

HAR SAPNE KE LIYE SHURU KARTE HAIN EK CHHOTA SA SIP*



An investor education and awareness initiative by Baroda BNP Paribas Mutual Fund.

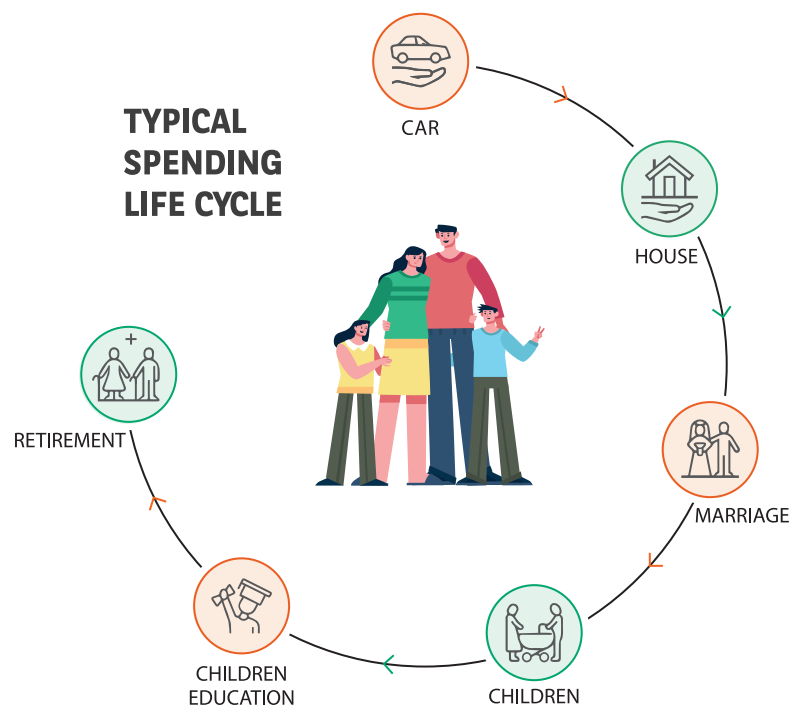
*Systematic Investment Plan.

TAKE SMALL STEPS FOR A FULFILLING FUTURE

Our future possessions depend on our past decisions.

We go through life chasing our dreams; compromising on some, leaving out some, and managing only a few. Investment decisions that we take now could help us build a fulfilling future and achieve our dreams. The basic principle of sound investing does not lie in picking the best product; it lies in making regular investments. Systematic Investment Plan (SIP) can be considered as one such route to create a fulfilling future.

TYPICAL SPENDING LIFE CYCLE



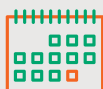
START INVESTING



Start early; let your investment work for you



Average out your investments over a period of time



Think big, invest small, invest regularly



Don't run from market volatility; let the experts take care of your investment.

ADVANTAGES OF SIP

Disciplined Approach

Allocate a small portion of your money like a monthly instalment. With SIP, you can commit an amount of your choice to be invested every month in a select scheme. This way you can aim to benefit with the rise and fall of the market.

Risk & Volatility Management

Stock markets by nature are volatile, thereby making it difficult to predict their movements. Investors can focus on their financial goals and leave the job of managing the market volatility to professional investment managers by investing regularly through SIP.

Rupee Cost Averaging

Timing the market is time consuming and risky. A more successful investment strategy is to adopt the method called Rupee Cost Averaging. When the stock markets fall, you benefit by being allocated more units and when the market rise you are allocated less, but in the long-term your investments are averaged out.

Power of Compounding

SIPs work on the basic principle of compounding. The earlier you begin investing, the more time your investments will have to grow through compounding. This means your returns also generate returns. Long-term investing through SIPs aims to increase the value of your investments. It helps average out concerns of timing the market and short-term volatility.

Look at the following table to understand the power of compounding. The table represents an investment of monthly SIP of various investment amount.

SIP Amount	5 Years	10 Years	15 Years	20 Years	25 Years
5000	4.2 Lacs	12.3 Lacs	27.6 Lacs	56.7 Lacs	1.1 Crs
10000	8.5 Lacs	24.6 Lacs	55.2 Lacs	1.1 Crs	2.2 Crs
15000	12.7 Lacs	36.8 Lacs	82.8 Lacs	1.7 Crs	3.4 Crs
20000	16.9 Lacs	49.1 Lacs	1.1 Crs	2.3 Crs	4.5 Crs
25000	21.2 Lacs	61.4 Lacs	1.4 Crs	2.8 Crs	5.6 Crs

Source: Internal. The growth rate considered is at 12.93%. Mean of 10 years rolling return between 01/06/13 and 30/05/23. As per AMFI Best Practices Guidelines Circular No. 109 / 2023-24

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

For more information and to know more, call your Financial Advisor/Mutual Fund Distributor today!

SIP does not assure a profit or guarantee protection against loss in a declining market. The Fund / AMC is not guaranteeing or promising or forecasting any returns.

An investor education and awareness initiative by Baroda BNP Paribas Mutual Fund. Please visit <https://www.barodabnpparibasmf.in/investor-centre/information-on-kyc> for details on the documentation requirement / procedure for completing one time Know Your Customer (KYC), change of address, bank mandate, lodging of complaints on SEBI portal, etc. Please deal only with registered mutual funds, details of which can be verified on the SEBI website (www.sebi.gov.in) under "Intermediaries/Market Infrastructure Institutions". For individual nature of tax implications, investors are requested to consult their tax advisors before investing. All complaints regarding Baroda BNP Paribas Mutual Fund can be directed towards service@barodabnpparibasmf.in and/or visit www.scores.gov.in (SEBI SCORES portal).

To know more about SIPs visit <https://www.barodabnpparibasmf.in/SIP>

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