Mutual Fund Distributor

SIP IN BANKING & FINANCE FUND



Proposal in Brief

Banking and Financial Services Sector (BFSI) is an important component of India's growth story. Most of us will agree that they will play an important part in India's GDP going forward. One may consider investing in this sector and participate in its growth story. Since this is a sector fund, it carries a higher risk and so investing through SIP can be a better way to accumulate units at regular intervals. It will help average down the cost of acquisition.

The fundamentals of the BFSI sector has improved a lot in the past two to three years. Post Covid crisis, there was a fear that Covid might impact the balance sheets of Indian corporates as well as Indian banking system. However, this did not happen to a large extent.

The recent performance of most of the banks are showing improved and encouraging numbers. With covid behind us and India being the foremost place for the world to look at, it could only mean better performance in the time to come.

Risk Factor

Equity Markets are volatile and sector based equity funds carry the highest risk. There can be drawdowns for which investors must be prepared. If you have a high risk appetite, then you may consider SIP in Banking & Financial Services Fund.



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Performance of Banking & Financial Services Catogery (%)

Catogery	1 Y	3 Y	5 Y	10 Y
Equity - Sector - Bank & Finance Service	6.82	7.76	8.98	11.92

Report Date : 21/02/2023

Performance of Top Banking & Finance Fund (%)

Scheme	6 M	1 Y	3 Y	5 Y	10 Y
Aditya Birla SL Banking & Financial Services Fund - Reg (G)	1.23	4.34	8.28	8.37	-
HDFC Banking & Financial Services Fund-Reg (G)	3.47	7.65	-	-	-
ICICI Pru Banking Fin Serv Fund (G)	1.41	5.02	7.78	8.37	14.55
Nippon India Banking & Financial Services Fund (G)	3.88	8.44	10.61	8.56	12.81
SBI Banking & Financial Services Fund (G)	-0.32	4.3	6.81	11.38	-

Report Date : 21/02/2023

Conclusion

Indian corporates have mostly deleveraged over the past five or six years and that story has continued in the last two years as well. Now Indian companies have started expansions resulting in new credit off take. Also in the rising interest rate scenario, banks make more money, by taking advantage of the difference between the interest banks pay to customers and the interest the bank can earn by lending.These factors combined with the banking valuations, signals the start of the cycle.

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Choose your SIP Amount & Time Period

SIP Amount : ₹10,000/-

Time Period	Total Amount Invested	Expected Future Value @ 12%	Expected Future Value @ 15%
10 Years	₹ 12,00,000	₹ 22,50,000	₹ 26,00,000
15 Years	₹ 18,00,000	₹ 47,50,000	₹ 61,50,000
20 Years	₹ 24,00,000	₹ 92,00,000	₹ 1,30,00,000
25 Years	₹ 30,00,000	₹ 1,70,00,000	₹ 2,75,00,000

SIP Amount : ₹25,000/-

Time Period	Total Amount Invested	Expected Future Value @ 12%	Expected Future Value @ 15%
10 Years	₹ 30,00,000	₹ 58,00,000	₹ 66,00,000
15 Years	₹ 45,00,000	₹ 1,20,00,000	₹ 1,55,00,000
20 Years	₹ 60,00,000	₹ 2,30,00,000	₹ 3,30,00,000
25 Years	₹ 75,00,000	₹ 4,25,00,000	₹ 6,90,00,000

* Mutual Fund Investment are subject to market risk. Please read the scheme related documents carefully before investing. Returns are not guaranteed. Assumptions of return are at portfolio level. It is not an indication of scheme specific returns. Above is for illustration purposes only. Returns over 1 year are annualised. Report has been prepared on the basis of data available with us and we have taken all precautions so that there are no errors or lapses. Past performance may not sustain in future.

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