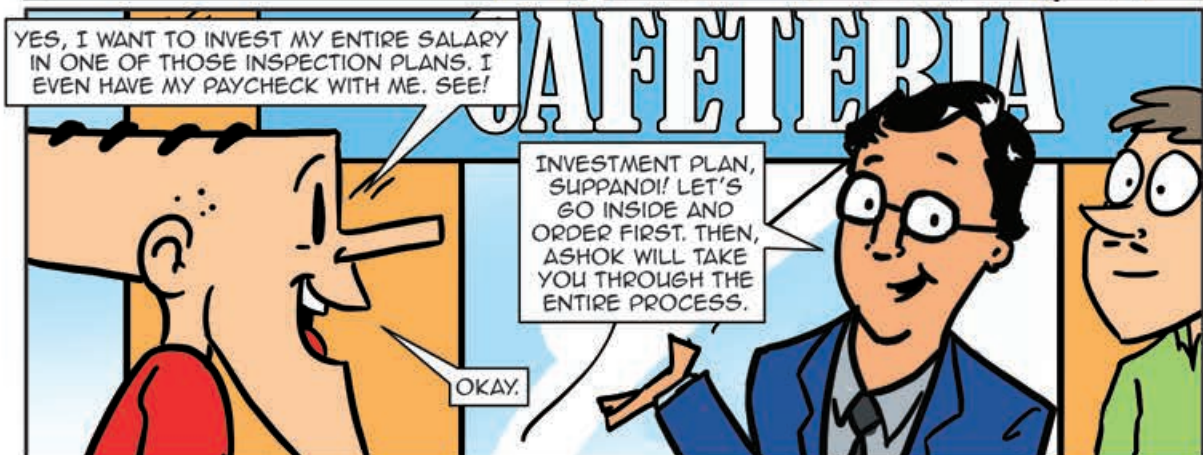
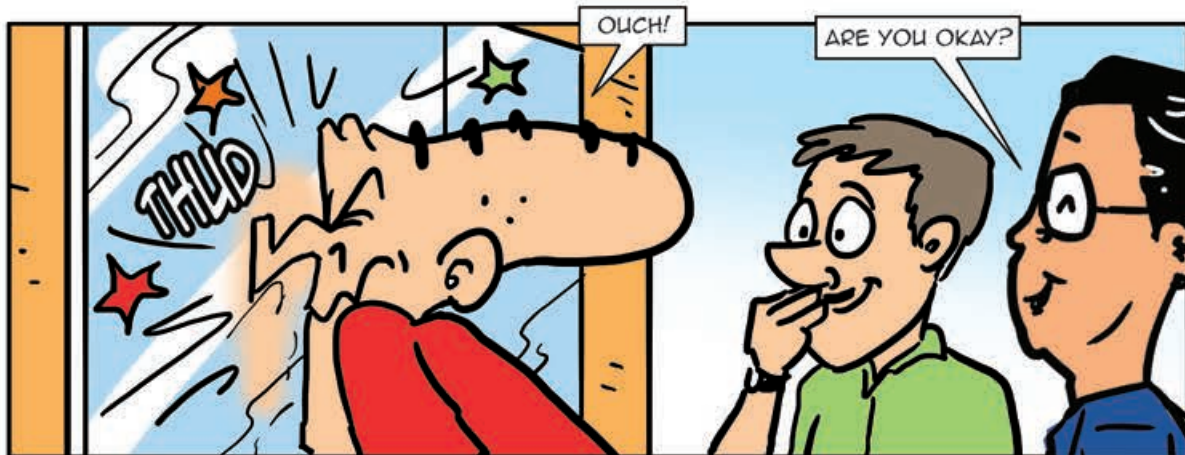


PROFESSOR SIMPLY SIMPLE IS IN HIS OFFICE, GRADING EXAM PAPERS, WHEN SUPPANDI WALKS IN.



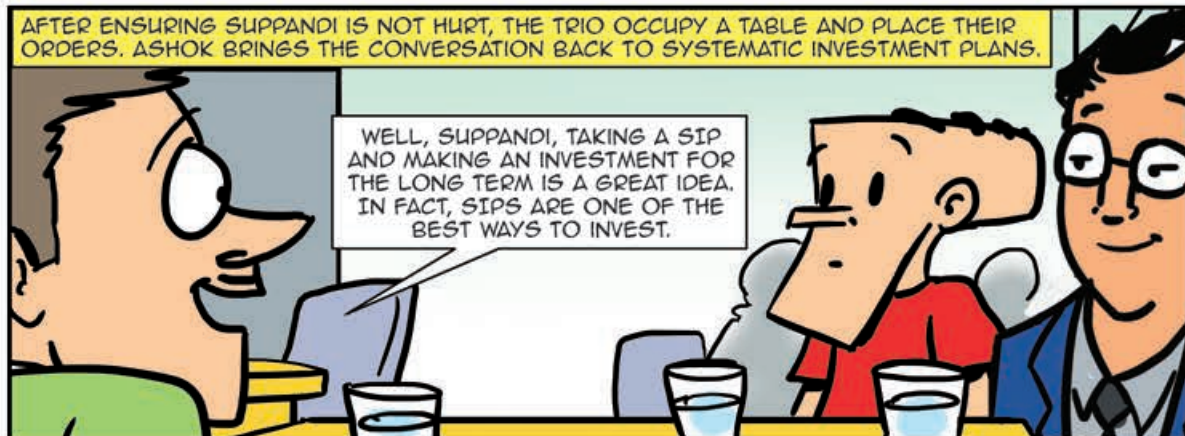




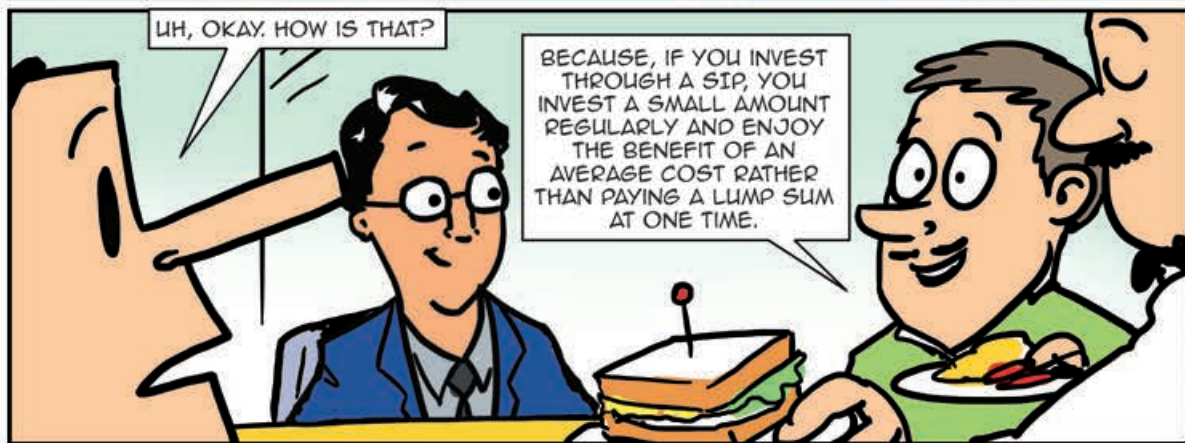
OUCH!

ARE YOU OKAY?

AFTER ENSURING SUPPANDI IS NOT HURT, THE TRIO OCCUPY A TABLE AND PLACE THEIR ORDERS. ASHOK BRINGS THE CONVERSATION BACK TO SYSTEMATIC INVESTMENT PLANS.

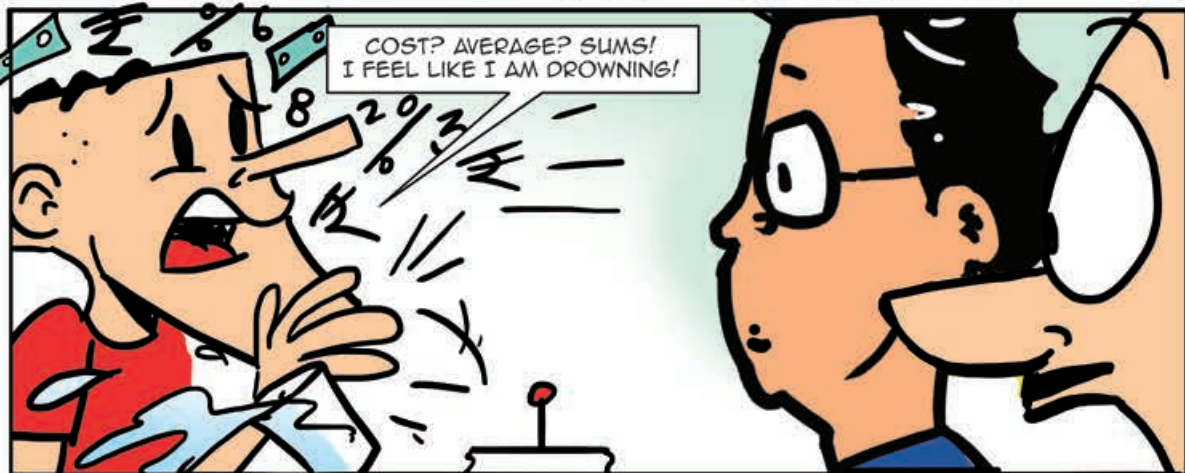


WELL, SUPPANDI, TAKING A SIP AND MAKING AN INVESTMENT FOR THE LONG TERM IS A GREAT IDEA. IN FACT, SIPS ARE ONE OF THE BEST WAYS TO INVEST.



UH, OKAY. HOW IS THAT?

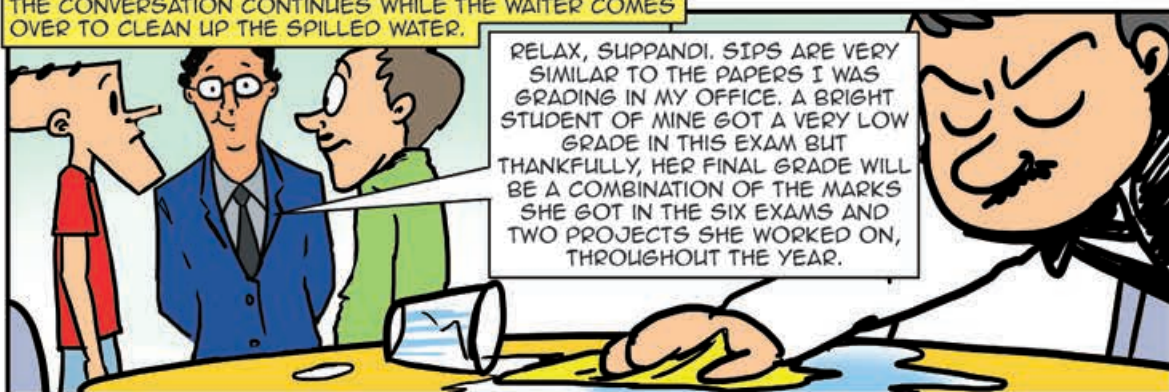
BECAUSE, IF YOU INVEST THROUGH A SIP, YOU INVEST A SMALL AMOUNT REGULARLY AND ENJOY THE BENEFIT OF AN AVERAGE COST RATHER THAN PAYING A LUMP SUM AT ONE TIME.



COST? AVERAGE? SUMS! I FEEL LIKE I AM DROWNING!



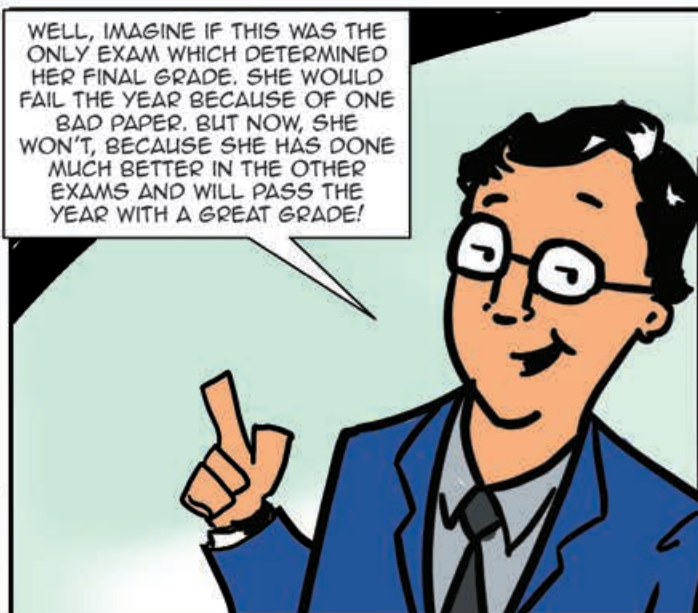
THE CONVERSATION CONTINUES WHILE THE WAITER COMES OVER TO CLEAN UP THE SPILLED WATER.



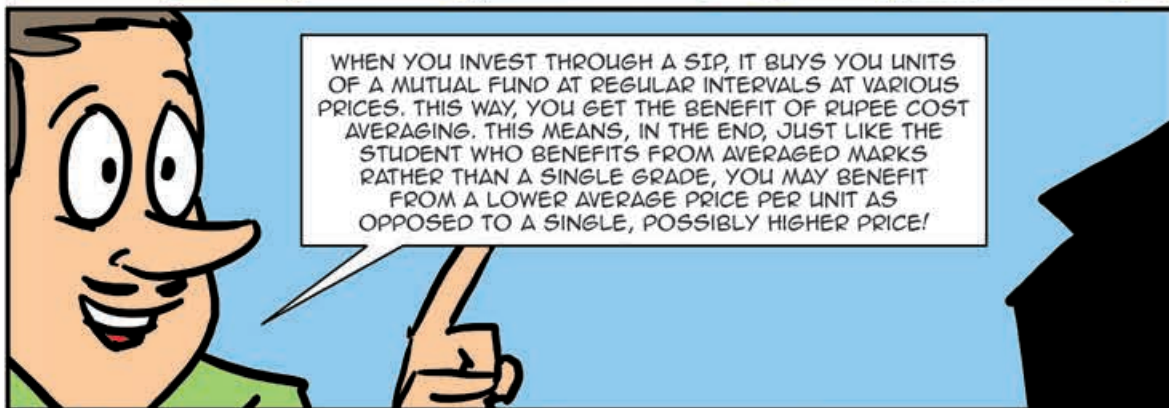
RELAX, SUPPANDI. SIPS ARE VERY SIMILAR TO THE PAPERS I WAS GRADING IN MY OFFICE. A BRIGHT STUDENT OF MINE GOT A VERY LOW GRADE IN THIS EXAM BUT THANKFULLY, HER FINAL GRADE WILL BE A COMBINATION OF THE MARKS SHE GOT IN THE SIX EXAMS AND TWO PROJECTS SHE WORKED ON, THROUGHOUT THE YEAR.



BUT WHAT DOES THAT HAVE TO DO WITH INVESTMENTS?



WELL, IMAGINE IF THIS WAS THE ONLY EXAM WHICH DETERMINED HER FINAL GRADE. SHE WOULD FAIL THE YEAR BECAUSE OF ONE BAD PAPER. BUT NOW, SHE WON'T, BECAUSE SHE HAS DONE MUCH BETTER IN THE OTHER EXAMS AND WILL PASS THE YEAR WITH A GREAT GRADE!



WHEN YOU INVEST THROUGH A SIP, IT BUYS YOU UNITS OF A MUTUAL FUND AT REGULAR INTERVALS AT VARIOUS PRICES. THIS WAY, YOU GET THE BENEFIT OF RUPEE COST AVERAGING. THIS MEANS, IN THE END, JUST LIKE THE STUDENT WHO BENEFITS FROM AVERAGED MARKS RATHER THAN A SINGLE GRADE, YOU MAY BENEFIT FROM A LOWER AVERAGE PRICE PER UNIT AS OPPOSED TO A SINGLE, POSSIBLY HIGHER PRICE!



THAT MAKES SENSE. WHEN CAN I START?

AS SOON AS WE'VE PAID FOR LUNCH!