



THE SHRI RAM SCHOOL

# SYSTEMATIC INVESTMENT PLANING (SIP)

श्री संपत्ति आयोजना  
SHRI WEALTH PLANNING

An Initiative by  
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IB-2

# WHAT IS SIP?

SIP is a simple, smart & time tested method to achieve financial goals.

There are so many goals to achieve in life. for which large amount of money is required. Systematic Investment Plan is the solution, it helps us in achieving our various life goals systematically.

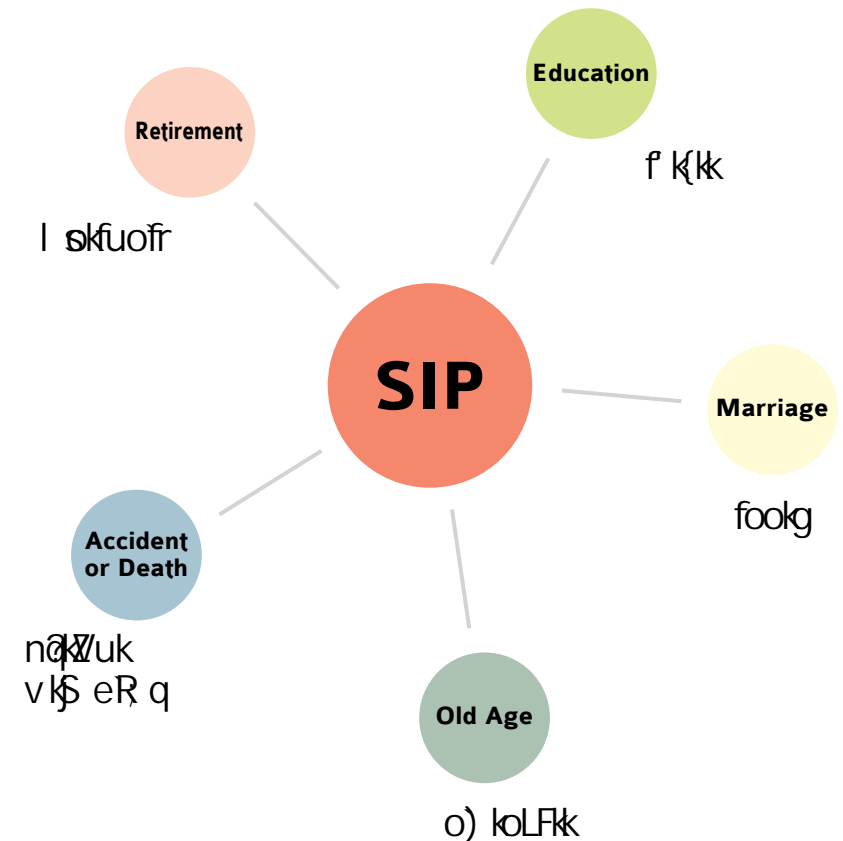
Systematic Investment Plan (SIP) is the technique of investing in mutual funds through small, periodic installments.

An investor can invest small sums of money monthly, as a contribution towards his goals, and have the required corpus created.

SIP is a Disciplined approach to investing

Since a small amount of money is invested each month, SIP is a convenient mode of investing.

Money Invested can be as less as Rs. 500!



# WHY SHOULD YOU INVEST IN SIP

(Systematic Investment Plan)?

SIP considered to be the best way of achieving financial goals because of the BRAHMASTRA it possesses:

The Thumb Rule To Benefit From the Power of Compounding is **"START EARLY"** Give maximum time to your investment to get the most out of POWER OF COMPOUNDING

Assuming a rate of return of 15%, what would be the value of Rs. 1 after

5 yrs rs. 2	10 yrs rs. 4	15 yrs rs. 8	30 yrs rs. 64
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जितनी जल्दी आप एक्स. आई. पी. में अपना पैसा लगायेंगे उतना अधिक आपको लाभ होगा ।

You can achieve a lot with  
as little as Rs. 500 per month

Systematic Investment Plan (SIP) - Bring Discipline to your Investment

## SIP Return on investment of Rs. 1000/-

	1Year	2Year	3Year	4Year	5Year	10Year	15Year
10%	12.640	26.545	41.840	58.664	77.171	201.457	401.621
12%	12.766	27.064	43.079	61.015	81.103	224.035	475.931
15%	12.954	27.851	44.983	64.684	87.342	263.018	616.365
20%	13.263	29.180	48.280	71.200	98703	344.311	955.459
30%	13.871	31.905	55.348	85.825	125.445	591.214	2,320.583

# म्यूचुअल फण्ड SIP के क्या फायदे हैं?

## (Benefits of SIP in Hindi)

#1 SIP के द्वारा एक निवेश का अनुशासन बना रहता है। और अनुशासन निवेश में सफलता के लिए बहुत जरूरी है।

#2 SIP आपको शेयर बाजार को टाइम करने की कोई जरूरत नहीं है। शेयर बाजार के उतार-चढ़ाव में आपको **Rupees cost Averaging** का फायदा भी मिलता है।

#3 SIP के द्वारा निवेश करने पर आप बहुत ऊंचे दाम पर सारा निवेश करने से बच जाते हैं।

#4 धीरे-धीरे पैसा इकठ्ठा होता रहता है और बड़ी राशि बन जाती है।

ज्यादातर लोग एक मुश्त पैसा नहीं निवेश कर सकते हैं परन्तु म्यूचुअल फण्ड सिप की सहायता से आप धीरे-धीरे बहुत सारा पैसा जमा कर सकते हैं।



# SMALL INVESTMENTS REGULARLY TO FULFIL YOUR FINANCIAL GOALS

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## WHY SHOULD YOU INVEST IN MUTUAL FUNDS?

- 1. Diversification:** This ensures that all your eggs are not in one basket. HENCE LOW RISK.
- 2. Wide Choice:** There is a scheme for every risk, every time horizon and EVERY INCOME BRACKET.
- 3. Safe & Convenient:** Mutual Funds are safe as all transactions are carried out via your bank account only.  
(YOU CAN TRACK YOUR MONEY)
- 4. Well Regulated:** These are regulated by SEBI and so insures investors production.
- 5. Tax Savings:** Instruments 1.50 Lacs p.a. is eligible for deduction of Income Tax.
- 6. Online Transaction:** You can invest from your phone and no paper work is involved.
- 7. Tax Benefits:** You don't have to pay any taxes on returns made by you.





# TIME IS IMPORTANT INVEST REGULARLY START EARLY

Each Drop of water is essential to make a mighty ocean. Every Rupee saved is a Rupee Earned to secure the Future.



The power of compounding is known to many marginal labourers and workers from villages who take loans from money lenders and then get trapped in a vicious cycle of debt. The very same things apply for Sip's.

Small amounts invested regularly over a period of 15 years and 180 months can create wealth for them far higher than their provident funds would.

Provident funds only give 8.9% interest compounded which with yearly inflation of 5 % means they barely get a 4 % nominal return.

Sip's in equities as a discipline for a growing country like India where GDP will double over the next 10 years is a golden period to invest into And safely expect at least 12% compounded returns.



**गरीब किसान उधारी और ब्याज में अपनी सारी जिन्दगी की पूंजी लगादेता है।  
छोटे किशतों में मामूली सी राशी को वे SIP की सहायता से अपनी आगे की जिन्दगी का रुख बदल जाता है।**

# IN YOUR 60's YOU WANT TO BE...

## RE-TIRED OR RETIRED?



**YOU STILL HAVE TIME TO BUILD ENOUGH RETIREMENT CORPUS...**

Most people fail save adequately for retirement, since the goal seems to be in the distant future.  
However, if you want to build a sizeable retirement corpus, you must start planning today...

~~~~~ वृद्धवस्था योजना ~~~~~  
Your Old Age Plan

All we need is a competent financial advisor who guides us to invest our hard earned money in the most safe and stable policies.

Allow me to help you invest in the SIP and introduce to professionals who will help us Free of cost.

It is your money, you deserve to be informed. Let's join hands and secure our future.

