

SIP SAHI HAI

Buying a house with SIPs



Great, ma'am. It would be anyone's dream home. If I had the money, I would have bought it for my family.

Sure, you can. You can also start an SIP in equity funds, as we did.



Really! How does that work? 'SIP' stands for systematic investment plan. With it, you invest periodically in a mutual fund to accumulate a corpus for a goal. We started SIPs in equity funds soon after our marriage for buying a house. Now we have built a corpus to take care of the down payment. Combined with a bank loan, we are able to afford this house.

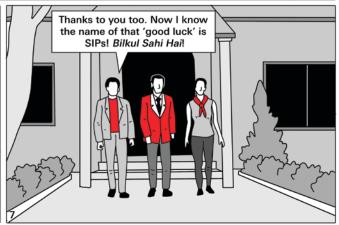
I see. But one of my friends who is a stock broker told me that stocks are risky and volatile? What if I lose my money? Equity may be volatile but it's also rewarding over the long term. So, don't speculate and do invest for the long term through SIPs. SIPs help you average your investment cost and reduce the effect of market volatility on your overall returns.











An investor education initiative by HSBC Mutual Fund

(SIP = Systematic Investment Plan)

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