

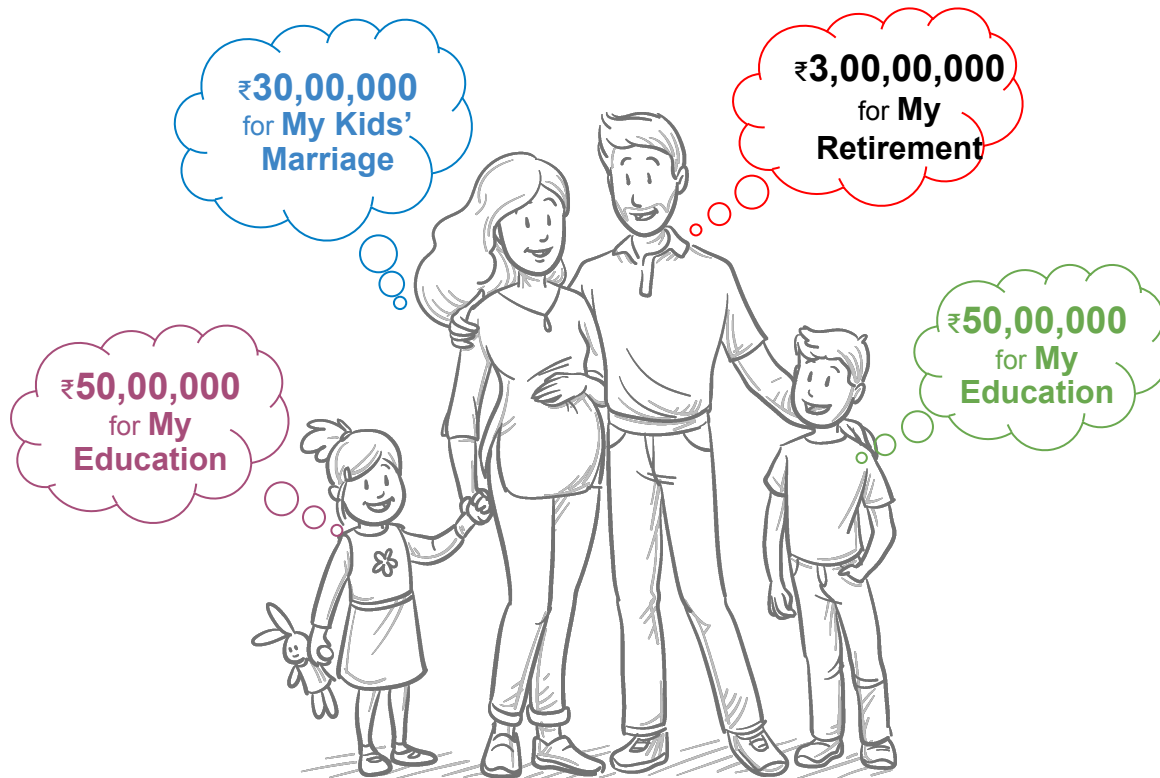


**FINANCIAL  
PRODUCTS  
DISTRIBUTORS  
NETWORK**

Aapki **Wealth** Ke Liye,



**Sahi Hai..!**





**WEALTH**

**FINANCIAL  
PRODUCTS  
DISTRIBUTORS  
NETWORK**

**ALL ABOUT**

**SIP**



The biggest hurdle in your financial needs achievement

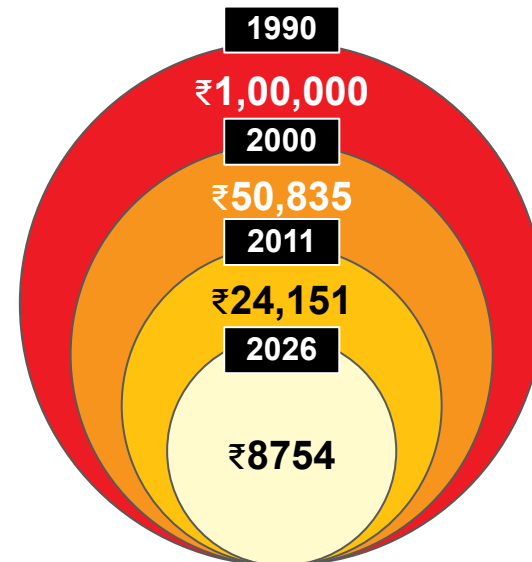
## Average Inflation has grown by 5.40% in last 30 Years.

Note: Inflation data before 2012-13 is taken as per WPI rate & from 2012-13 CPI rate is considered.

|                         | <b>GOLD<sup>^</sup></b> | <b>PETROL*</b> | <b>DIESEL*</b> | <b>MILK*</b> |
|-------------------------|-------------------------|----------------|----------------|--------------|
| <b>1991</b>             | ₹3,450                  | ₹14.60         | ₹4.08          | ₹8           |
| <b>2006</b>             | ₹6,145                  | ₹45.00         | ₹30.00         | ₹16          |
| <b>2026</b>             | ₹1,45,947               | ₹94.35         | ₹90.04         | ₹75          |
| <b>Actual Inflation</b> | <b>11.63%</b>           | <b>5.64%</b>   | <b>9.52%</b>   | <b>6.80%</b> |

<sup>^</sup>RBI Rate Per 10 gram, \*Petrol & Diesel Rate are taken for Surat City & Milk price is taken from Big Basket App for Per Liter as on 31st Mar 2026

## How Inflation is eating your Money



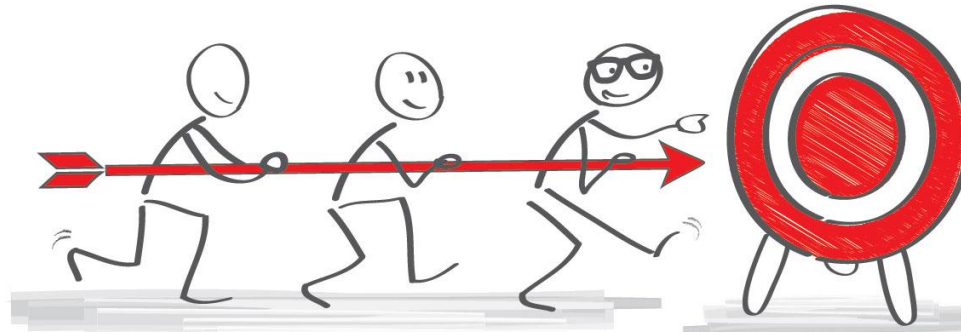
Source : RBI  
Reduced value of money @ 7% inflation p.a.

# THE RIGHT WAY

The biggest hurdle in your financial needs achievement



## FINANCIAL NEEDS ACHIEVEMENT



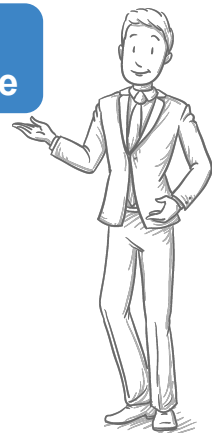
Give time to your investment rather than timing the market, and benefit from the **'Power of Compounding'**.

Systematic investing has a compounding effect on your investments. In the long term, an investment as low as ₹10,000/- per month swells up into a huge corpus. This can be best explained by the following graph. The graph shows advantages of starting early. If an investor starts early, then even with lower invested amount he can build a large corpus.



**MR. EARLY**  
**₹6.40\* Crore**

**MR. LATE**  
**₹1.00\* Crore**



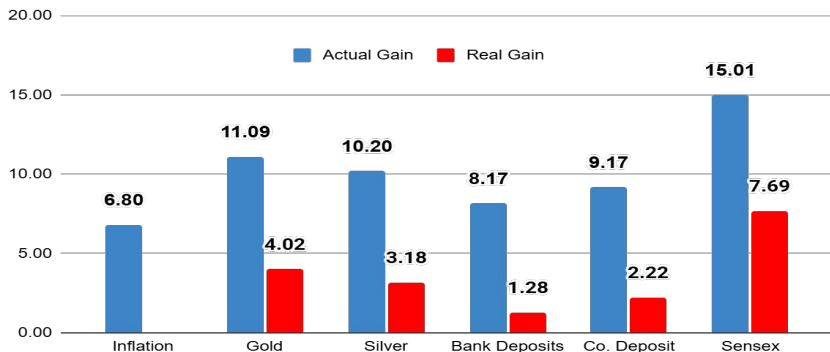
|                   |                                      |                   |
|-------------------|--------------------------------------|-------------------|
| <b>25 Years</b>   | Investment Started Age               | 45 Years          |
| <b>₹10,000/-</b>  | Invested Monthly SIP Amount          | ₹20,000/-         |
| <b>35 Years</b>   | Investment Duration                  | 15 Years          |
| <b>₹42 Lakh</b>   | Total Invested Amount                | ₹36 Lakh          |
| <b>₹6.40* Cr.</b> | <b>Estimated Corpus as of Today*</b> | <b>₹1.00* Cr.</b> |

\*\*Assuming Investment in Equity Funds and an average return of 12.62% p.a as per AMFI Best Practice Guidelines Circular No. 109-A /2024-25, Dated September 10, 2024. "Past performance may or may not be sustained in future and is not a guarantee of any future returns".

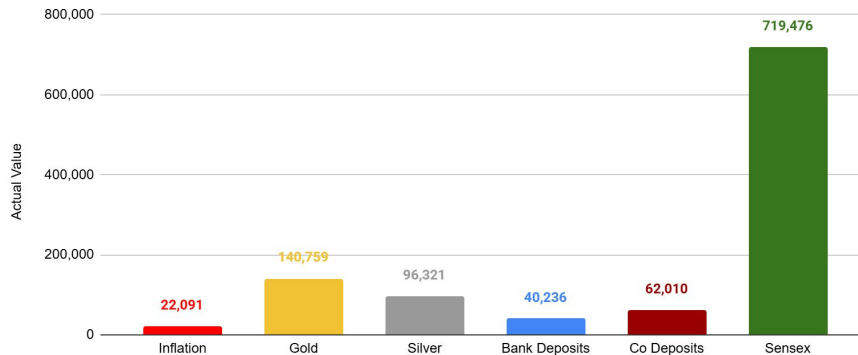
# RIGHT ASSET CLASS

Equity market has outperformed all other investment avenues

**Growth of Different Asset classes from March 1979 to March 2026**



**Value of 1,000/- in Different Asset classes from March 1979 to March 2026**



## Growth in Different Asset Classes from March 1979 to March 2026.

Source : RBI - Inflation data as on Dec 2025 (Note: Inflation data before 2012-13 is taken as per WPI rate & from 2012-13 CPI rate is considered.) || Source : RBI - Gold & Silver data as on Jan 2026 || Source : RBI - Bank Deposits & Co. Deposits data as on Sep 2025 || Sensex data as on Mar 2026 - Source BSE

**It is evident from the graph that in the long term, equity investments have outperformed other investment avenues and have beaten inflation by a huge margin.**

**Equity mutual funds over a long-term horizon offer better risk-return pay off**



**Liquidity, Transparency and Convenience**

## Disciplined investing through SIP

*Every investor dreams of buying at a low price and selling at a higher price. But, how does one know whether any given time is the right time to buy or sell? Many retail investors try to judge the market movements and end - up losing their money in the long term.*

*A more successful strategy is 'Rupee Cost Averaging' wherein you invest a fixed amount regularly. Thus, you purchase more when the prices are low and purchase less when prices are high. SIP investments takes advantage of this strategy.*

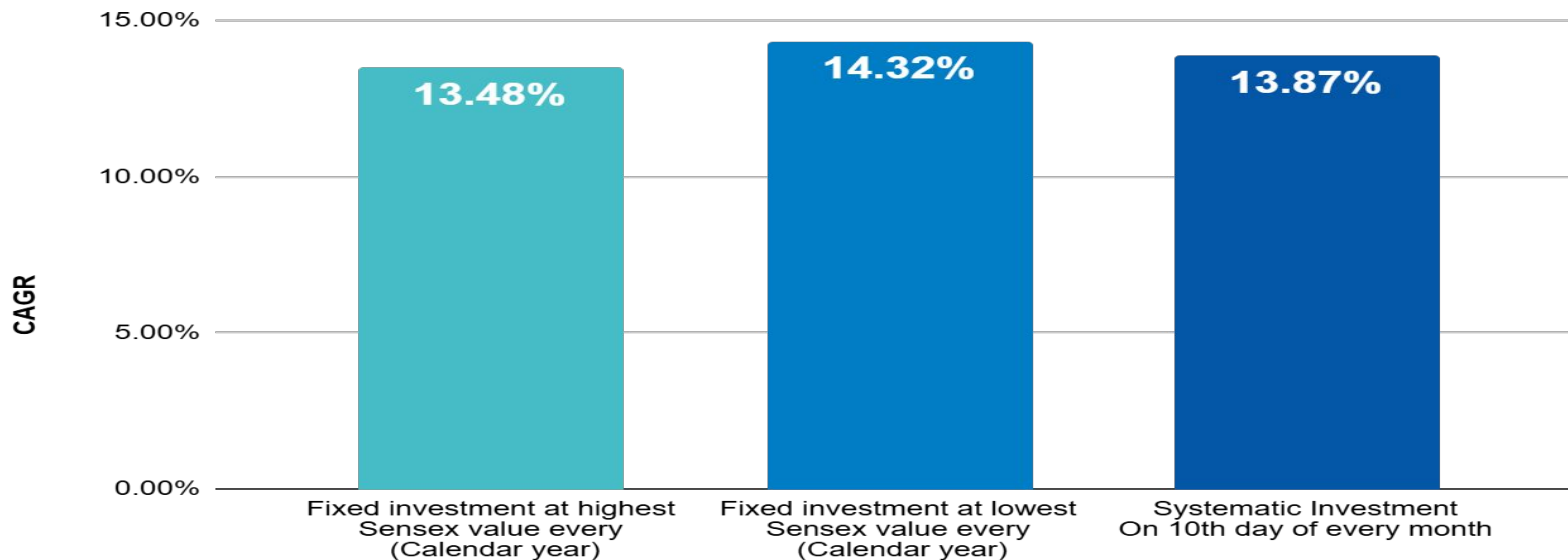
| Month                   | NAV (₹) | Mr. SIP Investor    |               | Mr. One Time Investor |               |
|-------------------------|---------|---------------------|---------------|-----------------------|---------------|
|                         |         | Amount Invested (₹) | Units Brought | Amount Invested (₹)   | Units Brought |
| 1                       | 10      | 1000                | 100.00        | 4000                  | 400           |
| 2                       | 9       | 1000                | 111.11        | -                     | -             |
| 3                       | 8       | 1000                | 125.00        | -                     | -             |
| 4                       | 11      | 1000                | 90.91         | -                     | -             |
| Total units accumulated |         | 427.02              |               | 400                   |               |
| Value of Investment (₹) |         | 4697.22 @ NAV ₹11   |               | 4400 @ NAV ₹11        |               |
| Avg. Price / Unit       |         | 9.37                |               | 10                    |               |

# TIME IS IMPORTANT



FINANCIAL  
PRODUCTS  
DISTRIBUTORS  
NETWORK

Market timing does not matter over the long term - **INVESTING IN THE BSE SENSEX - 47 YEARS**



**Period from April 1979 to March 2026**

Data source: BSE

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

WHAT IS **SIP**?

HOW DOES **IT WORKS**?



---

**S**IMPLE **I**NTELLIGENT **P**RACTICAL

**SIP** is a way of investing in MF schemes

Monthly investment into MF schemes

Just like Bank/Post office RD

Simple easy and transparent way to invest  
your money



# HOW DOES SIP WORK ?

Sit with your Mutual Fund Distributor

Select your fund, tenure

Select a date

Amount gets debited monthly from your bank account

Gets invested at NAV of the day



# WHY SHOULD I INVEST IN **SIP** FOR **LONG TERM?**



# SENSEX 47 YEAR PERFORMANCE

| YEAR | SENSEX |
|------|--------|
| 1979 | 100    |
| 2026 | 71,948 |

\*As on 31st March 2026 | Source : BSE

SENSEX HAS GROWN **15.01\*** %  
COMPOUNDED IN LAST 47 YEAR  
PERFORMANCE

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



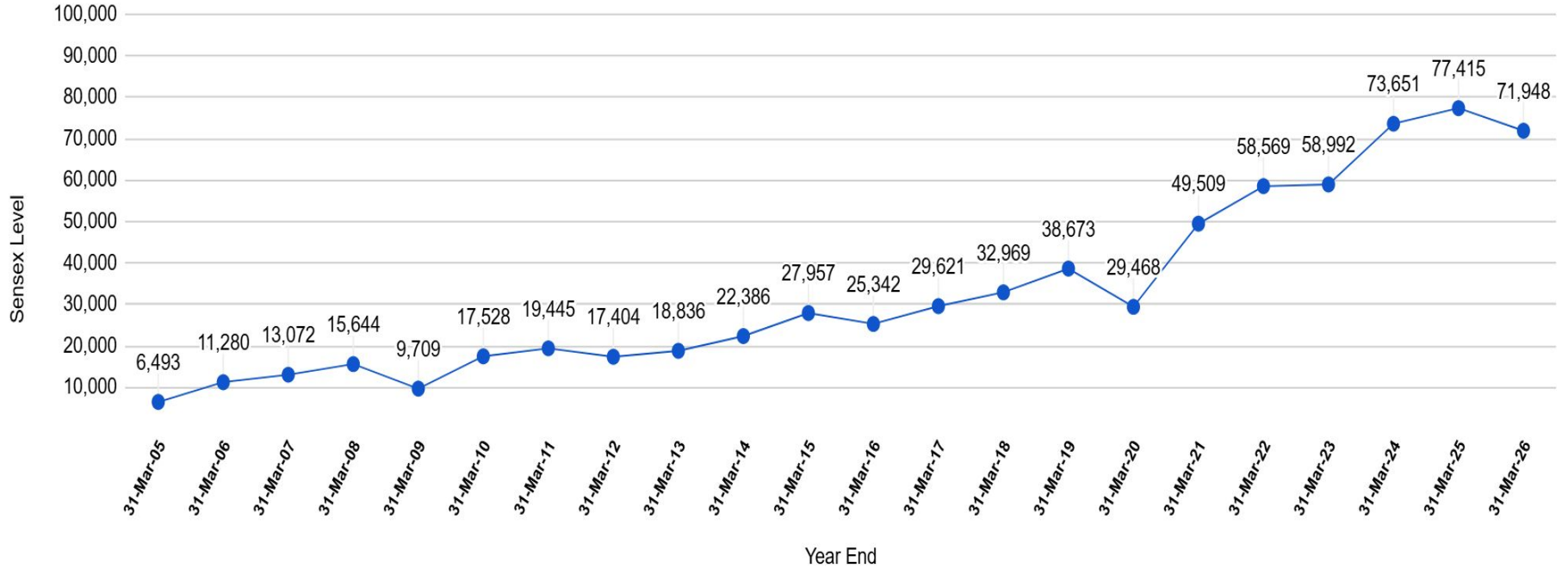
# VOLATILE MARKETS



FINANCIAL  
PRODUCTS  
DISTRIBUTORS  
NETWORK



# VOLATILE MARKETS



\*As on 31<sup>st</sup> March 2026 | Source : BSE *"Past performance may or may not be sustained in future and is not a guarantee of any future returns".*

**CAN I DO SIP  
FOR 2-3 YEARS?**



YOU CAN **DO SIP IN DEBT/ARBITRAGE FUNDS**

**LOW VOLATILITY**

**LOSS OF PRINCIPAL CHANCES ARE NEGLIGIBLE**

**RETURNS ARE LESS VOLATILE**

HOWEVER SIP IN **LONG TERM DEBT FUNDS ARE NOT SUGGESTIBLE AS RETURNS WILL BE LOWER**

**INVEST IN EQUITY FUNDS WHEN HORIZON IS MORE THAN 3 YEARS, OTHERWISE IN DEBT FUNDS**



IN WHICH  
SCHEME SHOULD  
I START MY **SIP?**



**CAN CHOOSE EQUITY SCHEME AS PER  
YOUR RISK APPETITE, TAKE A HELP OF  
YOUR MUTUAL FUND DISTRIBUTOR TO  
UNDERSTAND THE RISK AND RETURN  
PARAMETERS OF DIFFERENT FUNDS.**

(LARGE CAP, MID CAP, SMALL CAP, DIVERSIFIED ELSS  
FUNDS TAX SAVING)

**INVEST IN A BOUQUET OF FUNDS TO  
DIVERSIFY YOUR RISKS**



# STICK TO YOUR **SIP**

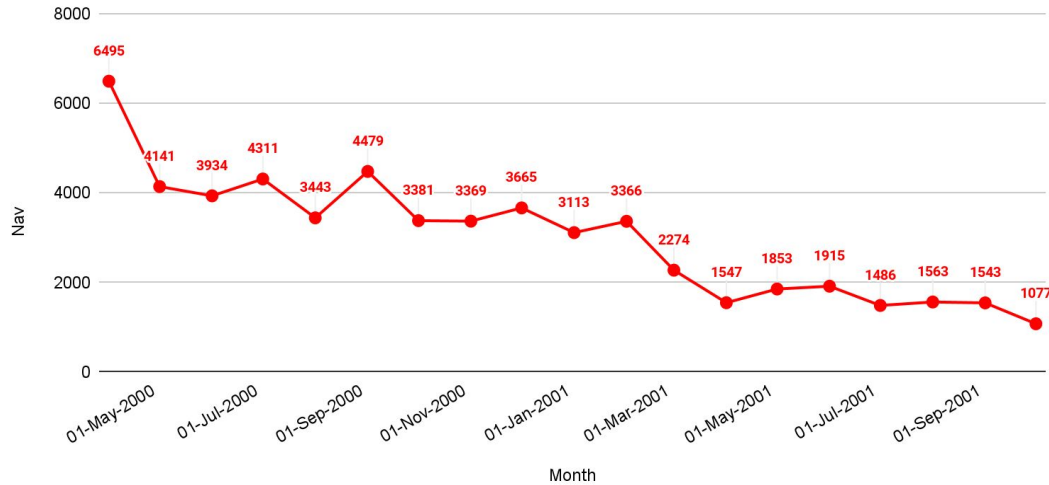


**SIP** of RS.10,000 STARTED  
IN Nifty IT TRI Index IN **APRIL**  
**2000.**



.Source:- Ace MF

# MARKET CRASHES



**NAV FELL**  
**FROM 6,495 to**  
**1,077!! ALMOST**  
**83% FALL**

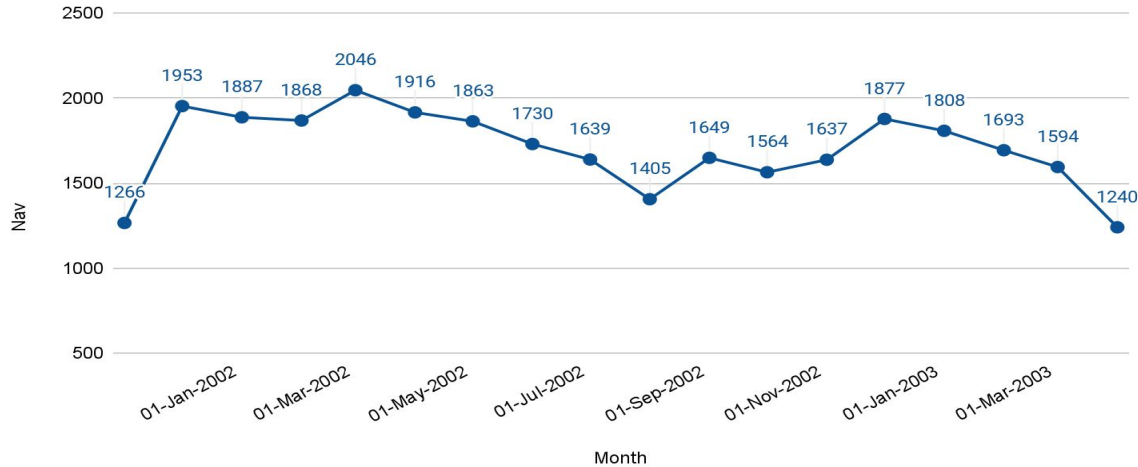
**INVESTMENT VALUE Rs.85,236**  
**AGAINST Rs.1.90 LAKH**  
**INVESTED!!**

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

Source : ACE MF. Data Period:- April 2000 to Oct 2001



# MARKET REMAINS LOW



**NAV LANGUISHES  
BETWEEN 1,266  
AND 1,900 FOR 1.5  
YEARS**

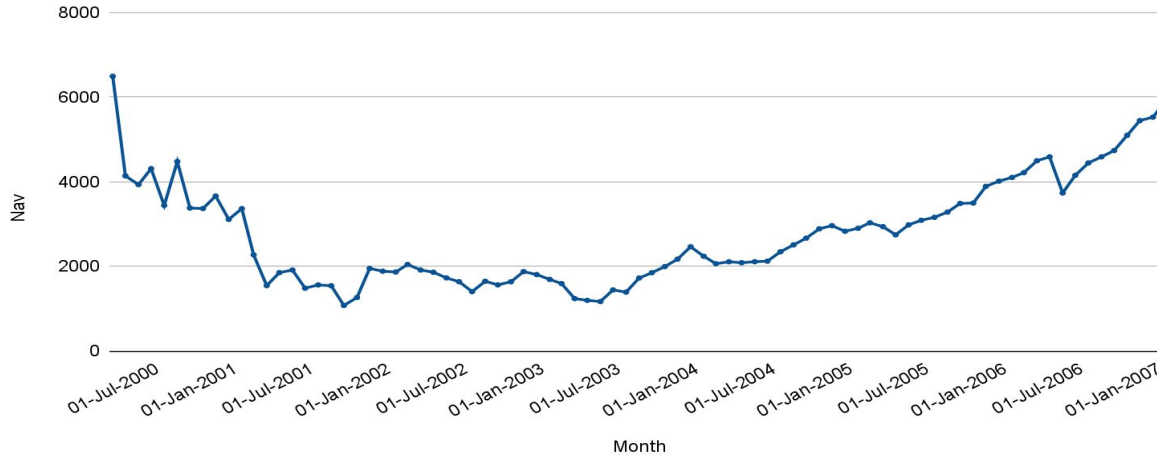
**SIP RETURNS STILL AT -14%, VALUE  
RS.2.32 LAKH AGAINST RS.3.7 LAKH  
INVESTED!!**

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

Source : ACE MF. Data Period:- Nov 2001 to Apr 2003



# NAV BACK TO 6000



IT TAKES ALMOST **7**  
YEARS FOR **NAV** TO  
COME **BACK TO**  
**6,000!!**

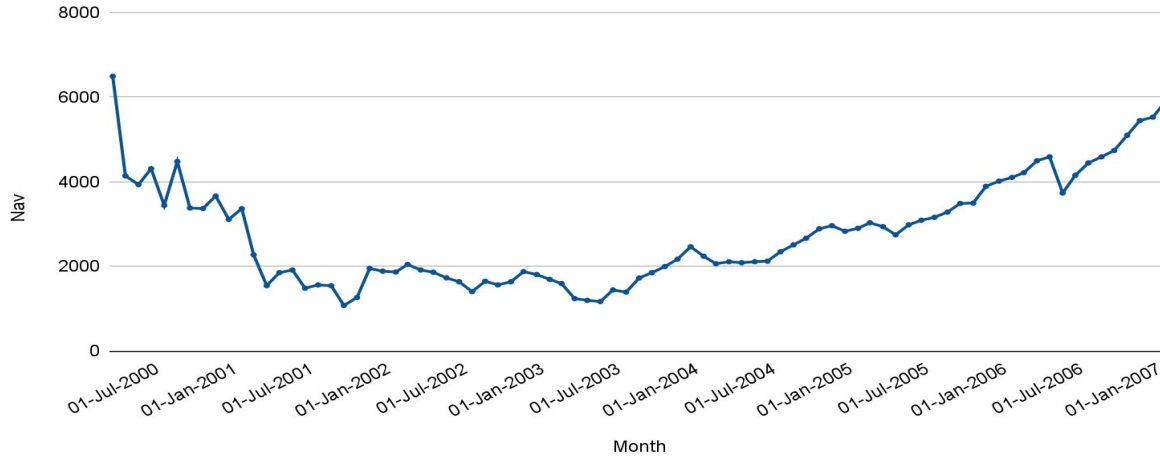
## HAVE YOU RECOVERED YOUR MONEY?

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

Source : ACE MF. Data Period:- Apr 2000 to Feb 2007



# NAV BACK TO 6000



**DELIVERING**  
**YOU CAGR OF**  
**14.72%**

**VALUE OF YOUR RS.8.3 LAKH**  
**INVESTMENT IS RS.21.24 LAKH NOW!!**

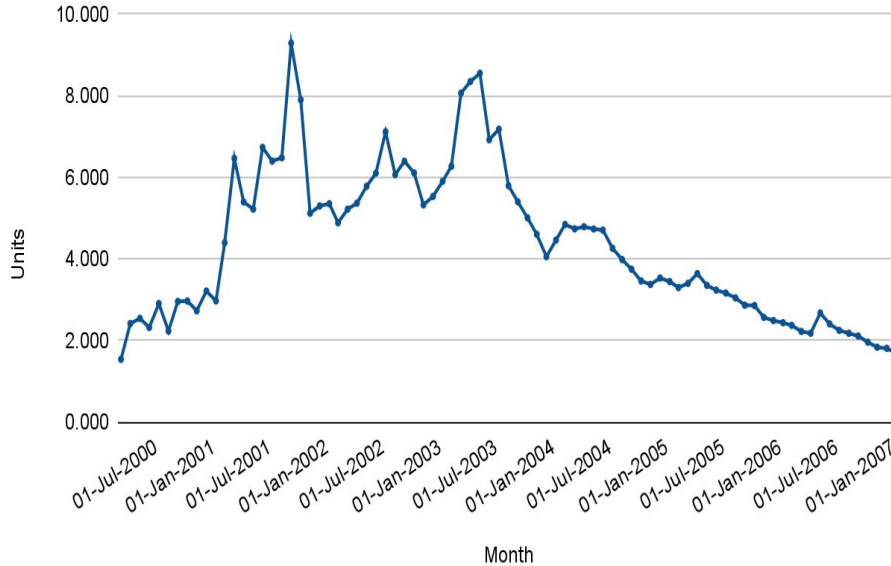
*"Past performance may or may not be sustained in future and is not a guarantee of any future returns"*

Source : ACE MF. Data Period:- Apr 2000 to Feb 2007

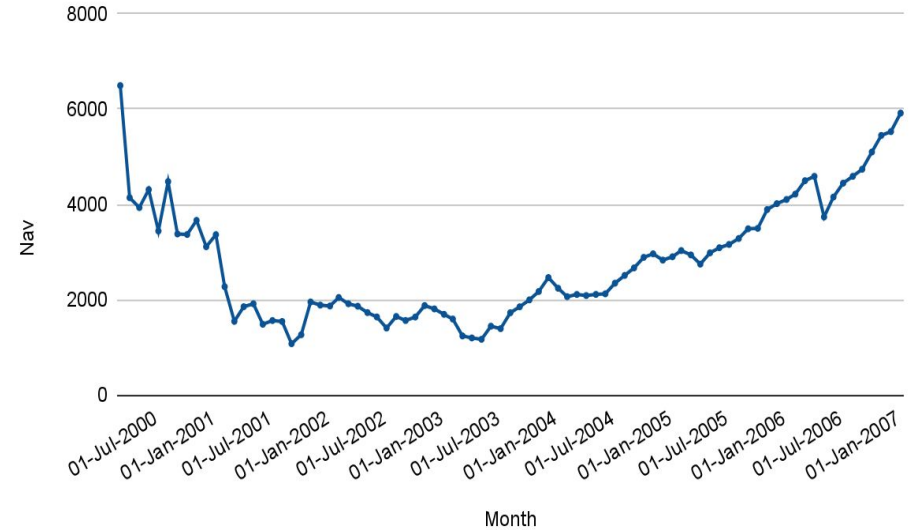


# HOW DID THIS HAPPEN

## Units Accumulation



## Price Movement



**YOU BOUGHT MAX UNITS WHEN MARKETS WERE DOWN!**

Source : ACE MF. Data Period:- Apr 2000 to Feb 2007

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

## 26 YEAR SIP PERFORMANCE

IF YOU HAVE CONTINUED THAT **SIP** TILL DATE

| INVESTMENT               | CAGR          | VALUE                            |
|--------------------------|---------------|----------------------------------|
| <b>RS.31.20<br/>LAKH</b> | <b>13.44%</b> | <b>RS.2.44*</b><br><b>CRORES</b> |

\*As on 31st March 2026. | Source : ACE MF

THE CURRENT **NAV** OF  
THE Nifty IT TRI Index IS AROUND  
**41,606.83**

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



# CAN I DO SIP IN GOLD FUNDS?



## SIP IN GOLD FUNDS AVAILABLE

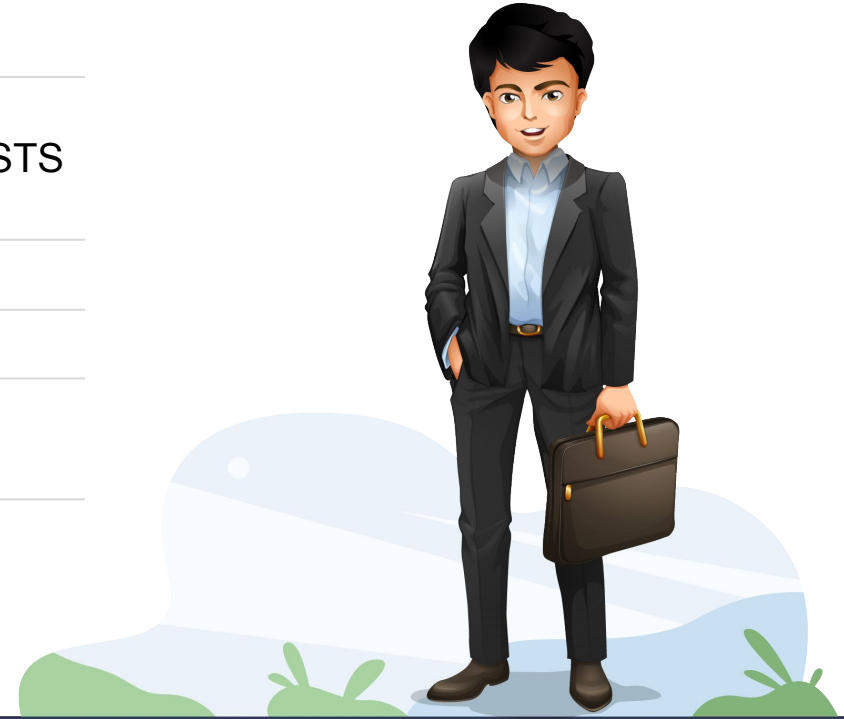
RATHER THAN **BUYING PHYSICAL**, CAN **BUY THROUGH MF ROUTE** FUND MANAGER INVESTS IN **GOLD ETF ON YOUR BEHALF**

**TRANSPARENT PRICE**

**NO STORAGE ISSUE, NO QUALITY ISSUE**

CAN **REDEEM ANY TIME**  
YOU WANT TO BUY PHYSICAL GOLD

**GOLD IN LONG TERM, THOUGH,**  
**GIVES RETURN EQUAL TO INFLATION**



# CAN I CHANGE MY DATE IN SIP?



TO CHANGE THE DATE OF  
AN **SIP YOU WILL HAVE TO STOP**  
THE **SIP AND RESTART THE SIP.**

**THIS CAN BE DONE**  
**THROUGH YOUR EWA IN FEW MINUTES**  
**WITHOUT ANY PAPERWORK**



# IS MY MONEY LOCKED IN SIP?



THERE IS **NO LOCK IN** IN **SIP**

**SIP** PROVIDES **HIGH FLEXIBILITY**

YOU CAN **STOP** YOUR **SIP ANYTIME**

YOU CAN **REDEEM** YOUR **SIP ANYTIME**

UNLIKE INSURANCE, NO CONCEPT OF  
SURRENDER VALUE

**LOCK IN** OF **36 MONTHS** IN **ELSS SIP**  
**DUE TO TAX BENEFIT**



IS THERE **EXTRA FEE**  
FOR **BUYING AN SIP** OR  
ARE THERE **ANY ADDITIONAL**  
**CHARGES?**



**EXPENSES** IN MF SCHEMES ARE WELL  
DEFINED BY SEBI

**AMC** CAN NOT CHARGE **BEYOND SEBI LIMIT**

**NO EXTRA CHARGES**  
FOR **INVESTING IN SIP**

**EXIT LOAD UPTO 1%**

CAN BE CHARGED FOR TRANSACTIONS WHICH HAVE NOT  
COMPLETED 1 YEAR



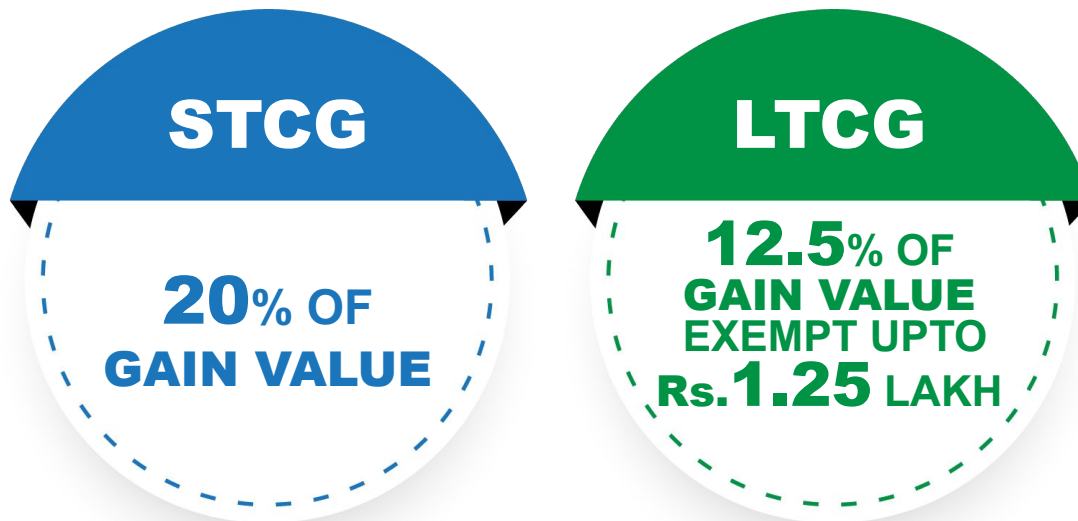
IS THERE **TDS ON SIP?**

ARE THERE ANY OTHER  
**TAX DEDUCTIONS?**





Source:- Income Tax Website || Equity Taxation Rates for Financial Year 2026 - 27



Source:- Income Tax Website || Equity Taxation Rates for Financial Year 2026 - 27

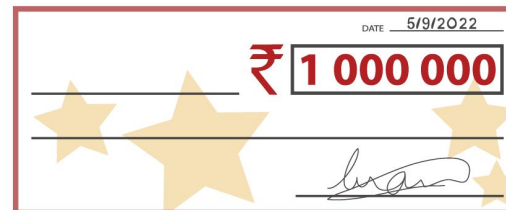
SO WHEN SHOULD  
**SOMEONE START** THEIR  
**SIP JOURNEY.**



**AS SOON AS YOU GET YOUR  
FIRST CHEQUE.**

**LONGER YOU INVEST HIGHER IS  
THE POWER OF COMPOUNDING.**

**THE MOST IMPORTANT  
INGREDIENT TO MAKE YOUR SIP  
SUCCESSFUL IS TIME**

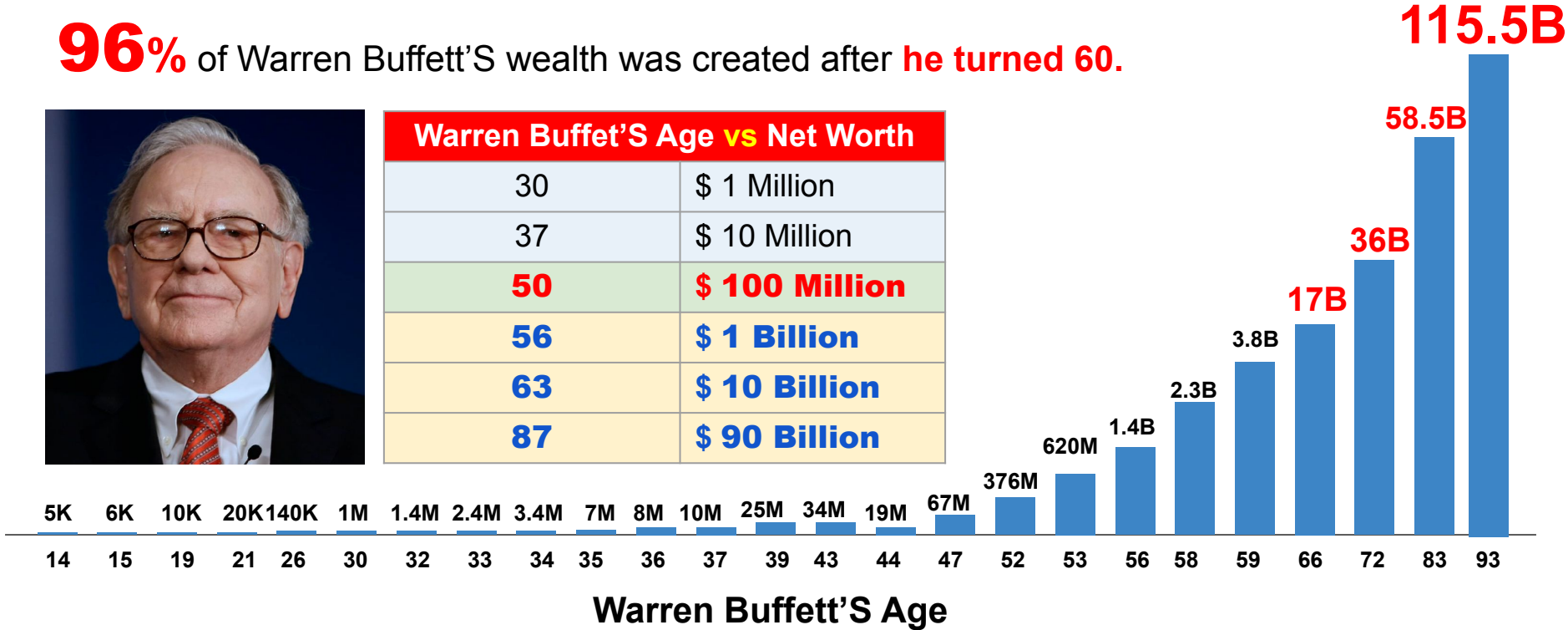


# WARREN BUFFETT'S WEALTH BUILDING

**96%** of Warren Buffett's wealth was created after **he turned 60**.



| Warren Buffett's Age vs Net Worth |                       |
|-----------------------------------|-----------------------|
| 30                                | \$ 1 Million          |
| 37                                | \$ 10 Million         |
| <b>50</b>                         | <b>\$ 100 Million</b> |
| <b>56</b>                         | <b>\$ 1 Billion</b>   |
| <b>63</b>                         | <b>\$ 10 Billion</b>  |
| <b>87</b>                         | <b>\$ 90 Billion</b>  |



Warren Buffett's Age

Source : vintagevalueinvesting.com

**THAT'S GREAT!**

**I WILL START  
MY SIP NEXT MONTH!**



# DELAY COST

| YEARS           | 09 YEARS        | 10 YEARS        |
|-----------------|-----------------|-----------------|
| INVESTED AMOUNT | Rs.10,80,000/-  | Rs.12,00,000/-  |
| VALUE           | Rs.19,42,461/-* | Rs.23,15,654/-* |
| DELAY COST      | Rs.3,73,193/-*  |                 |

SIP Amount is 10,000/- Per Month & SIP Date is assumed be to 10th of every month

*\*Assuming Investment in Equity Funds and an average return of 12.62% p.a as per AMFI Best Practice Guidelines Circular No. 109-A /2024-25, Dated September 10, 2024. "Past performance may or may not be sustained in future and is not a guarantee of any future returns".*



# DELAY COST

| YEARS           | 19 YEARS        | 20 YEARS        |
|-----------------|-----------------|-----------------|
| INVESTED AMOUNT | Rs.22,80,000/-  | Rs.24,00,000/-  |
| VALUE           | Rs.86,91,057/-* | Rs.99,15,922/-* |
| DELAY COST      | Rs.1,224,865/-* |                 |



SIP Amount is 10,000/- Per Month & SIP Date is assumed be to 10th of every month

*\*\*Assuming Investment in Equity Funds and an average return of 12.62% p.a as per AMFI Best Practice Guidelines Circular No. 109-A /2024-25, Dated September 10, 2024. "Past performance may or may not be sustained in future and is not a guarantee of any future returns".*



## 20 YEAR SIP PERFORMANCE

**Rs.2,000**

**Rs. 19,83,184**

**Rs.10,000**

**Rs. 99,15,922**

**Rs.50,000**

**Rs. 4,95,79,611**

*\*\*Assuming Investment in Equity Funds and an average return of 12.62% p.a as per AMFI Best Practice Guidelines Circular No. 109-A /2024-25, Dated September 10, 2024. "Past performance may or may not be sustained in future and is not a guarantee of any future returns".*



**DON'T STOP YOUR SIP!**



Life of



Started in

**NIFTY 50 TRI**

In April 2000



This material is only for the training/understanding purpose of NJ Partners and is not intended for clients/investors

# AFTER 1 YEAR

| YEAR 2001 |            |           |       |         |          |
|-----------|------------|-----------|-------|---------|----------|
| Year      | Investment | Value     | Units | Return  | As on    |
| 1         | ₹1,20,000  | ₹1,01,163 | 82.21 | -28.99% | Mar-2001 |



SIP Started in April 2000. | SIP amount of ₹10,000 Per Month  
\*SIP return of NIFTY 50 - TRI | SIP Date : 10<sup>th</sup> | Source: ACE MF

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## AFTER 2 YEARS



| YEAR 2002 |            |           |        |         |          |
|-----------|------------|-----------|--------|---------|----------|
| Year      | Investment | Value     | Units  | Return  | As on    |
| 1         | ₹1,20,000  | ₹1,01,163 | 82.21  | -28.99% | Mar-2001 |
| 2         | ₹2,40,000  | ₹2,27,057 | 184.76 | -5.37%  | Mar-2002 |

**TWO** years **Returns** are  
**NEGATIVE,**  
Investors getting  
**WORRIED**

SIP Started in April 2000. | SIP amount of ₹10,000 Per Month  
\*SIP return of NIFTY 50 - TRI | SIP Date : 10<sup>th</sup> | Source: ACE MF

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| YEAR 2003 |            |           |        |         |          |
|-----------|------------|-----------|--------|---------|----------|
| Year      | Investment | Value     | Units  | Return  | As on    |
| 1         | ₹1,20,000  | ₹1,01,163 | 82.21  | -28.99% | Mar-2001 |
| 2         | ₹2,40,000  | ₹2,27,057 | 184.76 | -5.37%  | Mar-2002 |
| 3         | ₹3,60,000  | ₹3,14,452 | 289.91 | -8.74%  | Mar-2003 |

**PANIC STARTS** to set in  
Some investors  
**STOP** their **SIP**

SIP Started in April 2000. | SIP amount of ₹10,000 Per Month  
\*SIP return of NIFTY 50 - TRI | SIP Date : 10<sup>th</sup> | Source: ACE MF

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## AFTER 4 YEARS

### Year 2004, Return starts looking good

| Year | Investment | Value     | Units  | Return  | As on    |
|------|------------|-----------|--------|---------|----------|
| 1    | ₹1,20,000  | ₹1,01,163 | 82.21  | -28.99% | Mar-2001 |
| 2    | ₹2,40,000  | ₹2,27,057 | 184.76 | -5.37%  | Mar-2002 |
| 3    | ₹3,60,000  | ₹3,14,452 | 289.91 | -8.74%  | Mar-2003 |
| 4    | ₹4,80,000  | ₹7,45,478 | 369.00 | 22.71%  | Mar-2004 |



SIP Started in April 2000. | SIP amount of ₹10,000 Per Month  
\*SIP return of NIFTY 50 - TRI | SIP Date : 10<sup>th</sup> | Source: ACE MF

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## Market moves up in Year 2005

| Year | Investment | Value      | Units  | Return  | As on    |
|------|------------|------------|--------|---------|----------|
| 1    | ₹1,20,000  | ₹1,01,163  | 82.21  | -28.99% | Mar-2001 |
| 2    | ₹2,40,000  | ₹2,27,057  | 184.76 | -5.37%  | Mar-2002 |
| 3    | ₹3,60,000  | ₹3,14,452  | 289.91 | -8.74%  | Mar-2003 |
| 4    | ₹4,80,000  | ₹7,45,478  | 369.00 | 22.71%  | Mar-2004 |
| 5    | ₹6,00,000  | ₹1,010,883 | 426.59 | 21.19%  | Mar-2005 |

# PATIENCE PAYS!!



SIP Started in April 2000. | SIP amount of ₹10,000 Per Month  
\*SIP return of NIFTY 50 - TRI | SIP Date : 10<sup>th</sup> | Source: ACE MF

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## Year 2010 - Even After Initial Market Fall

| Year | Investment | Value      | Units  | Return  | As on    |
|------|------------|------------|--------|---------|----------|
| 1    | ₹1,20,000  | ₹1,01,163  | 82.21  | -28.99% | Mar-2001 |
| 2    | ₹2,40,000  | ₹2,27,057  | 184.76 | -5.37%  | Mar-2002 |
| 3    | ₹3,60,000  | ₹3,14,452  | 289.91 | -8.74%  | Mar-2003 |
| 4    | ₹4,80,000  | ₹7,45,478  | 369.00 | 22.71%  | Mar-2004 |
| 5    | ₹6,00,000  | ₹1,010,883 | 426.59 | 21.19%  | Mar-2005 |
| 10   | ₹12,00,000 | ₹36,94,406 | 566.49 | 21.39%  | Mar-2010 |

## SIP Delivering 21%+ Returns

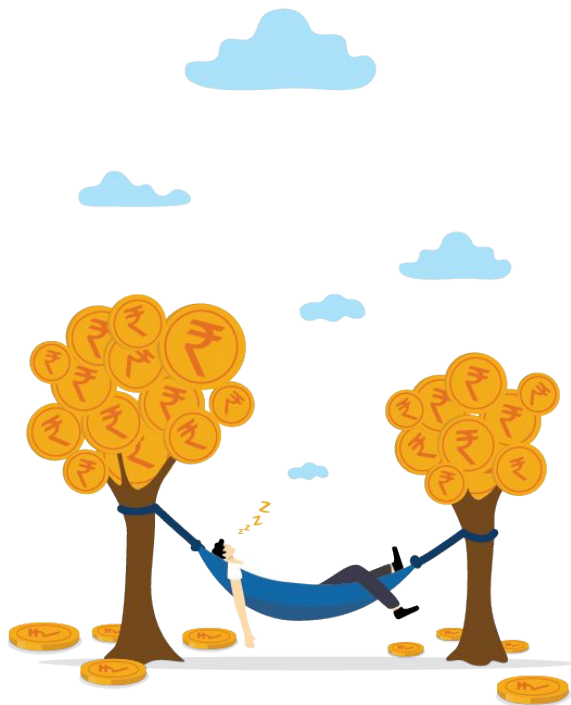


SIP Started in April 2000. | SIP amount of ₹10,000 Per Month

\*SIP return of NIFTY 50 - TRI | SIP Date : 10<sup>th</sup> | Source: ACE MF

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# AFTER 26 YEARS



| Year 2026 |            |              |        |         |          |
|-----------|------------|--------------|--------|---------|----------|
| Year      | Investment | Value        | Units  | Return  | As on    |
| 1         | ₹1,20,000  | ₹1,01,163    | 82.21  | -28.99% | Mar-2001 |
| 2         | ₹2,40,000  | ₹2,27,057    | 184.76 | -5.37%  | Mar-2002 |
| 3         | ₹3,60,000  | ₹3,14,452    | 289.91 | -8.74%  | Mar-2003 |
| 4         | ₹4,80,000  | ₹7,45,478    | 369.00 | 22.71%  | Mar-2004 |
| 5         | ₹6,00,000  | ₹1,010,883   | 426.59 | 21.19%  | Mar-2005 |
| 10        | ₹12,00,000 | ₹36,94,406   | 566.49 | 21.39%  | Mar-2010 |
| 20        | ₹24,00,000 | ₹83,80,147   | 692.25 | 11.24%  | Mar-2020 |
| 25        | ₹30,00,000 | ₹2,51,28,627 | 716.85 | 14.44%  | Mar-2025 |
| 26        | ₹30,90,000 | ₹2,42,34,281 | 720.07 | 13.40%  | Mar-2026 |

SIP Started in April 2000. | SIP amount of ₹10,000 Per Month  
\*SIP return of NIFTY 50 - TRI | SIP Date : 10<sup>th</sup> | Source: ACE MF

\*Data as on March 2026.

This material is only for the training/understanding purpose of NJ Partners and is not intended for clients/investors

Valuation of  
**SIP**  
is now **₹2.42\*** Cr

\*Data as on March 2026.

Invested Amount  
**₹30.90 Lakh**  
in 26 years!!

Delivering  
**13%+ return**  
over 26 years!!



SIP Started in April 2000. | SIP amount of ₹10,000 Per Month  
\*SIP return of NIFTY 50 - TRI | SIP Date : 10<sup>th</sup> | Source: ACE MF

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| Year 2025 |            |              |        |         |          |
|-----------|------------|--------------|--------|---------|----------|
| Year      | Investment | Value        | Units  | Return  | As on    |
| 1         | ₹1,20,000  | ₹1,01,163    | 82.21  | -28.99% | Mar-2001 |
| 2         | ₹2,40,000  | ₹2,27,057    | 184.76 | -5.37%  | Mar-2002 |
| 3         | ₹3,60,000  | ₹3,14,452    | 289.91 | -8.74%  | Mar-2003 |
| 4         | ₹4,80,000  | ₹7,45,478    | 369.00 | 22.71%  | Mar-2004 |
| 5         | ₹6,00,000  | ₹1,010,883   | 426.59 | 21.19%  | Mar-2005 |
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\*Data as on March 2026.

SIP Started in April 2000. | SIP amount of ₹10,000 Per Month  
\*SIP return of NIFTY 50 - TRI | SIP Date : 10<sup>th</sup> | Source: ACE MF

**59%**  
OF THE UNITS WERE  
BOUGHT IN THE INITIAL  
**5 YEARS OF**  
**INVESTMENT JOURNEY**



# THANK YOU

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