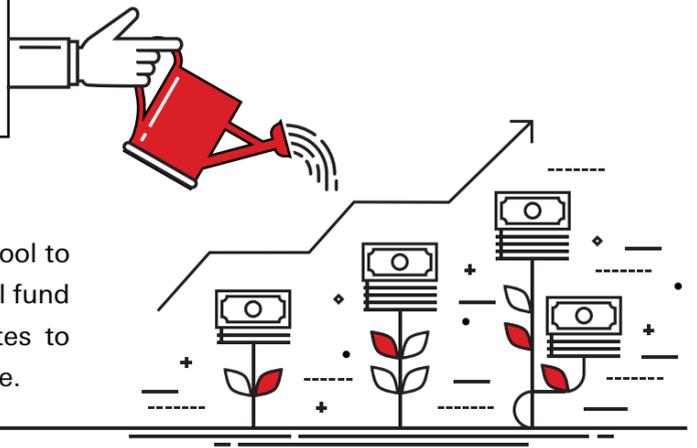


## Mutual Fund

**SIP Sahi Hai, always!**



### What is SIP?

Systematic Investment Plan (SIP) is a popular tool to invest a fixed amount periodically in any mutual fund schemes. SIP enables to invest in small bytes to meet individual's life goals over a period of time.

### Benefits of SIP

Systematic Investment Plan has gained a lot of popularity amongst investors over the years due to its various benefits and features:



**Flexible** in choosing amount & frequency of investments



**Eliminates** need of **timing** the market



Offers '**Rupee cost averaging**' benefit



Navigates through **market volatility**



Helps become **disciplined investor**



Benefit from **power of compounding**

**To avail all these benefits of SIP, investors must remain patient**

Check out how wealth creation journey differs for different types of investors in the long run



**Investor A**  
(Mr. Anxious)



**Investor B**  
(Mr. Cautious)



**Investor C**  
(Mr. Disciplined)



**Investor D**  
(Mr. Expert)



**Investor E**  
(Mr. Smart)

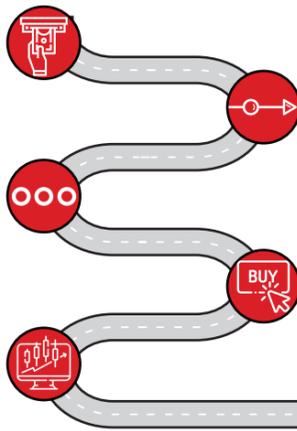
All of them started a monthly SIP of ₹ 10,000 in S&P BSE Sensex in **January 2000**. However, they all reacted differently to various market falls thereafter.

**Consequently, this is how their investment journey panned out over 21 years**

**Investor A** stopped his SIP and **redeemed** his investment after 2008 crisis and invested in bank FD

**Investor C** **continued** his monthly SIP of Rs. 10,000 persistently.

**Investor E**, saw market fall as an **opportunity to buy more units** at lower price and hence, topped up his SIP by 10%\*.



**Investor B**, following the suit, discontinued his SIP but **retained** his investment.

**Investor D** not only continued his monthly SIP of Rs. 10,000 but also **invested Rs. 1 lakh\* (lump sum)** additionally.

\*After every monthly fall of more than 10% in the market.

**Their reactions to market volatility affected their portfolio significantly**

Today, this is how their individual portfolio looks like



**Investor A**  
(Mr. Anxious)



**Investor B**  
(Mr. Cautious)



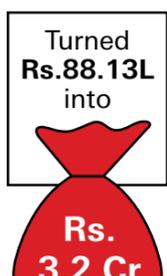
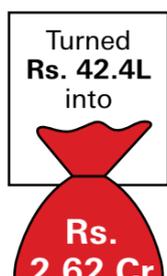
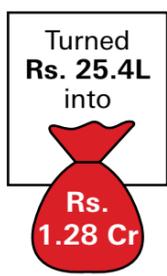
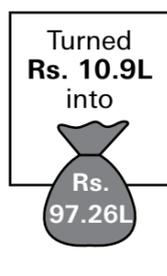
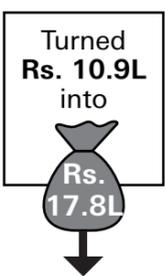
**Investor C**  
(Mr. Disciplined)



**Investor D**  
(Mr. Expert)



**Investor E**  
(Mr. Smart)



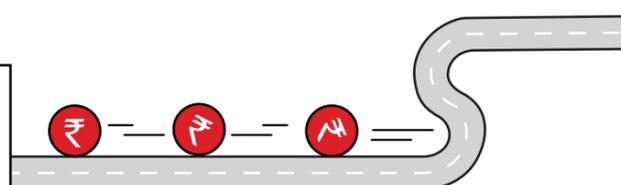
Invested in SBI Fixed Deposit in Feb 2009 & renewed annually. Accumulated Rs. 45.05 Lakh as on Mar 2021

The performance is calculated till the latest bull market end to show the performance analysis from Bear market to Bull markets

Source: BSE, CRISIL Research | Data as on 31 March 2021. Monthly SIP of Rs.10,000 in S&P BSE Sensex from 01 Jan 2000. These scenarios are not comparable but depict the chance of wealth creation in each individual situation. These are for illustration purpose only. Past performance may or may not sustain, it does not guarantee the future performance. Performance of mutual fund schemes may not be in line with the performance of Index on account of expense charges and performance of individual security held by the scheme.

Journey of investor C, D & E tells us that: **SIP can generate wealth for those who stay invested for long term.**

**So, if you aim to generate wealth, always continue your SIP!**



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