

# When you stop your SIPs, you stop growing.

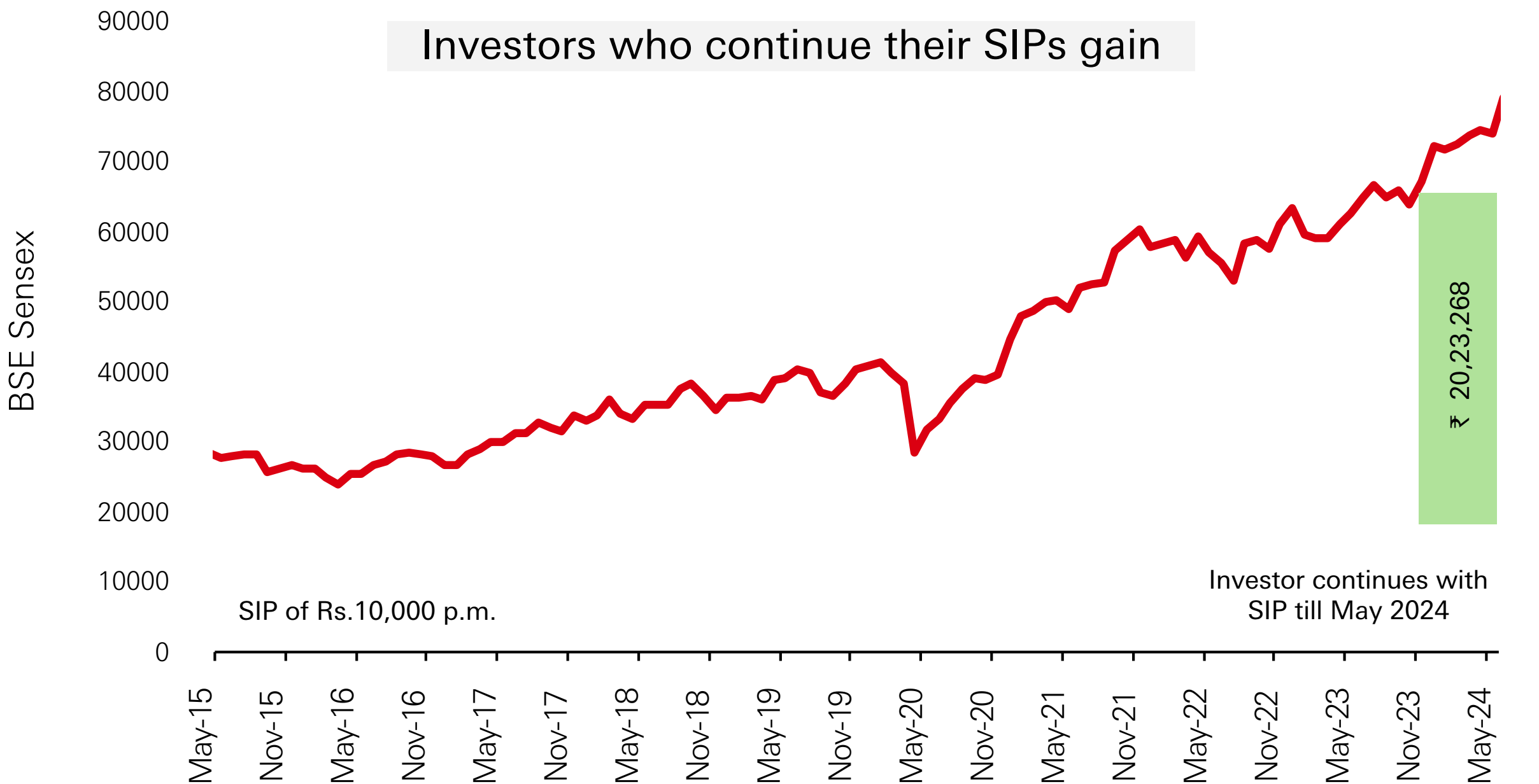
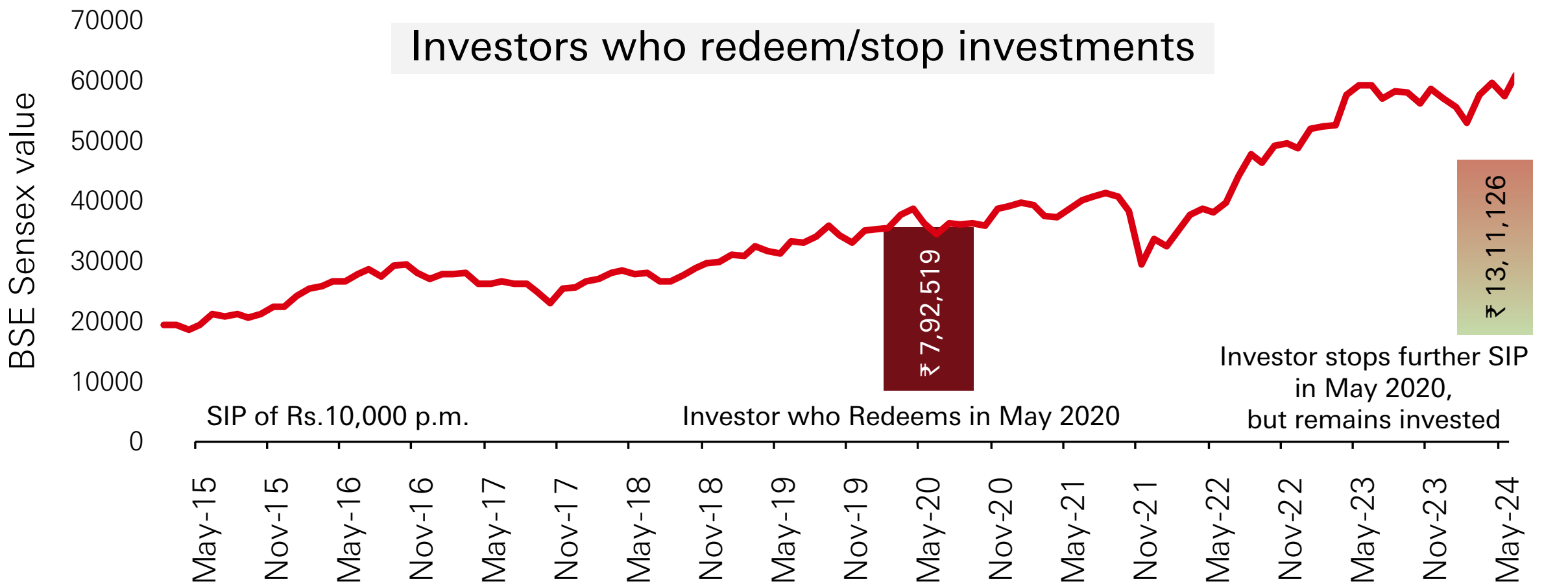


In volatile markets, most investors tend to stop their SIP investments out of fear of short-term losses. But these may actually be opportunities in disguise. By missing even a few days in the market, you could lose a lot over the long term.

See the difference in returns between three investors over time

Mr. A, Mr. B and Mr. C started investing in SIPs of Rs. 10,000 in May 2015. When the Covid pandemic struck in 2020, Mr.A redeemed his investment while Mr.B stopped but did not redeem and Mr.C continued his SIPs throughout.

<div>Mr.A</div> <div>earned</div> <div>₹7.92 lakhs</div> <div>at 12.62%</div> <div>at the end of</div> <div>May 2020.</div>	<div>Mr.B</div> <div>earned</div> <div>₹13.11 lakhs</div> <div>at 12.62%</div> <div>at the end of</div> <div>May 2024.</div>	<div>Mr.C</div> <div>earned</div> <div>₹20.33 lakhs</div> <div>at 12.62%*</div> <div>at the end of</div> <div>May 2024.</div>
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Source: BSE, CRISIL Research, HSBC MF, AMFI, BSE, 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. \*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. Monthly SIP of Rs10,000 in BSE Sensex from June 2015 on the first day of the month. 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. Please consult your financial advisor for any investment decisions.

By stopping your SIPs, you may lose out on long term opportunities, so stay invested!

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