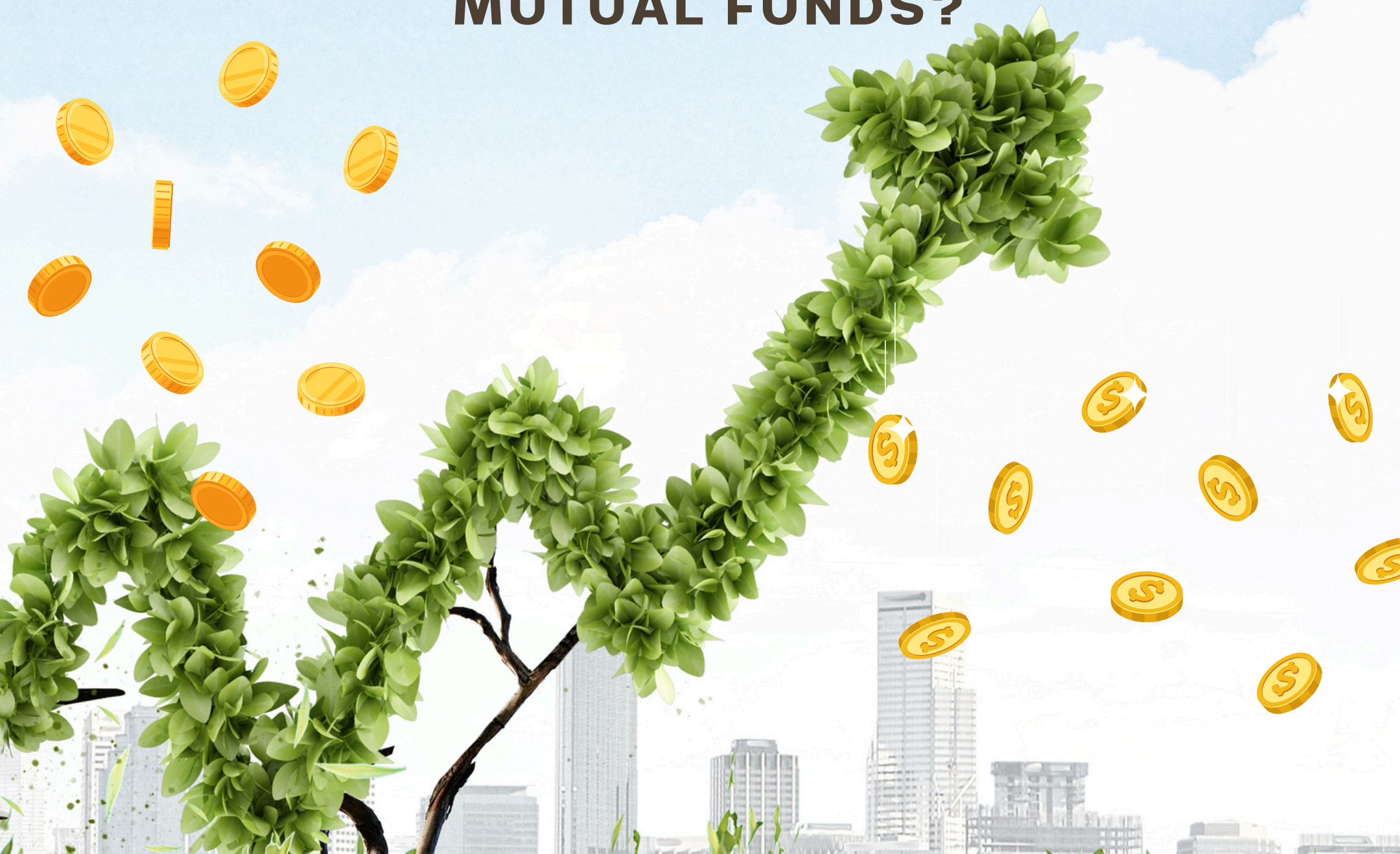


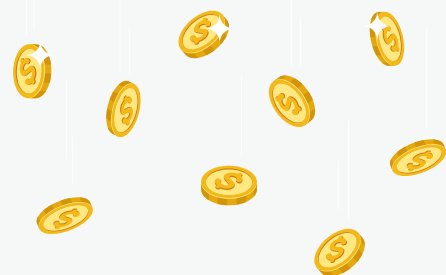
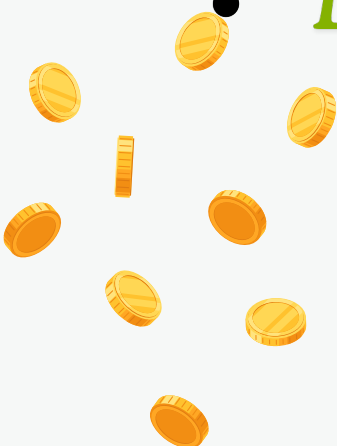
BENEFITS OF SYSTEMATIC INVESTMENT PLAN (SIP)

**HOW TO SELECT LOW-RISK
MUTUAL FUNDS?**

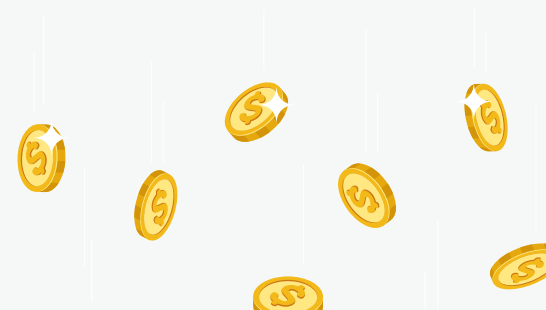


SIP is a disciplined way of investing in mutual funds, offering several advantages:

- ***Rupee Cost Averaging** – SIP invests at different market levels, reducing the impact of volatility.*
- ***Power of Compounding** – Long-term SIPs generate wealth due to compounding returns.*
- ***Disciplined Investing** – Encourages consistent investing and avoids emotional decision-making.*
- ***Lower Initial Investment** – You can start with as little as ₹500 per month.*



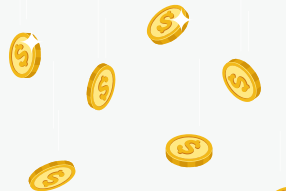
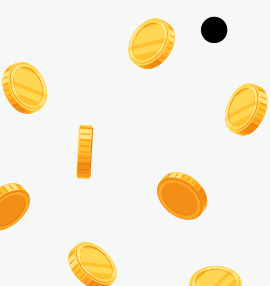
- **No Need for Market Timing** – Regular investments remove the need to time the market.
- **Flexibility** – Investors can increase or decrease SIP amounts based on financial goals.
- **Diversification** – SIPs invest in diversified mutual funds, reducing portfolio risk.
- **Tax Benefits** – ELSS funds through SIP provide tax benefits under Section 80C.



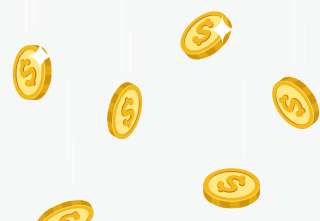
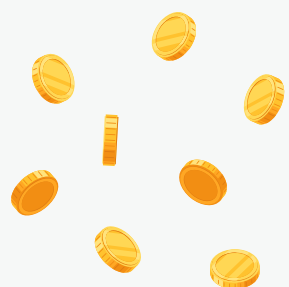
HOW TO SELECT LOW-RISK MUTUAL FUNDS?

When choosing low-risk mutual funds, consider these factors:

- **Fund Type** – Prefer Debt Funds, Hybrid Funds, or Large-Cap Funds as they are relatively safer.
- **Risk Rating** – Check the fund's risk profile (low, moderate, or high) on mutual fund websites.
- **Fund History** – Look at 5-10 years of performance during different market conditions.
- **Expense Ratio** – Lower expense ratios improve overall returns.



- **Credit Quality of Holdings** – For debt funds, ensure they invest in AAA-rated securities.
- **Fund Manager's Track Record** – A good fund manager ensures stable performance.
- **Volatility Measures** – Look at Standard Deviation and Beta. Lower values indicate lower risk.
- **AUM (Assets Under Management)** – AUM above ₹5,000 crore generally indicates stability.



LOW-RISK AND HIGH-RETURN MUTUAL FUNDS IN INDIA

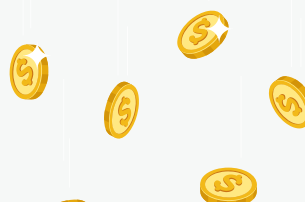
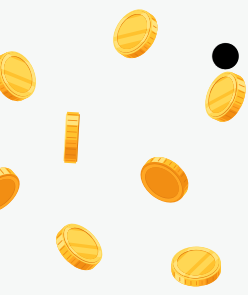
DEBT FUNDS (LOW RISK, MODERATE RETURNS ~6-8%)

- *ICICI Prudential Corporate Bond Fund*
- *HDFC Short Term Debt Fund*
- *Axis Banking & PSU Debt Fund*



HYBRID FUNDS (BALANCED RISK, 10-12% RETURNS)

- *ICICI Prudential Equity & Debt Fund*
- *HDFC Balanced Advantage Fund*
- *Mirae Asset Hybrid Equity Fund*



LARGE-CAP EQUITY FUNDS (LOWER RISK IN EQUITIES, 12-15% RETURNS)

- *SBI Bluechip Fund*
- *ICICI Prudential Bluechip Fund*
- *UTI Nifty 50 Index Fund*



**NOT A RECOMMENDATION, ONLY FOR
EDUCATIONAL PURPOSE.**

