



**SRNCAPITAL**  
Appropriate & Suitable

# SRN CAPITAL DISTRIBUTION SERVICES PVT. LTD.

AMFI-Registered Mutual Fund Distributor

Address : S-11 ,2nd Floor Aditya City Centre Indrapuram ,Ghaziabad U.P-201014

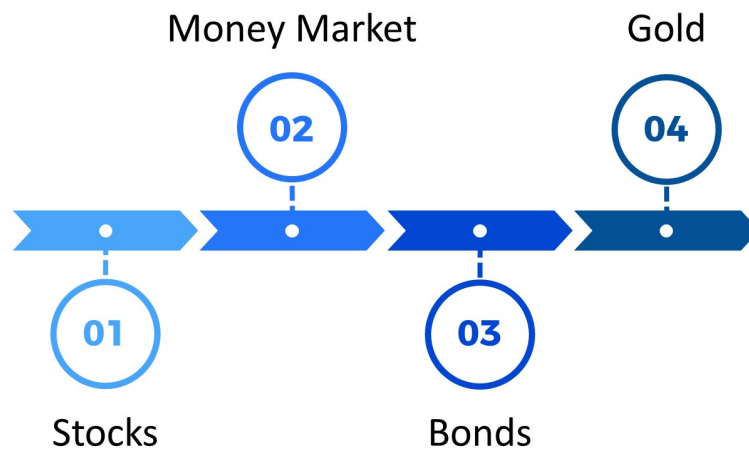
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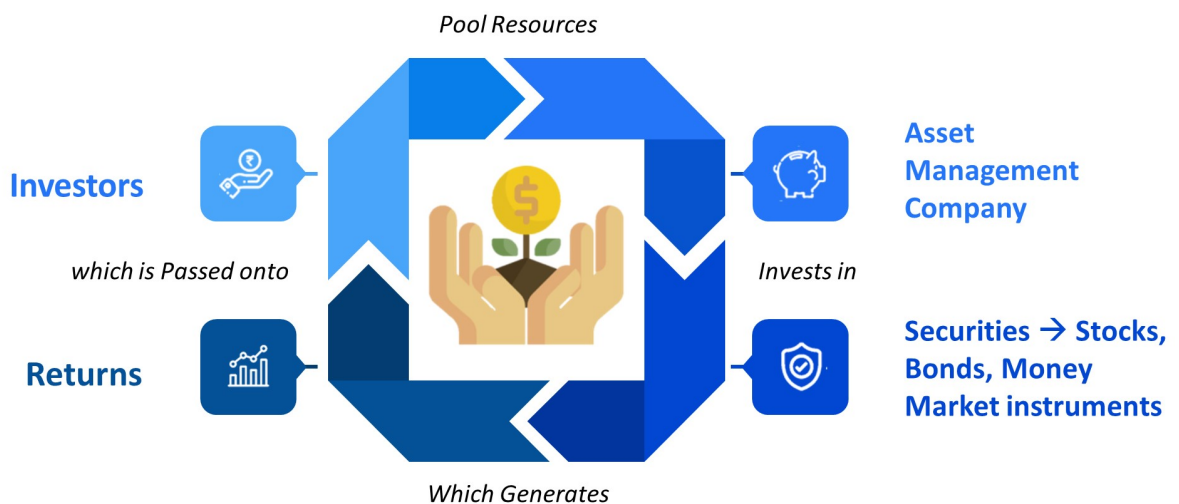
[www.srncapital.in](http://www.srncapital.in)



# Where Do Mutual Funds Invest?

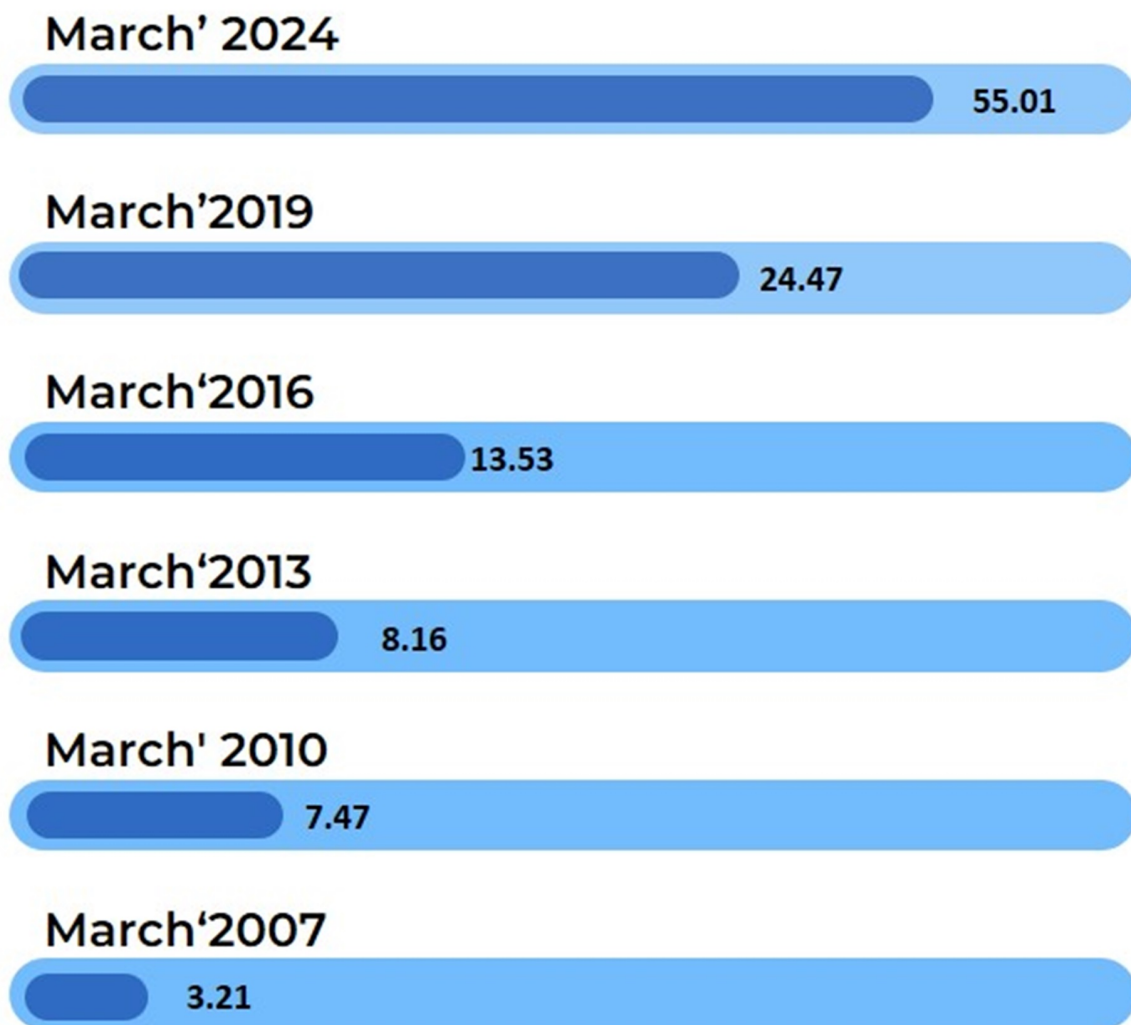


# How Do Mutual Funds Work?



*\* Mutual Fund investments are subject to market risks. Please read all scheme related documents carefully.*

# How BIG is the Mutual Fund Industry?



Period

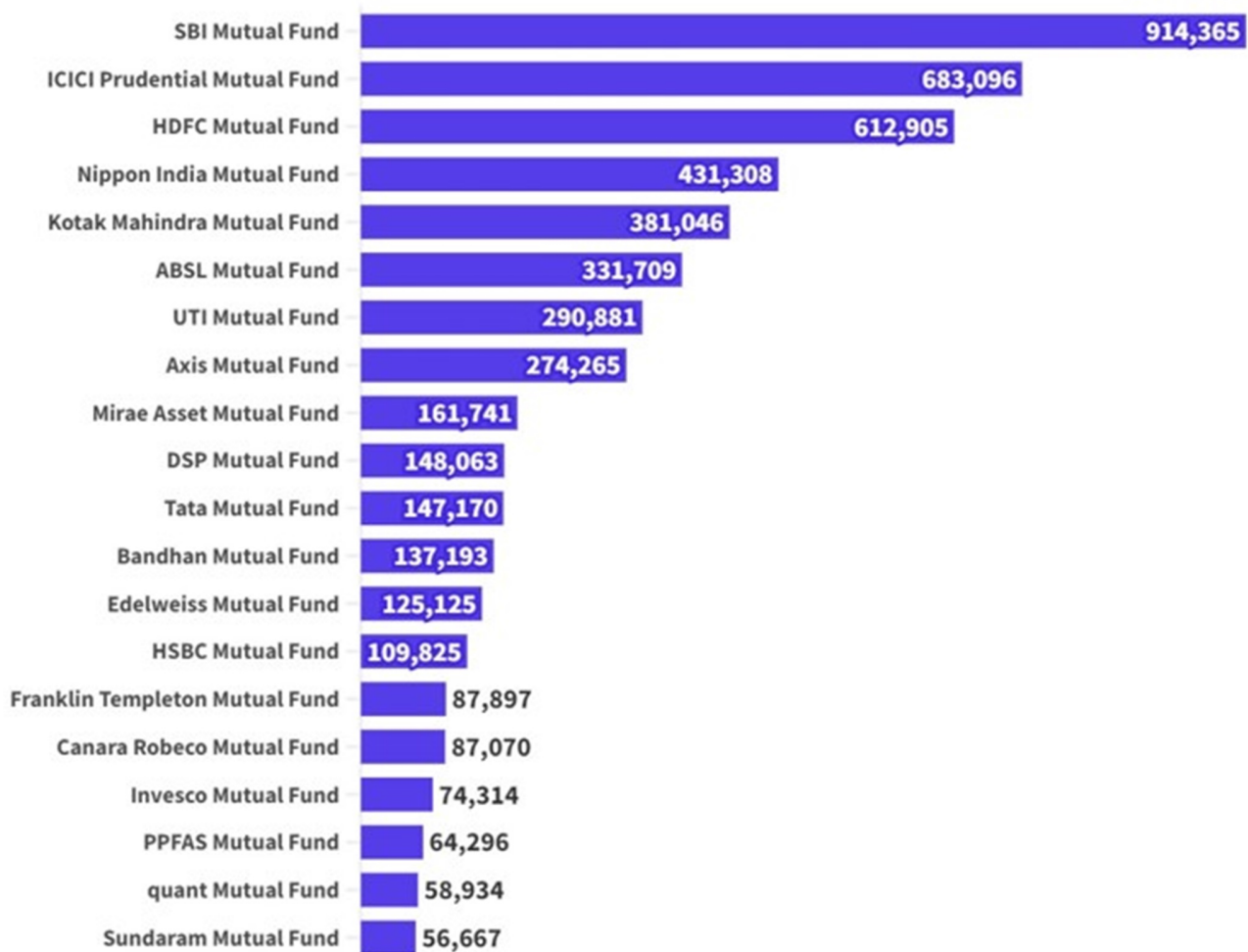
Average Quarterly AUM (₹ In Lac Crores)

Source: [www.amfiindia.com](http://www.amfiindia.com)

Note: Data upto March'2010 is monthly AAUM and quarterly AAUM effective March'2011.  
Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

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# There Are A Total Of 44 Mutual Fund Companies Operating In India As On 31.03.2024



Top 20 AMC

Average Quarterly AUM in ₹ Crores

Source: [www.amfiindia.com](http://www.amfiindia.com)

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# Why invest through Mutual Funds

## Professional Money Management

Fund managers monitor market and economic trends and analyze securities in order to make informed investment decisions.

## Liquidity (Subject To No Lock-in)

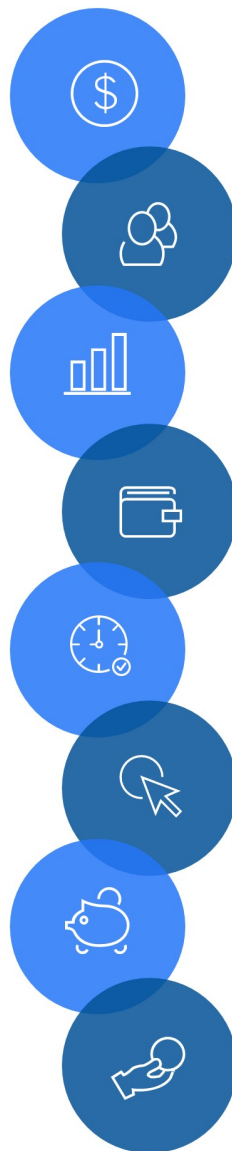
Investors can sell their units on any business day and receive the current market value of investments within a short period.

## Convenience

You have the convenience of lumpsum investments, monthly investments, automatic withdrawal plans and automatic reinvestment of dividends.

## Various Investment Options

Mutual funds offers you variety of investment options - like money market funds. debt funds. balance funds, equity funds, gold funds, etc.



## Diversification

Mutual Funds offer investors an opportunity to diversify across assets depending on their investment needs.

## Affordability

The minimum initial investment for a mutual fund is fairly low for most schemes (As low as Rs.500/- for some schemes).

## Simplicity

Mutual Funds provide you with detailed reports and statements that make record-keeping simple. Monitoring of performance is also quite easy as performance history is easily available.

## Tax Benefits

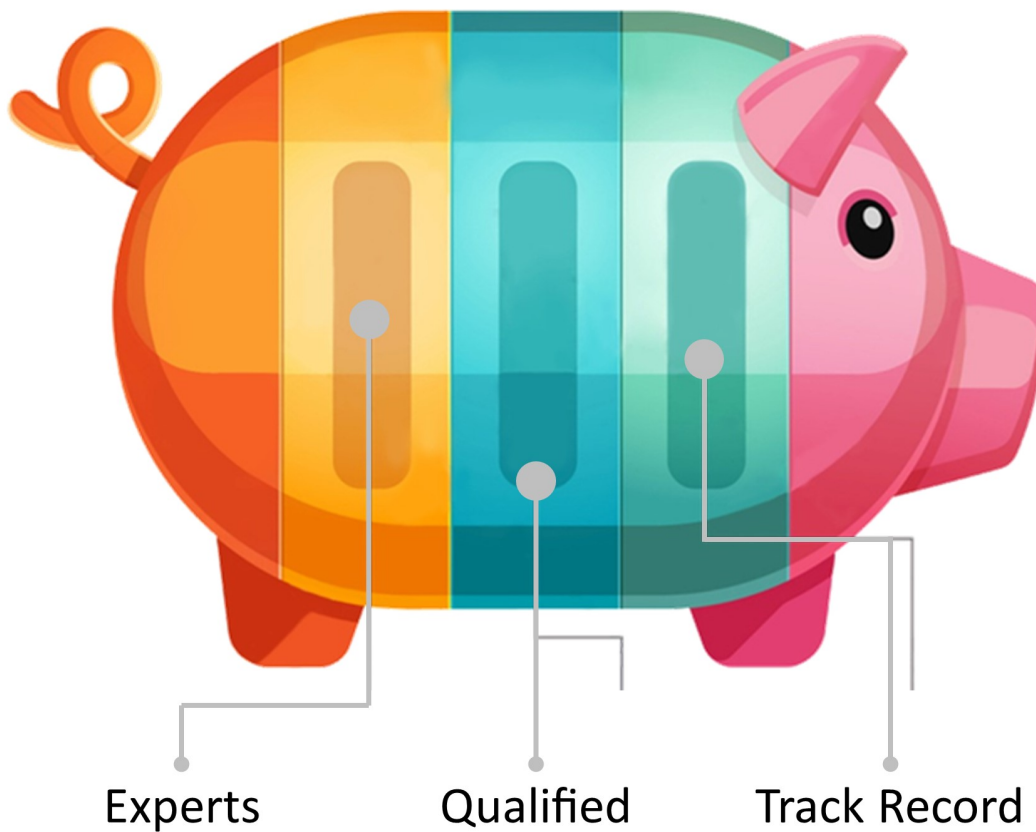
The Income Tax Act provides various tax benefits on returns earned from investment in mutual funds.

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

# Who Manages My Money

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Fund Manager



Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

# How Long It Takes To Get My Money Back

**1-2 Days**



**WORKING DAYS**

**The Money Gets Credited Directly To Your Bank Account**

*Note : There are certain restrictions on withdrawal of money  
from Closed-ended and ELSS funds.*

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

# Tax Benefits

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**Balance & Equity Funds**

**Short Term Capital Gains Tax: @15% \***

*Holding Period: Less Than 1 Year*

**Long Term Capital Gains Tax: @10% \***

*Holding Period: 1 Year or more*

**ELSS Funds**

**Deduction u/Sec.80C  
for investment made  
during a Financial Year**

**Retirement  
Funds**

**Deduction u/Sec.80C  
for investment made  
during a Financial Year**

\*To be eligible for Equity Capital Gains Tax Benefit, the Gross Equity exposure should be 65% or more. LTCG Accrued upto Rs. 1.00 Lakh from selling Equity Shares & Equity oriented Mutual Funds is excluded from tax in a financial year

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# Liquid Funds

## Where They Invest

*Liquid Funds are simply debt mutual funds that invest in highly liquid money market instruments that hold low amount of risk.*

## Who Should Invest

*Those who are looking to park their surplus money for 1 day & above and earn a reasonable return on their investment.*

## Ideal Investment Horizon

1- 90 Days

### Entry Load

Nil

### Exit Load

Upto 7 Days\*

### Lock-in Period

Nil

## Investment Composition

*Corporate Debt, Short Term Gilt, Money Market Instruments, Call Market, etc.*



\* May differ from scheme to scheme.

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.



# Debt Funds

## Where They Invest

*G-Secs, State Government Bonds, PSU Bonds, Corporate Bond and Money Market Instruments of various maturities.*

## Who Should Invest

*Those who are looking for Short Term Income Generation and Medium Term Capital Appreciation*

## Ideal Investment Horizon

*3 - 36 Months*

### Entry Load

*Nil*

### Exit Load

*Yes\**

### Lock-in Period

*Nil*

## Taxation

*From FY 2023-24, Capital Gain in Debt Funds are taxed as per slab irrespective of their holding period .*



\* May differ from scheme to scheme.

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

# Equity Savings Fund

## Where They Invest

*Equity Shares, Arbitrage Opportunities and Fixed Income Securities*

## Who Should Invest

*Those who are looking for Regular Income and Long Term Capital Growth*

## Ideal Investment Horizon

*24 - 60 Months*

### Entry Load

*Nil*

### Exit Load

*Yes\**

### Lock-in Period

*Nil*

## Taxation

*They qualify for Long Term Equity Taxation since they fulfil the criteria of 65% investment in equity through arbitrage.*



\* May differ from scheme to scheme.

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

# Balance Fund

## Where They Invest

*Equity Shares, G-Secs, Corporate Debt and Money Market Instruments of various maturities.*

## Who Should Invest

*Those who are looking for Medium to Long Term Capital Appreciation*

## Ideal Investment Horizon

*3 - 5 Years*

### Entry Load

*Nil*

### Exit Load

*Yes\**

### Lock-in Period

*Nil*

## Taxation

*Qualifies for Long Term Equity Taxation.*



\* May differ from scheme to scheme.

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

# Diversified Equity Fund

## Where They Invest

*Equity and Equity related Instruments*

## Who Should Invest

*Those who are looking for Long Term Wealth Creation*

## Ideal Investment Horizon

*5 Years+*

## Entry Load

*Nil*

## Exit Load

*Yes\**

## Lock-in Period

*Nil*

## Taxation

*Qualifies for Long Term Equity Taxation.*



\* May differ from scheme to scheme.

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.



# ELSS Funds

## Where They Invest

*Equity and Equity related Instruments*

## Who Should Invest

*Those who are looking to save Tax u/Sec.80C and Long Term Wealth Creation*

## Ideal Investment Horizon

*5 Years+*

## Entry Load

*Nil*

## Exit Load

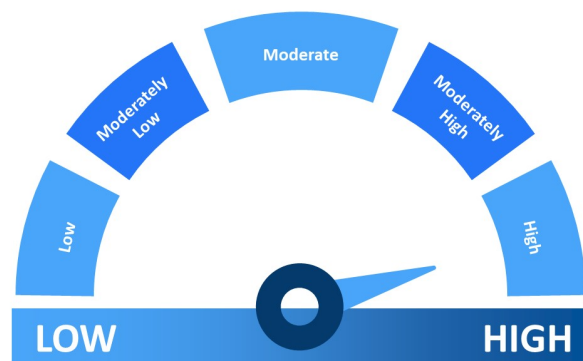
*Nil*

## Lock-in Period

*3 Years*

## Taxation

*Qualifies for Long Term Equity Taxation.*



Mutual Fund investments are subject to market risk, please read all scheme related document carefully.



# Are The Returns Guaranteed?

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**THE RETURNS ARE NOT GUARANTEED**

SEBI doesn't allow mutual funds to guarantee any returns. This is because mutual funds act only as a pass through vehicle and the entire gain/loss belongs to the investors. Mutual Funds just charge a small fee to manage the funds.

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

# Why Property Gives Good Returns

The holding period of property is very long. If you hold equity funds that long, its return may beat property.



## Property

Illiquid

Requires huge investment

Price discovery is difficult

Monthly maintenance cost

Huge transaction cost



## Mutual Funds

Highly liquid

Can be bought in small amounts

Pricing is transparent

Zero maintenance cost

Transaction cost is low

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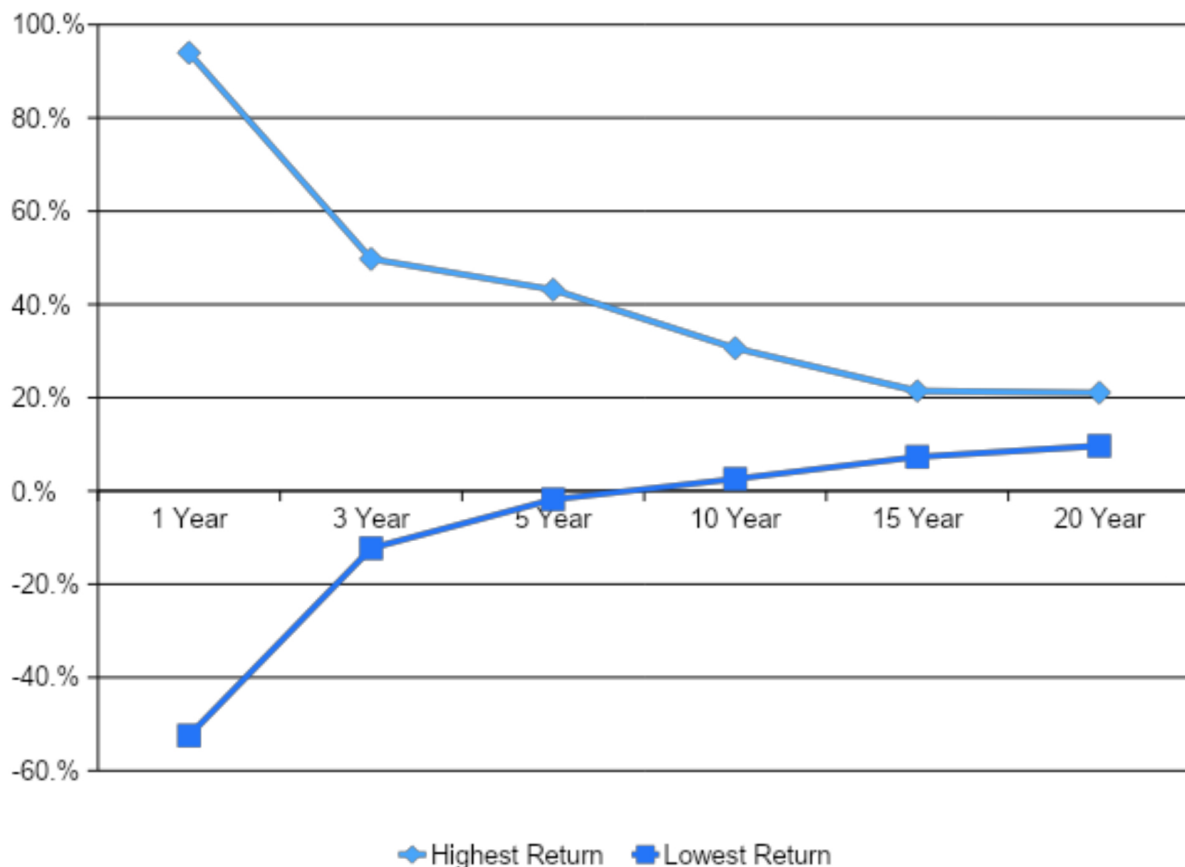
# BSE Sensex Rolling Return

Calender Year	CAGR Return					
	1 Year	3 Year	5 Year	10 Year	15 Year	20 Year
1985	93.98%					
1986	(0.55%)	27.52%				
1987	(15.69%)	17.60%				
1988	50.68%	8.10%	21.38%			
1989	16.87%	14.08%	23.42%			
1990	34.63%	33.34%	14.73%			
1991	82.09%	42.03%	29.48%			
1992	37.01%	49.76%	42.69%			
1993	27.94%	47.24%	38.10%	29.47%		
1994	17.36%	27.18%	38.21%	30.61%		
1995	(20.79%)	5.95%	24.30%	19.42%		
1996	(0.81%)	(2.67%)	10.08%	19.39%		
1997	18.60%	(2.33%)	6.95%	23.53%		
1998	(16.50%)	(0.59%)	(1.80%)	16.45%	18.07%	
1999	63.83%	17.51%	4.97%	20.45%	21.43%	
2000	(20.65%)	2.77%	5.01%	14.25%	14.41%	
2001	(17.87%)	2.21%	1.12%	5.51%	12.96%	
2002	3.52%	(12.29%)	(1.59%)	2.59%	14.52%	
2003	72.89%	13.70%	13.83%	5.73%	15.57%	17.00%
2004	13.08%	26.49%	5.69%	5.33%	15.32%	17.29%
2005	42.33%	40.65%	18.80%	11.69%	15.75%	15.49%
2006	46.70%	33.16%	33.41%	16.15%	14.09%	17.76%
2007	47.15%	45.38%	43.13%	18.68%	14.63%	21.08%
2008	(52.45%)	0.88%	10.56%	12.18%	7.31%	14.30%
2009	81.03%	8.20%	21.48%	13.31%	10.46%	16.83%
2010	17.43%	0.36%	16.89%	17.84%	13.40%	16.03%
2011	(24.64%)	17.01%	2.31%	16.83%	11.34%	11.02%
2012	25.70%	3.61%	(0.86%)	19.12%	11.77%	10.55%
2013	8.98%	1.06%	17.02%	13.75%	13.77%	9.66%
2014	29.89%	21.18%	9.50%	15.33%	12.03%	10.22%
2015	(5.03%)	10.37%	4.95%	10.76%	13.38%	11.23%
2016	1.95%	7.94%	11.49%	6.80%	15.02%	11.38%
2017	27.91%	7.39%	11.88%	5.32%	16.66%	11.80%
2018	5.91%	11.36%	11.24%	14.10%	12.91%	13.14%
2019	14.38%	15.71%	8.45%	8.98%	12.99%	11.12%
2020	15.75%	11.92%	12.83%	8.82%	11.45%	12.24%
2021	21.99%	17.33%	16.95%	14.19%	10.08%	15.50%
2022	4.44%	13.83%	12.30%	12.09%	7.60%	15.55%
2023	18.74%	14.80%	14.90%	13.06%	14.36%	13.40%
Probability of positive return	76.74%	90.24%	92.31%	100.00%	100.00%	100.00%
Probability of negative return	23.26%	9.76%	7.69%	0.00%	0.00%	0.00%

\* Past performance may or may not sustain in future.

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

# Returns Stabilize As Time Increases



The above graph represents Highest & Lowest Rolling Return of BSE Sensex over different time periods for Calendar Year 1985 - 2021.

**01**

As is evident from the above graph, as the Time Horizon of Investment Increases, the Volatility in Returns Decreases.

**02**

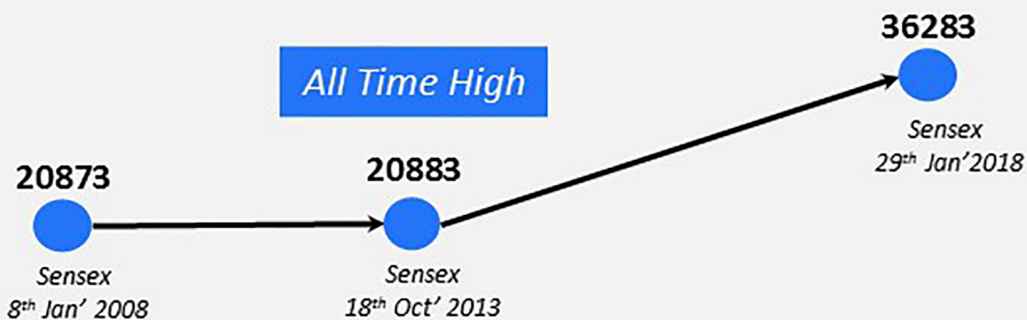
A Time Horizon of more than 5 years has almost NIL chances of a Negative Return.

\* Past performance may or may not sustain in future.

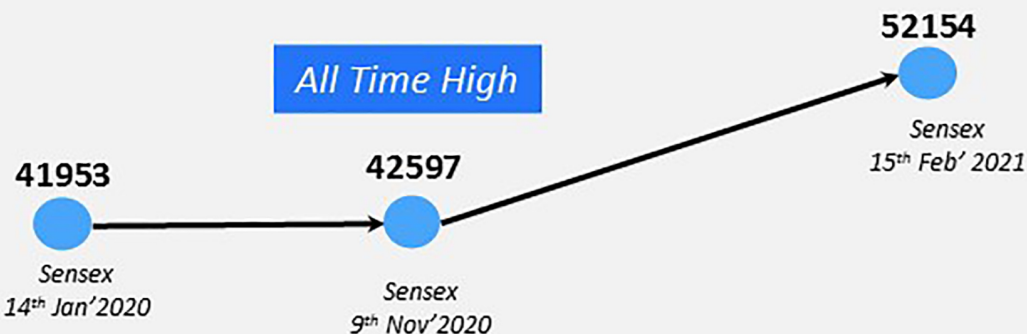
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# Market Timing: Does It Matter



When Sensex touched the previous high again in Oct'13, many investors thought it is risky to invest now and sensex won't go higher than this. As you can see, it touched 36,000 in early 2018.



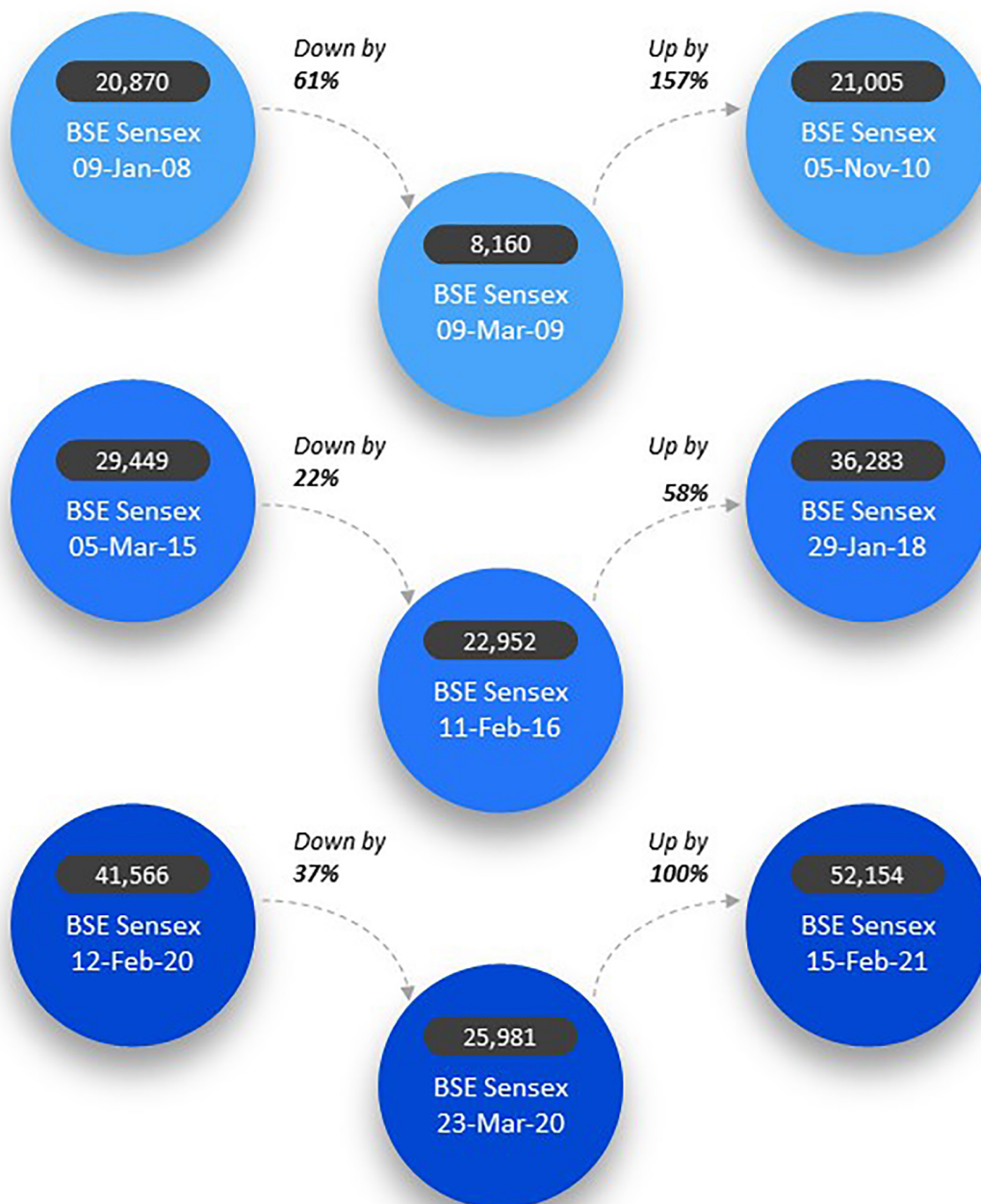
When Sensex touched the previous high again in Nov'20, many investors thought it is risky to invest now and sensex won't go higher than this. As you can see, it touched 52,000 in early Feb'21.

Past performance may or may not sustain in future.

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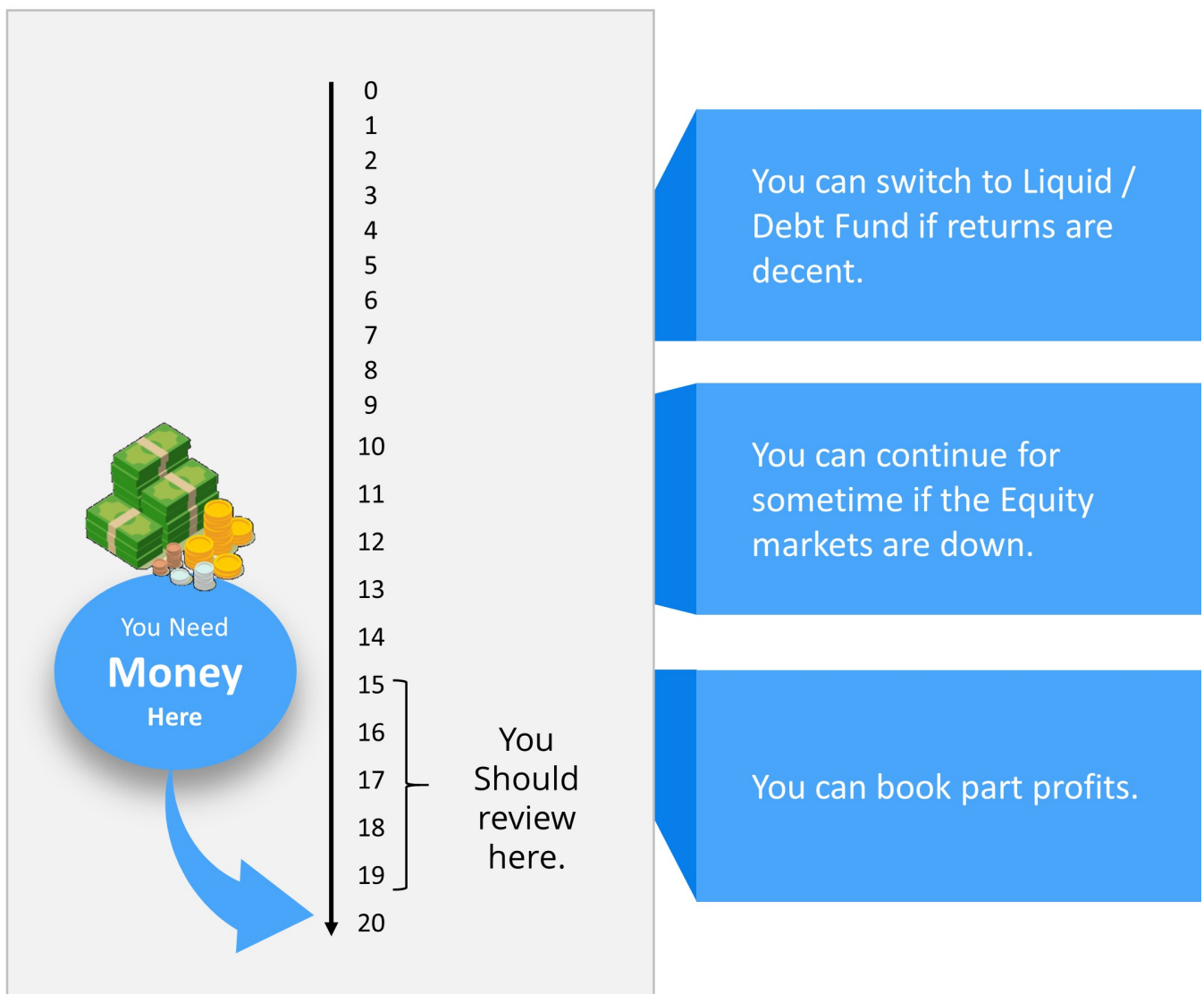
# Why Invest During Bad Times



\* Past performance may or may not sustain in future.

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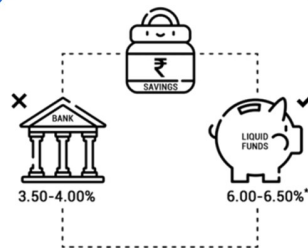
# What If The Equity Markets Go Down In The Year In Which I Need Money



Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

# How To Start Investing

## Step 01



Start with investing your Savings / Current account money in Liquid /Debt Funds.

Start SIP in a Fund based on your risk profile



## Step 02

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

# Suggestive Asset Allocation



Conservative



Moderate



Aggressive

 Debt     Liquid     Equity

*\*The above is for illustration purpose only and can differ from person to person. Mutual Fund investments are subject to market risks. Please read all scheme related documents carefully.*