potential to generate high cash flows.	
Date of Allotment	
August 8, 2007	
Fund Manager	
Sailesh Raj Bhan, Ashwani Kumar	
Benchmark	
S&P BSE 200	
Fund Size	
Monthly Average: ₹ 7,486.41 Cr	
Month End: ₹ 8,108.81 Cr	
NAV as on January 31, 2018	
Growth Plan	₹ 34.1484
Dividend Plan	₹ 17.5511
Bonus Option	₹ 34.1484
Institutional Bonus Option	₹ 35.2478
Direct - Growth Plan	₹ 35.6854
Direct - Dividend Plan	₹ 22.0744
Direct - Bonus Option	₹ 35.6854
Volatility Measures	
Standard Deviation	4.07
Beta	1.01
Sharpe Ratio	0.12
Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.00% risk free return (FBL Overnight MBSR as on 31/01/2018).	
Portfolio Turnover (Times)	
1.31	
Expense Ratio^	
Regular/Other than Direct	1.98
Direct	1.13
Load structure	
Entry Load: Nil	
Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.	
Please refer page no. 74 for explanation on symbol: ^ @ and ** wherever available	

Portfolio as on January 31, 2018			
Company/Issuer	% of Assets	Company/Issuer	% of Assets
Auto		Hotels, Resorts And Other Recreational Activities	
Mahindra & Mahindra Limited	2.07	The Indian Hotels Company Limited	1.44
Tata Motors Limited	1.92	Industrial Capital Goods	
Ashok Leyland Limited	1.17	ABB India Limited	2.16
Auto Ancillaries		GE T&D India Limited	1.04
Bosch Limited	2.58	Industrial Products	
Amara Raja Batteries Limited	1.50	Cummins India Limited	2.14
Banks		Bharat Forge Limited	1.41
State Bank of India*	7.03	Petroleum Products	
IDFC Bank Limited*	4.60	Indian Oil Corporation Limited*	3.09
HDFC Bank Limited*	4.08	Castrol India Limited	1.37
Axis Bank Limited*	3.07	Pharmaceuticals	
Kotak Mahindra Bank Limited	1.64	Divi's Laboratories Limited*	3.08
Punjab National Bank	1.06	Dr. Reddy's Laboratories Limited	2.20
Cement		Cipla Limited	1.31
ACC Limited	2.33	Sun Pharmaceutical Industries Limited	1.07
Construction Project		Software	
Larsen & Toubro Limited*	4.89	Infosys Limited*	4.08
NCC Limited	1.49	Tata Consultancy Services Limited	1.92
Consumer Non Durables		HCL Technologies Limited	1.83
ITC Limited*	4.48	Telecom - Services	
Ferrous Metals		Bharti Airtel Limited	2.39
Tata Steel Limited*	2.93	Certificate of Deposit	
Finance		IDFC Bank Limited	1.23
IDFC Lombard General Insurance Company Limited	1.69	Commercial Paper	
Max Financial Services Limited	1.67	Aditya Birla Finance Limited	0.55
Cholamandalam Investment and Finance Company Limited	1.59	Equity Less Than 1% of Corpus	
Bajaj Finance Limited	1.55	Derivatives, Cash and Other Receivables	
Gas		Grand Total	100.00
GAIL (India) Limited	1.95		
Petronet LNG Limited	1.04		
*Top 10 Holdings			

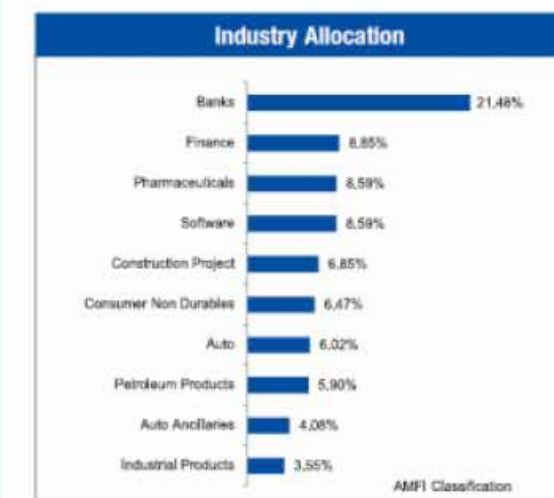
SIP - If you invested ₹ 10000 every month in RT200F					
	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,260,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	3,085,583	2,903,386	995,793	484,191	138,185
Scheme Return (%)	16.25	16.90	20.53	20.51	30.47
B: S&P BSE 200 (TRI) Return (%)	14.33	14.95	18.05	19.79	28.33
AB: S&P BSE Sensex (TRI) Return (%)	13.02	13.56	15.04	18.38	31.76
Inception Date: August 8, 2007					

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration.

B: Benchmark, AB: Additional Benchmark, TRI: Total Return Index

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

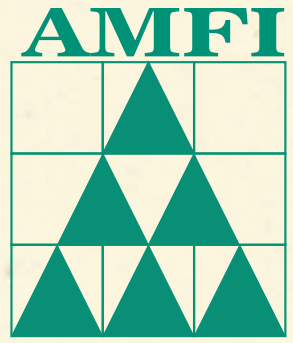
For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.



Dividend History			
Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan			
24-Jan-18	0.17	17.9784	17.8084
22-Dec-17	0.17	17.4843	17.3243
24-Nov-17	0.17	17.3097	17.1397
Direct - Dividend Plan			
24-Jan-18	0.17	22.5644	22.3944
22-Dec-17	0.17	21.8925	21.7225
24-Nov-17	0.17	21.5888	21.4288
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.			



Fact sheet is like a score card

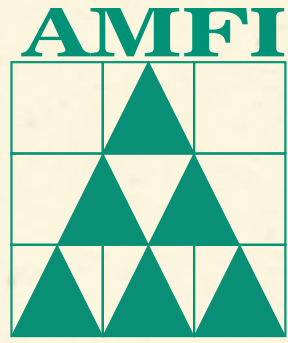


PLANS & OPTIONS



DIRECT PLANS & REGULAR PLANS

- All MF schemes offer a Direct Plan and Regular Plan for investments
- You can invest –
 - DIRECTLY i.e., without involving or routing the investment through any distributor/agent in a '**Direct Plan**' OR
 - Through / with the help of a Mutual Fund agent/distributor in a **Regular Plan**
- Direct Plan has a separate NAV, which is higher than the normal "Regular" Plan's NAV.
- Direct Plan has lower expense ratio as there is no distributor/agent involved



GROWTH OPTION & DIVIDEND OPTION

➤ Growth Option

- Capital appreciation in the investment are ploughed back in the scheme and are reflected in increase in the NAV.
- Investors do not receive any periodic payments.
- Suitable for investors who do not require regular income
- Tax efficient

➤ Dividend Option

- Capital appreciation in the investment are paid / distributed to the investors by way of dividend, periodically.
- Dividend payment is subject to availability of distributable surplus in the MF scheme.
- On dividend payment NAV of the scheme drops.
- Dividends are tax-free in the hands of investors but are subject to levy of Dividend Distribution Tax (DDT).
- Under Dividend Reinvestment sub-option, the dividend proceeds are reinvested in the same scheme and additional units are allotted.

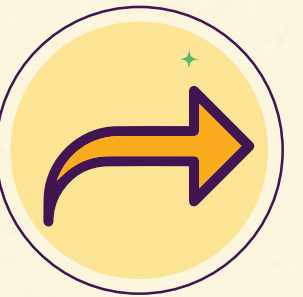
MODES OF INVESTING



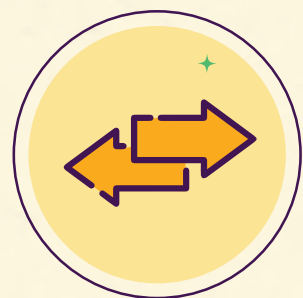
Lumpsum Investment – Initial + Additional



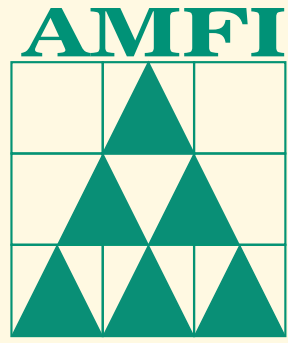
Systematic Investment Plan (SIP)



Systematic Transfer Plan (STP)



Inter Scheme Switches



SYSTEMATIC INVESTMENT PLAN (SIP)

- SIP is a method of investing a fixed sum, at a regular interval, in a mutual fund scheme
- Similar to monthly saving schemes like a recurring deposit
- **Advantages**
 - Enables regular investments without any additional paperwork
 - Convenient way to invest regularly through one time standing instruction
 - Convenience of small installments
 - **Rupee Cost Averaging Benefit** to counter volatility – it brings down the average cost of your Investments
 - No timing the market!



SIP: THE POWER OF COMPOUNDING

SIP of ₹1,000 invested per month @ 8% pa till the age of 60.
Starting Age Total Amount Saved

Starting Age	Total Amount Saved	Value at the age of 60
25	4,20,000	23,09,175
30	3,60,000	15,00,295
35	3,00,000	9,57,367
40	2,40,000	5,92,947

...the sooner you start, makes a lot of difference!

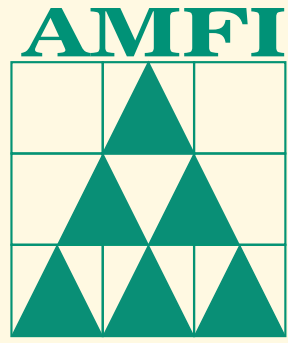


SIP - HOW RUPEE COST AVERAGING HELPS

Month	Amount	Rising Market		Falling Market		Volatile Market	
		NAV (Rs)	Units Allotted	NAV (Rs)	Units Allotted	NAV (Rs)	Units Allotted
1	10,000	10	1000.00	10	1000.00	10	1000.00
2	10,000	10.5	952.38	9.75	1025.64	10.5	952.38
3	10,000	12	833.33	9	1111.11	9	1111.11
4	10,000	14	714.29	7	1428.57	11	769.23
5	10,000	17	588.24	6.5	1538.46	13	909.09
6	10,000	18	555.56	6	1666.67	11.5	869.57
Total	60,000	81.50	4643.79	48.25	7770.45	65.00	7770.45
Avg. Purchase NAV		13.58		8.04		10.83	
Avg. cost per unit		12.92		7.72		10.69	

- Put aside an amount regularly
Discipline is the key
- Rupee cost averaging Control volatility

Note: The above example uses assumed figures and is for illustrative purposes only.

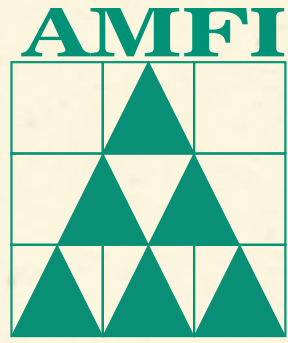


SYSTEMATIC WITHDRAWAL PLAN (SWP)

- SWP is a facility which allows an investor to withdraw a fixed amount from the investment in a MF scheme at pre-determined interval, such as monthly or quarterly basis.
- Under SWP, units equivalent to the amount desired by the investor are redeemed and the proceeds are credited to the bankaccount of the investor on a pre-determined date.
- SWP can be used a source of regular cash flow especially for post-retirement planning.
- SWP also helps in supplementing your regular salary, etc. income by way of additional cash flow



HOW TO INVEST IN MUTUAL FUNDS



STEPS

➤ Pre-requisites

- KYC (Know Your Customer) Process
- PAN Card
- Bank Account

➤ Steps to complete KYC Process

- Visit any MF Branch Investor Service Centre / Branch with required KYC Documents, namely –
 - Address Proof -> Aadhaar Card, Passport, Tel. bill etc.
 - Identity Proof -> PAN Card, Aadhaar Card, Passport, Voter's card etc.

Submit Completed KYC form with photograph with required documents

After completing KYC, you can open a MF Folio with any Mutual Fund and start investing.

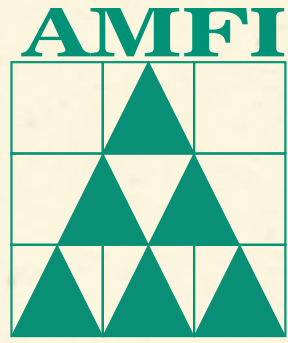
MODES OF INVESTING



Physical Mode
(Traditional / Paper based)

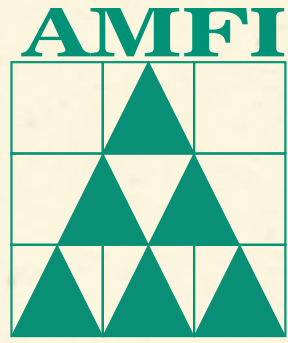


On-line Mode



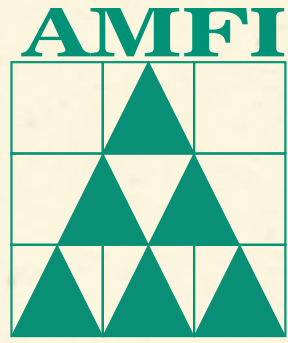
HOW TO INVEST IN A MUTUAL FUND SCHEME?

- One can invest in a Mutual Fund scheme Offline or Online
- **Offline (physical application) mode**
 - Duly completed scheme application form signed by all applicants
 - Cheque or bank draft for the amount to be invested
 - Submit the above at the branch office or designated Investor Service Centres (ISC) of mutual funds or Registrar & Transfer Agents & MFU
- **Online mode**
 - Websites of the respective Mutual Funds
 - Websites of Mutual Fund Distributors
 - Buy mutual funds units through NSE – MFSS and BSE – StAR MF just like a company stock
 - MF Utilities (MFU) a technology based shared service platform for MF transactions promoted by the mutual fund industry for participating mutual funds.



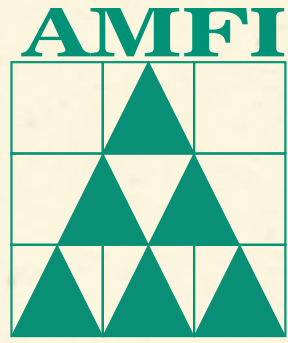
HOW TO WITHDRAW YOUR MONEY?

- Withdrawing your money from Mutual Fund scheme is called as Redemption or Repurchase
- You can withdraw full or partial amount or even a specific number of units
- **Offline** mode to redeem your mutual fund investments
 - Unit holder needs to submit a duly filled and signed Redemption Request form to the AMC's or the Registrar's designated office
 - All holders have to sign the Redemption form
 - The proceeds from the redemption will be credited to the registered bank account of the first named unit holder
- **Online** mode to redeem your mutual fund investments
 - Log-on to the 'Online Transaction' page of the desired Mutual Fund
 - Select the Scheme and the number of units (or the amount) you wish to redeem and confirm your transaction.



PERFORMANCE EVALUATION PRINCIPLES

- A mutual fund provides relative return, with respect to its benchmark.
 - Returns have to always be seen in comparison with a fund's benchmark
 - Appropriate benchmarks should be used to evaluate a fund's performance
- The return of a fund should be measured over a period of time, representative of recommended holding period and objectives of the fund
 - Debt funds are held for shorter periods
 - Equity funds are held for longer periods
- The return of the fund has to be adjusted for the risk it has assumed to generate the return.
 - Higher return with higher than proportionate risk, is a case of underperformance, compared to a fund with higher return at lower risk

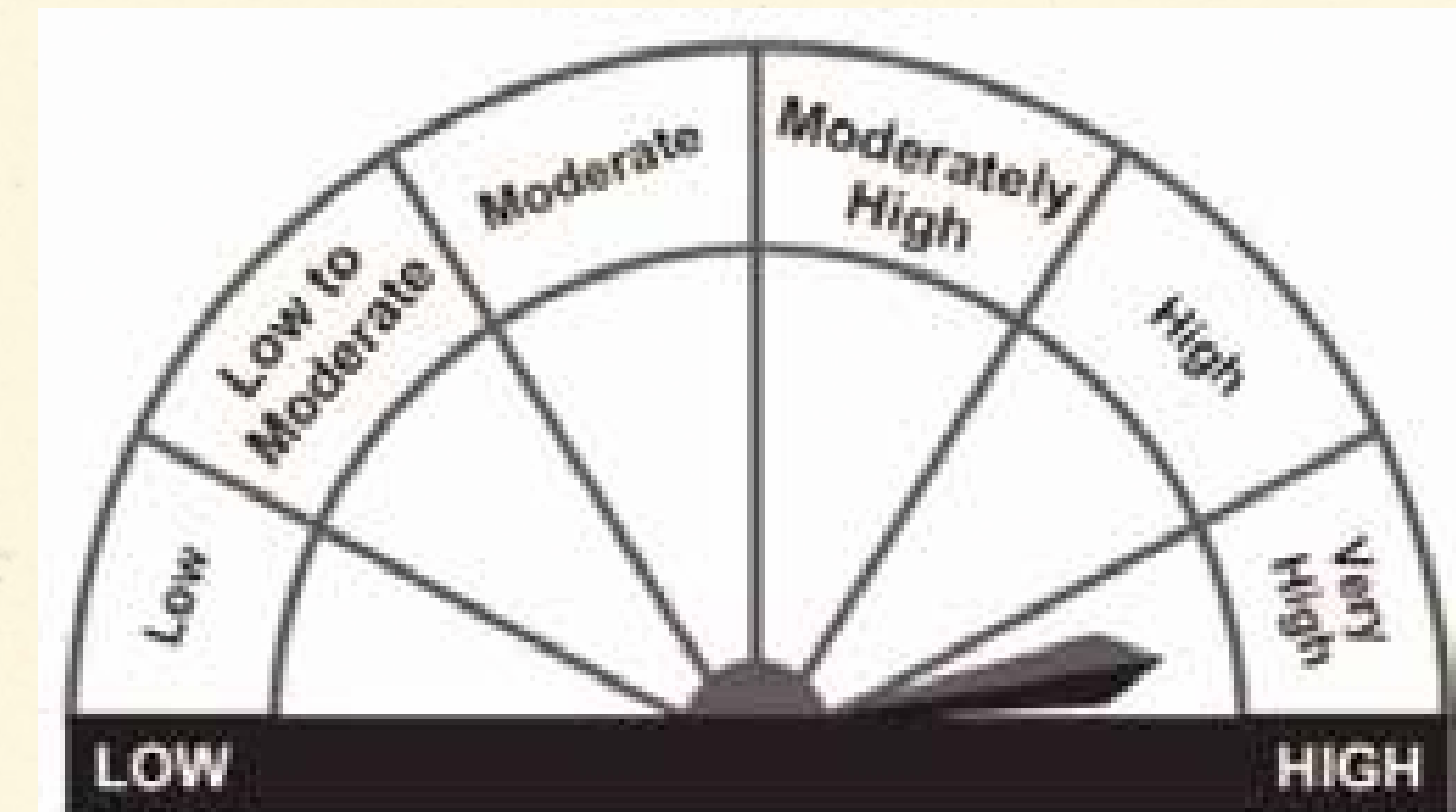


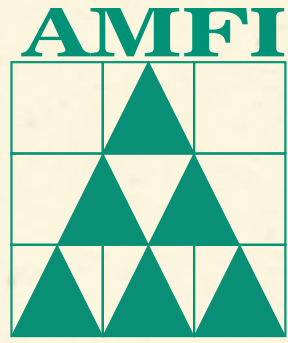
WHAT IS NAV?

- The NAV (net asset value) is the market value of all the funds investments less liabilities and expenses, divided by outstanding number of units.
- NAV is important as it is the basis for valuing an investor's holding of units in a mutual fund, and the relative appreciation of the same
- Mutual Fund NAVs are disclosed on AMFI's website, Mutual Fund Websites, and sending latest available NAVs to unit holders through SMS, upon receiving a specific request.

PRODUCT LABELLING

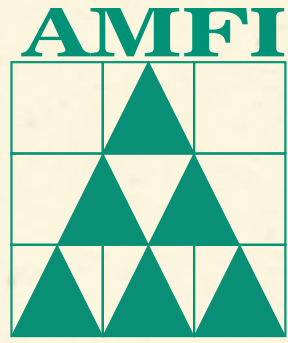
- Mutual funds are required to 'Label' their schemes on the following parameters:
- Nature of scheme in an indicative time horizon (short/medium/long term)
- A brief about the investment objective (in a single line sentence) followed by kind of product in which investor is investing (Equity/Debt).
- Level of risk, depicted by 'Riskometer' as under:
 - Low risk
 - Low to Moderate risk
 - Moderate risk
 - Moderately High risk
 - High - risk
 - Very High risk
- A disclaimer saying: "Investors should consult their financial advisers if they are not clear about the suitability of the product."





NOMINATION

- Facility that enables an individual unitholder (including sole proprietor of sole proprietary concern) to nominate a person, who can claim the Units held by the unitholder or the redemption proceeds thereof in the event of death the unitholder.
- If the Units are held jointly by more than one person, all joint unit holders are required to together nominate a person in whom all the rights in the units would vest in the event of death of all the joint unit holders.
- Nomination can be made either at the time of initial application for purchase of Units or subsequently.
- Nomination once made can be changed subsequently any time and any number of times.



WHY IS NOMINATION IMPORTANT?

- In case nomination is not made by a Unitholder, the Units would be transmitted to the account of legal heir(s), depending whether the deceased person has left behind a Will and as per applicable succession law, which involves lengthy (and sometimes expensive & cumbersome) procedure.
- Nomination is a simpler and inexpensive way to make things easy for one's near and dear ones to claim the money in your mutual fund folio, demat account or bank account expeditiously, through minimal paper after one's death.
- To claim the Units after the death of a unitholder, the nominee has to complete the necessary formalities, such as completion of KYC process, along with proof of death of the unit holder, signature of the nominee duly attested, furnishing of proof of guardianship in case the nominee is a minor, and such other document as may be required for transmitting the units in favour of the nominee(s).



THE DIGITALISATION OF FINANCES



Traditional methods

- Physical application forms and cheques
- In-person KYC verification
- Branch visits for transactions

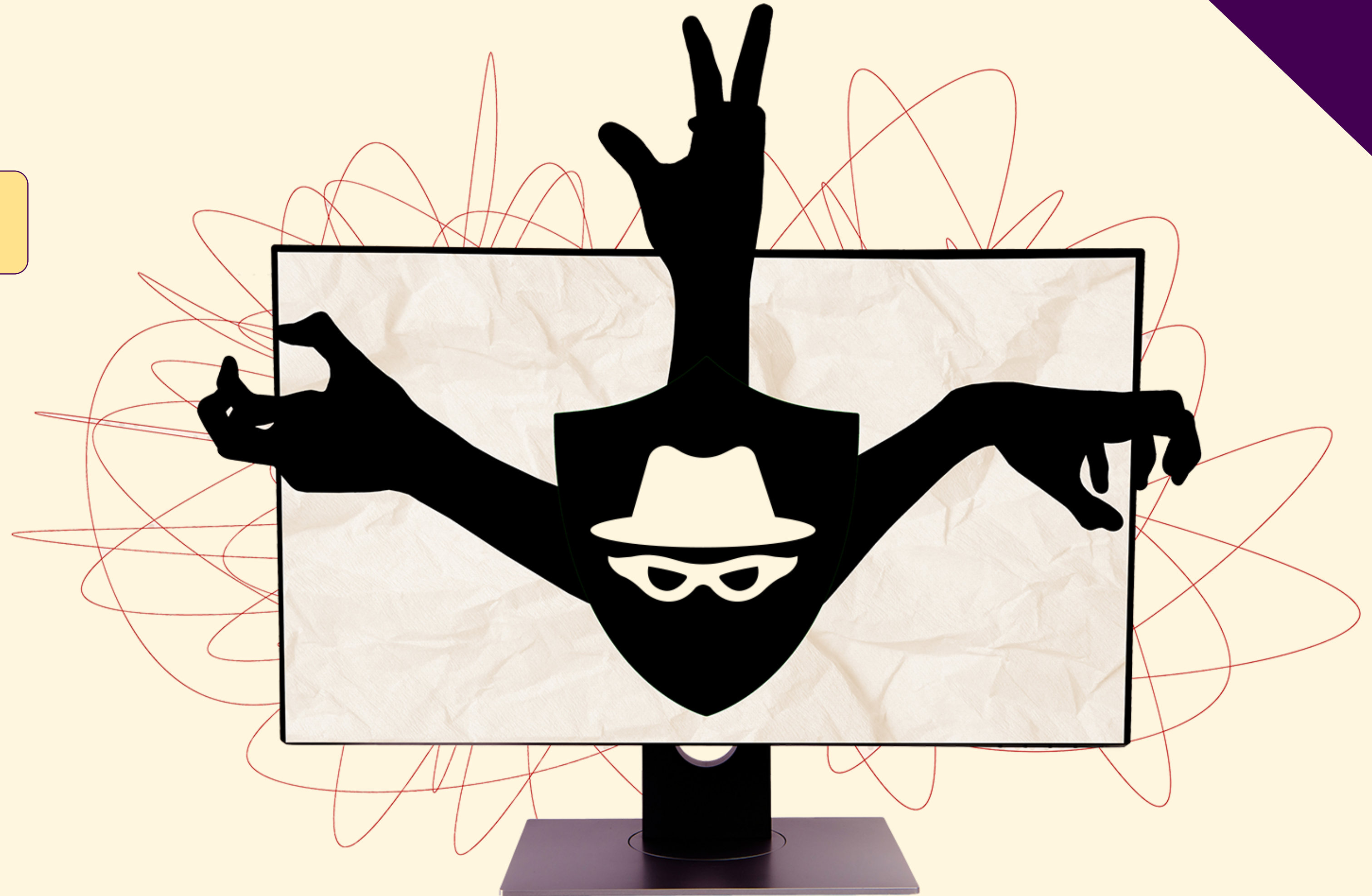


Digital revolution

- Online investment platforms
- Paperless KYC processes
- Mobile apps for fund management & payments

THE RISE OF DIGITAL FRAUDS

- Phishing attacks
- Fake investment apps
- Social media scams
- Identity theft



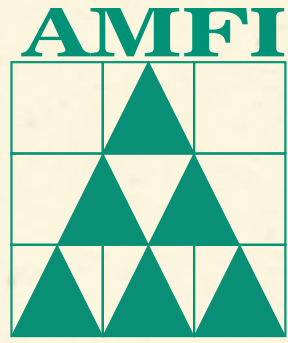
THE PRECAUTIONS YOU NEED TO TAKE!

- Verify the authenticity of investment platforms and apps
- Never share OTPs, PINs, or passwords
- Be wary of unrealistic return promises
- Use official websites and apps of registered mutual funds
- Enable two-factor authentication for all financial accounts
- Report suspected frauds to the appropriate authorities
- Consult registered financial advisors before major decisions



(Reference from:

<https://investor.sebi.gov.in/beware-of-investment.html#:~:text=Key%20Strategies%20to%20Avoid%20Investment%20Frauds%3A&text=Be%20Cautious%20of%20Investment%20Promises,into%20making%20quick%20investment%20decisions.>)

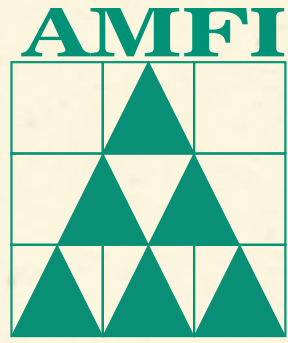


THE DIGITAL ADVANTAGE

- 24/7 investment portfolio access
- Real-time performance tracking
- Automated SIPs & rebalancing
- Instant liquid fund redemptions
- Digital account statements
- Educational resources at your fingertips

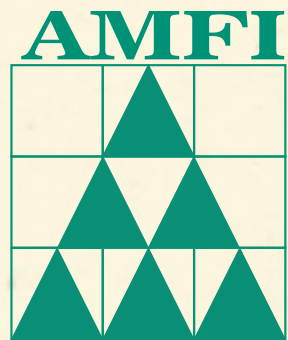
The future of finance is digital and with the right set of tools and precautions, you can maximise the benefits of digital finance while staying safe—Invest smart, invest safe.





COMPLAINTS REDRESSAL MECHANISM

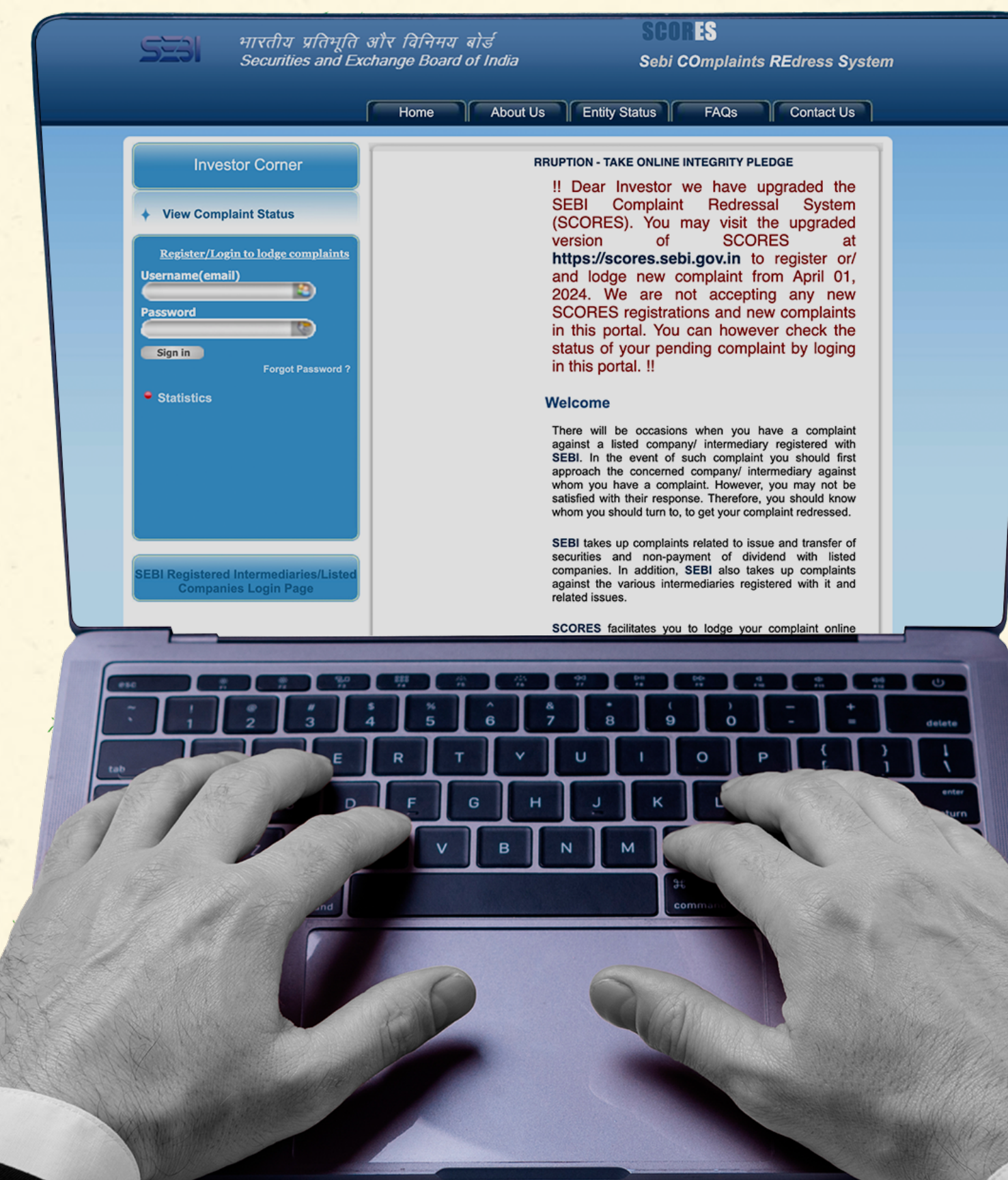
- Complaint to Mutual Fund
 - Contact the Investor Relations Officer of the Mutual Fund
 - Name and contact details of the Investor Relations Officer are available in the Scheme Information Document and also on the website of the concerned mutual fund.

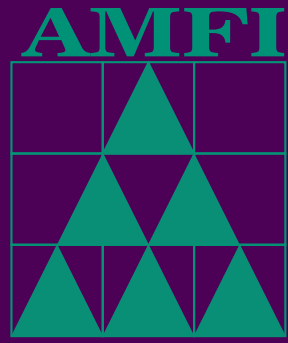


SEBI COMPLAINTS REDRESS SYSTEM

- SEBI has provided a centralized web based complaints redress system on its portal, named 'SCORES'. For online resolution of disputes in the Indian Securities Market, please visit <https://smartodr.in/login>
- If you are not satisfied with the response from a particular Mutual Fund/company/intermediary, you may then lodge an online complaint with SEBI through SCORES to get your complaint redressed.
- SEBI takes up the complaints registered via SCORES with the concerned company / mutual fund / intermediary for timely redressal.

To log on to SCORES System,
please visit <http://scores.gov.in/>





An Investor Education Initiative by



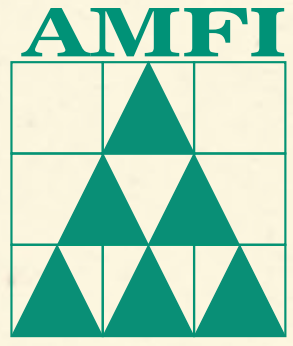
This is an investor education and awareness program. Mutual Fund investors have to go through a one-time KYC (Know Your Customer) process. Investors should deal only with registered Mutual Funds (RMFs). For more information on KYC, RMF, and the procedure to Launch complaints through SEBI SCORES, please visit <https://scores.gov.in/scores/Welcome.html>

It is mandatory for investors subscribing to Mutual Funds to register nomination / opt-out of nomination. Please visit <https://www.camsonline.com/Investors/Service-requests/Nomination/Nomination-Opt-inAOpt-out> for nomination.

For KYC, change of address, investor complaints redressal, etc. visit - <https://navi.com/mutual-fund> or contact your Mutual Fund Distributor / Registered Investment Adviser or reach out to us.

Investors are encouraged to deal with registered Mutual Funds only, details of which can be verified on the SEBI website (www.sebi.gov.in) under Intermediaries/ Market Infrastructure Institutions.

**Mutual Fund investments are subject to market risks,
read all scheme related documents carefully.**



THANK YOU