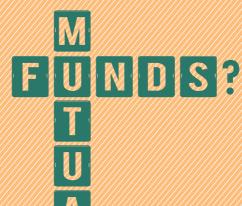




Why should everyone invest in



There are several investment products for an investor looking to deploy his money. However, the wide range of benefits that one gets from mutual funds makes it a 'must have' in any portfolio. The core benefits

The following are the benefits that an investor can enjoy just by the design of these products. **Professional management**

As an investor, you know very well how difficult it is to pick the right stocks or bonds to invest in the prevailing economic conditions. It is difficult to spend time and effort in doing the necessary research to make the right picks. This is precisely where mutual funds come handy because you have well qualified and experienced professionals doing the job on your behalf. **Diversification**

Through Mutual Funds, even the most modest investment amount is spread across different securities (shares, bonds, debentures etc.) so that your risk is minimized. The same diversification may not be feasible if you went about investing directly. Low investible amount

You do not need a huge amount to start investing in mutual

funds. By choosing the mutual fund route, you get the opportunity of owning a diversified portfolio of stocks or bonds with just a few thousand rupees. In investing directly, a similar sum would not be able to buy more than a handful of shares of a single blue chip company. This indeed is more applicable in debt markets where the minimum investment sizes are typically in lakhs of rupees. Multiple assets

Mutual funds offer you the convenience of investing in shares,

bonds, gold and even in a combination of these in varied proportions. A mutual fund is like a one stop shop for your asset allocation and diversification needs. Scope for automation

In your tight work schedule, the last hassle you would want is to repeatedly search for your cheque book to invest your savings.

The same would hold true if you wanted a steady cash inflow from your investment periodically. Here is where mutual funds score high because you can automate your operations using their SYSTEMATIC facility. You may invest or withdraw or even transfer funds from one scheme to another of the same fund house at periodic intervals with just a standing instruction. Favourable tax treatment The dividends received from equity oriented Mutual Funds are

tax free. Indicated below are the tax benefits available on your

mutual fund investments: (Financial Year 2015-16) **Dividends**

Equity oriented schemes *		IVII			
Debt oriented schemes		Nil			
Dividend Distribution Tax (Payable by the Scheme)					
Equity oriented*		Nil			

Equity oriented*	Nil			
Other schemes	25%+12% Surcharge\$+3% Cess=28.84%			
Capital gains				
	1 4	Chart tarre		

Suprair Sums				
	Long term#	Short term@		
Equity oriented*	Nil	15% + 12% Surcharge\$ +3% Cess		
Other schemes (For the period 11 July, 2014 onwards)	20% with indexation + 12% Surcharge\$ + 3% Cess = 23.07%	Added to total taxable income and taxed at the applicable slab rate.		

Mutual funds are for all seasons and all reasons. You can simplify

\$ Surcharge at the rate of 12% shall be levied in case of individual / HUF unitholders where their

your investment activity greatly even while enjoying the benefits fully by picking mutual funds as your preferred investment product.

Please consult your financial advisor before investing.

income exceeds Rs.1 crore



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& Awareness Initiative

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^{*} Schemes that invest atleast 65% of their corpus in equity and equity related instruments of Indian Companies. #Minimum holding period 1 year for equity schemes and 3 years for other schemes. @Holding periods less than that mentioned at "#" above.