

EVERYONE WORKS  
FOR MONEY BUT  
SMART ARE THOSE  
WHO MAKE MONEY  
WORK FOR THEM.

Sample

Do you have a  
running Home Loan?

Are you considering  
taking a Home Loan?



Sample

PRESENTING  
RECOVER

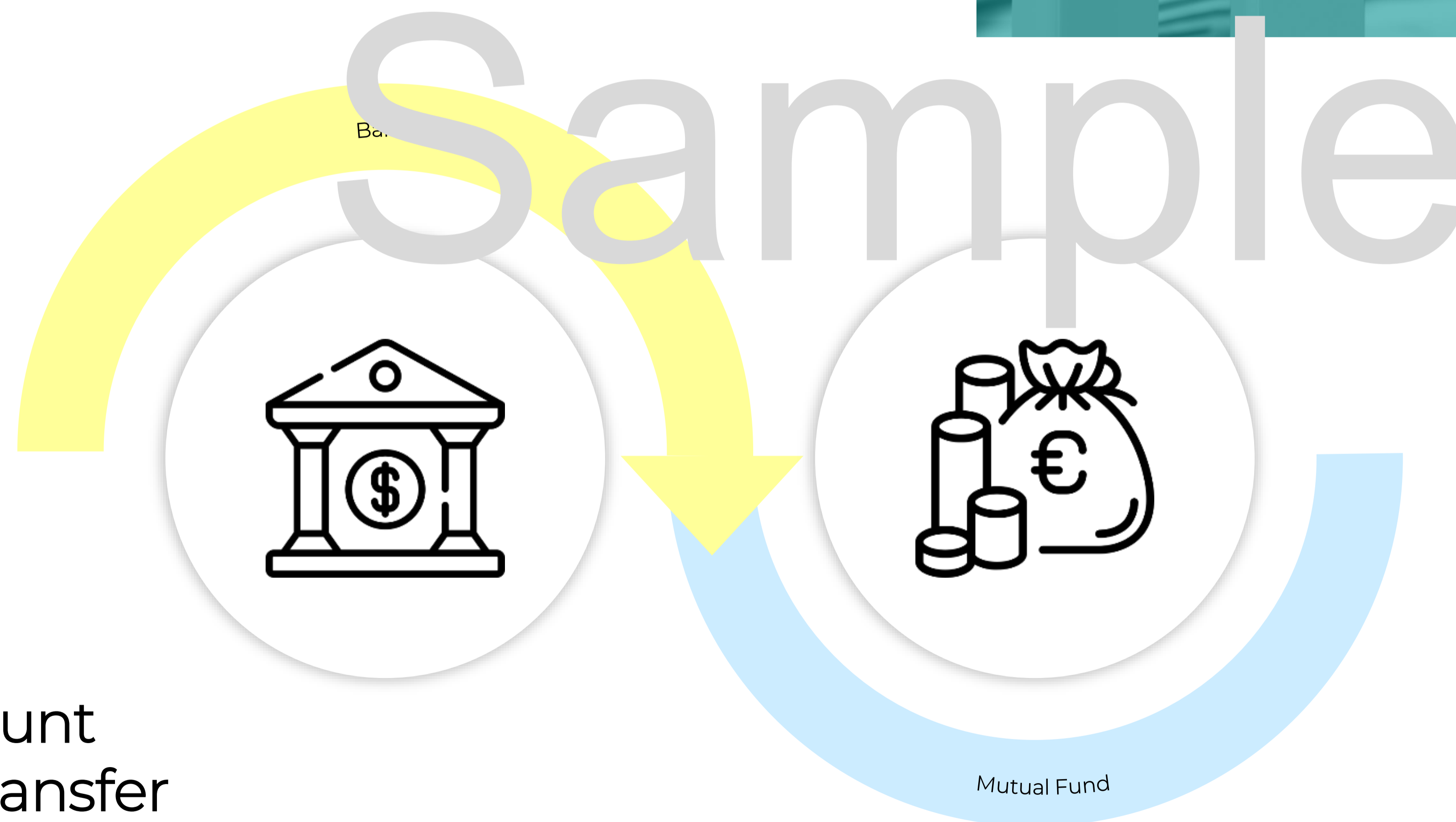
YOUR HOME LOAN  
EMIs

BY INVESTING IN SIPs

# HOW DOES IT WORK

- Along with your EMIs, start an SIP.
- SIP is a process wherein you invest a fixed amount every month in equity mutual funds. ( Image no 1)

What is SIP  
(Systematic  
Investment Plan)



## Scenario 1

You are considering a home loan worth Rs. 1 crore for a tenure of 20 years.

You feel the burden of the EMI payments for such a long time period. Have a look what starting an SIP can do.

## EMI vs SIP Planning

Loan Amount	₹1,00,00,000
Rate of Interest	7%
Loan Tenure	20 Years
Monthly EMI	₹77,530
Principal Repayment	₹1,00,00,000
Interest Repayment	₹86,07,174
Total Repayment	₹1,86,07,174
Monthly SIP Required	₹25,701

If you do an SIP for ₹25,701, ie., 33.15% of the EMI amount, you will recover the full amount of EMI paid by you





## Scenario 2

You had taken a home loan worth Rs. 1 crore some 7 years ago. Today, your outstanding loan amounts to Rs. 80 lacs with 20 years left.

## EMI vs SIP Planning

Loan Amount	₹80,00,000
Rate of Interest	7%
Loan Tenure	20 Years
<b>Monthly EMI</b>	<b>₹62,024</b>
Principal Repayment	₹80,00,000
Interest Repayment	₹68,85,740
Total Repayment	₹1,48,85,740
<b>Monthly SIP Required</b>	<b>₹16,183</b>

If you do an SIP for ₹ 16,183, ie., 26.09% of the EMI amount, you will recover the full amount of EMI paid by you



# F.A.Q.

Sample

01

You can choose any date for your SIP

You can redeem your SIP anytime

02

03

You can stop your SIP anytime

No restriction of amount. Choose any amount

04

05

You can stop your SIP and let your Investment grow

You can increase / decrease your SIP amount anytime

06



CALL US  
TO KNOW MORE

# Sample