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Investor Awareness Program

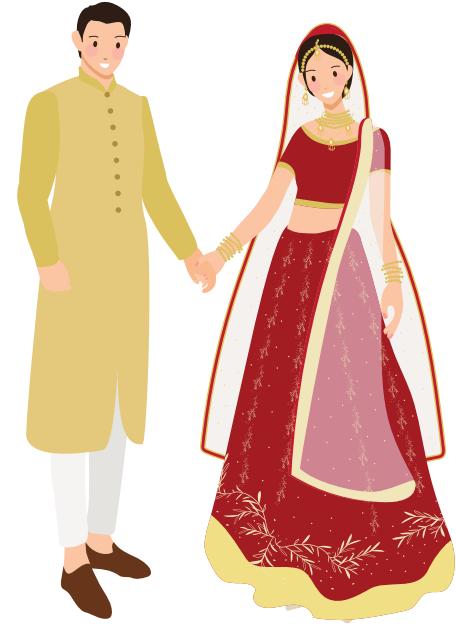


Indian Culture

Family First



We save & invest for our family



Marriage



Retirement



Education



Vacation



Dream Home

What do we expect from Investment?



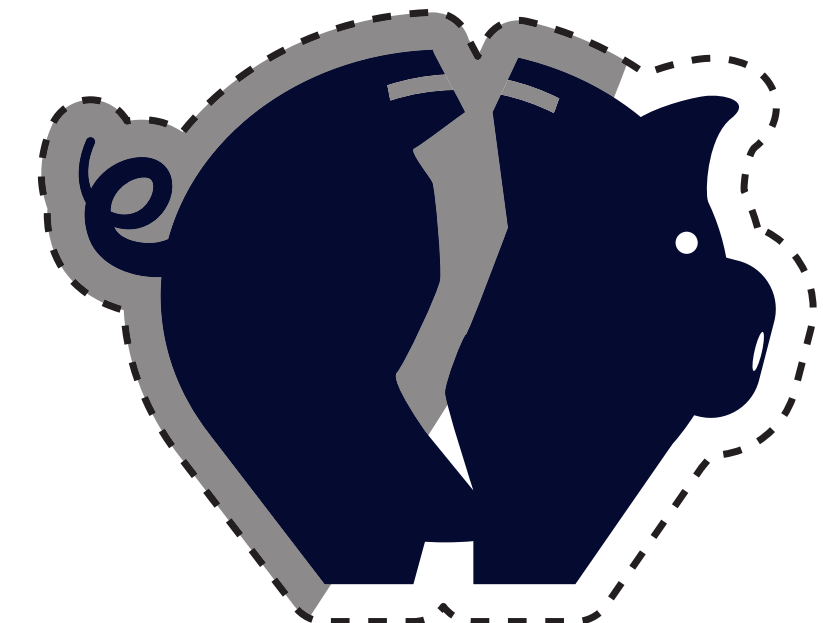
**Safety &
Security**



**Tax
Efficient**



**Regular
Income**



**Easy
Liquidity**

Safety comes first!



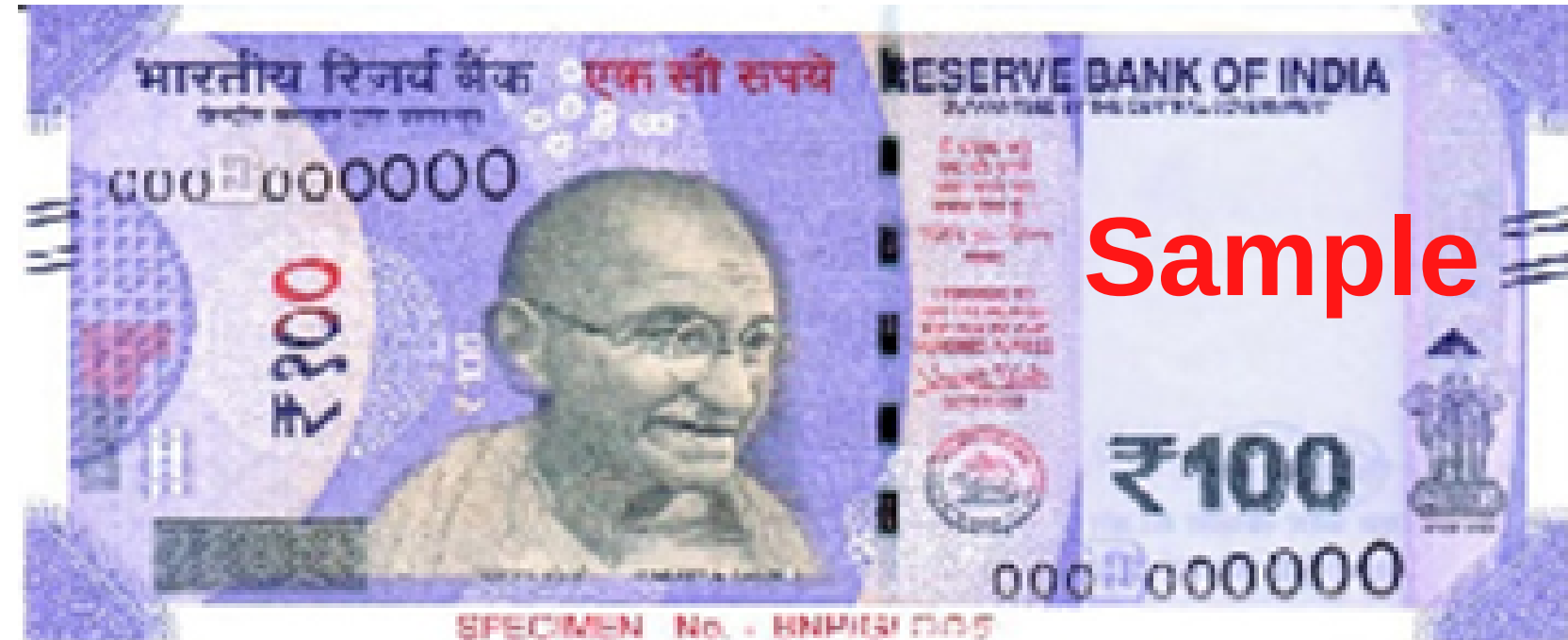
Never forget two rules:

Rule no 1 - Never lose money

Rule no 2 - Never forget rule no 1

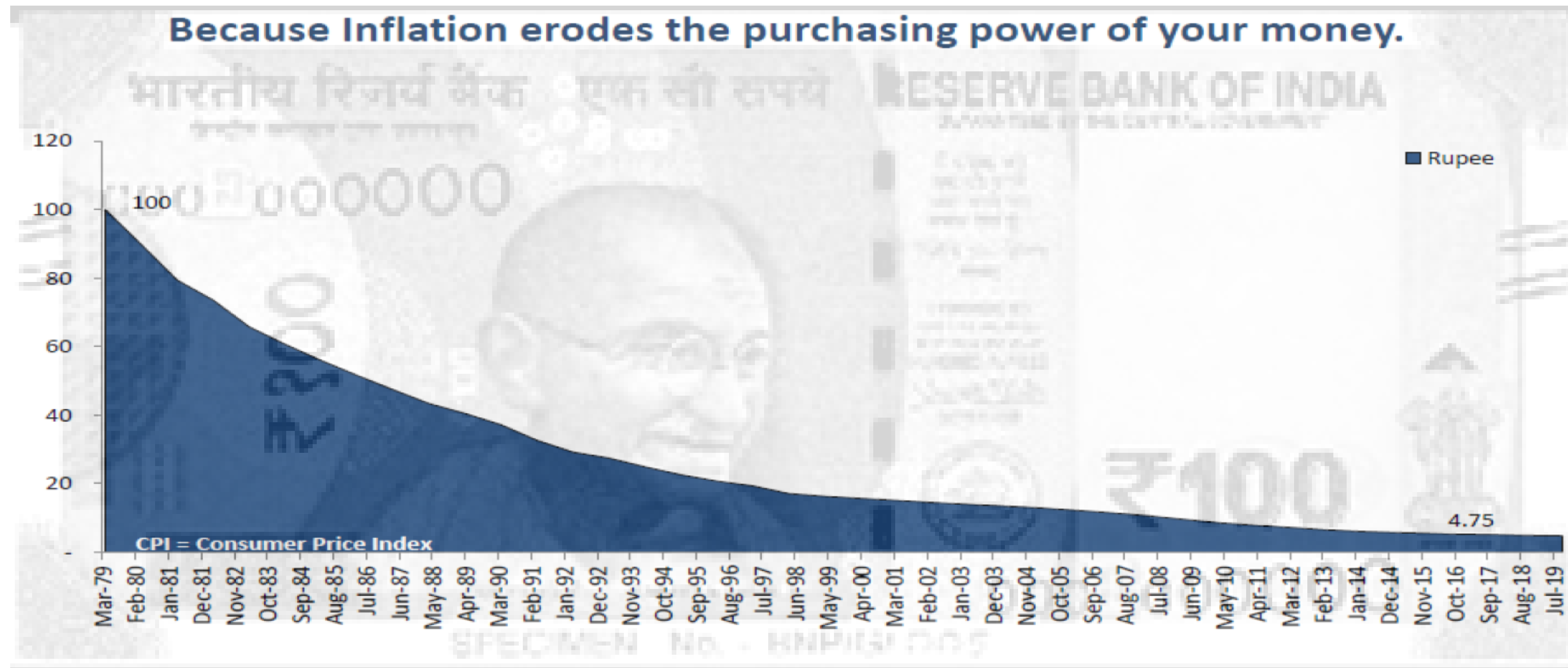
Warren Buffett

Is it safe?



Rs. 100 note Kept in locker is safe, but value of the same Rs. 100/- will be very less after 10 Years.

Who's eating your money?



Source: Bloomberg, MOAMC internal analysis, Data as on 29TH Feb 2020

Inflation is the real monster



Never forget two rules:

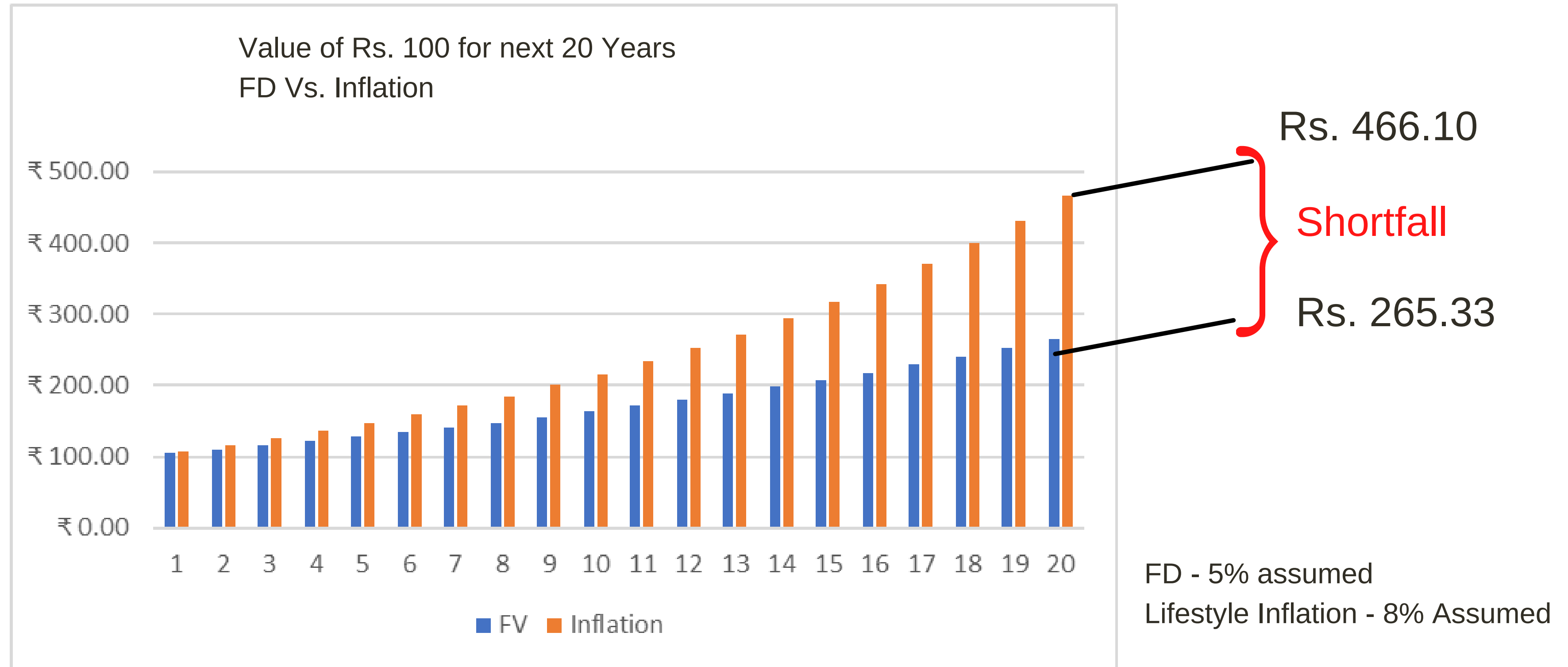
10 Year CPI Inflation - 6.25% to 6.5%

Present FD rate - Approx. 5%

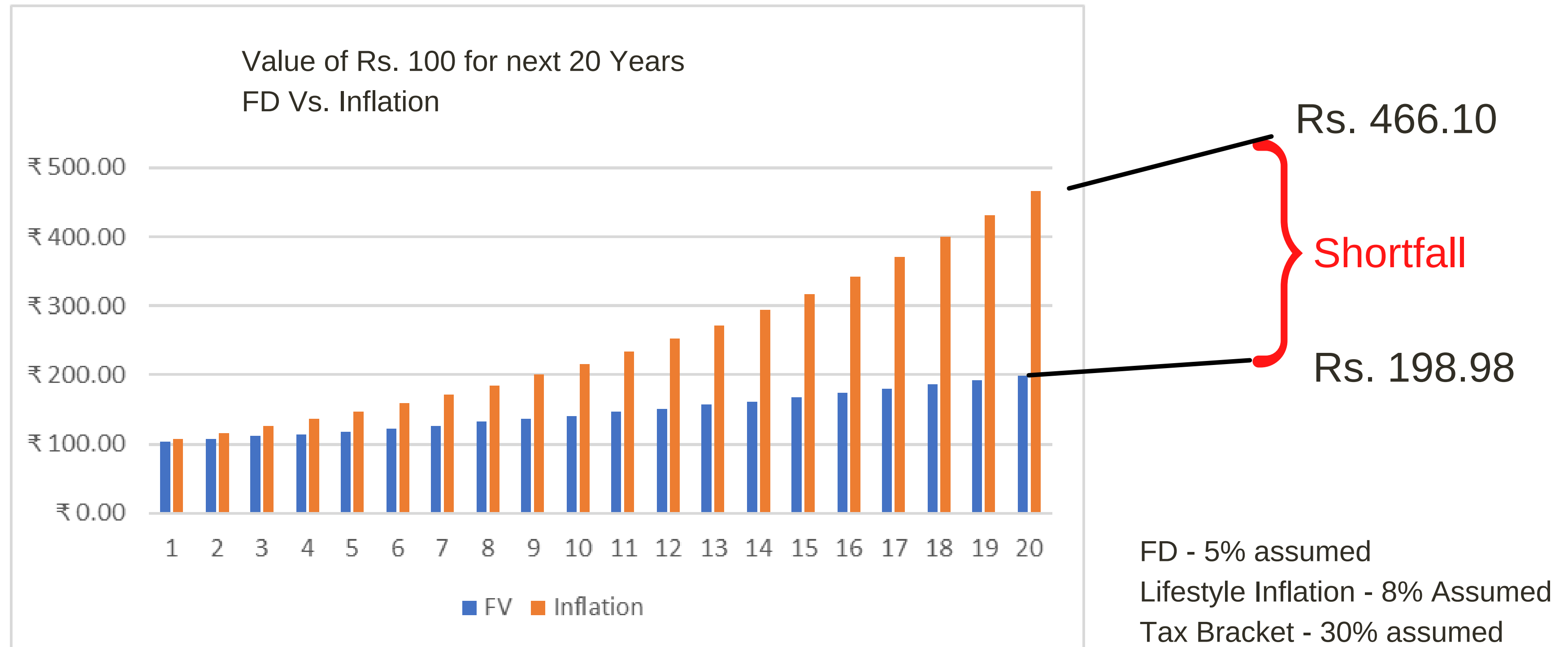
Real rate of Return : **-1.25% to -1.5%**

Real lifestyle inflation is more than CPI

Is your money safe in FD?



Is your money safe in FD post tax?

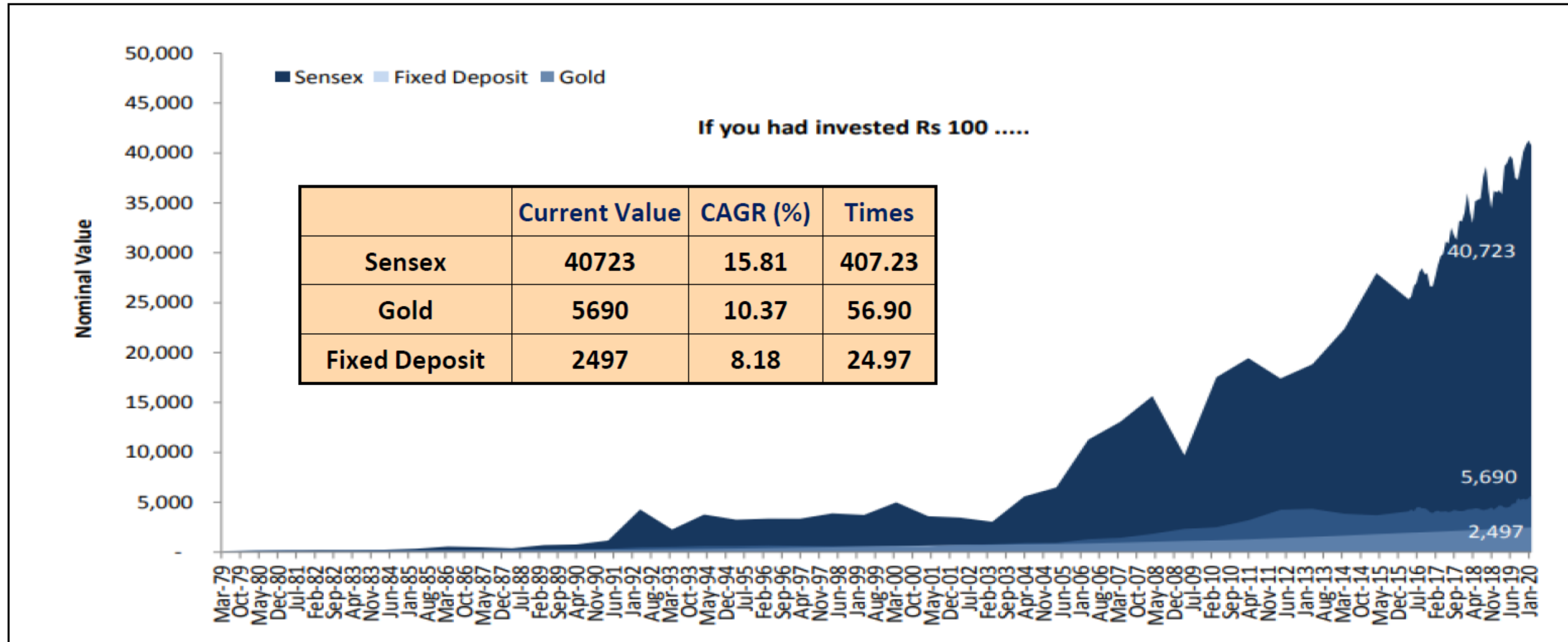


Interest rates in traditional Schemes

Investment Option	1992	2000	Current
Public Provident Fund	12.00%	11%	7.10%
Post office Recurring Deposit	13.50%	10.50%	5.80%
Post office Time Deposit (3 to 5 years)	13% to 13.5%	10% - 10.5%	5.5% to 6.7%
Post Office MIS	14.00%	11.00%	6.60%
NSC	12.00%	11.00%	6.80%
Bank FDs (3 to 5 years)	13.00%	9.5% to 10%	2.9% to 5.5%

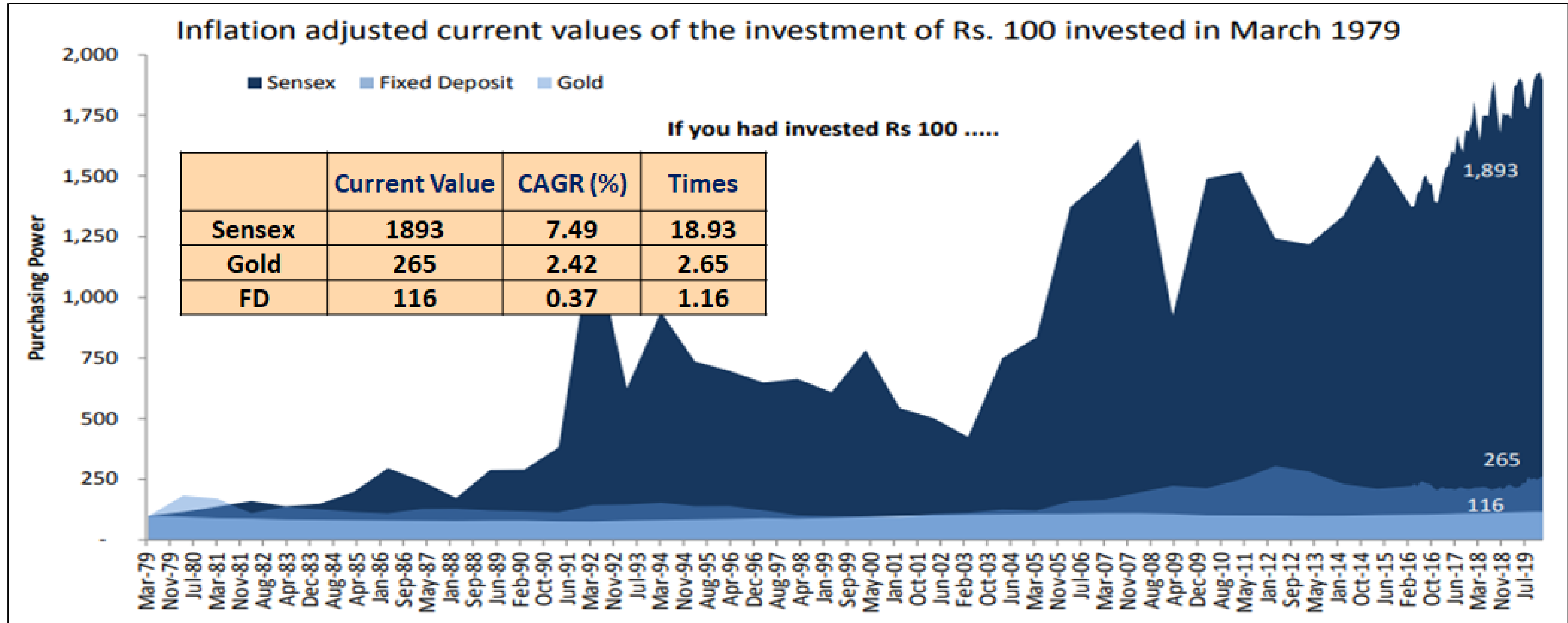
Rates as of Dec. 2021

Long term equity return



Source: Bloomberg, MOAMC internal analysis, Data as on 29th Feb 2020

Inflation adjusted return



Source: Bloomberg, MOAMC internal analysis, Data as on January 31, 2020

Equity is less Risky in long term

Longer Time horizon is equal to less riskier



YEAR END	SENSEX	1 YR	3 YRS	5 YRS	10 YRS	15 YRS	20 YRS
Mar-79	100						
Mar-80	129	29%					
Mar-81	173	35%					
Mar-82	218	26%	30%				
Mar-83	212	-3%	18%				
Mar-84	245	16%	12%	20%			
Mar-85	354	44%	18%	22%			
Mar-86	574	62%	39%	27%			
Mar-87	510	-11%	28%	19%			
Mar-88	398	-22%	4%	13%			
Mar-89	714	79%	8%	24%	22%		
Mar-90	781	9%	15%	17%	20%		
Mar-91	1,168	50%	43%	15%	21%		
Mar-92	4,285	267%	82%	53%	35%		
Mar-93	2,281	-47%	43%	42%	27%		
Mar-94	3,779	66%	48%	40%	31%	27%	
Mar-95	3,261	-14%	-9%	33%	25%	24%	
Mar-96	3,367	3%	14%	24%	19%	22%	
Mar-97	3,361	0%	-4%	-5%	21%	20%	
Mar-98	3,893	16%	6%	11%	26%	21%	
Mar-99	3,740	-4%	4%	0%	18%	20%	20%
Mar-00	5,001	34%	14%	9%	20%	19%	20%
Mar-01	3,604	-28%	-3%	1%	12%	13%	16%
Mar-02	3,469	-4%	-2%	1%	-2%	14%	15%
Mar-03	3,049	-12%	-15%	-5%	3%	15%	14%
Mar-04	5,591	83%	16%	8%	4%	15%	17%
Mar-05	6,493	16%	23%	5%	7%	15%	16%
Mar-06	11,280	74%	55%	26%	13%	16%	16%
Mar-07	13,072	16%	33%	30%	15%	8%	18%
Mar-08	15,644	20%	34%	39%	15%	14%	20%
Mar-09	9,709	-38%	-5%	12%	10%	6%	14%
Mar-10	17,528	81%	10%	22%	13%	12%	17%
Mar-11	19,445	11%	8%	12%	18%	12%	15%
Mar-12	17,404	-10%	21%	6%	18%	12%	7%
Mar-13	18,836	8%	2%	4%	20%	11%	11%
Mar-14	22,386	19%	5%	18%	15%	13%	9%
Mar-15	27,957	25%	17%	10%	16%	12%	11%
Mar-16	25,342	-9%	10%	5%	8%	14%	11%
Mar-17	29,621	17%	10%	11%	9%	15%	11%
Mar-18	32,969	11%	6%	12%	8%	17%	11%
Mar-19	38,673	17%	15%	12%	15%	14%	12%
Mar-20	29,468	-24%	0%	1%	5%	11%	9%
Mar-21	49,509	68%	15%	14%	10%	10%	14%
Probability of Gain		28/42	33/40	35/38	32/33	28/28	23/23

Successful Equity investing

- Invest through Mutual Fund
- Don't try to time the market
- Stay disciplined with SIP
- Invest with Goals



1. Invest through Mutual Funds



Why mutual fund - Rolling return analysis

Fund:- (ICICI Pru BlueChip Gr)

Start Date:- 23-05-2008

Time Period:- 10 Year

Scheme / Category Name	Key Parameters				Return Consistency (% of times)					
	Average	Median	Maximum	Minimum	Less than 0%	0 - 8%	8 - 12%	12 - 15%	15 - 20%	Greater than 20%
	13.58	13.29	20.29	7.23	0	0.5	28.07	36.54	33.89	1
	11.99	11.89	18.24	5.51	0	6.58	44.41	28.29	20.72	0

Fund:- (ABSL Frontline Equity Gr)

Start Date:- 30-08-2002

Time Period:- 10 Year

Scheme / Category Name	Key Parameters				Return Consistency (% of times)					
	Average	Median	Maximum	Minimum	Less than 0%	0 - 8%	8 - 12%	12 - 15%	15 - 20%	Greater than 20%
	16.25	15.2	26.63	6.28	0	0.94	18.36	29.62	24.72	26.35
	13.09	12.07	22.28	5.13	0	7.13	42.28	16.18	25.23	9.18

Fund:- (Axis BlueChip Reg Gr)

Start Date:- 05-01-2010

Time Period:- 10 Year

Scheme / Category Name	Key Parameters				Return Consistency (% of times)					
	Average	Median	Maximum	Minimum	Less than 0%	0 - 8%	8 - 12%	12 - 15%	15 - 20%	Greater than 20%
	13.06	13.03	17.6	8.51	0	0	38.2	40.32	21.49	0
	10.89	10.91	15.62	5.13	0	14.29	49.61	27.01	9.09	0

Past performance may or may not sustain in future

Why mutual fund - Rolling return analysis

Fund:- (HDFC Top 100 Fund Gr)										
Start Date:- 11-10-1996										
Time Period:- 10 Year										
	Key Parameters				Return Consistency (% of times)					
Scheme / Category Name	Average	Median	Maximum	Minimum	Less than 0%	0 - 8%	8 - 12%	12 - 15%	15 - 20%	Greater than 20%
	19.83	20.48	33.1	5.38	0	4.87	12.46	19.45	11.75	51.47
	13.34	12.49	23.03	5.51	0	4.45	40.68	19.92	28.3	6.64

Fund:- (SBI Blue Chip Reg Gr)										
Start Date:- 14-02-2006										
Time Period:- 10 Year										
	Key Parameters				Return Consistency (% of times)					
Scheme / Category Name	Average	Median	Maximum	Minimum	Less than 0%	0 - 8%	8 - 12%	12 - 15%	15 - 20%	Greater than 20%
	12.28	11.64	18.98	6.61	0	0.89	57.43	25.84	15.84	0
	10.62	10.39	18.34	5.17	0	24.26	44.06	20.13	11.55	0

Fund:- (Nippon India Large Cap Fund Gr Gr)										
Start Date:- 08-08-2007										
Time Period:- 10 Year										
	Key Parameters				Return Consistency (% of times)					
Scheme / Category Name	Average	Median	Maximum	Minimum	Less than 0%	0 - 8%	8 - 12%	12 - 15%	15 - 20%	Greater than 20%
	12.34	12	18.97	6.62	0	3.23	46.77	29.84	20.16	0
	10.62	10.39	18.34	5.17	0	24.26	44.06	20.13	11.55	0

Past performance may or may not sustain in future

2. Don't try to time the market



Risk of missing best days

Valuation as on 31st July 2021 of Rs. 1 Lakh invested from 1 st Jan 2003							
Product	Current Value	Impact of Best Days missed					
		2 days	5 days	10 days	20 days	30 days	40 days
Sensex	1551179	1211575	962735	698129	402778	246424	161278
Birla Sun Life Flexicap Fund	4138243	3256102	2793538	2144380	1365304	867623	619788
DSP Equity Opportunities Fund	4107568	3372607	2765286	2105047	1318115	894676	632793
Franklin India BlueChip	2816805	2351062	1913229	1451056	923188	618311	433437
HDFC Flexicap Fund	3930319	3198038	2653055	1992473	1234191	800598	542888
ICICI Prudential Multicap Fund	3144403	2621586	2270846	1702738	1071588	720203	505284

The Above calculation is only for illustrative purposes.
 Past performance may or may not sustain in future

Conclusion

Time in the market is more important than timing the market.



PPF interest rates

PPF Interest Rates Over time			
PERIOD	Rate of Interest	PERIOD	Rate of Interest
15.01.2000 to 28.02.2001	11.00%	01.10.2016 to 31.03.2017	8.00%
01.03.2001 to 28.02.2002	9.50%	01.04.2017 to 30.06.2017	7.90%
01.03.2002 to 28.02.2003	9.00%	01.07.2017 to 31.12.2017	7.80%
01.03.2003 to 30.11.2011	8.00%	01.01.2018 to 30.09.2018	7.60%
01.12.2011 to 31.03.2012	8.60%	01.10.2018 to 30.06.2019	8.00%
01.04.2012 to 31.03.2013	8.80%	01.07.2019 to 31.03.2020	7.90%
01.04.2013 to 31.03.2016	8.70%	01.04.2020 to 31.08.2021	7.10%
01.04.2016 to 30.09.2016	8.10%		

PPF vs. ELSS

Return of 15 years (Rs 1,50,000 invested every year on 1st April starting from 2007)
valuation as on 30th Sep, 2021

Product	Current value
PPF	Rs. 42.46 Lacs
Best ELSS	Rs. 94.53 Lacs
Avg ELSS	Rs. 77.45 Lacs
Worst ELSS	Rs. 67.63 Lacs

Past performance may or may not sustain. It is only for illustrative and educative purpose.

3. Stay disciplined & invest systematically



Stay disciplined during correction

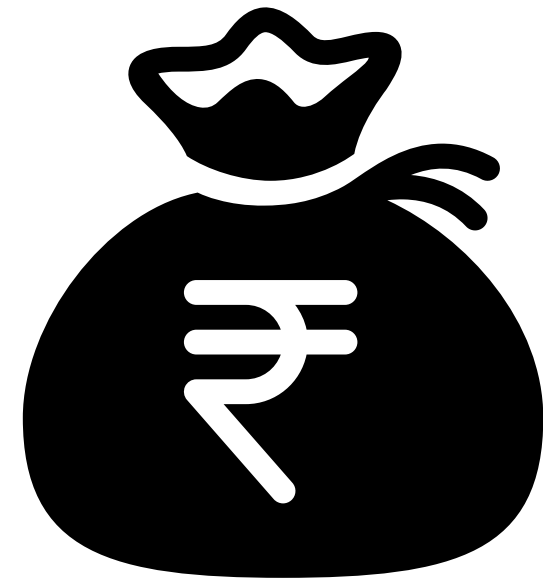
Sensex High		Sensex Low		Correction in %	CAGR Returns in % from the date when Sensex closed at lowest level			
Date	Value	Date	Value		1 year	2 years	3 years	5 years
15-Feb-01	4438	21-Sep-01	2600	-41.42	16.20	27.44	28.73	36.03
26-Feb-02	3713	28-Oct-02	2834	-23.67	66.12	41.94	40.13	47.78
27-Dec-02	3398	25-Apr-03	2924	-13.95	95.36	47.61	59.73	41.69
14-Jan-04	6194	17-May-04	4505	-27.27	43.53	64.68	46.96	25.96
08-Mar-05	6915	19-Apr-05	6135	-11.28	93.90	49.00	39.74	23.27
10-May-06	12612	14-Jun-06	8929	-29.20	59.07	30.43	18.55	15.39
09-Jan-08	20870	27-Oct-08	8510	-59.22	92.17	53.33	27.90	19.31
06-Jan-09	10336	09-Mar-09	8160	-21.05	108.98	50.44	28.97	21.87
10-Jun-09	15467	13-Jul-09	13400	-13.36	34.22	17.80	8.75	13.29
06-Jan-10	17701	05-Feb-10	15791	-10.79	14.22	5.60	7.74	12.84
07-Apr-10	17970	25-May-10	16022	-10.84	11.39	0.61	7.14	11.44
03-Jan-11	20561	20-Dec-11	15175	-26.20	28.34	17.83	21.73	11.69
21-Feb-12	18429	23-May-12	15948	-13.46	23.37	24.43	20.12	13.9
25-Jan-13	20104	21-Aug-13	17906	-10.93	47.21	23.63	16.19	16.41
29-Jan-15	29682	11-Feb-16	22952	-22.67	23.45	21.75	16.60	16.79
08-Sep-16	29045	21-Nov-16	25765	-11.29	30.26	16.88	16.34	18.30
29-Jan-18	36283	23-Mar-18	32596	-10.16	17.13	-10.71	13.99	
28-Aug-18	38896	04-Oct-18	35169	-9.58	7.12	4.91	13.00	
14-Jan-20	41952	23-Mar-20	25981	-38.07	94.66			
18-Oct-21	61766	20-Dec-21	55822	-9.6				

Take SIP route

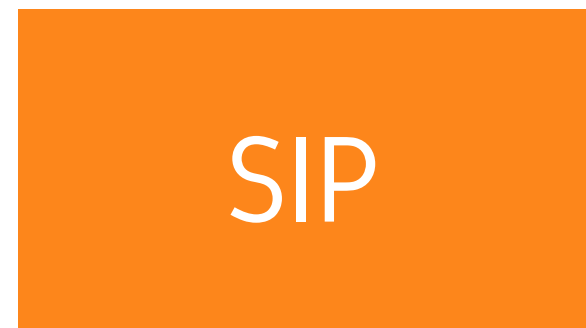
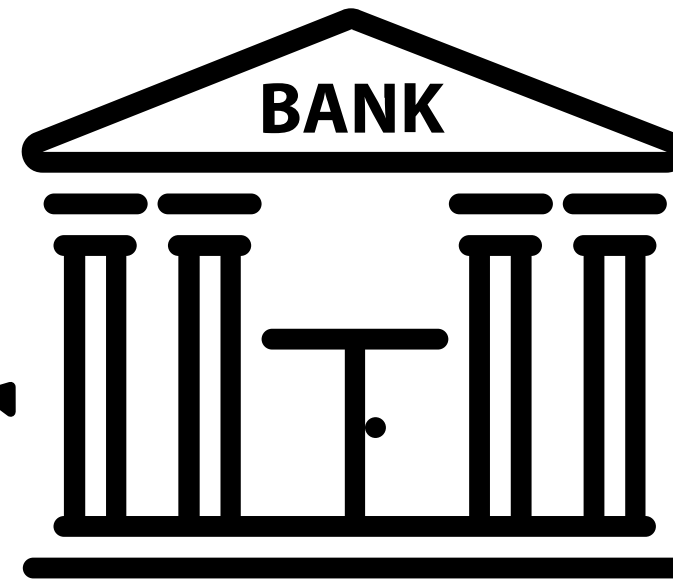


S ystematic I nvestment P lan

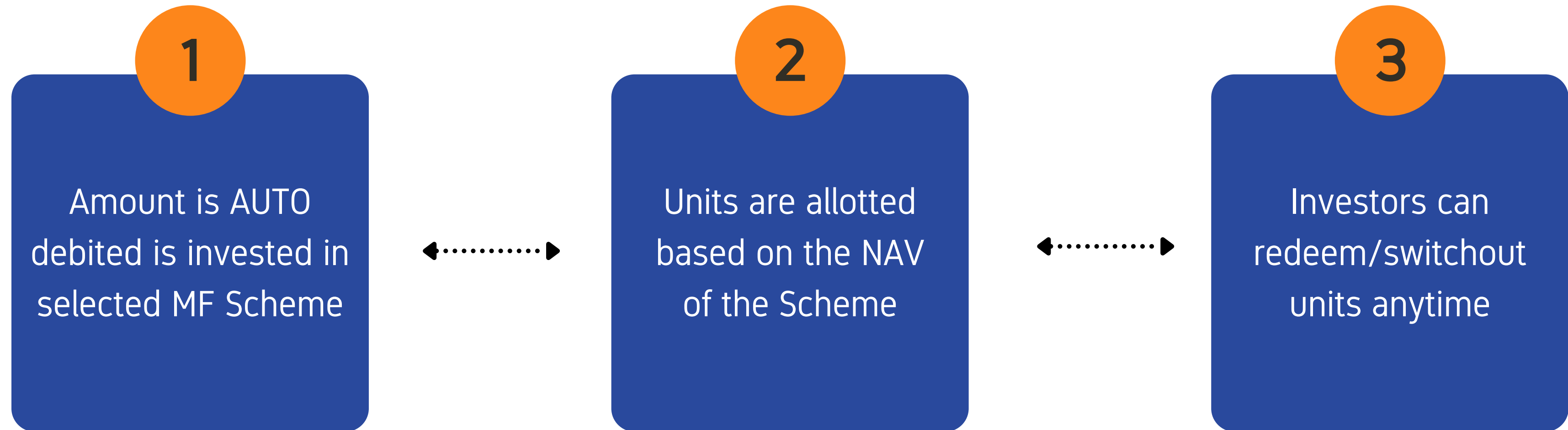
What Is SIP



Fixed Amount



How does it work?



Benefits of investing through SIP

- Brings financial Discipline
- Rupee cost averaging
- Market timing risk minimized
- Power of compounding
- Can start with a small amount
- Helps to achieve financial goals



Rupee cost average

Month	NAV	SIP Investment		Lumpsum Investment	
		Amount	No. Of Units	Amount	No of Unitis
1	20	10000	500.00	90000	4500
2	17	10000	588.24		
3	21	10000	476.19		
4	16	10000	625.00		
5	13	10000	769.23		
6	15	10000	666.67		
7	19	10000	526.32		
8	20	10000	500.00		
9	22	10000	454.55		
Total Amount Invested		90000		90000	
Average Price per unit		18.11		20	
Total No of Units purchased		5106.18		4500	
Value at the end of 9 months		112336		99000	

The above calculation is only for illustrative purposes.

Stay disciplined during correction

Future SIP Returns from 8 th Jan 2008	1 Year	2 Years	3 Years	5 Years	7 Year	10 Years
Aditya Birla Sun Life Frontline Equity Fund	-42.8	42.1	26.5	14.96	19.52	16.75
DSP Top 100 Equity Fund	-40	35.82	23.61	12.91	15.45	13.09
Franklin India Bluechip	-43.2	37.14	27.32	14.09	16.57	14.5
Kotak Bluechip Fund	-46.4	27.09	18.99	10.43	15.42	13.96
Nippon India Large Cap Fund	-46.7	28.74	21.44	12.53	18.99	16.8
SBI Bluechip Fund	-50.2	35.17	19.39	12.34	18.25	16.7
Aditya Birla Sun Life Mid Cap Fund	-52.7	56.39	28.27	14.22	21.79	20.84
DSP Midcap Fund	-53.1	55.63	37.04	19.56	25.43	22.88
Franklin India Prima Fund	-55.2	48.15	27.57	18.06	27.05	23.19
HDFC Mid-Cap Opportunities Fund	-45.4	45.82	34.84	20.53	28.31	24.73
ICICI Prudential MidCap Fund	-65	39.26	23.83	11.16	23.84	21.47
Kotak Emerging Equity Scheme	-59.2	33.07	21.3	15.36	23.69	22.36
SBI Magnum Midcap Fund	-67.4	37.4	20.23	14.97	25.45	22.34
Sundaram Mid Cap Fund	-52.3	54.53	31.97	17.17	25.18	23.46
Canara Robeco Emerging Equities	-60.9	46.95	33.68	20.39	29.9	26.34
DSP Equity Fund	-44.8	42.61	27.33	13.78	18.56	16.66
HDFC Equity Fund	-46.5	49.68	35.66	16.1	20.58	17.27
ICICI Prudential Multicap Fund	-49.5	33.96	24.94	12.41	18.41	16.57
Nippon India Multi Cap Fund	-48.4	52.05	36.81	22.08	25.34	19.16
Franklin India Smaller Companies Fund	-56.7	47.1	26.81	17.59	29.66	26
SBI Magnum Global Fund	-63	46.39	27.11	18.57	25.89	21.18
ICICI Prudential Value Discovery Fund	-46.3	65.06	40.23	22.43	28.44	20.97
Tata Equity P/E Fund	-47.8	48.67	27.81	13.1	21.19	20.26
S&P BSE Sensex	-52.4	29.71	20.86	9.22	13.25	11.13

What if you **start an SIP** and Market **corrects heavily** thereafter.

Past performance may or may not sustain. It is only for illustrative and educative purpose.

SIP stopped after 5 years vs Continued

SIP of Rs 5000 per month (started on 1 st Sep 2008)	Confused Investor Stopped SIP on 17 th Aug 13			Patient Investor Continued SIP till 31 st July 21		
Scheme Name	Total Investment	Value	CAGR	Total Investment	Present Value(SIP)	CAGR
Aditya Birla Sun Life Frontline Equity Fund - Reg - Growth	300000	374412	8.94	775000	2105692	14.43
Canara Robeco Emerging Equities - Growth	300000	382639	9.82	775000	3664642	22.00
DSP Flexi Cap Fund - Reg - Growth	300000	332131	4.09	775000	2394553	16.20
DSP Midcap Fund - Reg - Growth	300000	344352	5.54	775000	3008435	19.32
HDFC Flexi Cap Fund - Growth	300000	345089	5.63	775000	2110019	14.46
ICICI Prudential Multicap Fund - Growth	300000	351329	6.35	775000	2247256	15.33
Kotak Bluechip Fund - Reg - Growth	300000	335478	4.49	775000	2034149	13.96
Kotak Emerging Equity Fund - Reg - Growth	300000	317048	2.22	775000	3209513	20.20
Mirae Asset Large Cap Fund - Reg - Growth	300000	397245	11.35	775000	2600730	17.34
Nippon India Growth Fund - Growth	300000	318565	2.41	775000	2535615	16.99
Nippon India Large Cap Fund - Growth	300000	339862	5.01	775000	2047278	14.05
SBI Bluechip Fund - Growth	300000	359380	7.27	775000	2185316	14.95
SBI Magnum Midcap Fund - Growth	300000	367587	8.19	775000	2930109	18.96
Sundaram Mid Cap Fund - Reg - Growth	300000	362239	7.59	775000	2543363	17.03
Tata Equity P/E Fund - Reg - Growth	300000	326035	3.34	775000	2265230	15.44
Tata Mid Cap Growth Fund - Reg - Growth	300000	347064	5.86	775000	2914974	18.89
Sensex TRI	300000	364046	7.80	775000	1856423	13.16

The Above calculation is only for illustrative purposes.

Past performance may or may not sustain in future

SIP return Analysis

Particulars	10 Years	15 Years	20 Years
Total Number of Schemes	80	47	22
Highest Return (%)	27.65	23.26	22.55
Lowest Return (%)	11.37	12.32	15.67
Average Return (%)	18.12	16.04	19.28
Schemeswith CAGR \geq15%	72	28	22
Schemeswith CAGR \geq12%	79	47	22
Schemeswith CAGR \geq10%	80	47	22

As of 30th Sep. 2021

The Above calculation is only for illustrative purposes.

Past performance may or may not sustain in future

4. Invest with Goals



Retirement Planning

- Retirement age - 55 Years
- Life expectancy - 75 Years
- Current monthly expense - Rs. 25,000
- Inflation - 6%
- The post-retirement risk-free rate of return - 8%
- Monthly Expense at retirement - Rs. 1,07,297
- **Corpus Required for the Retirement - Rs. 2,16,86,910**

Raj - 30 Years



Monthly investment required

Years to save - 25 Years

Expected Return	8%	12%	15%	18%	20%
Monthly Investment required	23,706	12,740	7,867	4,817	3,464

This is only for illustrative purposes.

Education Planning

- Child age 5 Years
- Higher education age - 18 Years
- Current education expense - 10,00,000 Rs.
- Inflation - 8%
- **Expected education cost (after 13 years) - 27,19,623 Rs.**



Monthly investment required

Years to save - 13 Years

Expected Return	8%	12%	15%	18%	20%
Monthly Investment required (Rs)	10,111	7,600	6,111	4,902	4,228

This is only for illustrative purposes.

Marriage Planning

- Child Age - 5 Years
- Marriage Age - 25 Years
- Current Marriage expense - Rs. 20,00,000
- Inflation - 8%
- **Expected Marriage cost after 20 years - Rs. 9,321,914**



Monthly Investment required

Years to save - 20 Years

Expected Return	8%	12%	15%	18%	20%
Monthly Investment required (Rs)	16,278	10,134	7,024	4,838	3,765

This is only for illustrative purposes.

Conclusion

- Not investing in equity is riskier
- Invest for long term
- Invest through Mutual Fund
- Don't try to time the market
- Take the professional help



Mutual Fund Investments are subject to market risk, read all scheme related documents carefully.

THANK YOU