HSBC Mutual Fund

This Festive Season, Light Up your Future with SIPs

Festive season in India is about new beginnings, family celebrations, and prosperity. Just as we decorate our homes and exchange gifts, it's also the right time to invest in something that lasts beyond the season — a Systematic Investment Plan (SIP) in mutual funds.

SIPs combine discipline with flexibility, helping you build wealth over time by investing a fixed amount regularly. Let's see why this festive season could be the perfect starting point for your SIP journey.

Why start an SIP during the festive season?

Symbol of Prosperity: Festivals are about welcoming wealth and abundance. SIPs echo the same idea by gradually creating financial prosperity for your future.

Power of Compounding: Even small amounts can grow over long run when invested regularly.

*For example, if an investor had started a monthly SIP of Rs10,000 at an average annual return of 12.62%.in an equity mutual fund for 20 years, his / her actual investment of Rs 24 lakh would have catapulted to almost Rs 1 crore

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NOTE - *Source – CRISIL Research, HSBC MF, AMFI, BSE, Data period 1 Jun 2005 to 31 May 2024, Mean CAGR returns considered for illustration is 12.62% by taking mean of 10-year rolling returns between 1 June 2014 and 31 May 2024 of BSE Sensex. The above illustration is provided as per AMFI Best Practice Guidelines Circular No. 135/BP/ 109 /2023-24 dated November 01, 2023 read with 135/BP/ 109-A /2023-24 dated September 10, 2024 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.10,000 invested on the 1st day of every month has been considered. SIP returns are calculated on CAGR basis. Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Balance between spending & saving: Festivals bring extra expenses, but setting aside even a small part of your bonus or gift money into an SIP can make celebrations more meaningful.

Consistency is Key: Just like festive rituals are repeated year after year, SIPs work best when followed consistently helping you ride through market ups and downs.

SIPs for different life stages & risk profiles

Not all investors are the same. Mutual funds offer a wide range of categories suited to different goals, risk appetites, and ages.

Young Professionals (25–35 years)

Risk Appetite: High

Investment Horizon: Long (15–30 years)

Suitable Funds category:

- Flexi Cap Fund
- Mid Cap Fund
- Multi Cap Fund
- Small Cap Fund

Why: Longer horizon allows higher equity allocation for potential wealth creation.

Mid-Career Investors (35–45 years)

Risk Appetite: Moderate Risk

Investment Horizon: Medium to Long (10–20 years)

Suitable Funds category:

- Large & Mid Cap Funds
- Balanced Advantage Funds
- Hybrid Equity Funds

Why: aims to Provide growth potential.

Pre-Retirement Investors (45–55 years)

Risk Appetite: Moderate to Low

Investment Horizon: 5–15 years

Suitable Funds category:

- Large Cap Funds
- Multi Asset Allocation Funds
- Short Duration Debt Funds
- Equity Savings Funds

Why: Focus on reasonable returns.

Retirees (55+ years)

Risk Appetite: Low

Investment Horizon: 5–10 years

Suitable Funds category:

- Debt Funds
- Conservative Hybrid Funds

Why: Priority is capital preservation and reasonable income.

Making SIP a festive tradition

- Just as lighting diyas, sharing sweets or decorating rangolis are traditions we look forward to, starting and continuing an SIP can become your financial tradition.
- Start small—even Rs 1,000 a month can be enough to begin.
- Align your SIP with financial goals: Child's education, retirement, home purchase or wealth creation, etc.
- Increase your SIP amount whenever your income grows (SIP top-up feature).

A Festival that lasts forever

The glow of diyas and joy of fireworks may fade after the festive season, but the wealth created through SIPs can last a lifetime.

This festive season, celebrate with discipline, prosperity and long-term vision. Start an SIP today—and gift yourself and your family financial freedom.

Talk to your financial advisor to find the one that matches your goals.

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Past performance may or may not be sustained in future and is not a guarantee of any future returns.

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