

Beginner's Guide

Creating Personal Wealth Step by Step ...



Informations & Tips for successful investing



Mutual Funds . NSE . BSE . F&O . MCX . Currency . BONDS . FDs . IPO . Depository Services . Real Estate

आपका भविष्य

हर व्यक्ति के लिए पैसे के अलग अलग मायने होते हैं। कुछ लोग वित्तीय आजादी चाहते हैं ताकि दुबारा काम न करना पड़े। कुछ लोग अपने संजोये सपनों को पूरा करना चाहते हैं और कुछ लोग अपनी सभी पारिवारिक जिम्मेवारियों को शांति के साथ सफलतापूर्वक पूरा करना चाहते हैं। आप क्या चाहते हैं ?

- क्या आपको भविष्य में अपने पारिवारिक या व्यक्तिगत सपने को साकार करने की इच्छा है ?
- क्या आप अपने रिटायरमेंट के बाद एक अच्छी रकम चाहते हैं ?
- क्या आप अपने बच्चों की उच्च शिक्षा या शादी के लिए बचत करना चाहते हैं ?
- क्या आप भविष्य में अपना घर खरीदना चाहते हैं ?
- क्या मेडिकल इमरजेंसी के बढ़ते हुए खर्च के लिए बचत करना चाहते हैं ?

अगर आपका जवाब इनमें से किसी एक के लिए भी “हाँ” है तो इसका जवाब है म्युच्युल फंड में सिस्टेमैटिक इनवेस्टमेंट प्लान के माध्यम से निवेश

सिस्टेमैटिक इनवेस्टमेंट प्लान - SIP

सिस्टेमैटिक इनवेस्टमेंट प्लान निवेश का ऐसा साधन है जिसमें आप पूर्व निर्धारित अवधि के लिए म्युच्युल फंड स्कीम में नियमित अंतराल (मासिक या तिमाही) पर किसी निर्धारित राशि का निवेश लगातार कर सकते हैं, बिल्कुल उसी तरह जैसे बैंक या पोस्ट ऑफिस के रेकरिंग जमा खाते में किया जाता है।

सिस्टेमैटिक इनवेस्टमेंट प्लान आपको निम्नलिखित लाभ देता है

अनुशासित एवं नियमित निवेश आपमें बचत की आदत डालता है

अधिकतर लोग अपनी निवेश योजना को लगातार टालते रहते हैं इसलिए उनकी बचत में भी शुरुआत देर से होती है। सिस्टेमैटिक इनवेस्टमेंट प्लान ऐसी सुविधा देता है कि आप नियमित रूप से छोटी-छोटी राशि का निवेश कर सकें।

भावनात्मक निवेश से आपको बचाता है

हर महीने आपसे राशि का निवेश कराके सिस्टेमैटिक इनवेस्टमेंट प्लान आपको ऐसी सामान्य भूल करने से बचाता है जिसके तहत आप तेजी वाले मार्केट में बड़ी राशि का निवेश करते हैं और मंदी वाले मार्केट में छोटी राशि।

रूपी कॉस्ट एवरेजिंग की सुविधा जिससे आपको मार्केट के उतार-चढ़ाव का लाभ मिलता है

सिस्टेमैटिक इनवेस्टमेंट प्लान द्वारा आप कीमतें कम होने पर अधिक यूनिट्स खरीदते हैं और कीमतें बढ़ने पर कम यूनिट्स। इससे प्रति यूनिट कीमत कम का औसत मिलता है और मार्केट के उतार-चढ़ाव का लाभ प्राप्त हो सकता है।

आपके लिए सबसे सुविधाजनक निवेश का तरीका है

सिस्टेमैटिक इनवेस्टमेंट प्लान के भुगतान हेतु आपके पास अपने बैंक एकाउंट से सीधे नामे कराने की सुविधा भी उपलब्ध है। इसके लिए आप बस अपने बैंक को स्थाई निर्देश दें और बाकि हम पर छोड़ दें।



Every individual has one or more of the above goals

An Illustration

Month	Unit Price (Rs.)	LUMP-SUM INVESTOR		REGULAR SAVER	
		Amount Invested (Rs.)	Units bought	Amount invested (Rs.)	Units bought *
1	20	60,000	30,000	10,000	500
2	18	-	-	10,000	555
3	14	-	-	10,000	714
4	22	-	-	10,000	454
5	26	-	-	10,000	384
6	20	-	-	10,000	500
Total invested (Rs.)		60,000		60,000	
Average price paid (Rs.)		20		20	
Total number of units bought		3,000		3,107	
Investment value after 6 months(Rs.)		60,000		62,140	

Figures are assumed & only for illustrative purposes. * Fractional units ignored.

Growth in Systematic Investment Plan

Yrs	Investment	Amount Rs..			Yrs	Investment	Amount Rs..		
		@ 10%.	@ 12%.	@ 15%.			@ 10%.	@ 12%.	@ 15%.
01	1000	12565	12682	12860	13	1000	317950	372209	475539
02	1000	26446	26973	27788	14	1000	363809	432096	564845
03	1000	41781	43076	45115	15	1000	414470	499580	668506
04	1000	58722	61222	65228	16	1000	470436	575621	788832
05	1000	77437	81669	88574	17	1000	532262	661307	928501
06	1000	98111	104709	115673	18	1000	600563	757860	1090622
07	1000	120950	130672	147129	19	1000	676015	866658	1278805
08	1000	146181	159927	183641	20	1000	759368	989255	1497239
09	1000	174053	192892	226022	21	1000	851450	1127400	1750787
10	1000	204844	230038	275217	22	1000	953173	1283065	2045095
11	1000	238860	271895	332319	23	1000	1065549	1458472	2386713
12	1000	276437	319061	398602	24	1000	1189691	1656125	2783249

Your investment in 25 yrs.- Rs.300000, your return → 25 1000 1326833 1878846 3243529

Note : Above figures are calculated at expected 10%, 12% & 15% rate of return per annum although the average rate of return for the last 10 years has been approx. 20%. (Fractional value is ignored.)

1% more every year =

24% more returns after 30 years thanks to compounding

Saving is only half the job done. You also need to invest wisely to make your money grow. And the returns you earn on your investment was equally important.

Compounding in nothing but extracting even that last bit of return from your money. Simply put, it is earning a return on the return. **1% more returns make a huge difference**

Getting even 1% more every year makes a big difference, because of the magic of compounding.

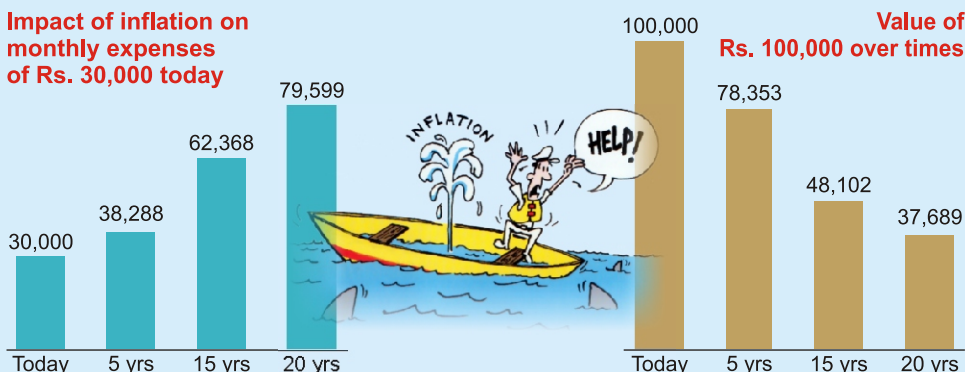
Consider this example, Rs. 5000 is invested every month in 2 similar investments. One gives the return of 10% p.a. while the other gives 11% p.a. At the end of 30 yrs, the 2nd investment makes 24% more money than the first investment!!!



The Power of Compounding

Impact of Inflation @ 5% p.a.

Impact of inflation on monthly expenses of Rs. 30,000 today



Bear in mind that inflation will eat into your savings

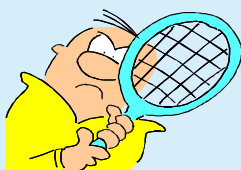
Here how you can get an idea of your future expense needs, assuming inflation at 5% p.a., Consider this

Price of	1985	2005	2025	Price of	1985	2005	2025
Toothpaste	Rs.6	Rs.25	Rs. 115 ?	Salt (1 kg.)	Rs.2	Rs.8	Rs. 40 ?
Masal Dosa	Rs.5	Rs.20	Rs. 100 ?	Milk (1 ltr.)	Rs.3.5	Rs.14	Rs. 70 ?
Sugar (1 kg.)	Rs.4	Rs.20	Rs. 100 ?	Petrol (1 ltr.)	Rs.10	Rs.45	Rs. 180 ?

An MBA degree for your child Few thousand (1985) Few lakhs (2005) Few crores (2025) ??

Be a successful investor

Five key principles for successful investing



Decide how much risk you can tolerate

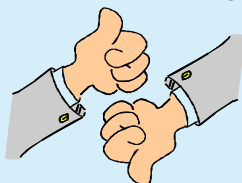


Don't let the sensensex guide your senses



Don't put all your eggs in one basket

Think time in the market not timing the market




Invest systematically through the ups and downs

Investors Need To Beat Inflation

Top 10 Tips

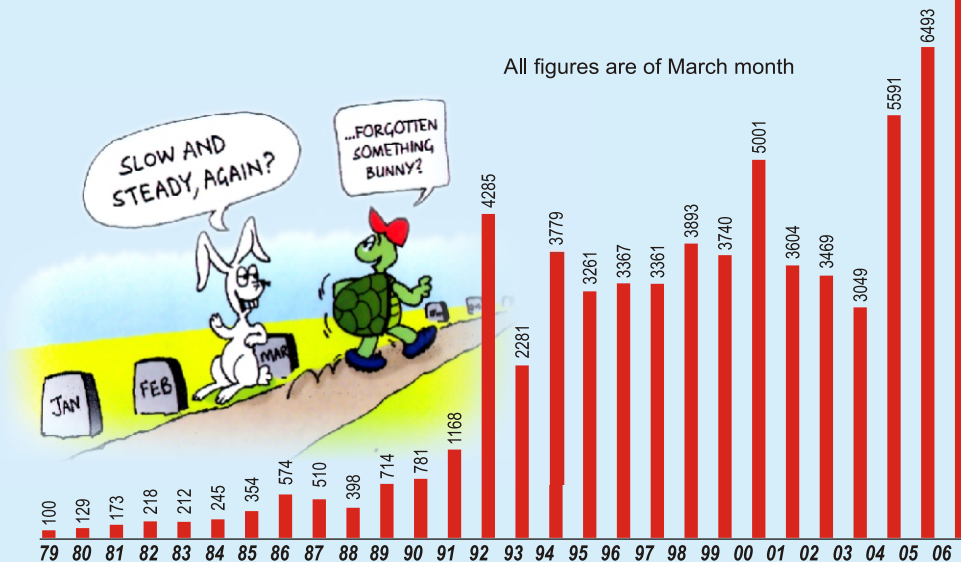
for successful investment



- Start early.
- Keep some cash aside.
- Ask yourself how much risk you can take.
- Bear in mind that inflation will eat into your savings.
- Think carefully about how long you will be investing for.
- Spread your money across a range of investments.
- Invest regularly.
- Choose your funds carefully.
- Remember, time not timing is the key to successful investing.
- Review your investments.

★ Past performance may or may not be sustained in future.

At a glance - BSE Sensex



Market timing doesn't matter over the long term

Benefits of Mutual Funds

Why should you invest in Mutual Funds?

Professional Management

You avail of the services of experience and skilled professionals who are backed by a dedicated investment research team which analyses the performance and prospects of companies and selects suitable investments to achieve the objectives of the scheme.

Diversification

Mutual Funds invest in a number of companies across a broad cross-section of industries & sectors. This diversification reduces the risk because seldom do all stocks decline at the same time & in the same proportion. You achieve this diversification through a Mutual Fund with far less money than you can do on your own.

Convenient Administration

Investing in a Mutual Fund reduces paperwork and helps you avoid many problems such as bad deliveries, delayed payments and unnecessary follow up with brokers and companies. Mutual Funds save your time and make investing easy and convenient.

Return Potential

Over a medium to long-term, Mutual Funds have the potential to provide a higher return as they invest in a diversified basket of selected securities.

Low Costs

Mutual Funds are a relatively less expensive way to invest compared to directly investing in the capital markets because the benefits of scale in brokerage, custodial and other fees translate into lower costs for investors.

Liquidity

In open-ended schemes, you can get your money back promptly at net asset value related prices from the Mutual Fund itself. With close-ended schemes, you can sell your units on a stock exchange at the prevailing market price or avail of the facility of direct repurchase at NAV related price which some close-ended and interval schemes offer you periodically.

Transparency

You get regular information on the value of your investment in addition to disclosure on the specific investments made by your scheme, the proportion invested in each class of assets and the fund manager's investment strategy and outlook.

Flexibility

Through features such as regular investment plans, regular withdrawal plans and dividend reinvestment plans, you can systematically invest or withdraw funds according to your needs and convenience.

Choice of Schemes

Mutual Funds offer a family of schemes to suit your various needs over a lifetime.

Well Regulated

All Mutual Funds are registered with SEBI and they function within the provisions of strict regulations designed to protect the interests of investors. The operations of Mutual Funds are regularly monitored by SEBI.

MUTUAL FUND - A globally proven investment

Our services includes

Investment Planning
Retirement Planning
Tax Saving Planning
NRI Services
Life & Medicine Coverage Planning
Children's Future Planning & *more ...*

For application forms or more information, please contact your
Vision Financial Services advisor TODAY or call us on our mobile numbers.



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