

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

Do you have a
running Home Loan?

Are you considering
taking a Home Loan?



PRESENTING...

RECOVER
YOUR HOME LOAN EMIs

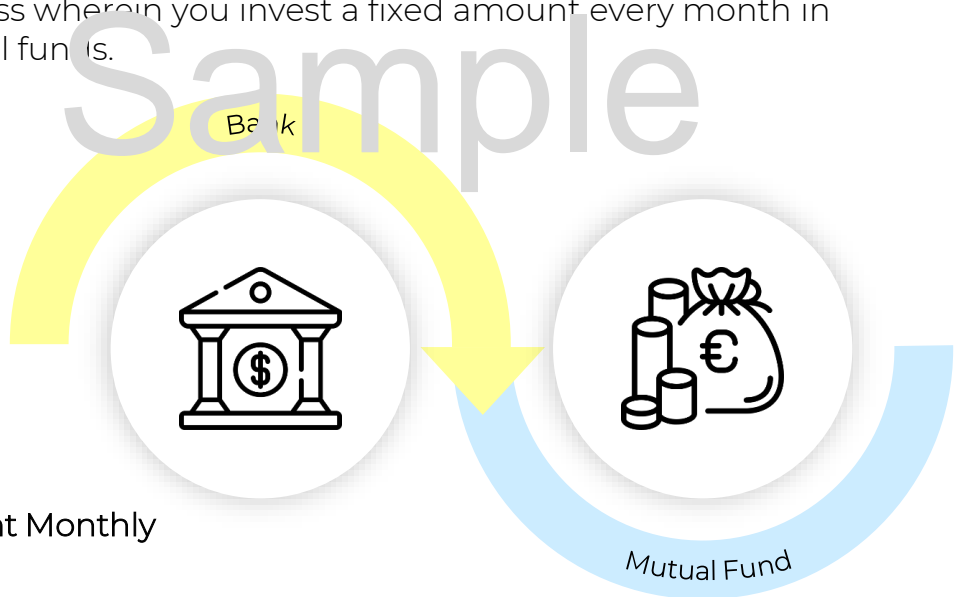
BY INVESTING IN SIPs



What is SIP (Systematic Investment Plan)

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.



Fixed Amount Monthly
Transfer



Scenario 1

You are considering a home loan worth ₹ 1 crore for a tenure of 25 years.

Have a look what starting an SIP can do.

EMI + SIP Planning

Loan Amount	₹1,00,00,000
Rate of Interest	7%
Loan Tenure	25 Years
Monthly EMI	₹70,678
Principal Repayment	₹1,00,00,000
Interest Repayment	₹1,12,03,376
Total Repayment	₹2,12,03,376
Monthly SIP Required	₹12,456

If you do an SIP for ₹12,456/- , you will recover the full amount of EMI paid by you.

*SIP returns assumed at 12.00% p.a. If returns are assumed at 15.00%, SIP required amount will be ₹7,692/- only.





Scenario 2

You had taken a home loan worth ₹ 1 crore some 7 years ago.

Today, your outstanding loan amounts to ₹ 80 lacs with 20 years left.

EMI + SIP Planning

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

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

*SIP returns assumed at 12.00% p.a. If returns are assumed at 15.00%, SIP required amount will be ₹11,217/- only.





Scenario 3

Recover interest paid on your EMIs.

Total interest paid for a home loan of ₹ 1 crore for a tenure of 25 years amounts to ₹ 1,12,03,376 if interest rate is 7.00%

Have a look what starting an SIP can do.

EMI + SIP Planning

Loan Amount	₹1,00,00,000
Rate of Interest	7%
Loan Tenure	25 Years

Principal Repayment	₹1,00,00,000
Interest Repayment	₹1,12,03,376
Total Repayment	₹2,12,03,376
Monthly SIP Required	₹6,582

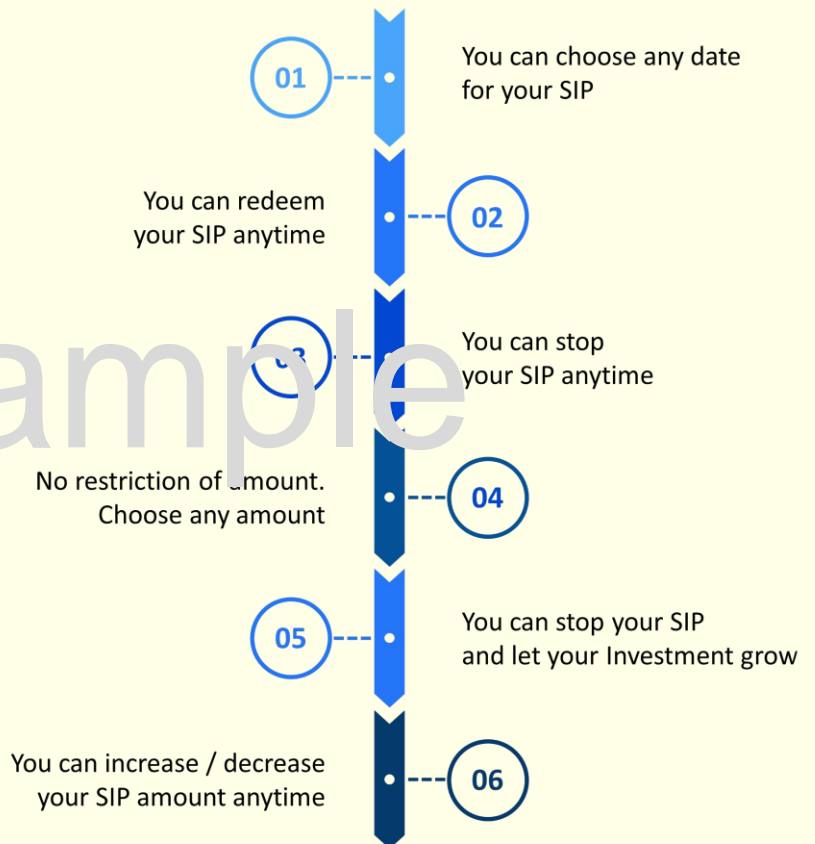
If you do an SIP for ₹6,582/- .you will recover the interest payments of ₹ 1,12,03,376.

*SIP returns assumed at 12.00% p.a. If returns are assumed at 15.00%, SIP required amount will be ₹4,064/- only.



Features of SIP

Sample





Sample
CALL US
TO KNOW MORE

MFD Name | MFD Company Name | 9999999999
AMFI-Registered Mutual Fund Distributor

Disclaimer

Mutual Funds investments are subject to market risk. Please read the offer document before investing. Returns are not guaranteed. Any illustration provided is on assumed basis. Recover your EMIs by investing in SLPs is not a mutual fund product. It is concept for the purpose of explanation to investors.