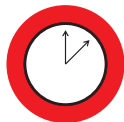


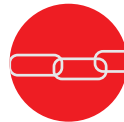
Experience the power of compounding with SIP



Rupee-cost averaging



No need for market timing



Compounding benefits

Benefits of SIPs



Potential to Beat the Inflation in Long Run



Instil investment discipline



SIP

Systematic Investment Plan (SIP) that provides opportunity for gradual financial growth over time. Just like any positive habit, SIPs require patience and consistency, may bring your financial goals closer to reality.

Here's how a monthly Systematic Investment Plan (SIP) can grow over time at BSE Sensex

Period	10 yrs. (2013-2023)	20 yrs. (2003-2023)
Equity		
Monthly SIP of ₹3,000		
Amount invested (₹)	360,000	720,000
Value of investment (₹)	724,196	3,270,637
Monthly SIP of ₹5,000		
Amount invested (₹)	600,000	1,200,000
Value of investment (₹)	1,206,994	5,451,062
Monthly SIP of ₹7,000		
Amount invested (₹)	840,000	1,680,000
Value of investment (₹)	1,689,792	7,631,487

Monthly Investment of ₹7000 has given Rs 76,31,487 over a span of 20 years.

Source - HSBC MF, AMFI, BSE, Mean CAGR returns considered for illustration is 12.64%by taking mean of 10-year rolling returns between 1 June 2013 and 30 May 2023 of Sensex.

The above illustration is provided as per AMFI Best Practice Guidelines Circular No. 109 dated November 1, 2023 and as amended from time to time to define the concept of power of compounding. Past performance may or may not be sustained in future and is not a guarantee of any future returns. The investors should not consider the same as investment advice.

For SIP returns, monthly investment of Rs.3,000/-, Rs.5000/- or Rs.7000/- invested on the 1st day of every month has been considered. SIP Return are calculated on CAGR basis.

Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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