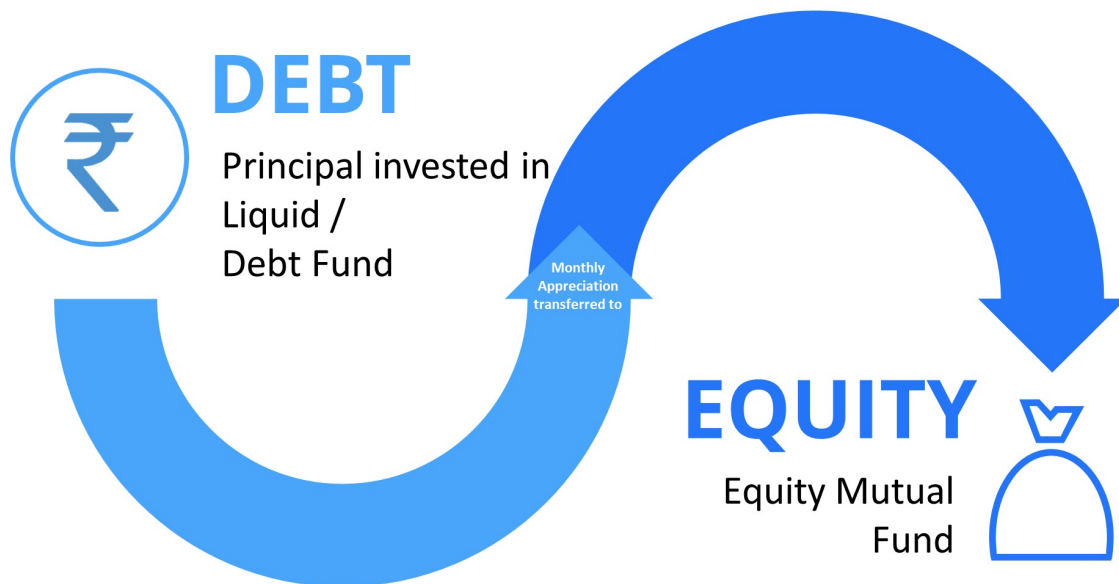


Systematic Transfer Plan

A Unique Investment Idea



This plan is suitable for investors looking for high safety of capital with potential of higher returns in the long term.

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

STP Vs Fixed Deposit

	Systematic Transfer Plan [STP]	Fixed Deposit
Safety of Principal	High Safety	High Safety
Safety of Interest	Invested in Equity	High Safety
Tax Benefit	Yes	No
Liquidity	Within 1-3 days	Within 1 day
Entry Cost	No	No
Exit Cost	No	No

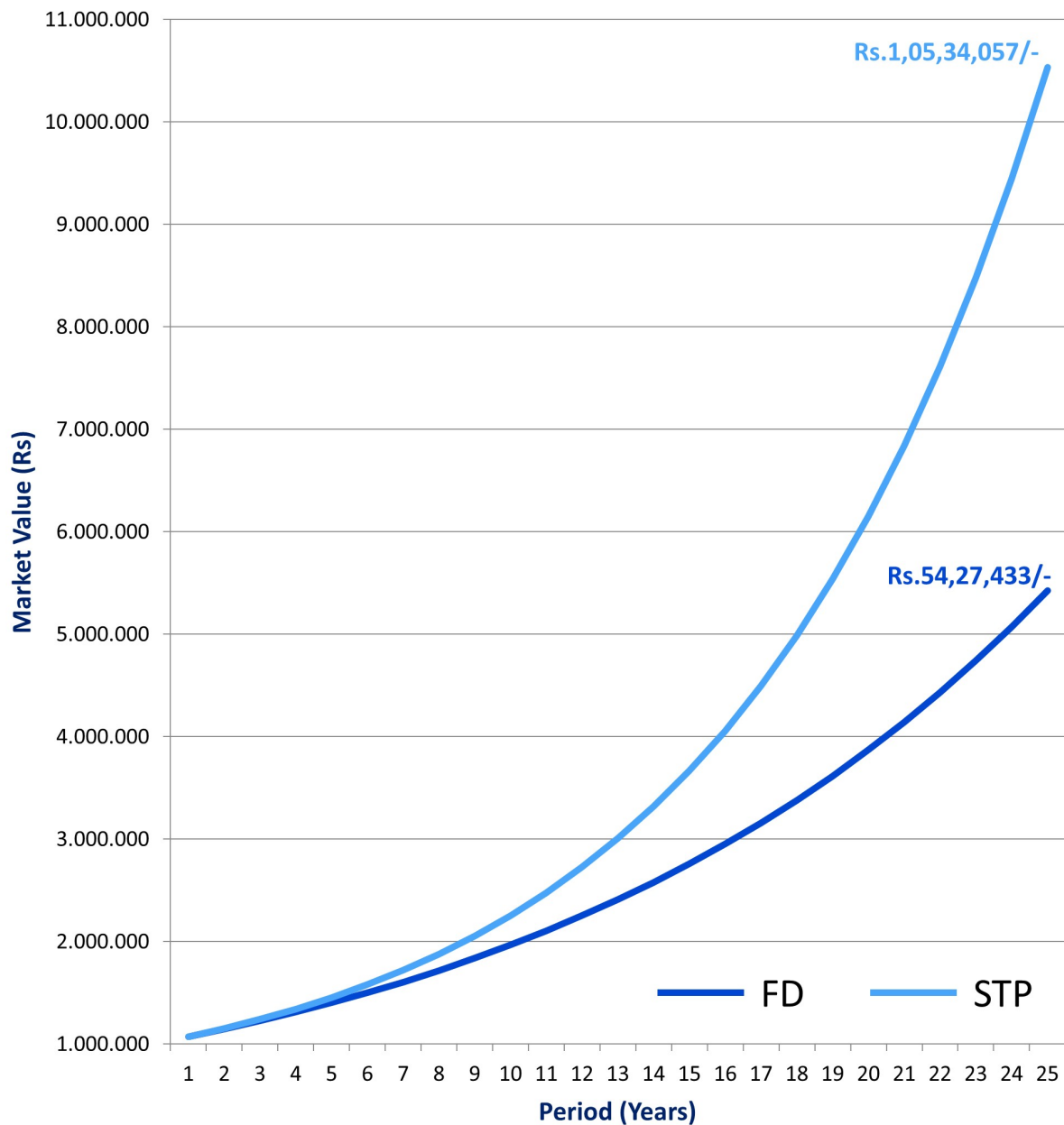
Principal amount in STP can be invested in a liquid / debt fund which has low risk on capital. Investment in liquid / debt funds qualify for LTCG tax benefit after 3 years.

Investment in Equity Funds qualify for LTCG tax benefits after 1 year.

There is a small exit load in liquid funds. Exit load in debt/equity fund is around 0.50 -1.00% if redeemed before 12 months.

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

Bank FD vs STP



- Bank FD return assumed at 7% p.a. and for STP, Debt return assumed at 7%p.a. & Equity return assumed at 12%p.a. The above chart is approximate and for illustration purpose only
- Mutual Fund investments are subject to market risk, read all scheme related document carefully.

Bank FD Vs. STP

Initial Investment	1,000,000
Monthly Transfer Amount	Capital Appreciation
Assumed Return in Fixed Deposit	7%
Assumed Return in Debt Fund	7%
Assumed Return in Equity Fund	12%

Year	Value of Bank FD	Value of Mutual Fund STP	Difference	FD CAGR	STP CAGR
1	1,070,000	1,071,505	1,505	7.00%	7.15%
2	1,144,900	1,151,591	6,691	7.00%	7.31%
3	1,225,043	1,241,287	16,244	7.00%	7.47%
4	1,310,796	1,341,747	30,950	7.00%	7.63%
5	1,402,552	1,454,261	51,709	7.00%	7.78%
6	1,500,730	1,580,278	79,547	7.00%	7.93%
7	1,605,781	1,721,416	115,635	7.00%	8.07%
8	1,718,186	1,879,491	161,305	7.00%	8.21%
9	1,838,459	2,056,535	218,076	7.00%	8.34%
10	1,967,151	2,254,825	287,673	7.00%	8.47%
11	2,104,852	2,476,909	372,057	7.00%	8.60%
12	2,252,192	2,725,643	473,451	7.00%	8.71%
13	2,409,845	3,004,225	594,380	7.00%	8.83%
14	2,578,534	3,316,237	737,703	7.00%	8.94%
15	2,759,032	3,665,691	906,660	7.00%	9.05%
16	2,952,164	4,057,079	1,104,915	7.00%	9.15%
17	3,158,815	4,495,434	1,336,619	7.00%	9.24%
18	3,379,932	4,986,391	1,606,459	7.00%	9.34%
19	3,616,528	5,536,263	1,919,736	7.00%	9.43%
20	3,869,684	6,152,120	2,282,435	7.00%	9.51%
21	4,140,562	6,841,879	2,701,317	7.00%	9.59%
22	4,430,402	7,614,410	3,184,008	7.00%	9.67%
23	4,740,530	8,479,644	3,739,114	7.00%	9.74%
24	5,072,367	9,448,707	4,376,340	7.00%	9.81%
25	5,427,433	10,534,057	5,106,624	7.00%	9.88%

The above chart is approximate and for illustration purpose only
Mutual Fund investments are subject to market risk, read all scheme related document carefully.

A Sample Illustration of STP

Initial Investment	10,00,000
Monthly Transfer Amount	Capital Appreciation
Assumed Return in Debt Fund	7%
Assumed Return in Equity Fund	12%

Year	Debt Fund Value at the beginning of year	Transfer to Equity every year	Equity Fund Value at the beginning of year	Equity Fund Value at the end of year	Total Value at the end of year (Debt+Equity)	Annualised Returns
1	1,000,000	67,850	0	71,505	1,071,505	7.15%
2	1,000,000	67,850	71,505	151,591	1,151,591	7.31%
3	1,000,000	67,850	151,591	241,287	1,241,287	7.47%
4	1,000,000	67,850	241,287	341,747	1,341,747	7.63%
5	1,000,000	67,850	341,747	454,261	1,454,261	7.78%
6	1,000,000	67,850	454,261	580,278	1,580,278	7.93%
7	1,000,000	67,850	580,278	721,416	1,721,416	8.07%
8	1,000,000	67,850	721,416	879,491	1,879,491	8.21%
9	1,000,000	67,850	879,491	1,056,535	2,056,535	8.34%
10	1,000,000	67,850	1,056,535	1,254,825	2,254,825	8.47%
11	1,000,000	67,850	1,254,825	1,476,909	2,476,909	8.60%
12	1,000,000	67,850	1,476,909	1,725,643	2,725,643	8.71%
13	1,000,000	67,850	1,725,643	2,004,225	3,004,225	8.83%
14	1,000,000	67,850	2,004,225	2,316,237	3,316,237	8.94%
15	1,000,000	67,850	2,316,237	2,665,691	3,665,691	9.05%
16	1,000,000	67,850	2,665,691	3,057,079	4,057,079	9.15%
17	1,000,000	67,850	3,057,079	3,495,434	4,495,434	9.24%
18	1,000,000	67,850	3,495,434	3,986,391	4,986,391	9.34%
19	1,000,000	67,850	3,986,391	4,536,263	5,536,263	9.43%
20	1,000,000	67,850	4,536,263	5,152,120	6,152,120	9.51%
21	1,000,000	67,850	5,152,120	5,841,879	6,841,879	9.59%
22	1,000,000	67,850	5,841,879	6,614,410	7,614,410	9.67%
23	1,000,000	67,850	6,614,410	7,479,644	8,479,644	9.74%
24	1,000,000	67,850	7,479,644	8,448,707	9,448,707	9.81%
25	1,000,000	67,850	8,448,707	9,534,057	10,534,057	9.88%

The above chart is approximate and for illustration purpose only
Mutual Fund investments are subject to market risk, read all scheme related document carefully.

STP Investment Proposal For Mr Rahul Bose

Initial Investment	₹ 10,00,000	
Monthly Transfer Mode	Capital Appreciation	
Period	15 Years	
Expected Rate of Return	Debt Fund	6.00 %
	Equity Fund	10.00 %

Expected Future Value

Debt Fund Value	₹ 10,00,000
Equity Fund Value	₹ 19,39,446
Total Fund Value	₹ 29,39,446
Annualised Returns	7.45 %

* Mutual fund investments are subject to market risks, read all scheme related documents carefully. Returns are not guaranteed. The above is for illustration purpose only.

Projected Annual Investment Value

Year	Debt Fund Value at the beginning of year	Transfer to Equity every year	Equity Fund Value at the beginning of year	Equity Fund Value at the end of year	Total Value at the end of year (Debt+Equity)	IRR
1	₹ 10,00,000	₹ 58,411	₹ 0	₹ 61,042	₹ 10,61,042	6.10 %
2	₹ 10,00,000	₹ 58,411	₹ 61,042	₹ 1,28,188	₹ 11,28,188	6.22 %
3	₹ 10,00,000	₹ 58,411	₹ 1,28,188	₹ 2,02,048	₹ 12,02,048	6.33 %
4	₹ 10,00,000	₹ 58,411	₹ 2,02,048	₹ 2,83,295	₹ 12,83,295	6.43 %
5	₹ 10,00,000	₹ 58,411	₹ 2,83,295	₹ 3,72,666	₹ 13,72,666	6.54 %
6	₹ 10,00,000	₹ 58,411	₹ 3,72,666	₹ 4,70,974	₹ 14,70,974	6.64 %
7	₹ 10,00,000	₹ 58,411	₹ 4,70,974	₹ 5,79,113	₹ 15,79,113	6.74 %
8	₹ 10,00,000	₹ 58,411	₹ 5,79,113	₹ 6,98,066	₹ 16,98,066	6.84 %
9	₹ 10,00,000	₹ 58,411	₹ 6,98,066	₹ 8,28,914	₹ 18,28,914	6.94 %
10	₹ 10,00,000	₹ 58,411	₹ 8,28,914	₹ 9,72,847	₹ 19,72,847	7.03 %
11	₹ 10,00,000	₹ 58,411	₹ 9,72,847	₹ 11,31,174	₹ 21,31,174	7.12 %
12	₹ 10,00,000	₹ 58,411	₹ 11,31,174	₹ 13,05,333	₹ 23,05,333	7.21 %
13	₹ 10,00,000	₹ 58,411	₹ 13,05,333	₹ 14,96,908	₹ 24,96,908	7.29 %
14	₹ 10,00,000	₹ 58,411	₹ 14,96,908	₹ 17,07,640	₹ 27,07,640	7.37 %
15	₹ 10,00,000	₹ 58,411	₹ 17,07,640	₹ 19,39,446	₹ 29,39,446	7.45 %

*Returns are not guaranteed. The above is for illustration purpose only.

Report Date : 04/03/2021