



Savings ka Behtar tareeka (*A better way to save*)



जमाना बदल गया है Zamana Badal Gaya Hai

How Times Have Changed



Retirement (then & now)

Then



RETIRE @ 60

LIFESPAN: 70-75 YEARS!

RETIRED LIFE OF 10-15 YEARS!

JOINT FAMILIES

PENSION/TRADITIONAL AVENUES

Now



RETIRE EARLY

LIFESPAN: 90+ YEARS!

RETIRED LIFE OF OVER 30 YEARS!

NUCLEAR FAMILIES

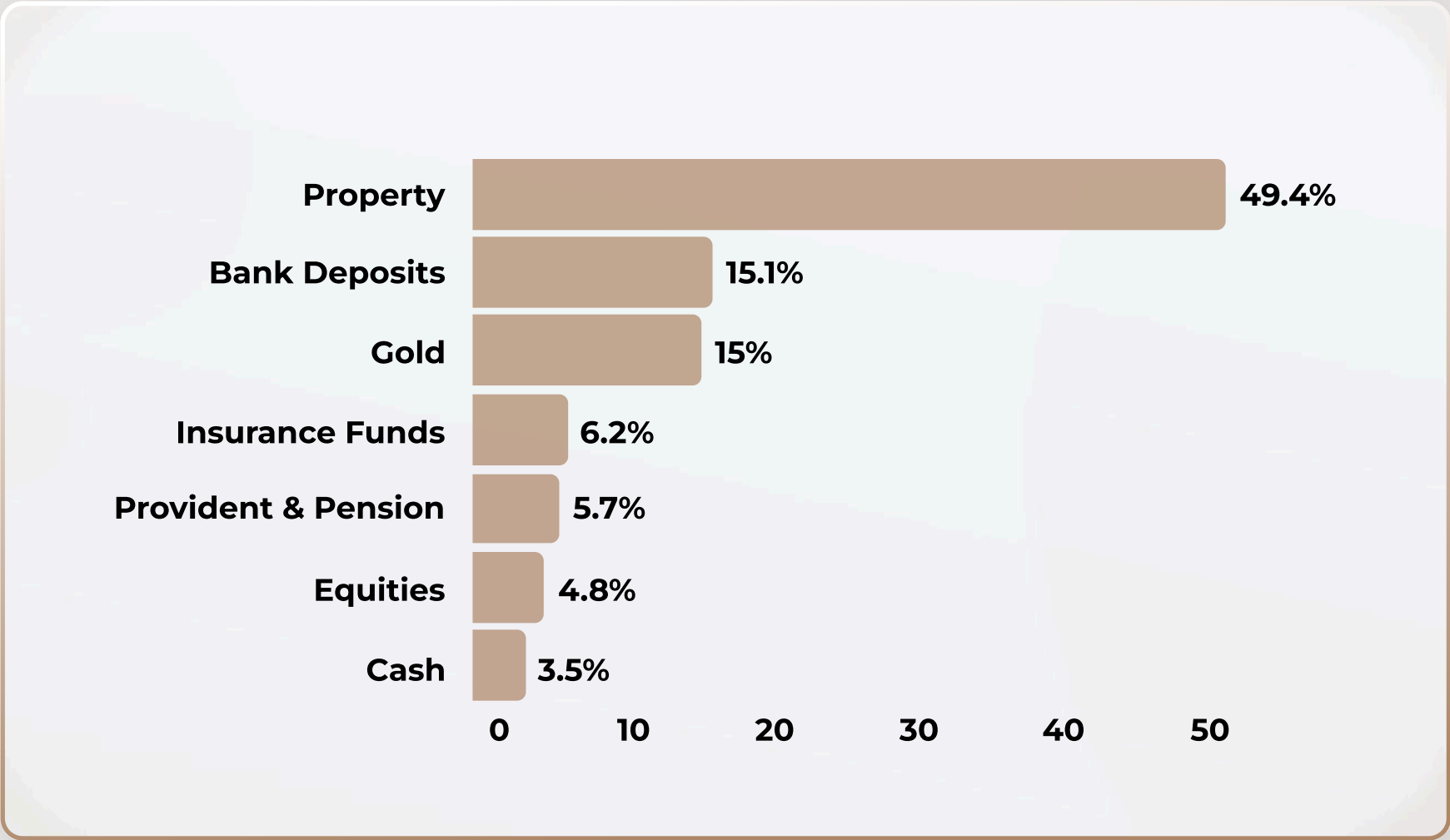
TRADITIONAL & MARKET-LINKED AVENUES

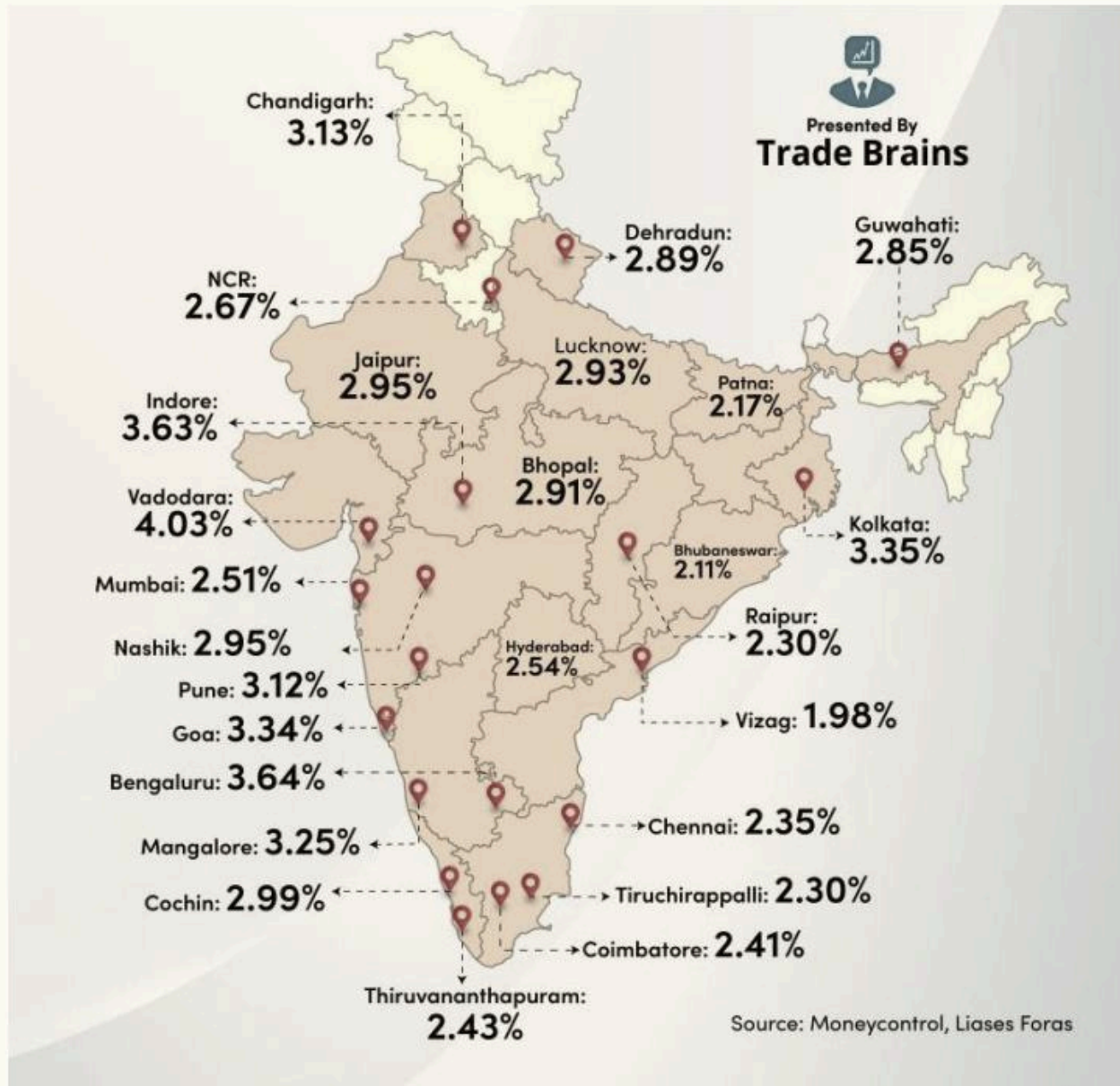
क्या सच में जमाना बदल गया है?

Investments?



Traditional Approach to investments!

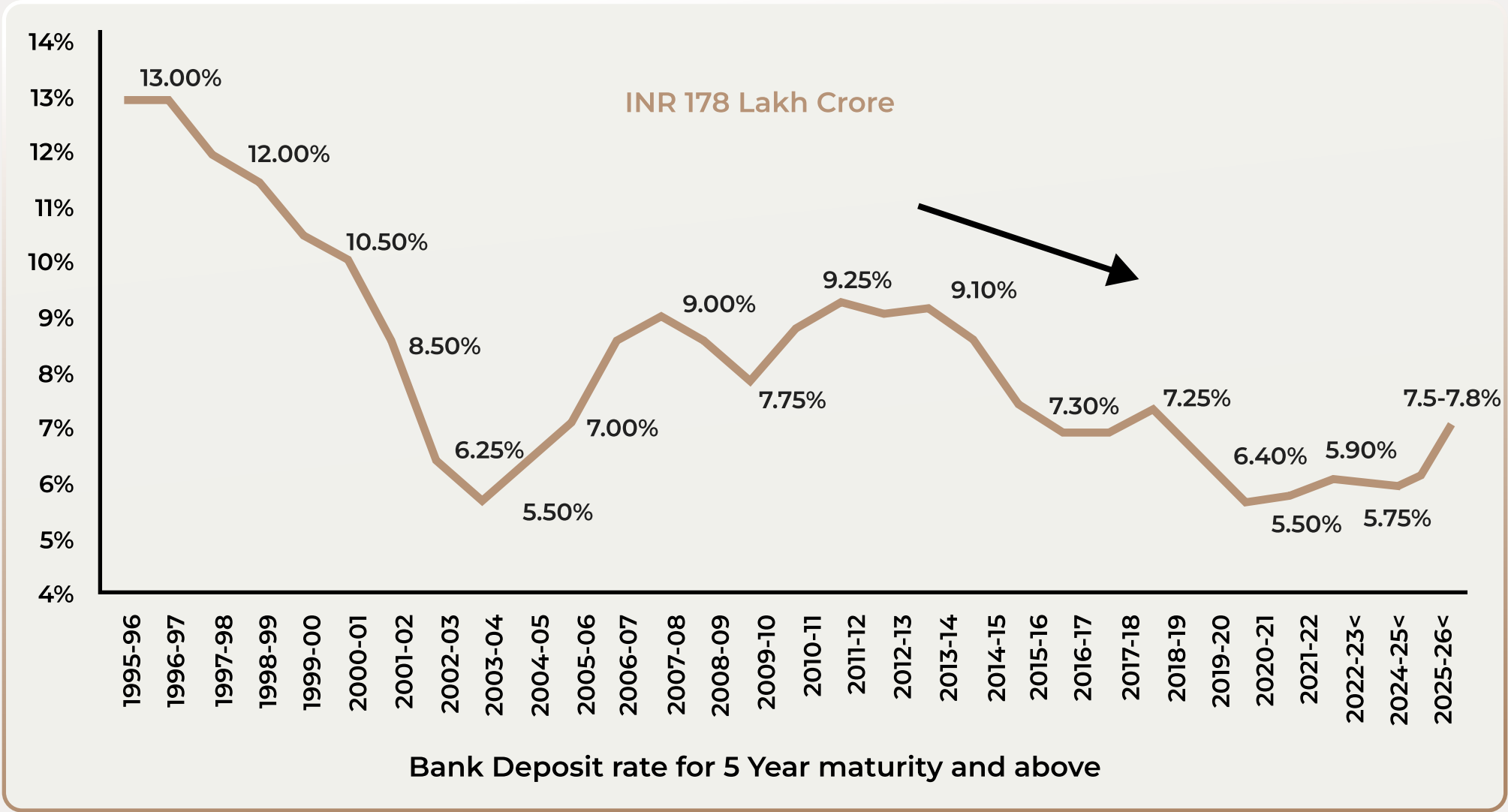




The map shown is only for representation purpose and not to scale with actual political boundaries

Low Rental Yields
in real-estate as an
asset class!

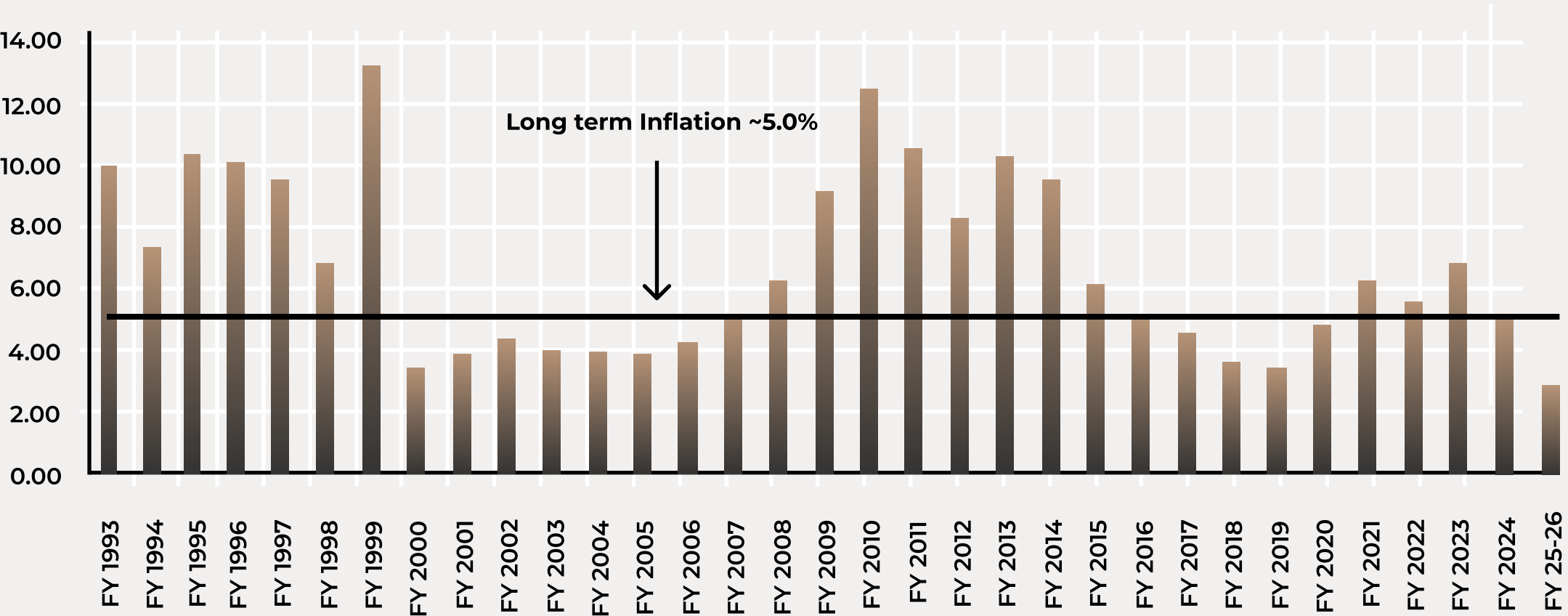
Gone are the days when FD gave 13% returns!!



Data source : Shriram FD Website
As of May 2026

Are Your Returns Beating Inflation?

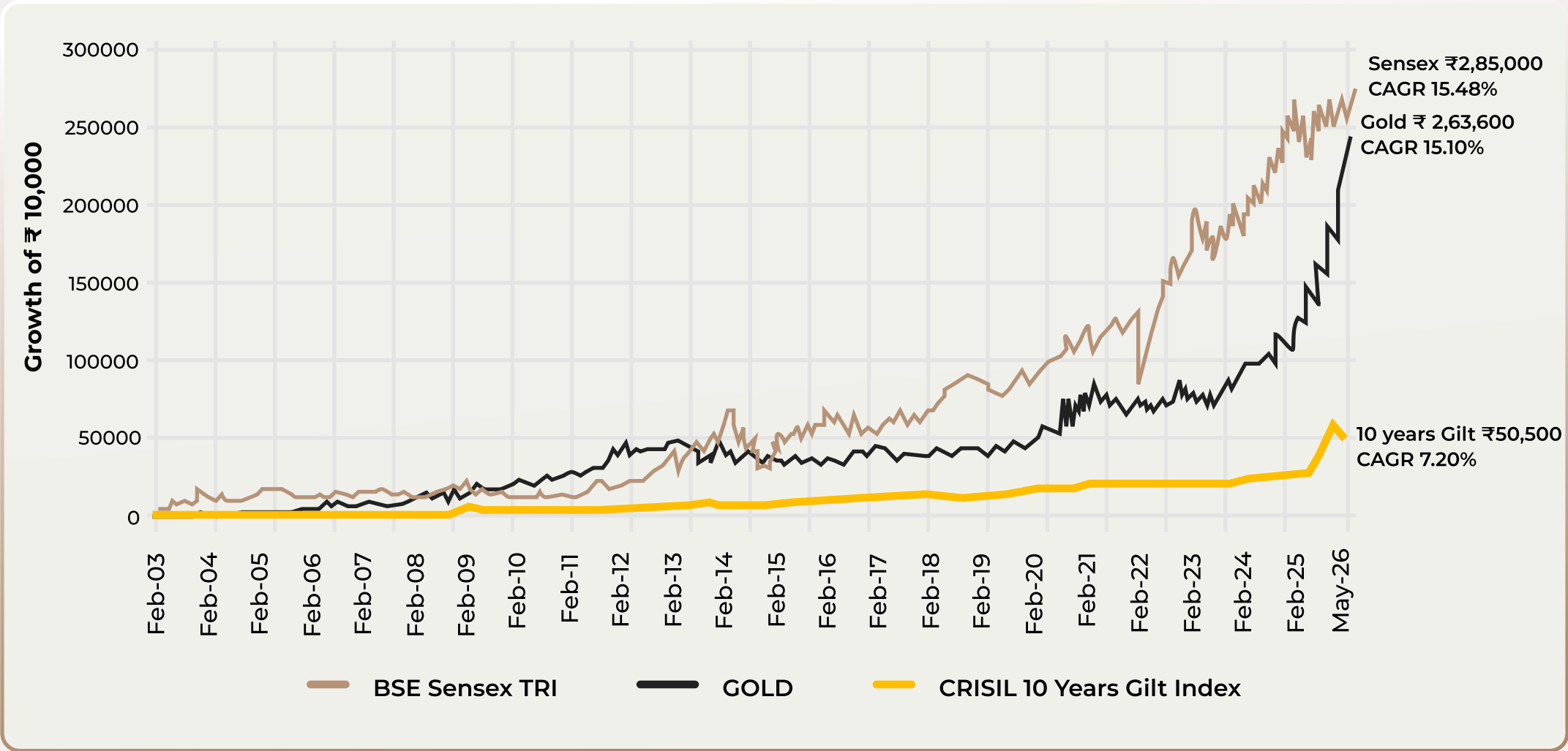
Average Annual CPI



This is how inflation is eating your money!

Commodities Prices	10 Years Ago (May 2016)	Today (May 2026)	10-Yr CAGR	After 10 Years (2036)	After 20 Years (2046)
 Petrol	Rs. 62/Lit.	Rs. 102/Lit.	4.33%	Rs. 145/lit.	?
 Edible Oil	Rs. 100/Lit.	Rs. 190/Lit.	6.62%	Rs. 361/lit.	?
 LPG cylinder	Rs. 520	Rs. 913	5.79%	Rs. 1602	?
 Child Care	Rs. 15,000	Rs. 40,000	10.30%	Rs. 1,06,400	?
 Education	Rs. 20 lakh	Rs. 40 lakh	7.18%	Rs. 80 lakh	?

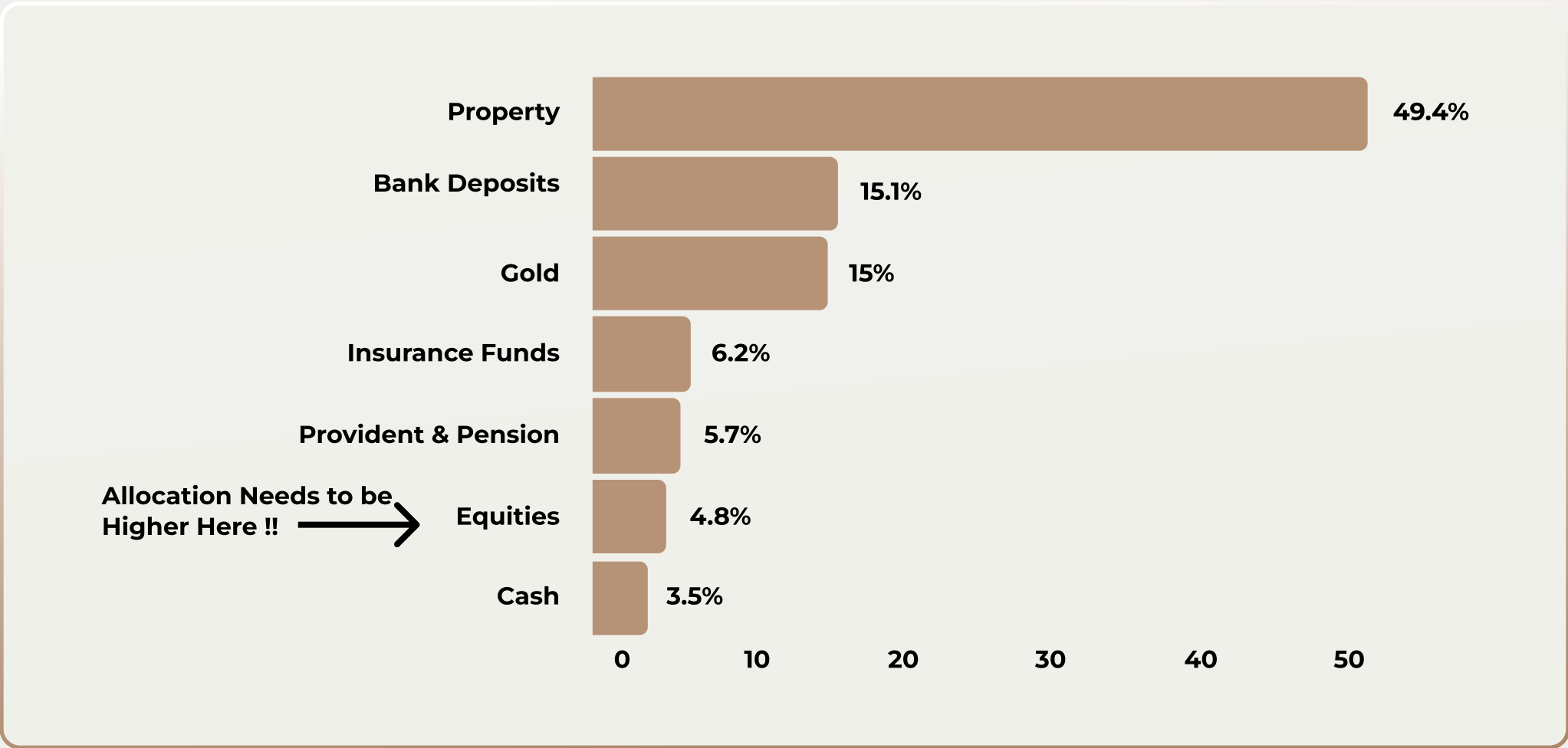
What Beats Inflation?



Past performance may not be sustained future. TRI - Total Return Index. Source BSE for S&P BSE Sensex TRI, Returns for gold prices and Crisil 10 years Gilt index
For complete performance disclosure, please refer to end of the presentation

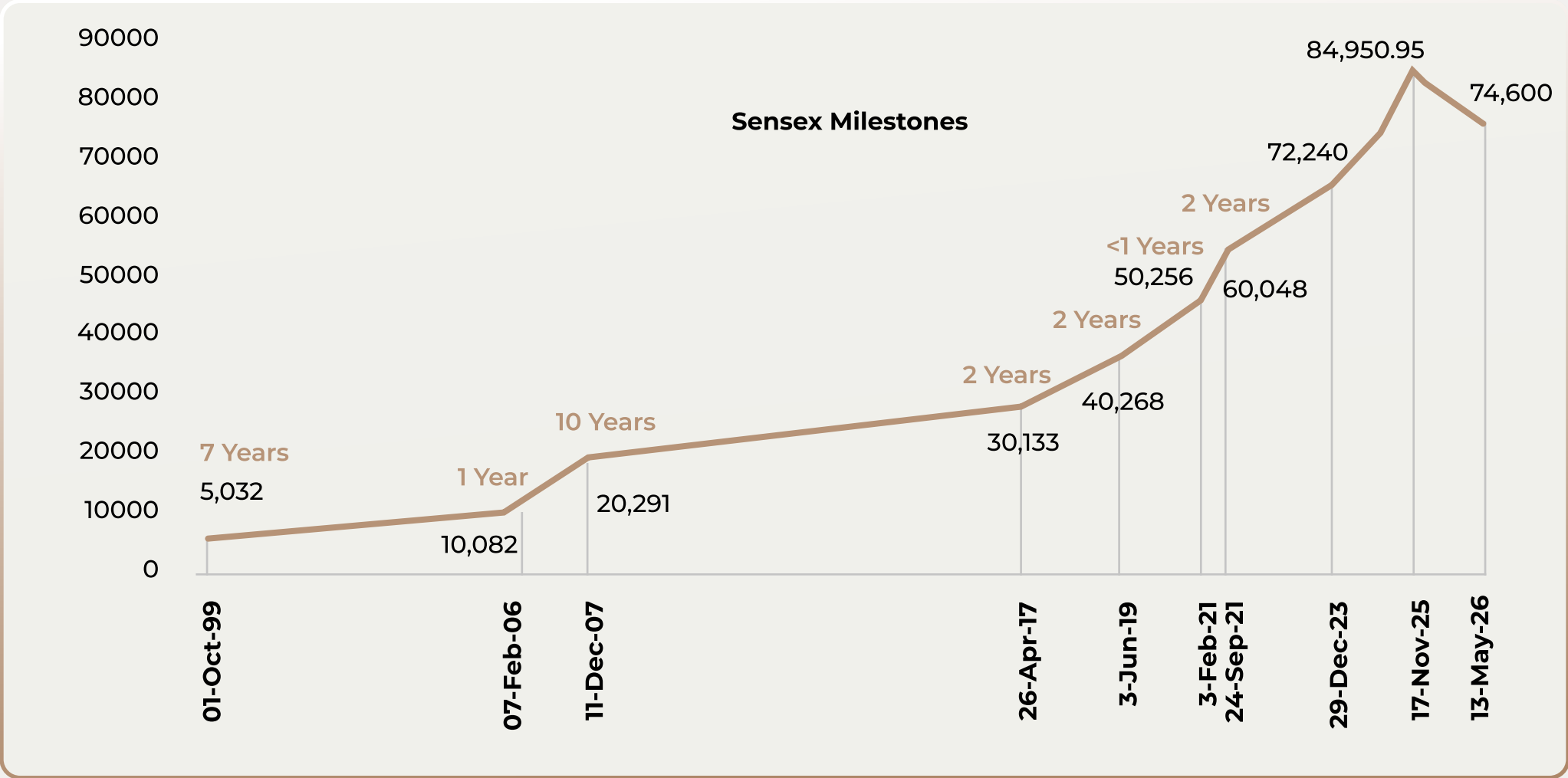
What Beats Inflation?

How should asset allocation logically be?



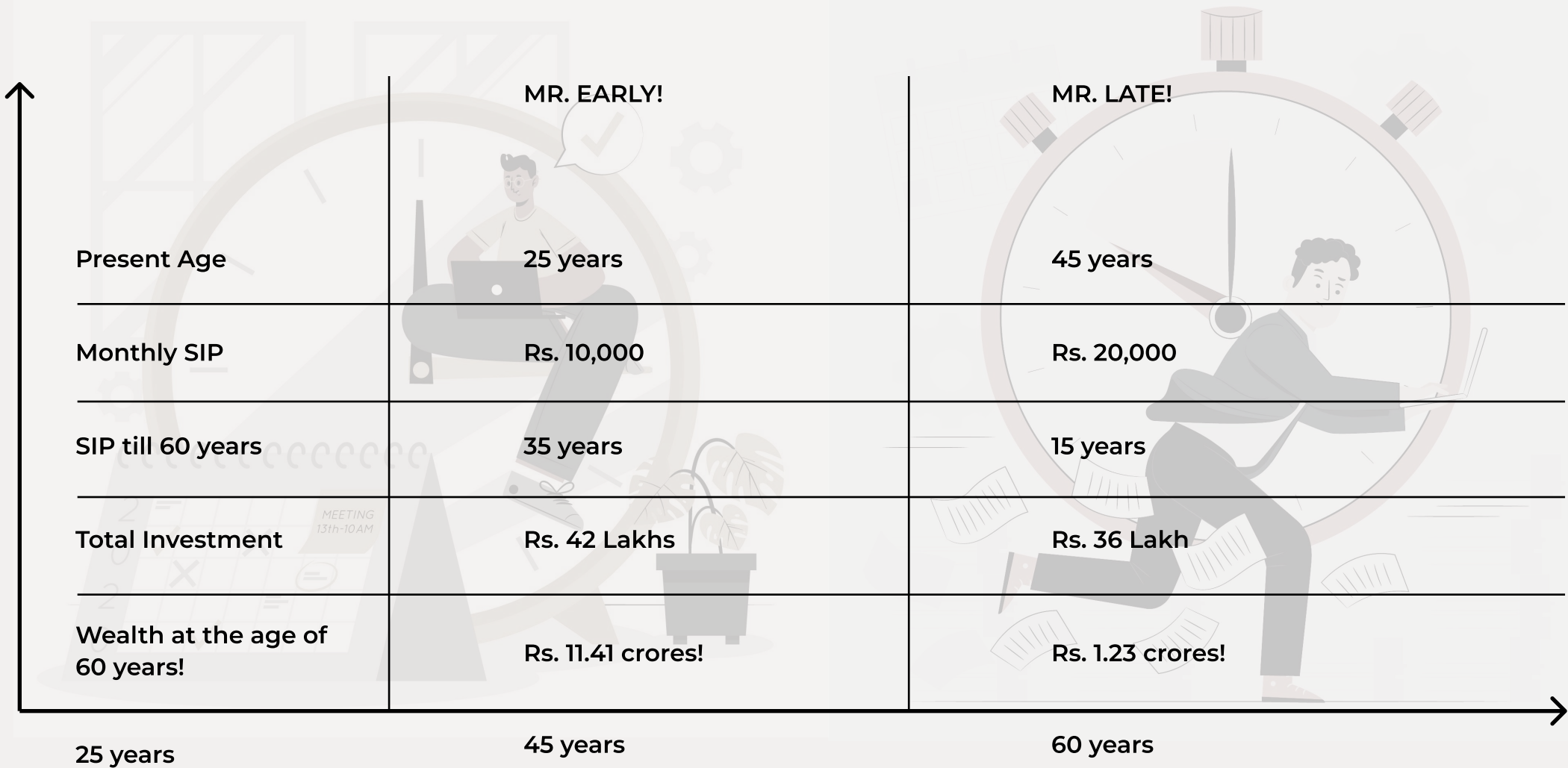
WELL, THERE IS ONE SOLUTION

Just Stay Invested & Enjoy the Journey!



Past performance may or may not be sustained in future.

Start early to benefit from the power of compounding!





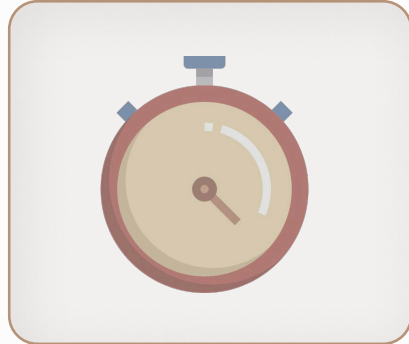
WHAT IS SIP?

SIP: Systematic investment plan

SIP allows you to invest in mutual funds through small/periodic investments with a fixed amount, every month.. it is a practical approach that helps investing in a disciplined manner to achieve your financial goals.



Rupee Cost
Averaging



Flexible: Can start or
stop anytime!

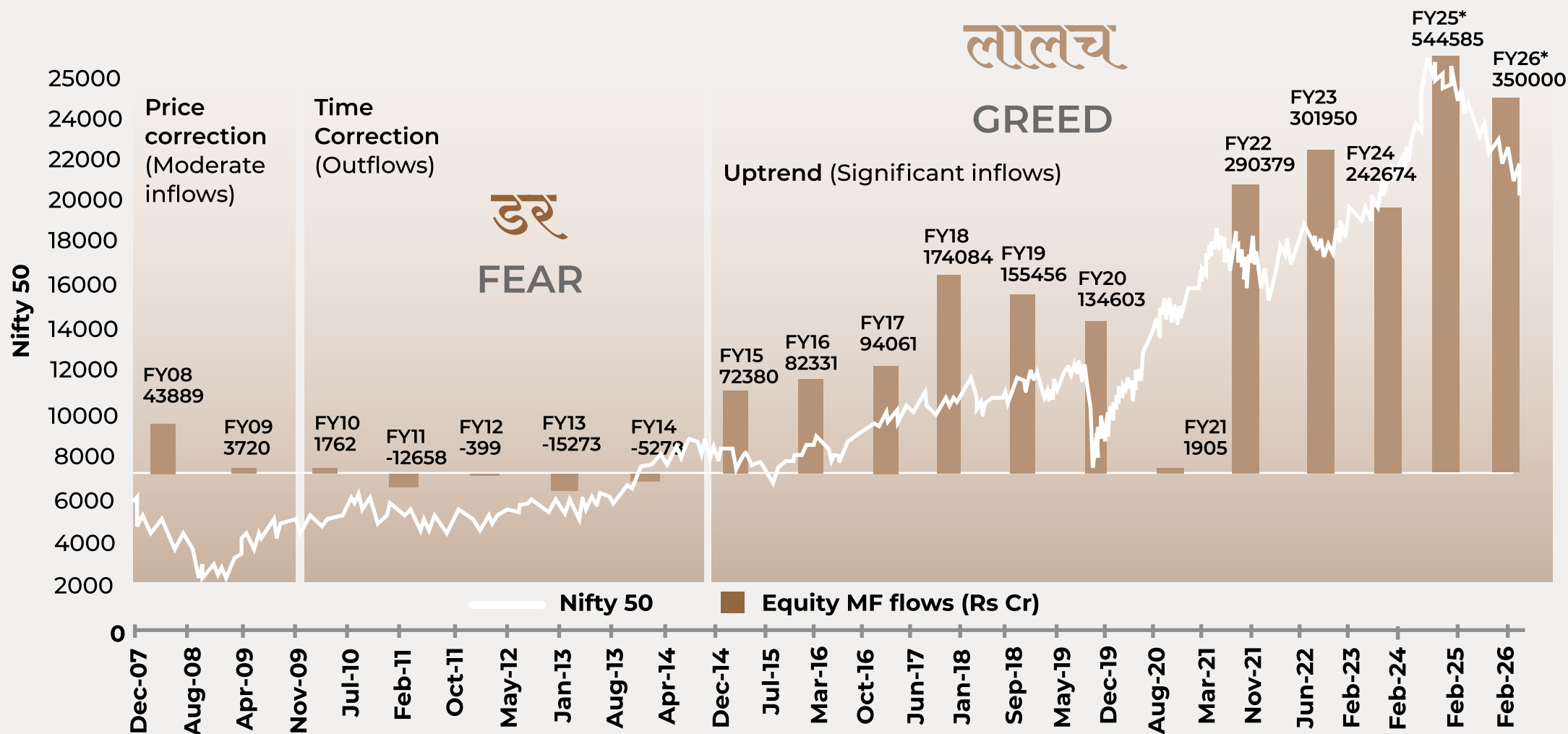


Benefit from Power of
compounding & build
wealth over years!



Inculcates discipline
to save & invest
regularly!

Investments Bring out our various emotions....

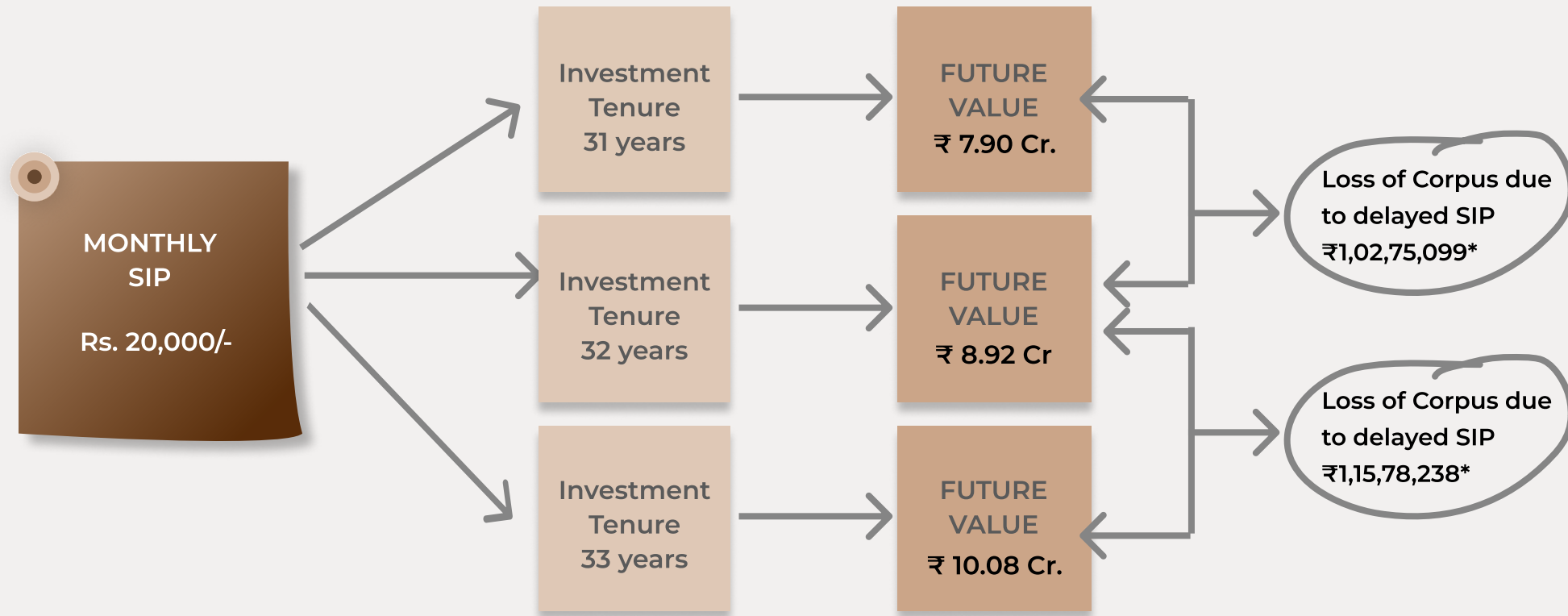


*Data till May 2026. Past Performance may or may not be sustained in future. Equity MF flows also Include other ETFs

SIP will help to hedge the market volatility & will generate consistent returns over the market cycles!

Time is Money!

An Equity Mutual Fund SIP started early can add a few extra Crores to your Corpus!!!



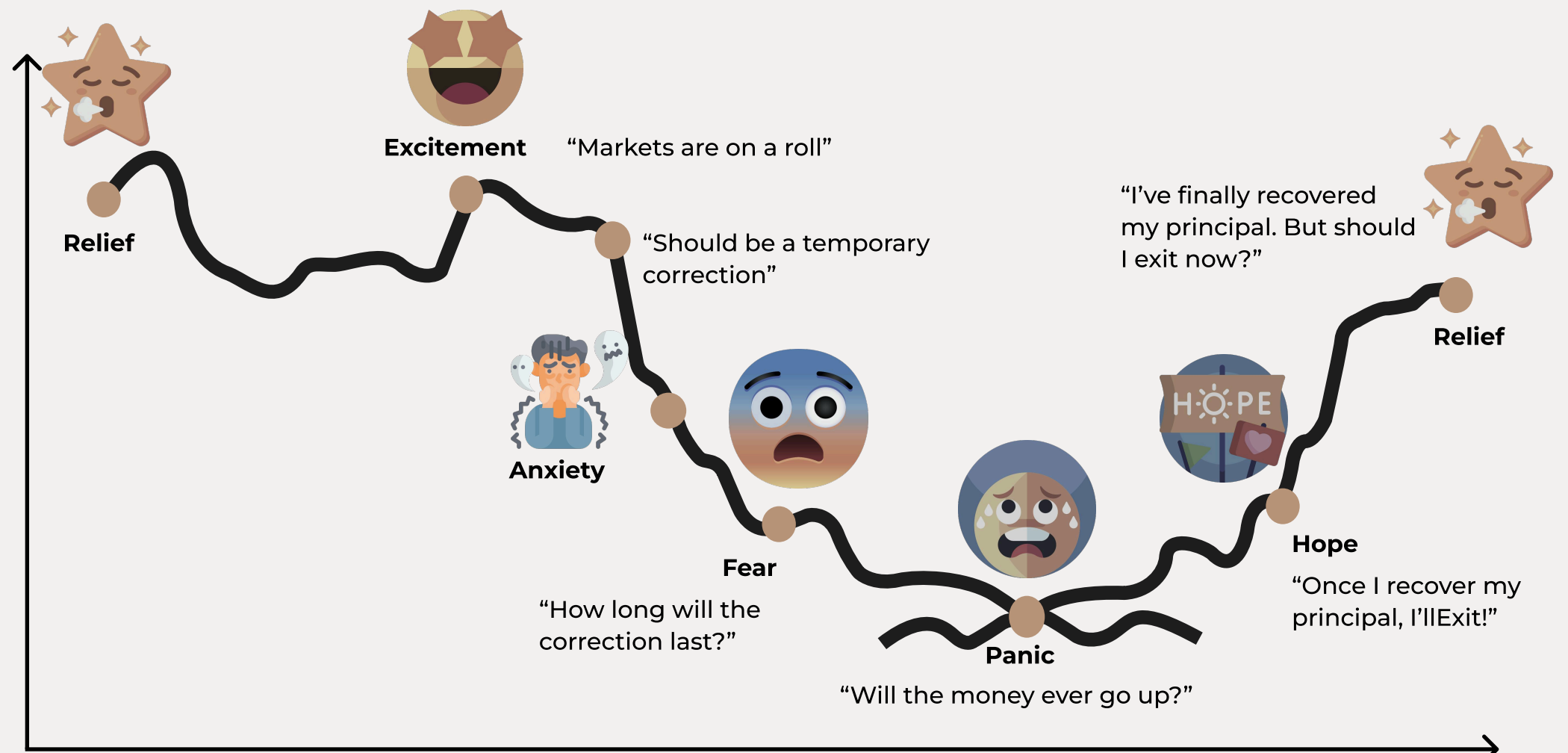
Imagine how a Year's DELAY in starting SIP can reduce your potential FUTURE Corpus!

CAGR assumed @ 12% p. a in Equity Mutual Funds

*Loss of Corpus due to delayed SIP by 1 year!

Avoid the Emotional Cycle of GREED & FEAR!

SIP provides disciplined approach to investing!



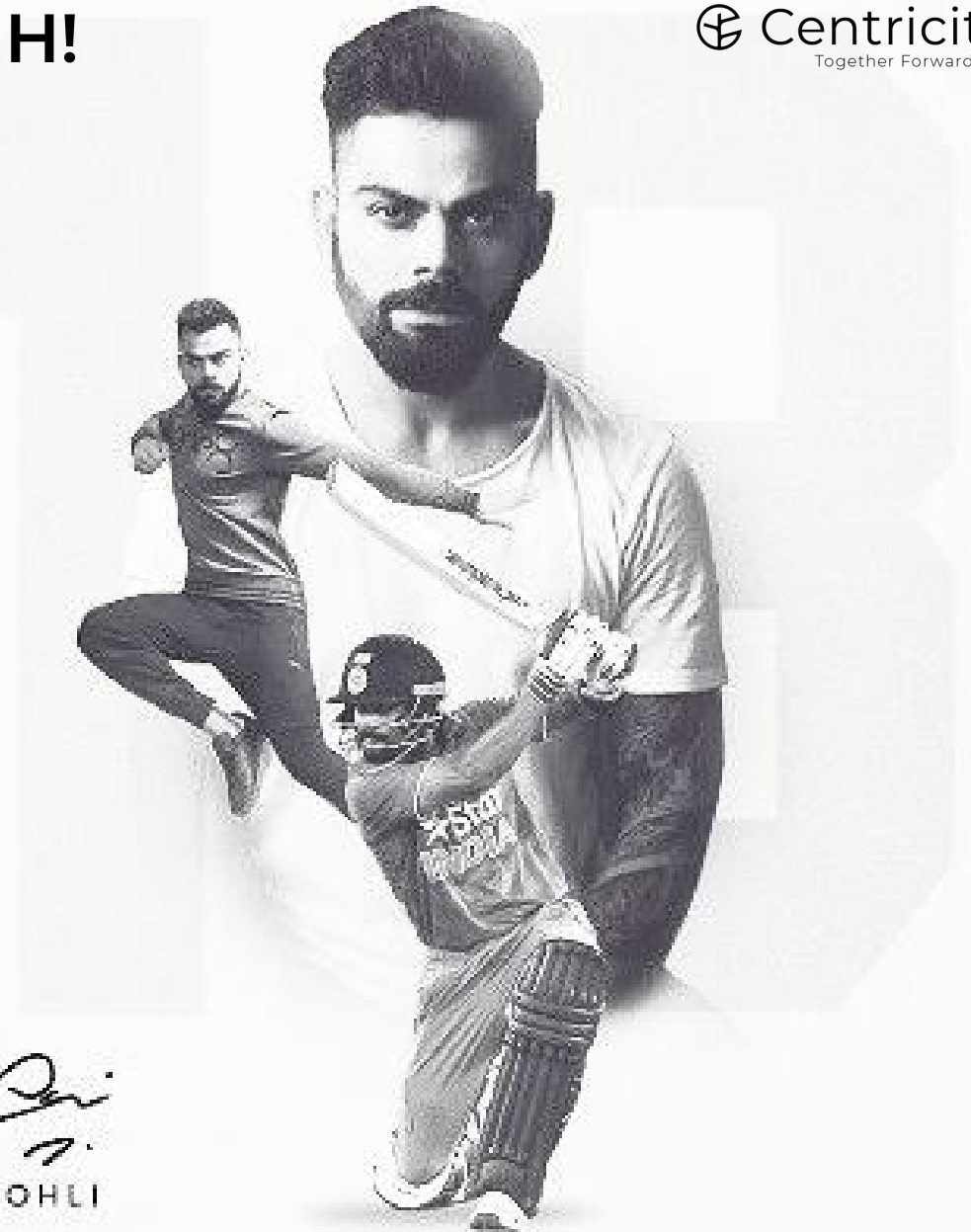
**LET US SEE THE
QUESTIONS /
CONCERNS
AS AN INVESTOR
WE HAVE!**



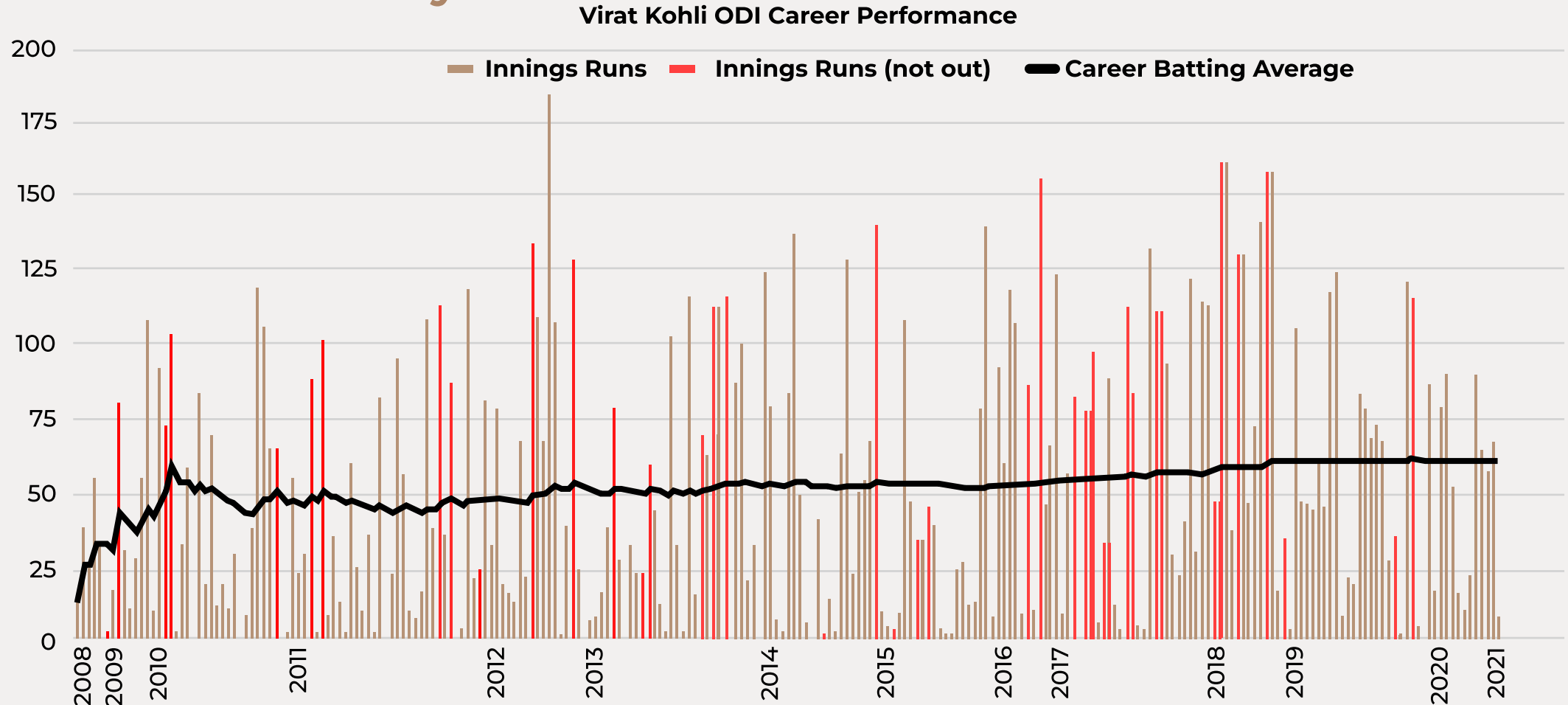
Question 1: Volatility is too HIGH!

- Virat Kohli is one of the greatest batsmen of all time, and his record in ODIs is truly phenomenal. He has scored over **13,848 runs** in the format at an **average of over 58.68, including 50 centuries and 72 half-centuries.**
- Kohli has also **consistently performed**, with his annual average never dropping below 36.6.
- As you can see, **Kohli has had some incredible years in ODIs, with his best performance coming in 2018**, when he scored over 1200 runs at an average of over 133. **He also had a terrific year in 2017, scoring over 1400 runs at an average of over 76.**
- Kohli has also had some lean years, such as 2015 and 2022, but he has always bounced back.


VIRAT KOHLI

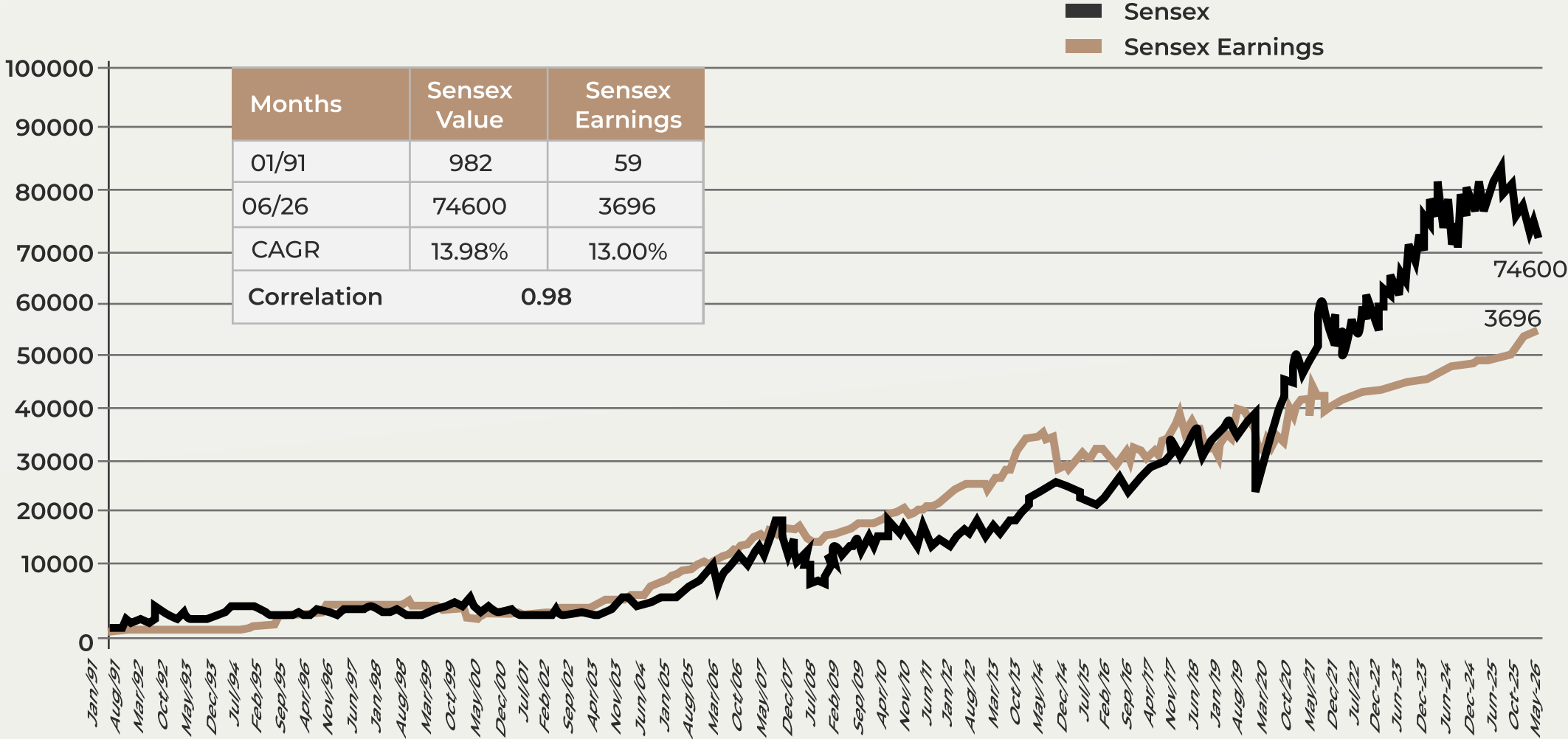


Though there were some lean years in his career, he became the 3rd most runs scorer in cricket history



Hence, we conclude, if you stay invested for longer tenure in equities you are tend to make exponential returns.

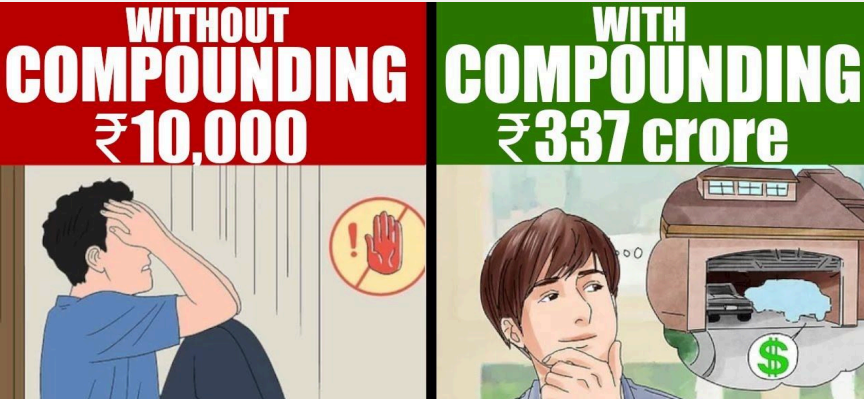
Volatility is Going to continue in Future Too...



What is Consumer Price Index?

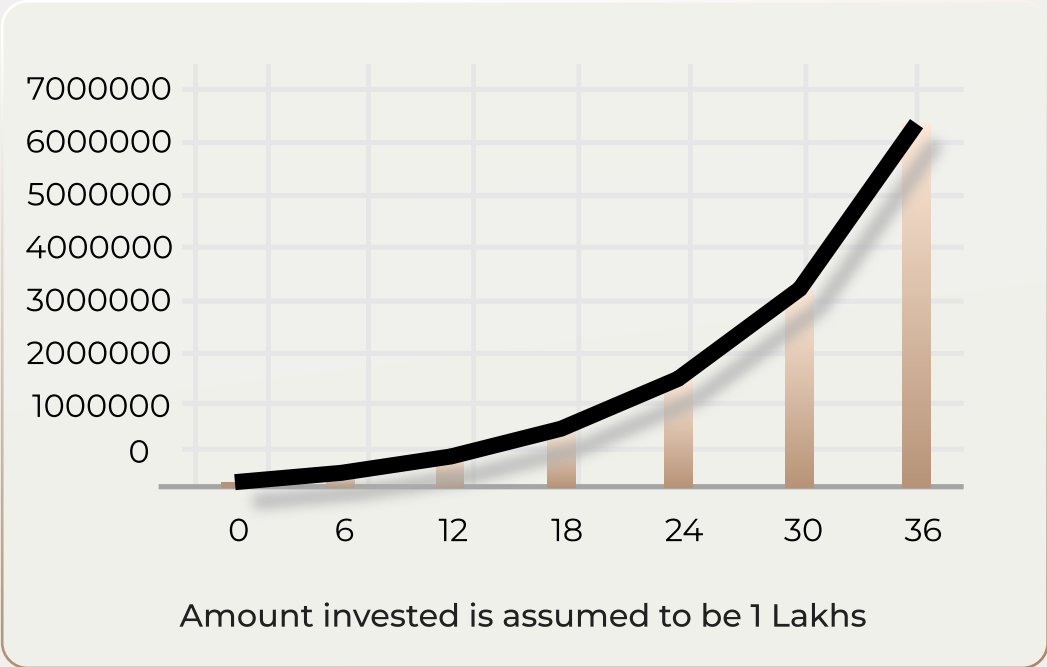
- Compound interest is interest calculated on the initial principal, which also includes all the accumulated interest from previous periods.
- Generating *interest on interest* is known as the power of compound interest.
- Interest can be compounded on any given frequency schedule, from continuous to daily to annually.
- Compounding multiplies money at an accelerated rate.

Here is a video Link to explain the following:-



<https://www.youtube.com/watch?v=KojTmd3vYoM>

Years	Rate of Interest	Compounding Effect	Amount
0	12.25%	0x	₹ 1,00,000.00
6	12.25%	2x	₹ 2,00,040.58
12	12.25%	4x	₹ 4,00,162.32
18	12.25%	8x	₹ 8,00,487.02
24	12.25%	16x	₹ 16,01,298.85
30	12.25%	32x	₹ 32,03,247.46
36	12.25%	64x	₹ 64,07,794.69



Question 2: Market kya lagta hai?

Investment scenarios in 30 Equity Schemes for last 25 Years

A LUMP SUM of

₹ 1 Lakh

amounted to

₹ 95.80 Lakh

with

19.01% CAGR

A SIP of

₹ 10,000

amounted to

₹ 6.12 Cr.

with

17.50% CAGR



Market k stress ko bhool jao, long-term investment se paisa banao!

India to become \$10-trillion dollar economy by 2035: CEBR

Ranking	2021	2022	2026	2031	2036
China	2	2	2	1	1
US	1	1	1	2	2
India	7	6	5	3	3
Germany	4	4	4	5	4
Japan	3	3	3	4	5
UK	5	5	6	6	6
France	6	7	7	7	7
Indonesia	16	16	15	14	8
Brazil	11	11	10	8	9
Russia	12	12	13	13	10

India will become the third economic superpower by 2037 and a \$10-trillion economy by 2035, Centre for Economics and Business Research (CEBR), a leading London-based consultancy, has said.

However, over the next five years, the annual rate of India's GDP growth is expected to average 6.4%, after which it is expected to grow at average 6.5% in the subsequent nine years.

Source : CEBR World Economic League table

Question 4: For how long Should I invest?

Invest according to your needs!

Financial Planning- Route to your Goals

Short term goal



Mid term goal



Long term goal



WONDERS OF SIP!

Values for Rs. 10,000 monthly investment at different return

No. of Years	Assumed Rate of Return				
	8%	10%	12%	14%	16%
5	₹7.34 Lakh	₹7.74 Lakh	₹8.16 Lakh	₹8.61 Lakh	₹9.10 Lakh
10	₹18.29 Lakh	₹20.48 Lakh	₹23.00 Lakh	₹25.90 Lakh	₹29.25 Lakh
15	₹34.60 Lakh	₹41.44 Lakh	₹49.95 Lakh	₹60.57 Lakh	₹73.87 Lakh
20	₹58.90 Lakh	₹75.93 Lakh	₹98.92 Lakh	₹1.30 crores	₹1.72 crores
25	₹95.10 Lakh	₹1.33 crores	₹1.87 crores	₹2.69 crores	₹3.91 crores
30	₹1.49 crores	₹2.26 crores	₹3.49 crores	₹5.49 crores	₹8.75 crores

Exploit the power of compounding!

Question 5: Which Schemes should I invest in?



There are approximately 5000+ Mutual Fund Schemes in India, Which one is right for you?

Beware of Chasing Best Performing Funds

This Year

Next Year

*10 Hot Funds
you have to
Buy Now*

*What in
The World
Happened?*

Winners Rotate

3 Years Trailing Return

Fund Name	2011	2014	2017	2020	2023	2025
Invesco India Midcap Fund(G)	1	9	17	4	18	1
HDFC Mid-Cap Opportunities Fund(G)	2	8	8	13	4	4
DSP Midcap Fund-Reg(G)	3	14	7	5	24	21
Sundaram Mid Cap Fund-Reg(G)	4	13	2	20	10	9
Franklin India Prima Fund(G)	5	6	11	12	20	13
UTI Mid Cap Fund-Reg(G)	6	1	16	10	19	25
SBI Magnum Midcap Fund-Reg(G)	11	2	12	14	7	24
Edelweiss Mid Cap Fund-Reg(G)	10	3	4	11	6	5
ICICI Pru Midcap Fund(G)	14	4	15	16	12	12
Axis Midcap Fund-Reg(G)	-	5	19	1	23	23
HSBC Midcap Fund-Reg(G)	9	10	1	18	21	8
Kotak Emerging Equity Fund(G)	15	12	3	7	9	15
Baroda BNP Paribas Mid Cap Fund	7	7	5	15	14	18
Quant Mid Cap Fund(G)	17	18	20	2	2	27
PGIM India Midcap Opp Fund-Reg(G)	-	-	18	3	17	28
Motilal Oswal Midcap Fund-Reg(G)	-	-	13	17	1	2
Nippon India Growth Fund(G)	13	17	14	8	3	6
Mahindra Manulife Mid Cap Fund	-	-	-	-	5	10

Ranking based on 3 years trailing return.

5 Years Trailing Return

Fund Name	2003	2008	2013	2018	2023	2025
Franklin India Prima Fund(G)	1	5	5	6	18	18
Nippon India Growth Fund(G)	2	1	15	17	2	3
Taurus Mid Cap Fund-Reg(G)	3	7	14	14	12	23
Sundaram Mid Cap Fund-Reg(G)	-	2	8	8	19	8
Aditya Birla SL Midcap Fund(G)	-	3	12	13	20	16
Tata Mid Cap Growth Fund-Reg(G)	-	4	11	10	10	15
HDFC Mid-Cap Opportunities Fund(G)	-	-	1	5	6	2
Invesco India Midcap Fund(G)	-	-	2	7	13	5
Baroda BNP Paribas Mid Cap Fund	-	-	3	15	11	13
DSP Midcap Fund-Reg(G)	-	-	4	9	17	24
HSBC Midcap Fund-Reg(G)	-	-	10	1	21	17
Kotak Emerging Equity Fund(G)	-	-	16	2	9	10
Edelweiss Mid Cap Fund-Reg(G)	-	-	9	3	5	4
ICICI Pru Midcap Fund(G)	-	-	13	4	16	9
Quant Mid Cap Fund(G)	-	6	17	19	1	7
PGIM India Midcap Opp Fund-Reg(G)	-	-	-	18	3	19
Motilal Oswal Midcap Fund-Reg(G)	-	-	-	-	4	1

Ranking based on 5 years trailing return.

We can see that the funds which were in top quartile in initial years like Franklin India Prima were ranked in bottom quartile by 2025 and funds like Nippon India Growth Fund which were not performing in initial year were ranked in top quartile by 2025. This simply shows that none of the fund were able to attain consistent position over these years

*Trailing returns are used for comparison. Returns as on
31 Dec every year, for 2025 data is till 30 Nov 2025*

Returns of market-cap segments by calendar year (%) — ranked best (top) to worst (bottom)

Large Cap			Mid Cap			Small Cap											Dark red = negative return
2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025*	2026 YTD	
Mid Cap 19.9%	Large Cap -24.8%	Mid Cap 46.2%	Large Cap 7.8%	Small Cap 70.9%	Small Cap 11.2%	Mid Cap 6.5%	Small Cap 57.9%	Large Cap 2.5%	Large Cap 11.7%	Small Cap 26.2%	Small Cap 62.7%	Large Cap 4.9%	Small Cap 48.6%	Small Cap 27.0%	Large Cap 10.5%	Small Cap 1.3%	
Large Cap 19.1%	Mid Cap -30.8%	Small Cap 40.0%	Mid Cap -1.3%	Mid Cap 62.0%	Mid Cap 9.6%	Large Cap 5.0%	Mid Cap 55.2%	Mid Cap -12.5%	Mid Cap 0.6%	Mid Cap 25.3%	Mid Cap 47.7%	Mid Cap 3.9%	Mid Cap 44.2%	Mid Cap 24.2%	Mid Cap 5.1%	Mid Cap -0.2%	
Small Cap 17.5%	Small Cap -34.8%	Large Cap 32.2%	Small Cap -6.4%	Large Cap 34.6%	Large Cap -1.2%	Small Cap 1.4%	Large Cap 32.6%	Small Cap -26.0%	Small Cap -7.2%	Large Cap 15.9%	Large Cap 26.2%	Small Cap -2.6%	Large Cap 21.0%	Large Cap 12.8%	Small Cap -7.2%	Large Cap -8.4%	

Source: ICRA & Bloomberg (compiled by Trust MF) for 2010–24; full calendar-year 2025; 2026 YTD (to ~3 Jun 2026) via Morningstar. Indices: Nifty 100 TRI (Large), Nifty Midcap 150 TRI (Mid), Nifty Smallcap 250 TRI (Small).

*2025 = full calendar year (Large ~ Nifty 50/100 +10.5%). #2026 YTD via index-fund/ETF NAV proxies (Nippon/Motilal Oswal): large caps lagged on record FII outflows (~\$21bn); mid/small supported by domestic SIP flows.

Past performance is not a guarantee of future returns.

Past Performance is not a guarantee of Future Returns

SUMMARY POINTS:-

- All funds rarely perform equally well at all times.
- So it is important to diversify into a few funds across different styles and categories.
- It helps to balance near-term performance gaps.
- It is important to remain invested through market cycles rather than just looking at recent returns.



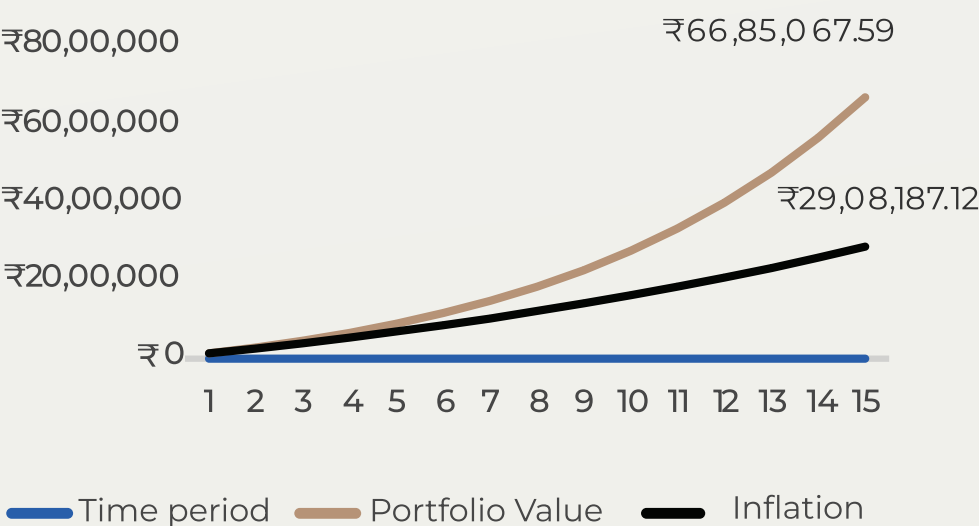
Question 6: I want to Stop my SIP!



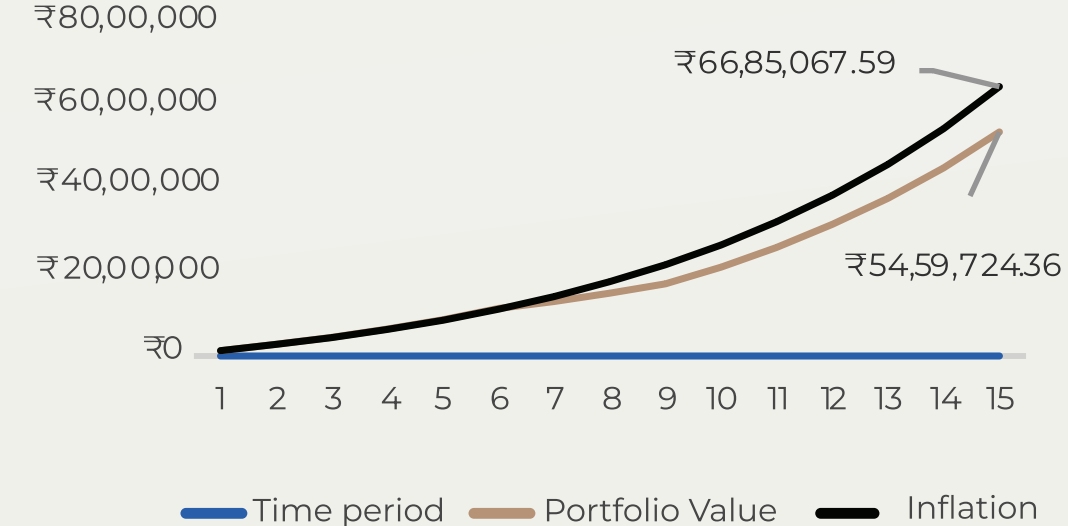
- This is The Best time for Buying Units
- If You Discontinue now, Your SIP will Never Make Return!!
- If You Only Buy, When Markets are High
- Your Avg cost will always be High!

Disadvantages of not increasing/deferring SIP amount

Fixed SIP



Portfolio Value if SIP is Deferred



Invested Amount	Current Value	Time Period
₹ 18,00,000.00	₹ 66,85,067	15 years

Invested Amount	Current Value	Time Period
₹ 15,60,000.00	₹ 54,59,724	15 years

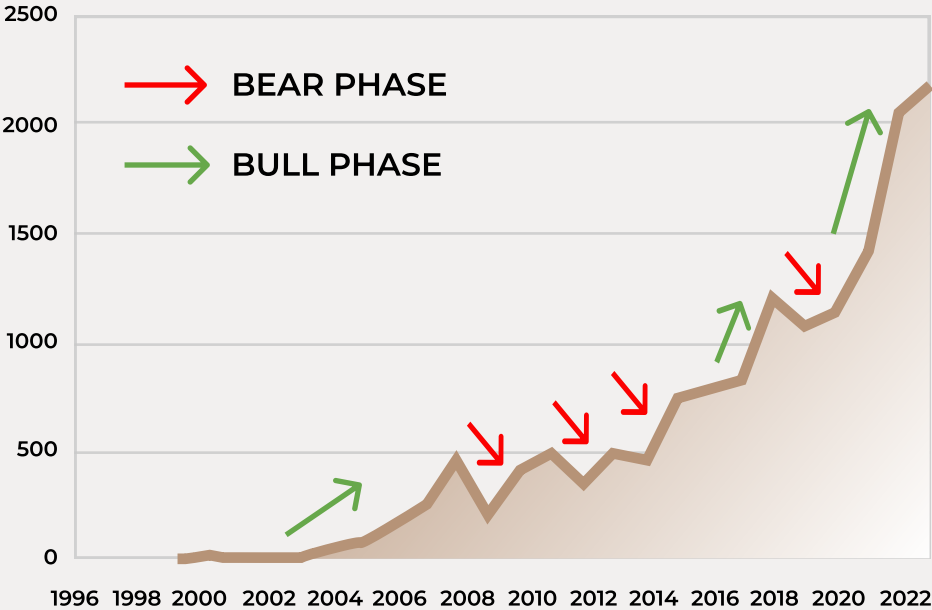
SIP has been deferred for 6th and 7th year

Opportunity Lost :- ₹ 66,85,067 - ₹ 54,59,724 = ₹ 12,25,343

* SIP amount 10,000 per month
* CAGR assumed @ 15% p.a

A Journey of a Fund for 25 Years

PARAMETERS	BEAR PHASE	BULL PHASE	TOTALS
No. of Months	118	207	325
SIP Investment (in ₹)	1180000	2070000	3250000
Units Accumulated	26543	35180	61723
Avg SIP Purchase Cost (in ₹)	44	59	53



FUND “A”

BEAR PHASE IS THE TIME TO ACCUMULATE MORE UNITS AT LOWER COST.



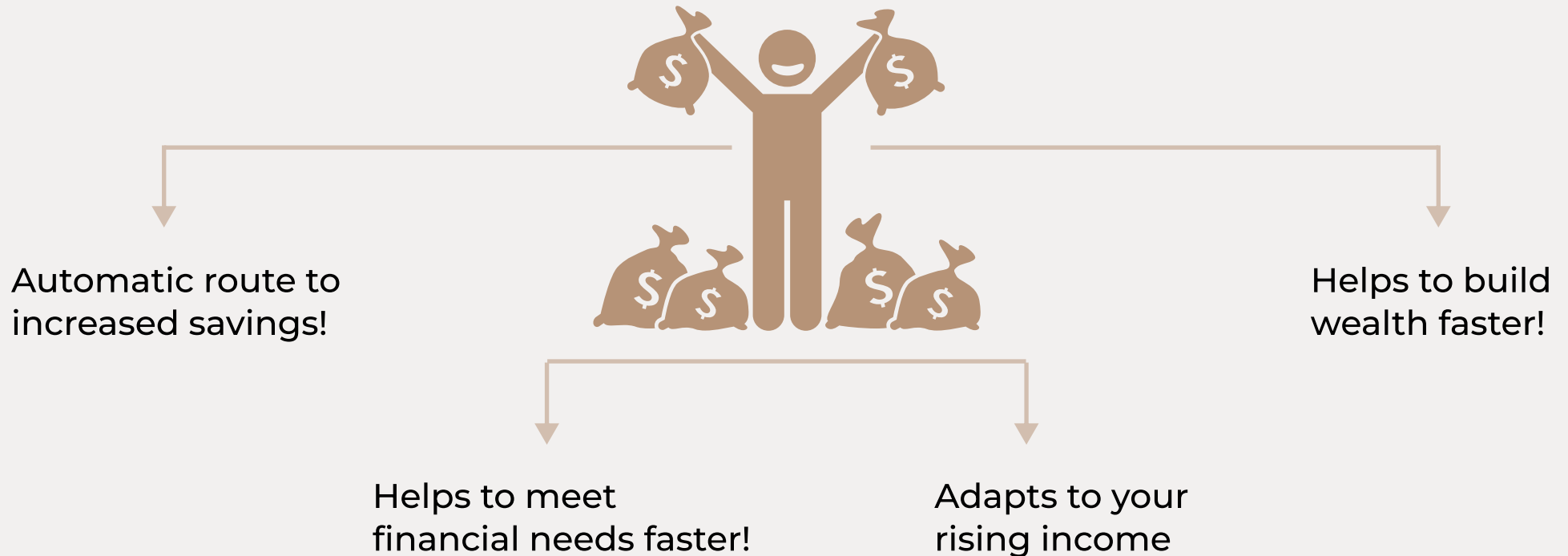
Question 7:

Should I Increase
my **SIP**?

Top UP SIPs

A TOP-UP SIP is a SIP that grows automatically with time!

Make sure to increase your SIP savings automatically at fixed intervals. Even a small increase makes a substantial difference to the wealth created with the power of compounding.



Multiply your SIP Gains by Increasing Yearly Contributions!

Increase your Corpus by up to 42 lakhs with just 10% Incremental SIP (YOY)!!!

FIXED SIP

Invested Amount : ₹18,00,000/-
Tenure of Investment : 15 years!
Corpus Value after 15 years ₹66,85,067/-

INCREMENTAL SIP (10%)

Invested Amount : ₹ 38,12,697/-
Tenure of Investment : 15 years!
Corpus Value after 15 years ₹1,09,62,957/-

Incremental SIP corpus- Fixed SIP corpus = Potential Increase in Corpus
₹1,09,62,957 - 66,85,067 = 42,77,890

Increase your Corpus by up to 78 lakhs with just 15% Incremental SIP (YOY)!!!

FIXED SIP

Invested Amount : ₹18,00,000/-
Tenure of Investment : 15 years!
Corpus Value after 15 years ₹66,85,067/-

INCREMENTAL SIP (15%)

Invested Amount : ₹57,09,649/-
Tenure of Investment : 15 years!
Corpus Value after 15 years ₹1,45,80,188/-

Incremental SIP corpus- Fixed SIP corpus = Potential Increase in Corpus
₹1,45,80,188 - 66,86,096= 78,94,092

Beginning SIP amount 10,000 per month for both cases
CAGR assumed @ 15% p.a.

Question 8:

Should I Invest Now or in a
Staggered Manner?

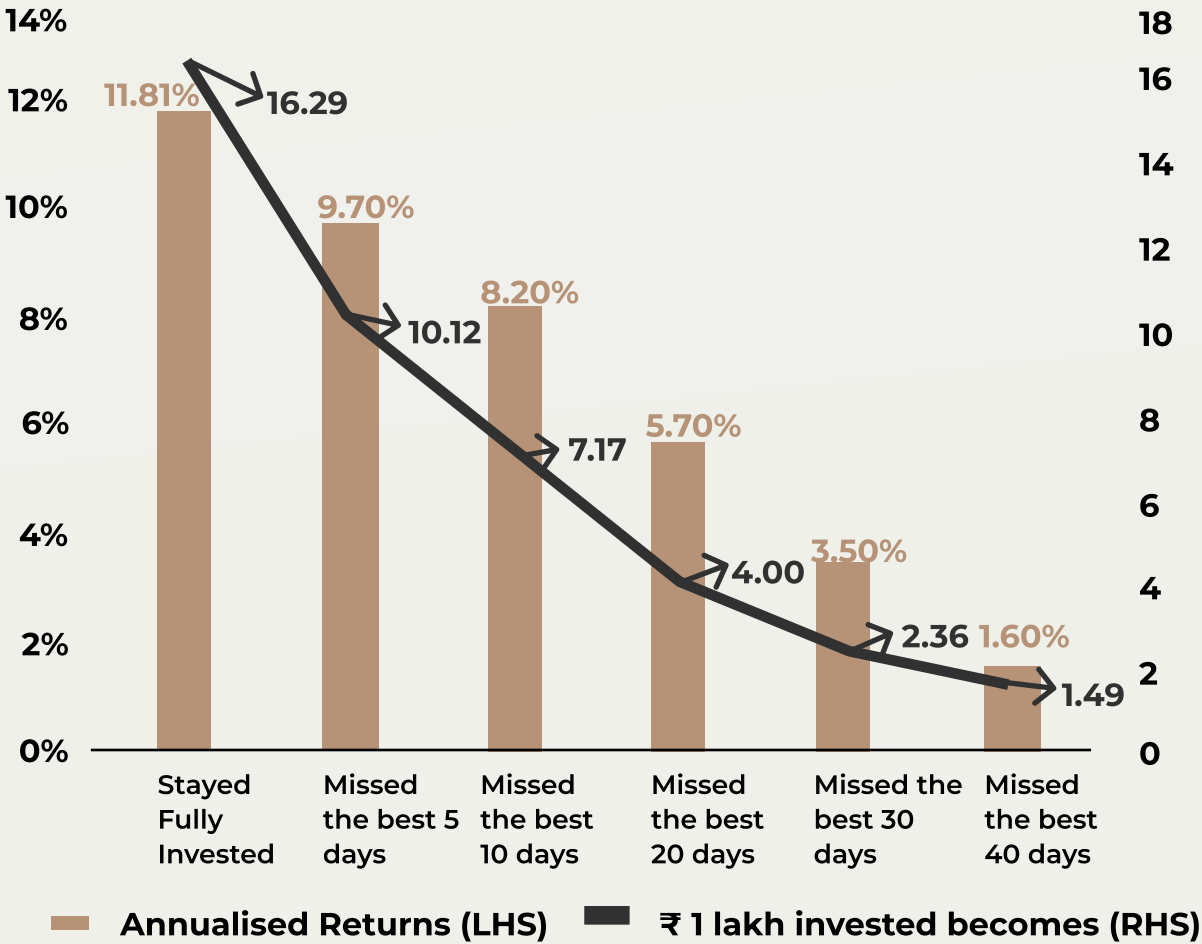


Don't try to time the market

“The stock market is a device to transfer money from the impatient to the patient.”
-Warren Buffett



Nifty 50 since 25 years till 28 Feb 2023



Source of Data: NSE

What is the Solution – Asset Allocation

Follow Asset Allocation

Diversify to reduce Risk

Asset Allocation is like a Balanced

Thali



Winners Rotate - Asset Class Diversification

Mar-06	Mar-07	Mar-08	Mar-09	Mar-10	Mar-11	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	May-26
Equity 70%	Equity 14%	Gold 28%	Gold 27%	Equity 75%	Gold 28%	Gold 33%	CPI 10%	Equity 19%	Equity 28%	Gold 11%	Equity 20%	Equity 12%	Equity 16%	Gold 32%	Equity 73%	Equity 20%	Gold 16%	Equity 29%	Equity 5%	Equity -5%
Hybrid Portfolio 52%	Hybrid Portfolio 12%	Equity 25%	CPI 9%	Hybrid Portfolio 48%	Hybrid Portfolio 15%	CPI 9%	Debt 9%	CPI 10%	Hybrid Portfolio 20%	Debt 8%	Hybrid Portfolio 15%	Hybrid Portfolio 10%	Hybrid Portfolio 13%	Debt 13%	Hybrid Portfolio 50%	Hybrid Portfolio 19%	Debt 4%	Hybrid Portfolio 21.97%	Hybrid Portfolio 11.440%	Hybrid Portfolio 5%
Gold 39%	Gold 10%	Hybrid Portfolio 24%	Debt 7%	CPI 12%	Equity 12%	Debt 8%	Equity 9%	Hybrid Portfolio 10%	Debt 15%	CPI 5%	Debt 11%	Gold 7%	Debt 7%	CPI 5%	Debt 8%	Gold 18%	CPI 4%	Debt 8%	Gold 32%	Gold 32%
CPI 4%	CPI 7%	Debt 8%	Hybrid Portfolio -21%	Gold 8%	CPI 11%	Hybrid Portfolio 2%	Hybrid Portfolio 7%	Debt 4%	CPI 6%	Hybrid Portfolio -3%	CPI 5%	Debt 5%	Gold 4%	Hybrid Portfolio -13%	CPI 6%	CPI 5%	Hybrid Portfolio 3.64%	CPI 5%	CPI 4%	CPI 3.7%
Debt 3%	Debt 4%	CPI 6%	Equity -35%	Debt 5%	Debt 5%	Equity -8%	Gold 2%	Gold -11%	Gold -4%	Equity -8%	Gold -1%	CPI 4%	CPI 3%	Equity -25%	Gold 5%	Debt 4%	Equity -1%	Gold 16%	Debt 9%	Debt 8%

Past performance may or may not be sustained in the future The aforesaid portfolios are for illustration purposes only and should not be construed as investment strategies/investment advice. Investors should consult their investment advisor and construct their portfolios based on their risk appetite, time horizon, investment goals, etc. Returns for each year are 1-year returns till that point. So Mar 2005 represents 1-year returns from 31-Mar-2004 to 31-Mar-2005 *CPI is used as a reference for inflation and is not an asset class. Source: CPI Inflation RBI; Debt: Crisil Composite Bond Fund index; Equity: Nifty 50 TRI; Gold Price in Rupees.

Hybrid Portfolio is a hypothetical Portfolio (Not rebalanced) On 31-Mar-2004, 60% of the portfolio was invested in Nifty 50 TRI, 20% in Crisil Composite Bond Fund index, and 20% in Gold, TRI: Total Return Index.

What should I do now?

- ▶ Stop Watching Your Valuation Report

- ▶ Stop Watching News

- ▶ Sit with Your Centricity Partner to Review your Portfolio and Family Needs

- ▶ Make Changes Accordingly

- ▶ Have Patience, Have Faith in Equity

- ▶ Focus on Your Work, New World is Full Of Opportunities

What You Look At



Best Returns



Products



What You Should Actually Look at



Goals



Asset
Allocation



Products



Happy Investing!!!

Thank You

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