

INVESTOR AWARENESS PROGRAM

December 2025

What Makes you Happy? – Your Goals!

BUY NEW CAR

START MY
OWN BUSINESS

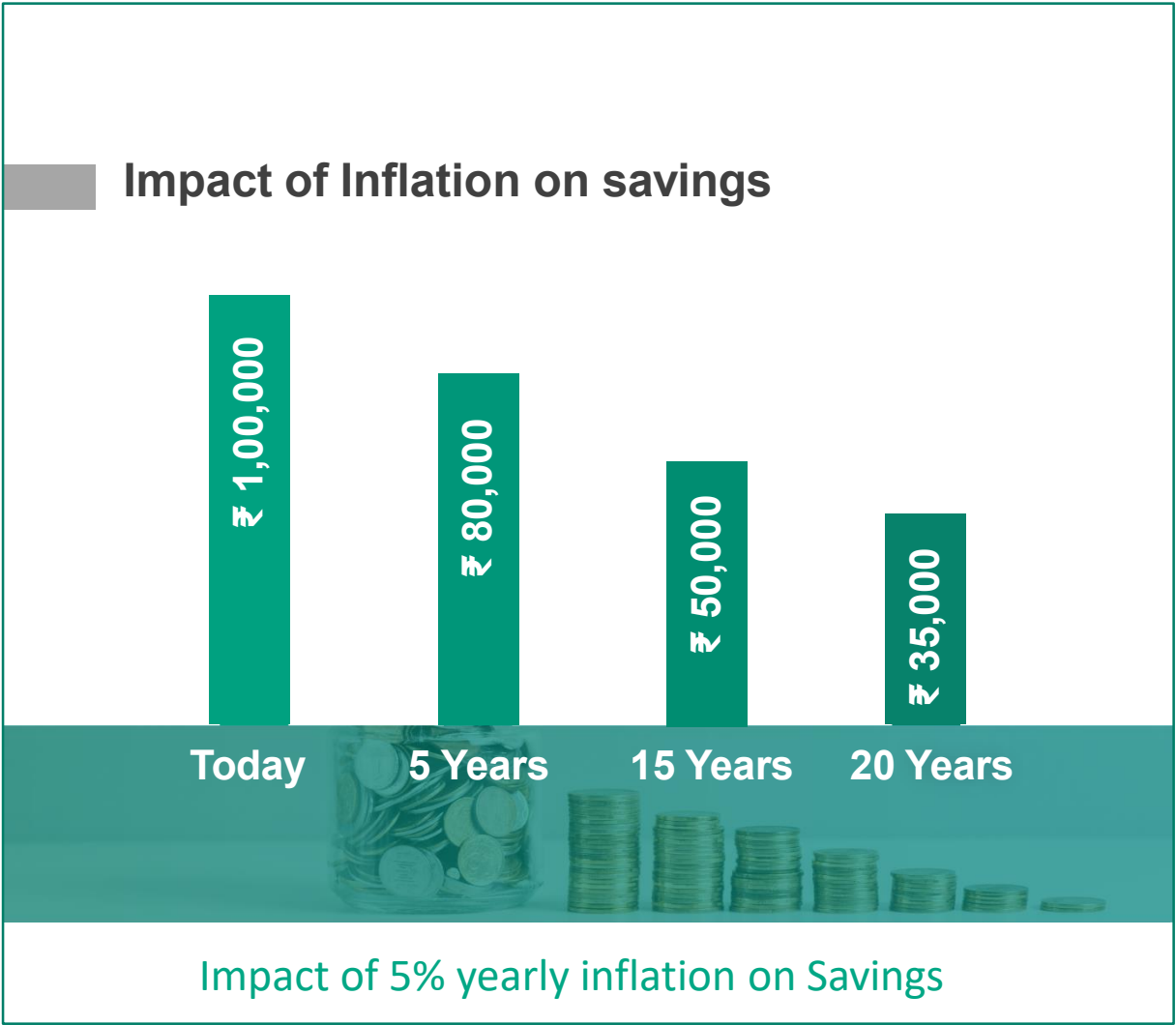
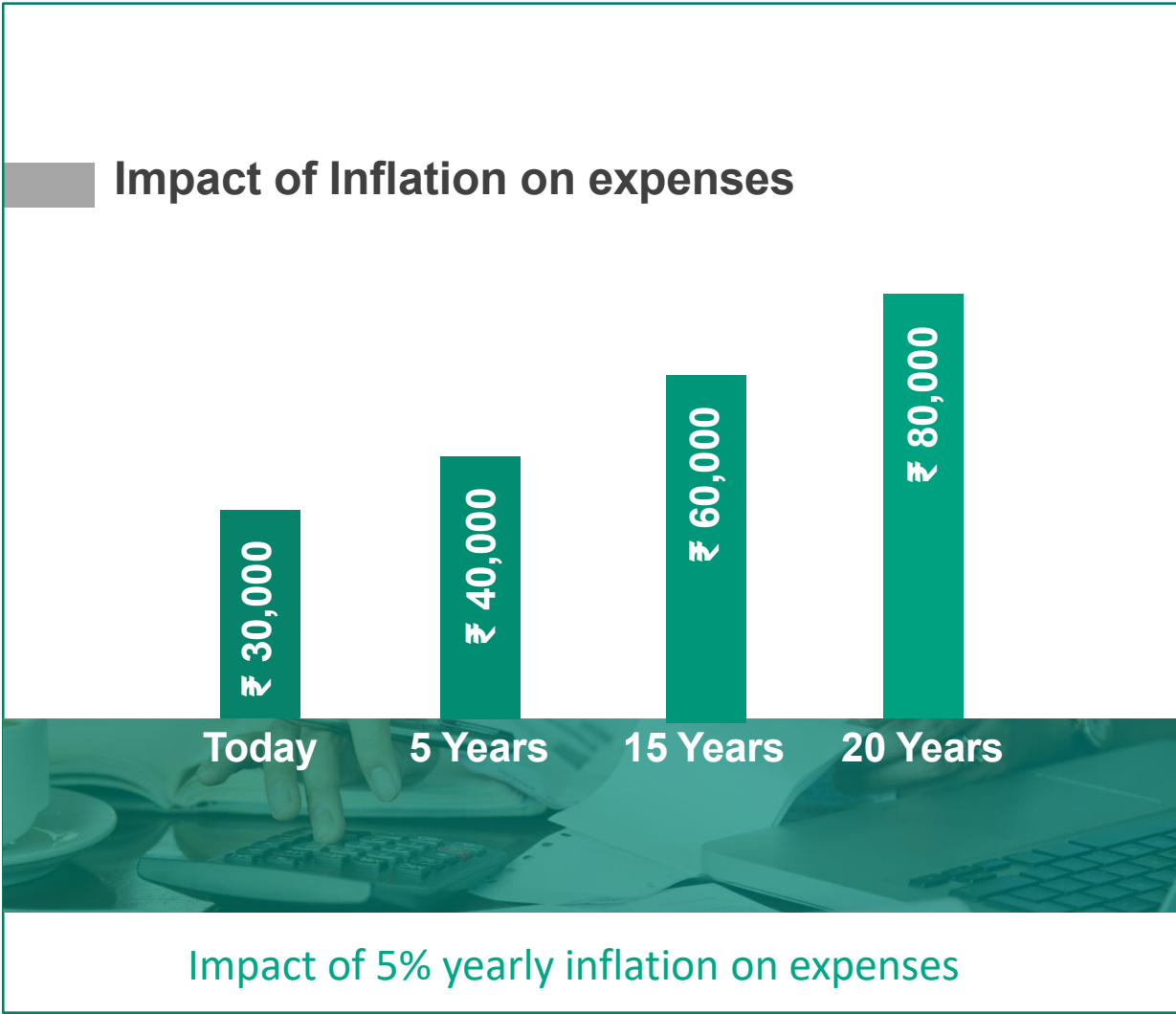
BUY MY
SECOND HOME

RETIRE WELL

GET RICH AND DO
WHAT I LIKE!

S=Specific **M**=Measurable **A**=Attainable **R**=Relevant **T**=Time based

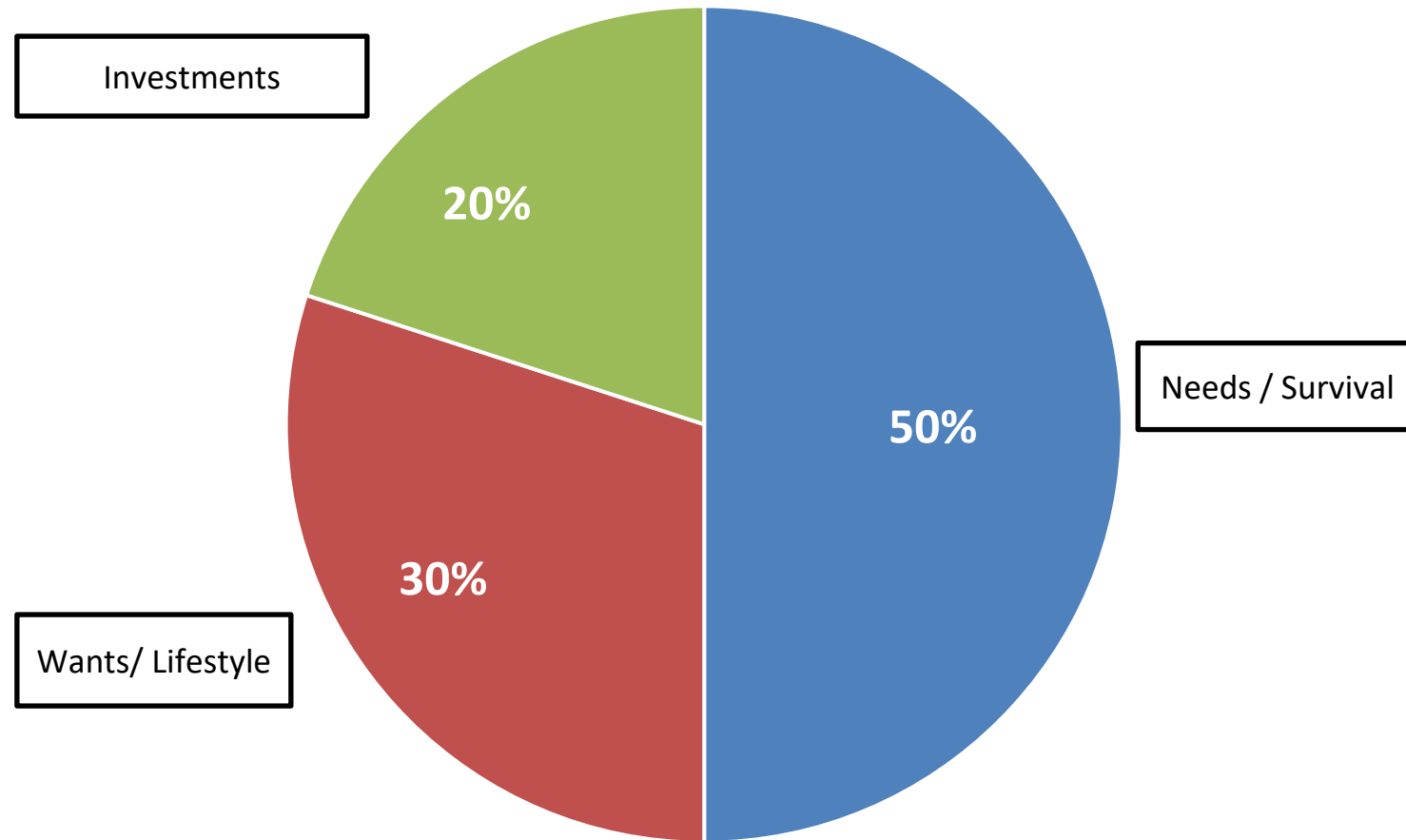
But will you have enough for your goals in future?



For illustration purpose only | Assumed rate of inflation as 5%

**However, some things would need your attention
even before you start investing...**

A Budget Rule to know how much you can invest every month



Planning for Financial Priorities



Health Insurance



Life Insurance

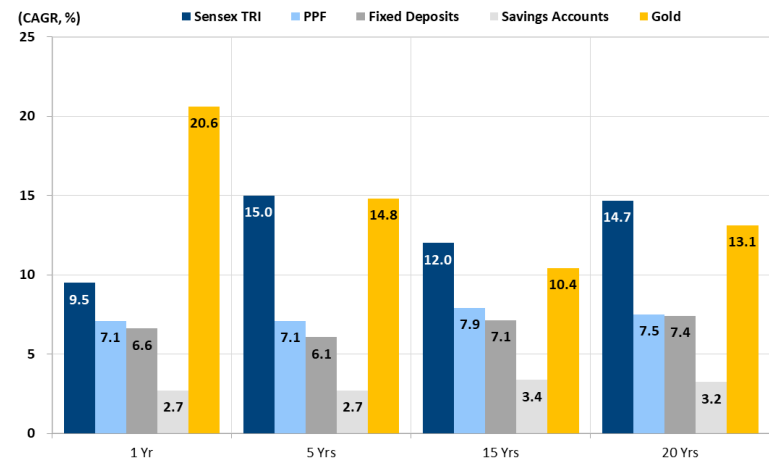


Contingency planning



Income Tax savings

Knowing what mistakes to avoid while investing



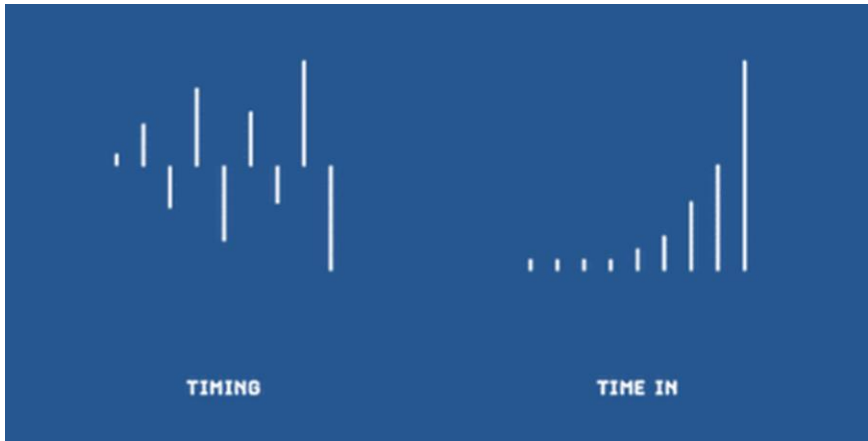
Searching for “Best Returns”



Having too many Illiquid assets



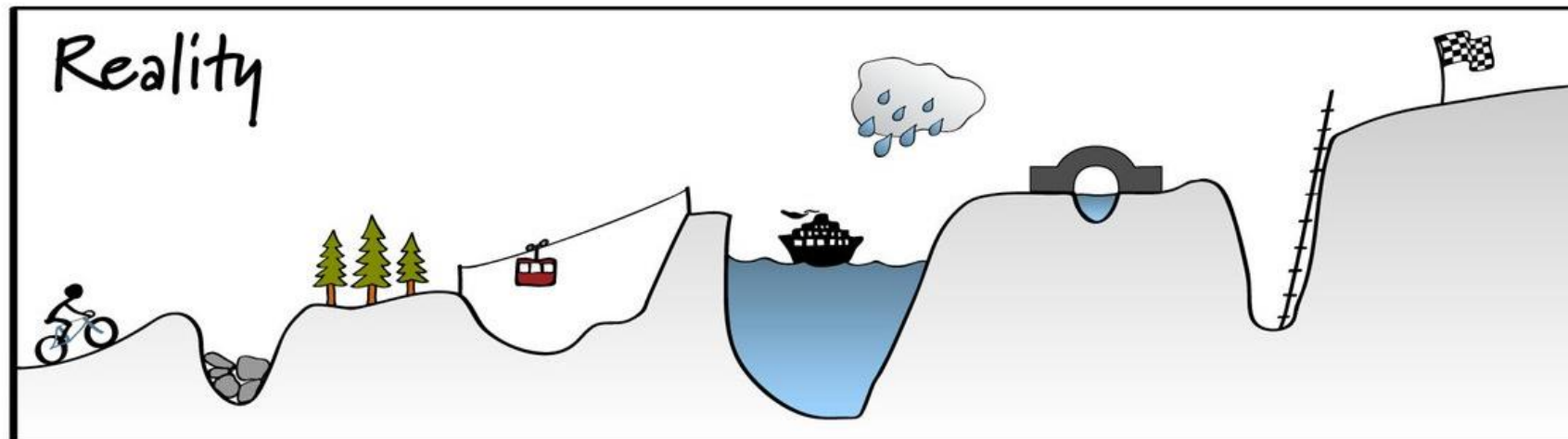
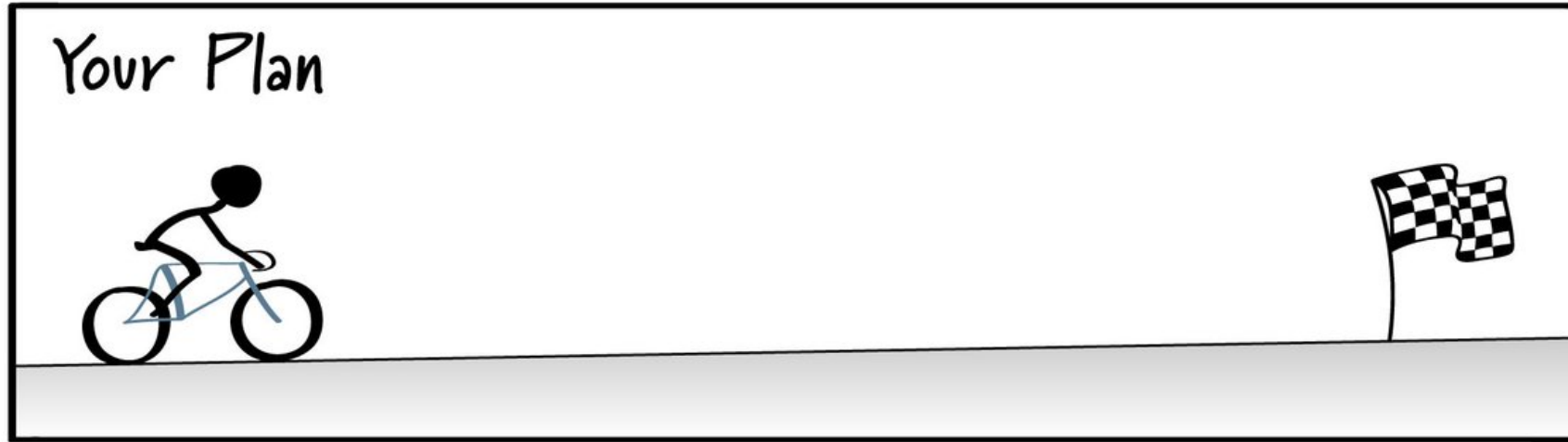
Failing to diversify



Attempting market timing

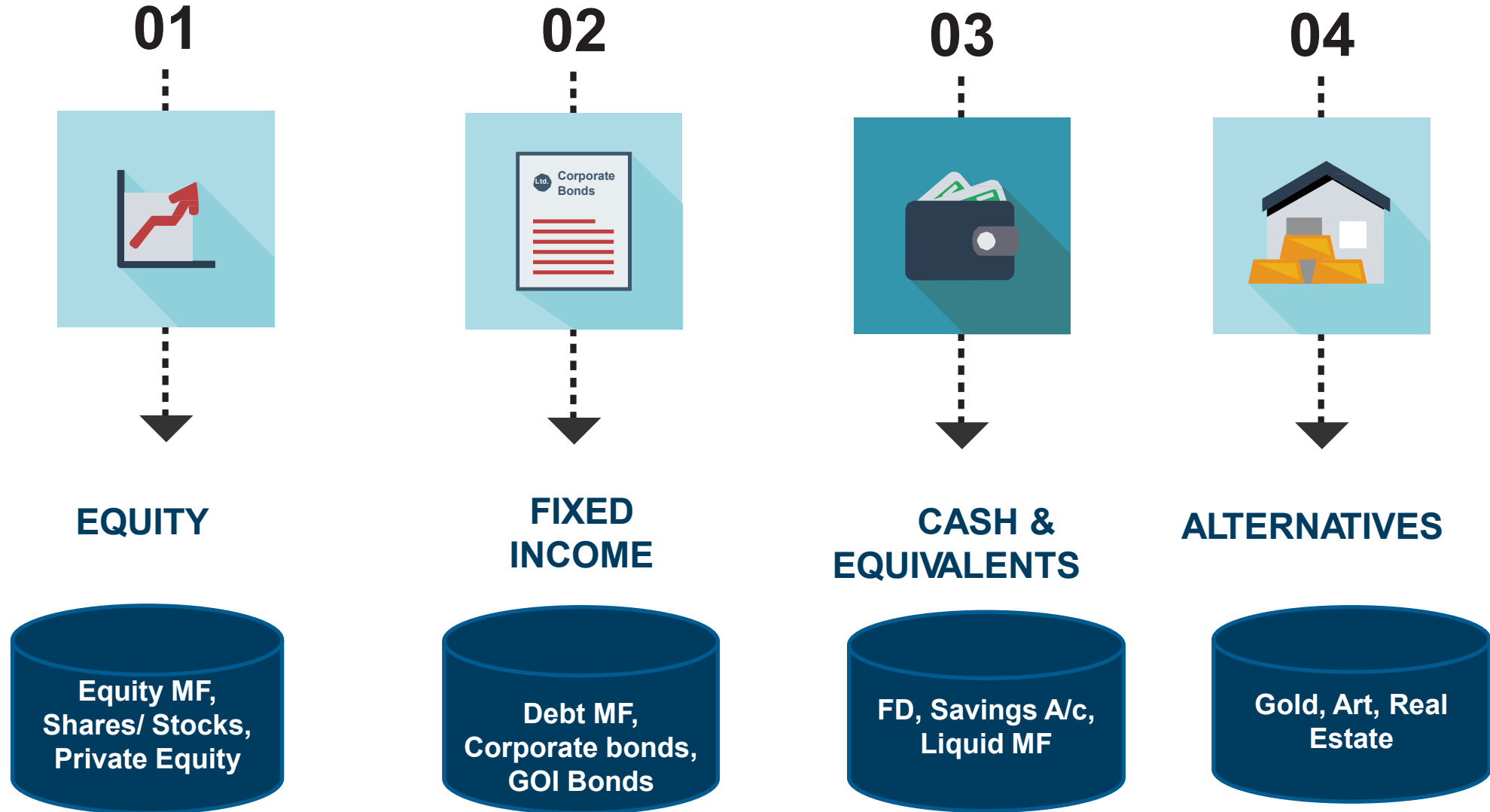
Return different asset classes gave in the last 20 years? (2004-24) Source: CMIE, Bloomberg, IIFL Research.. All images are for illustration purpose only

Also keep in mind Market Fluctuations may always be there

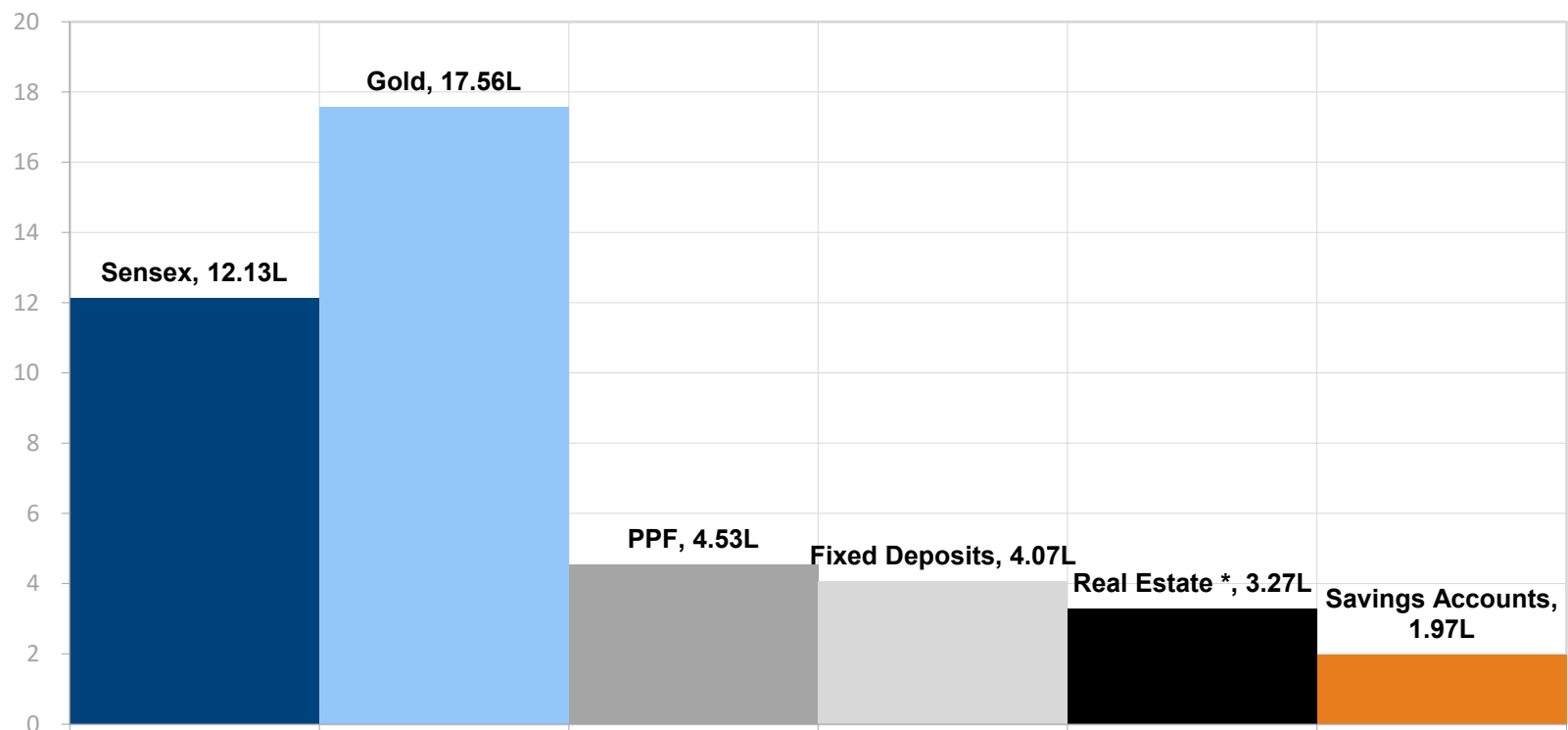


**Hence following the Principles of Investing
may be smarter**

Investing across different asset classes



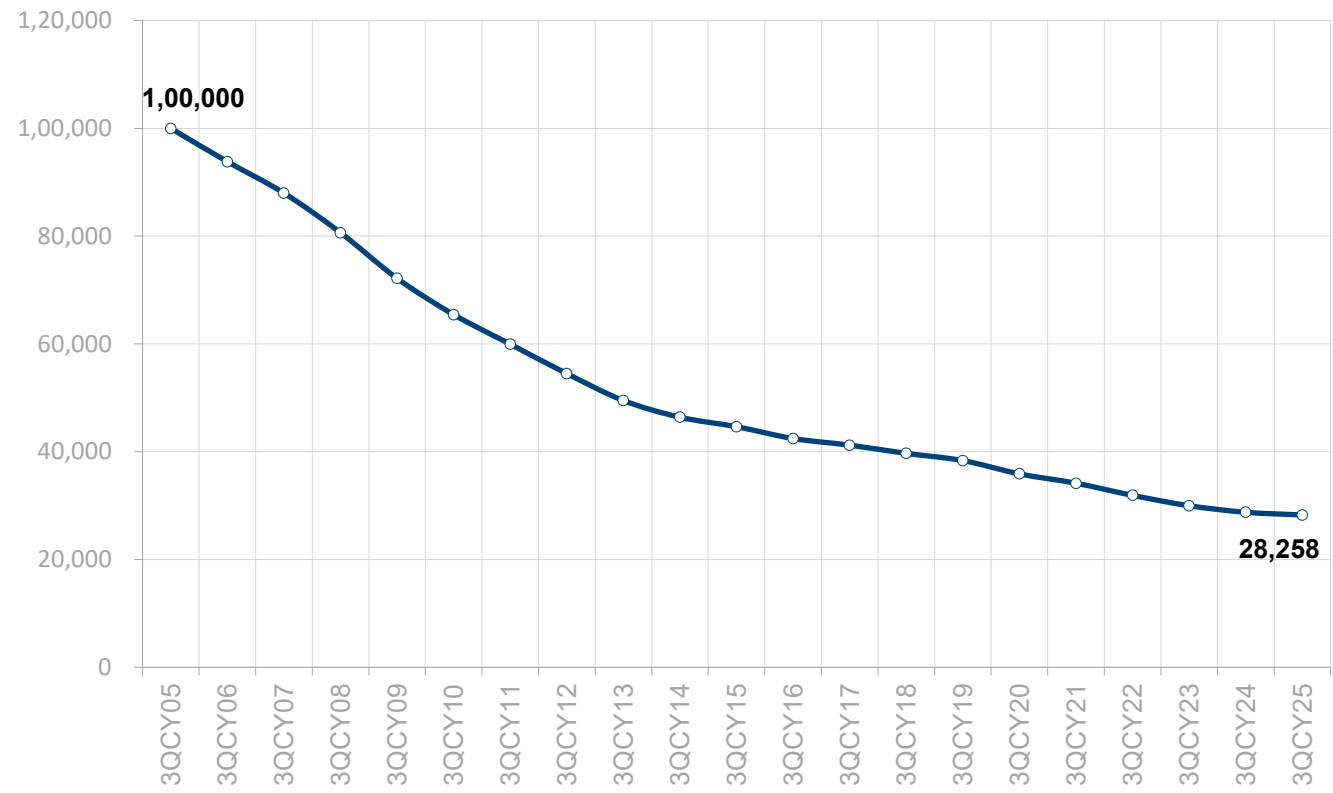
What would be the value of 1L invested 20 years back? (Q3 CY'05- Q3 CY'25)



Source: CMIE, Bloomberg, IIFL Research, Sept 2025| CAGR Returns. | **Note:** House Price Index as released by RBI is used for real estate prices. The data is available from 2010 onwards.

“The comparison with PPF, Bank Fixed Deposit (and other instruments) has been given for the purpose of the general information only. Investments in mutual funds should not be construed as a promise, guarantee on or a forecast of any minimum returns. Unlike traditional saving instruments, there is no capital protection guarantee or assurance of any return in mutual fund investment. Traditional savings instruments are comparatively low risk products and are backed by the Government (except 5- year recurring deposits). Investment in mutual funds carries high risk as compared to the traditional saving instruments and any investment decision needs to be taken only after consulting a tax consultant or financial advisor. **Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.**”

The value of 1 Lac if not invested at all...



Don't let your purchasing power reduce so easily. Invest to beat inflation!

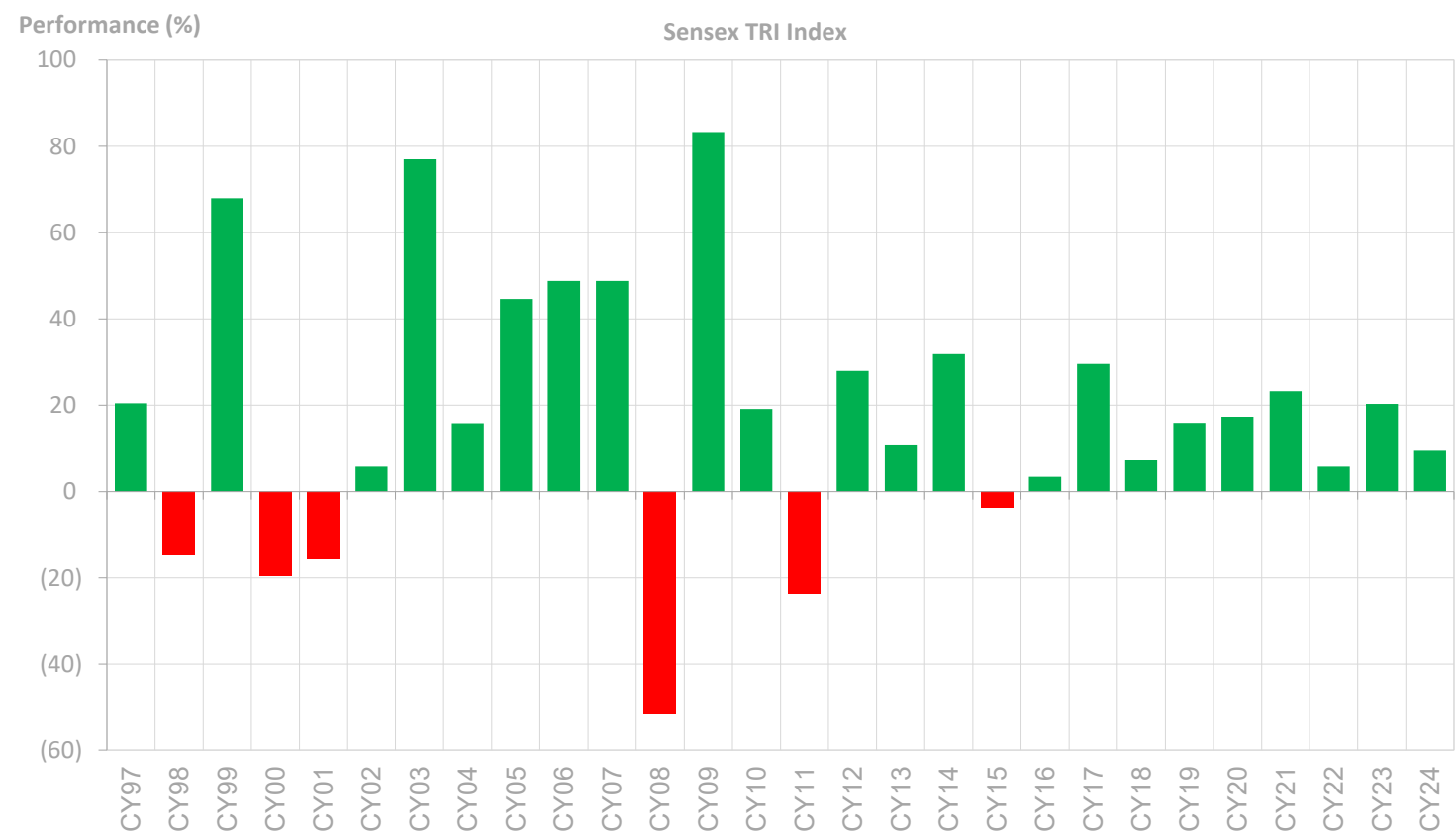
Source: CMIE, IIFL. As on Sept 2025

IN THE LONG TERM, EXPERTS SAY
YOUR BEST BET IS EQUITY

BUT DOES THAT MEAN YOU
INVEST ONLY IN EQUITY?

Sensex historical returns

Sensex TRI 29-year returns – Six years of negative returns (CY)



Source: Returns in INR. IIFL as on 2024 “Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.” It is not possible to invest directly in a Sensex index

Decide an Asset Allocation strategy to Diversify meaningfully



Investment that can
Grow in Value



Property



Gold



Art Collection



Equity Shares

Investment that can
Generate Income



Bonds



NSC/KVP

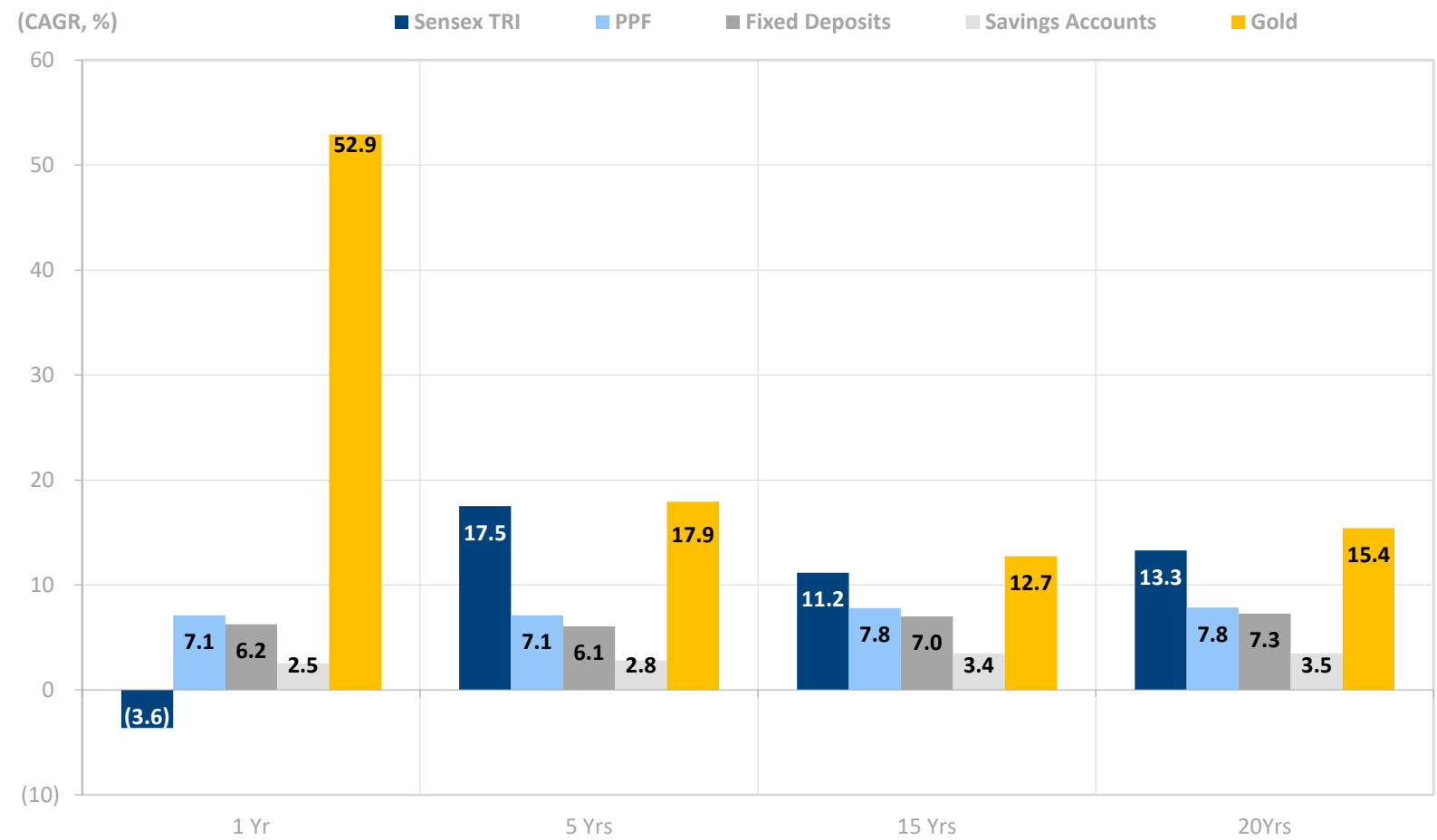


PPF



Bank / Company
Deposits

Returns different asset classes gave in the last 20 yrs? (Q3 CY'05-Q3 CY'25)



Source: Source: CMIE, Bloomberg, IIFL Research, March 2024| CAGR Returns (Q3 CY'05-Q3 CY'25). | “Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.” This is for illustration purpose only

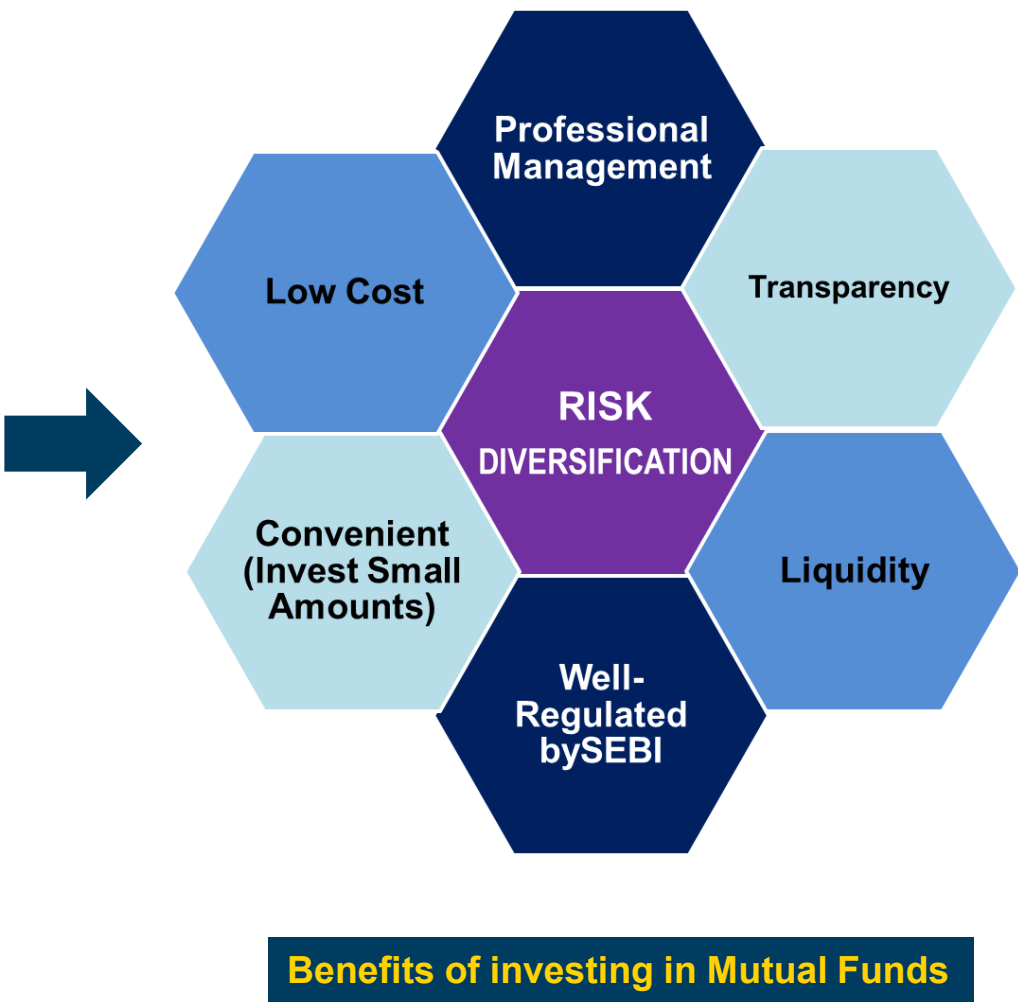
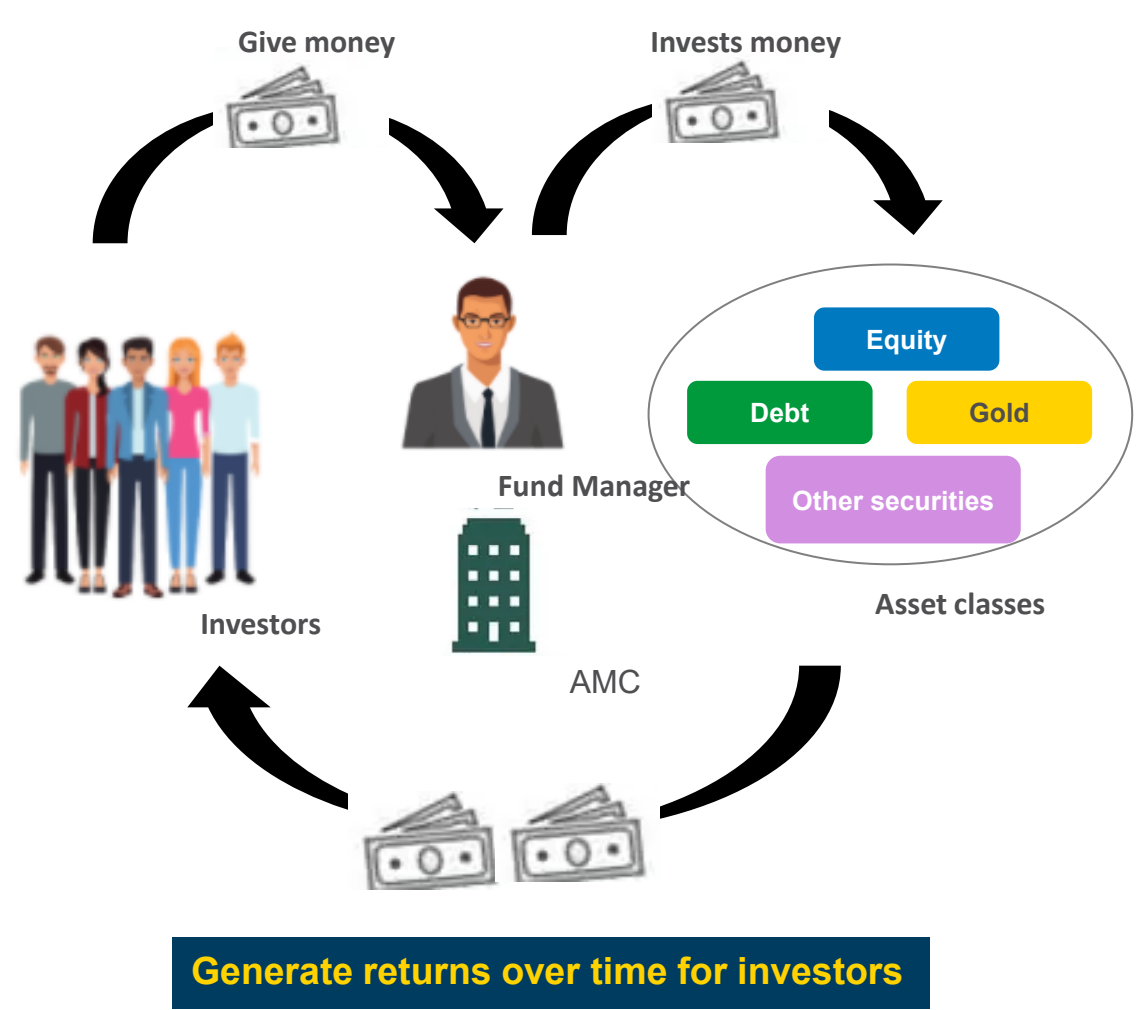
Know how much of risk is worth taking?... Consider **Risk Profiling**



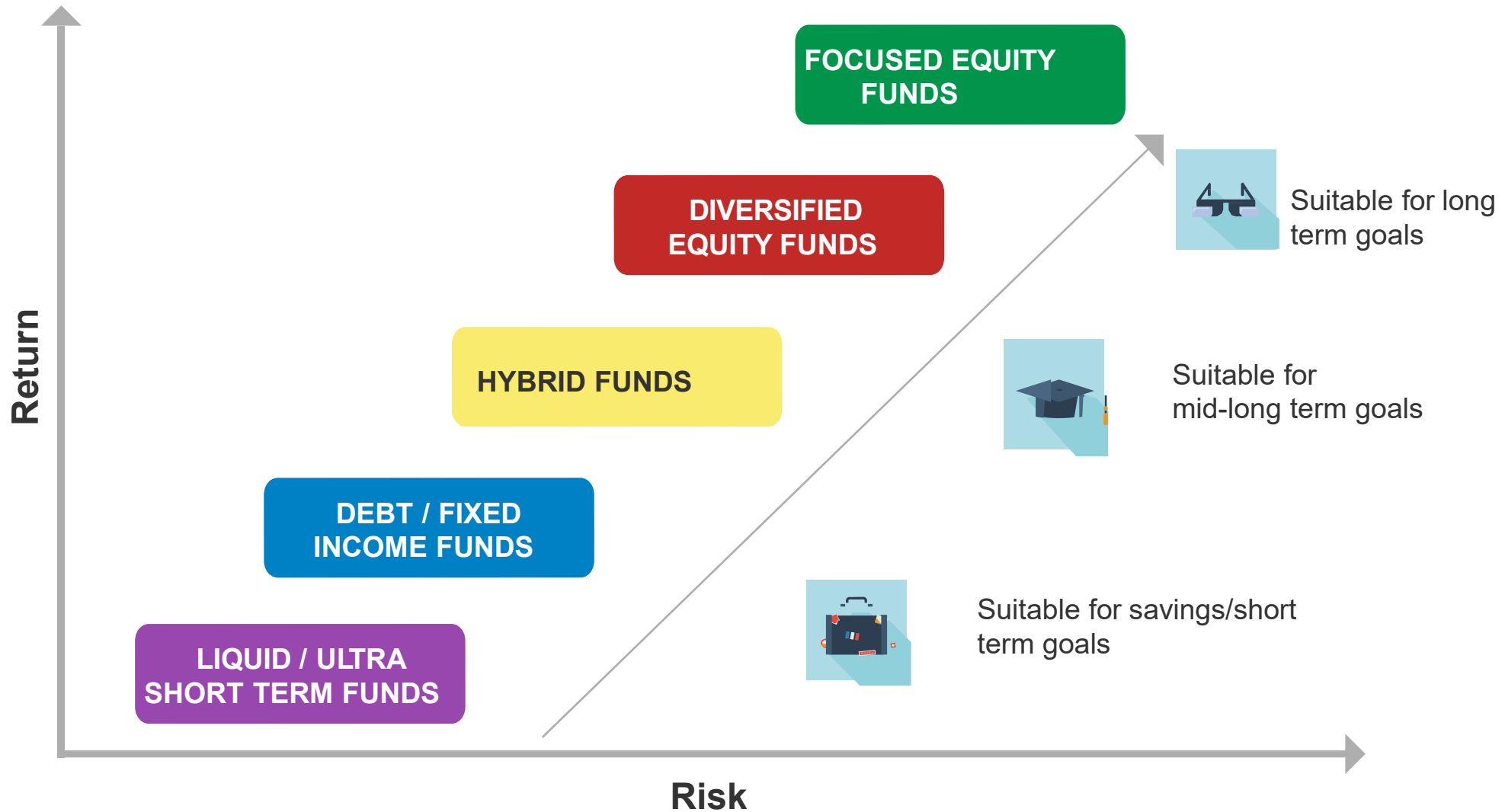


**Shares? Bonds?
Gold? Fixed Deposits?
Real Estate? PPF?
What should
you choose?**

What are Mutual Funds and what are the benefits?



There is a Mutual Fund for everyone!



Categories of Mutual Fund Schemes in India

Category	Description	Sub-types
Equity Schemes	Invest primarily in equities for capital appreciation	Large-Cap, Large & Mid-Cap, Mid-Cap, Small-Cap, Value, Contra, Focused, Sectoral/Thematic, ELSS, Flexi-Cap, Multi-Cap, Dividend Yield
Debt Schemes	Invest in fixed-income instruments for stable returns	Money-Market, Short-Term Debt, Corporate Bond, Gilt Funds, Treasury Bills
Hybrid Schemes	Mix of Equity + Debt	Conservative Hybrid, Aggressive Hybrid, Dynamic Asset Allocation, Multi-Asset Allocation, Equity Savings, Arbitrage
Solution-Oriented Schemes	Long-term goal-based funds	Retirement Funds, Children's Funds
Other Schemes	Miscellaneous structures	Index Funds, ETFs, Fund of Funds

Equity Funds Categories



Multi Cap Fund*

At least 65% investment in equity & equity related instruments



Large Cap Fund

At least 80% investment in equity & equity related instruments



Large & Mid Cap Fund

At least 35% investment in large cap stocks and 35% in mid cap stocks



Mid Cap Fund

At least 65% investment in mid cap stocks



Small cap Fund

At least 65% investment in small cap stocks

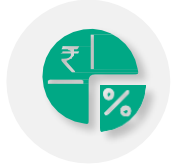


Flexi Cap Fund

An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

* Also referred to as Diversified Equity Funds

Equity Fund Categories



Dividend Yield Fund

Predominantly invest in dividend yielding stocks, with at least 65% in stocks



Value Fund

Value investment strategy, with at least 65% in stocks



Contra Fund

Scheme follows contrarian investment strategy with at least 65% in stocks



Focused Fund

Focused on the number of stocks (maximum 30) with at least 65% in equity & equity related instruments



Sectoral/ Thematic Fund

At least 80% investment in stocks of a particular sector/ theme



ELSS

At least 80% in stocks in accordance with Equity Linked Saving Scheme, 2005, notified by Ministry of Finance

Equity Linked Savings Scheme (ELSS)



Deduction from taxable
income of up to
Rs.1,50,000 under Sec 80C



Invests predominantly in
equity and helps generate
market-linked returns



Shortest lock-in period of 3
years, as compared to other
tax-saving options

Tax benefits are subject to the provisions of the Income Tax Act, 1961 and are subject to amendments from time to time. | Equity Linked Savings Scheme (lock in period: 3 years) allows you to avail tax deduction of up to Rs.1.5 lakh under Section 80C of Indian Income Tax Act, 1961 under the old tax regime.

Conservative Hybrid Fund

- 10% to 25% investment in equity & equity related instruments; and
- 75% to 90% in Debt instruments



Balanced Hybrid Fund

- 40% to 60% investment in equity & equity related instruments; and
- 40% to 60% in Debt instruments



Aggressive Hybrid Fund

- 65% to 80% investment in equity & equity related instruments; and
- 20% to 35% in Debt instruments

Dynamic Asset Allocation or Balanced Advantage

- Investment in equity/ debt that is managed dynamically (0% to 100% in equity & equity related instruments; and
- 0% to 100% in Debt instruments)



Multi Asset Allocation

- Investment in at least 3 asset classes with a minimum allocation of at least 10% in each asset class



Arbitrage Fund

- Arbitrage funds are hybrid mutual funds that generate returns by using the strategy of simultaneously buying and selling of securities in different markets to take advantage of different prices.

Equity Savings

- Equity and equity related instruments (min.65%);
- Debt instruments (min.10%) and
- Derivatives (min. for hedging to be specified in the SID)



Arbitrage Funds



The word 'Arbitrage' refers to the practice of buying a security in one market, and then selling it at a higher price in another market.



An Arbitrage fund buys a security in the cash market and simultaneously sells it in the Futures market, at a higher price. The price difference in these two markets helps generate returns.



The positions have to be held until expiry of the derivative cycle and both positions need to be closed at the same price to realize the difference.



The cash market price converges with the futures market price at the end of the contract period. Thus it delivers risk-free profit for the investor/trader.



Price movements do not affect initial price differential because the profit in one market is set-off by the loss in the other market.



Suitable for cautious investors who want to benefit from a volatile market without taking on too much risk.

Debt Funds Categories



Overnight Fund

Overnight securities/ Securities having maturity of 1 day



Liquid Fund

Debt and money market securities with maturity of upto 91 days only



Ultra Short Duration Fund

Securities with Macaulay duration of the portfolio between 3 months - 6 months



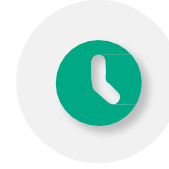
Low Duration Fund

Securities with Macaulay duration of the portfolio between 6 months - 12 months



Money Market Fund

Money Market instruments having maturity upto 1 Year



Short Duration Fund

Securities with Macaulay duration of the portfolio between 1 year- 3 years



Medium duration fund

Securities with Macaulay duration of the portfolio between 3 year- 4 years



Medium to long duration fund

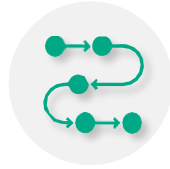
Securities with Macaulay duration of the portfolio between 4 year- 7 years

28 Debt Funds Categories



Long Duration Fund

Securities with Macaulay duration of the portfolio greater than 7 years



Dynamic Bond

Securities across duration



Corporate Bond Fund

Minimum 80% investment in corporate bonds only in AA+ and above rated corporate bonds



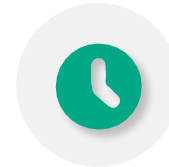
Credit Risk Fund

Minimum 65% investment in corporate bonds, only in AA and below rated corporate bonds



Banking and PSU Fund

Minimum 80% in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds



Gilt Fund

Minimum 80% in G-secs, across maturity



Gilt Fund with 10 year constant Duration

Minimum 80% in G-secs, such that the Macaulay duration of the portfolio is equal to 10 years



Floater fund

Minimum 65% in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives)

Debt Funds Categories



Banking and PSU Fund

Minimum 80% in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds



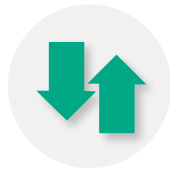
Gilt Fund

Minimum 80% in G-secs, across maturity



Gilt Fund with 10 year constant Duration

Minimum 80% in G-secs, such that the Macaulay duration of the portfolio is equal to 10 years

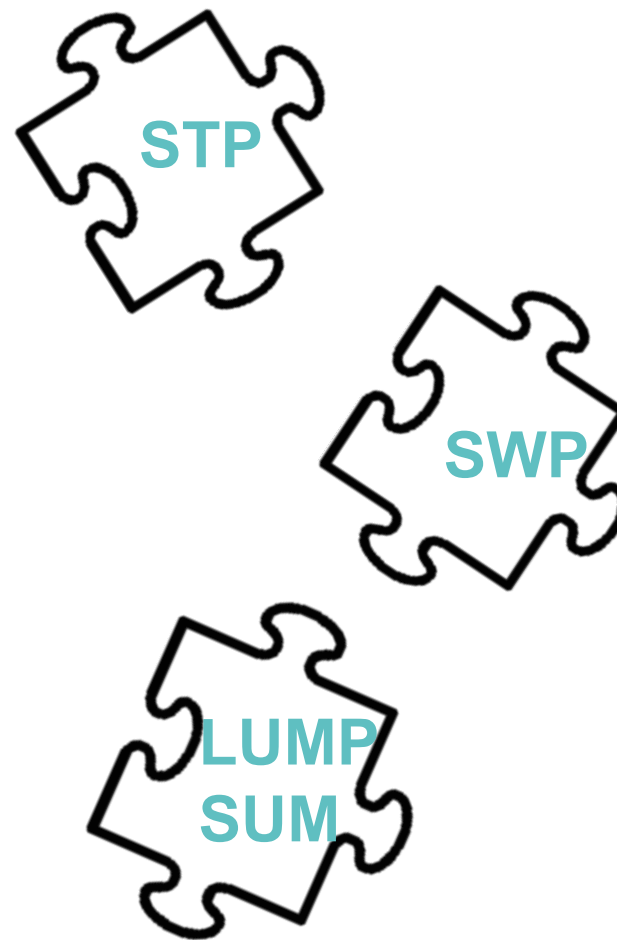


Floater Fund

Minimum 65% in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives)

Ways to invest in a Mutual Fund?

The crucial piece to
your financial puzzle



Scheme Related Documents



Scheme Information Document (SID)

- It includes detailed information that an investor should know before investing, like the investment objective, fees, asset allocation, etc.



Statement of Additional Information (SAI)

- SAI contains information related to legal, tax, and general aspects of a mutual fund.
- It is common for all schemes issued by a mutual fund.

KIM

Key Information Memorandum (KIM)

- KIM is a summarized version of the SID
- It includes key/essential details that an investor must understand before investing.

- One must read & understand scheme related documents before investing in a mutual fund scheme.

Plans & Options : Direct Plans & Regular Plans

Regular Plan



You can invest with the help of Mutual Fund Distributor/agent



It has comparatively LOWER NAV



It has High Expense Ratio

Direct Plan



You can invest DIRECTLY without involving any distributor/agent



It has HIGHER NAV than regular plan



It has Low Expense Ratio as there is no additional fees involved to broker/agent

Growth Option & IDCW (Dividend) Option



Growth Option

Profits made by the scheme are re-invested in the scheme and not paid out to investors

This option can help avail the benefit of compounding

Suitable for investors who do not require regular income



Income Distribution cum Capital Withdrawal (IDCW) Option

Profits made by the scheme are either re-invested or paid out to investors from time to time

Suitable for investors who require a source of income

Investors have to pay a tax on the dividend income

► Product Labelling (Risk-o-meter)

The product label of a mutual fund helps an investor understand the scheme's risk level, investment objective, and time horizon

Risk-o-meter has following six levels of risk for mutual funds with the given color scheme

- Low Risk – Irish Green
- Low to Moderate Risk – Chartreuse
- Moderate Risk – Neon Yellow
- Moderately High Risk – Caramel
- High Risk – Dark Orange
- Very High Risk – Red

Disclaimer that says "Investors should consult their financial advisers if they are not clear about the suitability of the product."



RISKOMETER

THE RISK OF THE SCHEME IS MODERATE

01. Taxation of Mutual Fund Schemes – Equity Oriented

 Fund Category	 Holding Period	 Capital gains	 Tax applicable
 Equity Oriented Funds* Covers the following types of Funds <ul style="list-style-type: none"> <input type="checkbox"/> Unlisted Equity Funds <input type="checkbox"/> Equity oriented Hybrid Funds <ul style="list-style-type: none"> • Aggressive Hybrid • Dynamic Asset Allocation • Equity Savings • Arbitrage <input type="checkbox"/> Equity based Exchange Traded Funds <input type="checkbox"/> Equity based Index Funds 	Up to 12 Months	Short term Capital Gains	20%
	More than 12 Months	Long term Capital Gains	12.5% (on gains exceeding INR 1.25 lacs [^])

Above rates are subject to applicable Surcharge and Health and Education cess of 4% computed on tax and surcharge amount

[^]Exemption of INR 1.25 lacs from tax on long term capital gains is available for gains from listed equity shares and equity oriented mutual funds

**"Equity oriented funds" includes

1. Funds that invest 65% or more of its proceeds in listed domestic equity shares
 2. In case of FOFs, an FOF which invests 90% or more of its proceeds in an ETF having minimum 90% exposure to listed domestic equity shares
- The percentage of equity shareholding or units is reckoned with reference to the annual average of the monthly averages of the opening and closing figures.

02. Taxation of Mutual Fund Schemes – Debt Oriented



Fund Category



Acquisition
Date



Holding
Period



Capital gains



Tax applicable



Debt Oriented Funds*

Covers the following types of Funds

- ☐ Unlisted Debt Funds, including
 - Liquidity Fund
 - Overnight Fund
 - Floater Fund
 - Index Funds

☐ Conservative Hybrid

☐ Listed Debt Funds

- ETFs
- FMPs

Prior to
1 April 2023

More than 24
Months

Long term Capital Gains

12.5%

Up to 24 Months

Short Term Capital Gains

At rates applicable to the Investor

On or after
1 April 2023

NA

Deemed Short Term Capital Gains

At rates applicable to the Investor

Prior to
1 April 2023

More than 12
Months

Long term Capital Gains

12.5%

Up to 12 Months

Short Term Capital Gains

At rates applicable to the Investor

On or after
1 April 2023

NA

Deemed Short Term Capital Gains

At rates applicable to the Investor

Above rates are subject to applicable Surcharge and Health and Education cess of 4% computed on tax and surcharge amount

*Debt Mutual Funds which invests:

1. 65% or more of its proceeds in Debt and Money Market Instruments in India
2. In case of FOFs, an FOF which invests 65% or more of its proceeds in the fund mentioned in sr. no. 1 above.

03. Taxation of Mutual Fund Schemes - Others

 Fund Category	 Holding Period	 Capital gains	 Tax applicable
<div>   </div> Other Schemes* Covers the following types of Funds <input type="checkbox"/> Multi Asset Allocation Fund <input type="checkbox"/> Overseas Fund of Funds <input type="checkbox"/> Gold ETF Fund of Fund <input type="checkbox"/> Silver ETF Fund of Fund <input type="checkbox"/> Income plus Arbitrage Fund of Fund	More than 24 Months	Long term Capital Gains	12.5%
	Up to 24 Months	Short Term Capital Gains	At rates applicable to the Investor
Other ETFs <input type="checkbox"/> Gold & Silver ETFs	More than 12 Months	Long term Capital Gains	12.5%
	Up to 12 Months	Short Term Capital Gains	At rates applicable to the Investor

Above rates are subject to applicable Surcharge and Health and Education cess of 4% computed on tax and surcharge amount.

* Other than Equity Oriented & Debt Orient Fund mentioned in the previous slides

Nomination in Mutual Funds

Why Nomination matters?

- ✓ Quick transmission of your units to your loved ones
- ✓ Avoiding delays and legal complications
- ✓ Preventing unclaimed assets

Who can make a Nomination?

- ✓ Any individual investor can nominate (whether you invest alone or jointly).
- ✓ You can nominate up to 3 people

For new Investors (from October 01, 2022 onward)

If you invest in your own name (single holder), You must either:

- ✓ Add a nominee **or**
- ✓ Submit a form saying you do not wish to nominate (opt-out)

If this is not done, the application will be rejected.

How to submit Nomination or change a Nominee:

- ✓ Online (using e-Sign or OTP authentication)
- ✓ Offline (submit a signed nomination form)

If the folio is in joint names, Nomination is optional but recommended.



Why is Nomination important?



If a unit holder does not nominate a person, the units would be transmitted to the account of **legal heir(s)**.



It also depends upon the Will left by the unit holder (if any) and as per the **relevant laws**. This may make the procedure lengthy, expensive and cumbersome.



Thus, Nomination provides a simpler and **cost-efficient way** for the nominee to claim the units/money in one's mutual fund portfolio, demat account or bank account.



It also involves **minimal paperwork**.



The nominee has to complete formalities like completion of the KYC process, providing the **proof of death** of the unit holder, etc. to claim the units after the demise of the unit holder.



If the nominee is a minor, providing date of birth is mandatory. Guardian's any one identification detail like either PAN, Driving License, Aadhaar (last 4 digits) or Passport (incase of NRI/PIO/OCI) is necessary apart from other details

SEBI Complaint Redress System (SCORES) /Online Dispute Resolution (ODR)



Complaint to Mutual Fund - Contact the Investor Relations Officer of the Mutual Fund

☎ Name and contact details of the Investor Relations Officer are available in the Scheme Information Document and also on the website of the concerned mutual fund.

Complaint to SEBI

- ❖ SEBI Complaint Redress System (SCORES) is SEBI's online system for investor complaint redressal.
- ❖ Investors can file complaints on SCORES if they are not satisfied with the response from a mutual fund, company, or intermediary.
- ❖ SEBI reviews complaints submitted through SCORES and forwards them to the concerned entity for timely resolution.

To log on to SCORES, please visit <http://scores.gov.in/>

- ❖ Investors can further file complaints on Online Dispute Resolution (ODR) if they are not satisfied with the response received on SCORES.

To log on to ODR, please visit <https://smartodr.in/login>

**Can you use a
SIP to plan
for your Financial
Goals?**



Can SIP help fulfil retirement goal?

Raj, 25 years

Monthly Expenses: INR 25,000



Life after retirement... 20 Yr

Inflation considered... 6%

Yash, 40 years

Monthly Expenses: INR 40,000



ROI expected before retirement... 12%

ROI Post retirement... 8%

Jennifer, 50 years

Monthly Expenses: INR 50,000



The above data is for example purpose only. Do not construe this as an Investment advice. Investors are advised to consult their own legal, tax and financial advisors before investing.

Can SIP help fulfil retirement goal?



The above data is for example purpose only. Do not construe this as an Investment advice. Investors are advised to consult their own legal, tax and financial advisors before investing.

What happens when you Top Up your SIP by just 10% every year

Raj started 10k SIP



If he starts at <u>35</u> and invests till 45	
Investing for	10 Yrs.
Expected Return	12%
Money Invested	12L
Wealth Created	23 L

If he starts at <u>30</u> and invests till 45	
Investing for	15 Yrs.
Expected Return	12%
Money Invested	18L
Wealth Created	50L

If he starts at <u>25</u> and invests till 45	
Investing for	20 Yrs.
Expected Return	12%
Money Invested	24L
Wealth Created	1 Cr. approx.!

Invested amount topped up by 10% every year					
Money Invested	19L	Money Invested	38L	Money Invested	69L
Wealth Created	34L	Wealth Created	87L	Wealth Created	2 Cr. approx.!

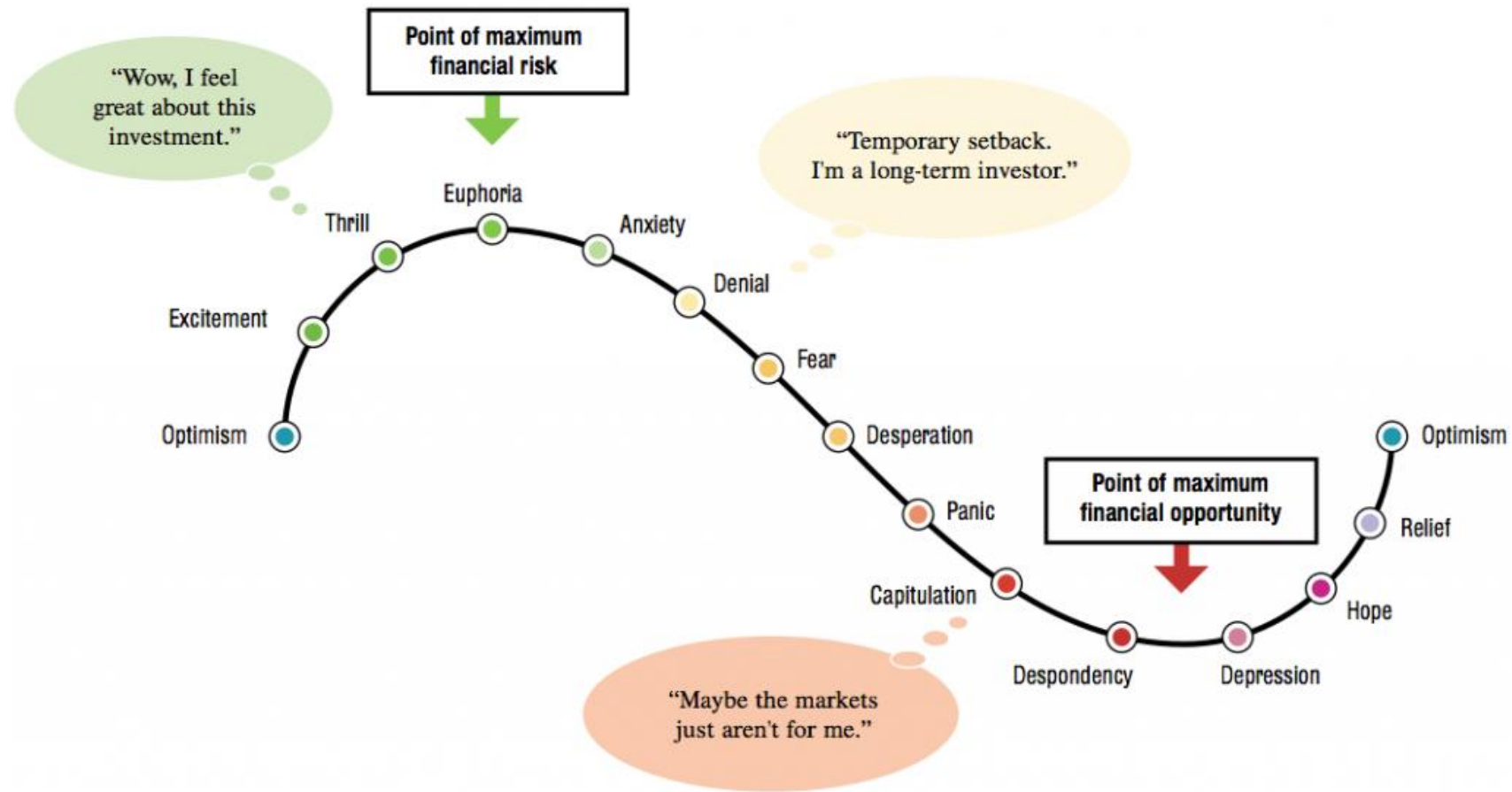
Source: Internal; Expected return from equity instruments as per AMFI guidelines

Guidance helps! Reach out to an expert



Additional slides

Investor Emotion Cycle



Why should women bother managing their wealth

Financial Awareness is important

- Its your money! Earned or Inherited
- You will be better prepared for an emergency
- Unfortunate events -Mishaps, Loss of spouse, Divorce

Lifestyle Management

- No compromise with inflation and price rise
- Be better prepared for lifestyle changes & increasing expenses

Wealth protection & growth

- Longer life span - retaining the riches
- Understanding the language of your Financial Advisor who manages your money



How can women make a start?

#NeverHaveIEver

planned for emergencies.

They only happen in the movies.



- ✓ **Take Health Insurance**
- ✓ **Insure your Life for dependents**
- ✓ **Identify your needs not just wants!**
- ✓ **Understand your Risk Appetite**
- ✓ **Plan an Asset Allocation**
- ✓ **Evaluate your plans periodically**

**Once you start the Financial Plan
DON'T STOP!**

Retirement is Zero Salary Life !



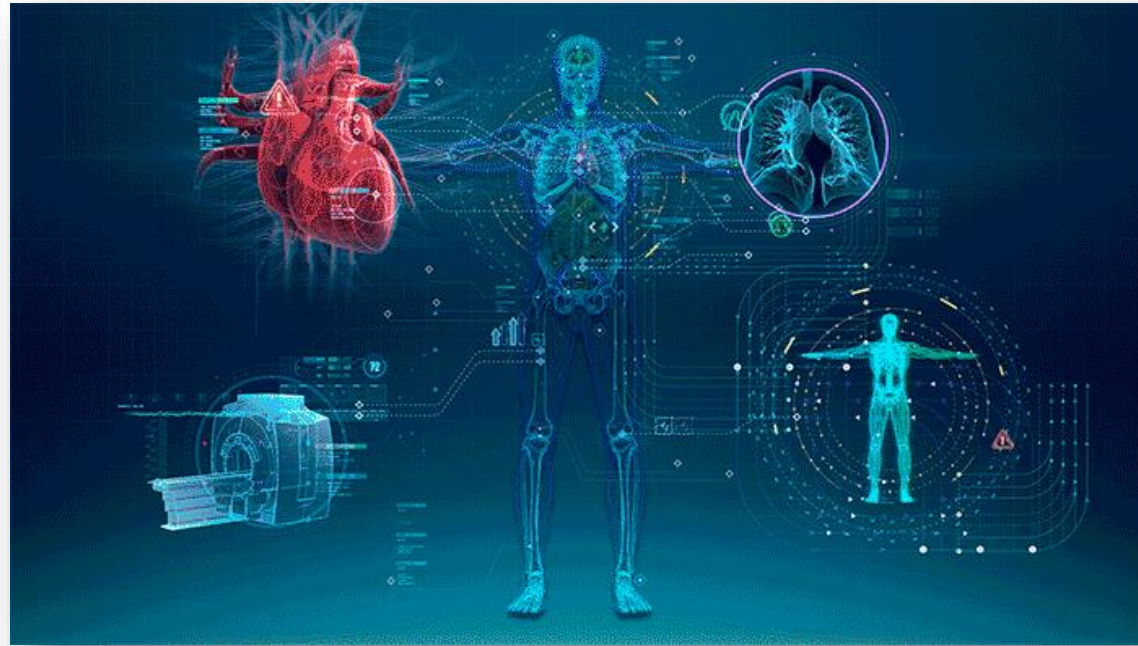
Average Life Span In India



Lack of Adequate Social Security



Cost of Health Care!



54

If you don't start planning now, you will outlive your savings!



This is how you can start transacting!



Learning Library

Dive into our enriching collection of articles, specially tailored to elevate your grasp of various investment concepts. We will help you on your journey to becoming a savvy and responsible investor with curated content designed for your growth.

An investor education & awareness initiative.



Beginner

Investing basics with our easy-to-follow concept guides & videos.



Intermediate

In-depth conceptual breakdowns for more nuanced investing ideas.



Advanced

More complex investing ideas for the more experienced investors.



- Free & extensive educational content library
- Visited by lakhs of investors from more than 300+ cities over the years
- Three levels of audio/video content for you to learn investing concepts,

Mutual Fund Investment Tracing and Retrieval Assistant (MITRA)

What is MITRA?

MITRA is a Service Platform for investors to trace inactive as well as unclaimed mutual fund investments. An inactive folio is where no investor initiated transaction (financial or non-financial) has taken place in last 10 years but unit balance is available in the folio.

Why MITRA was created

Over time, many investors lose track of their Mutual Fund investments, especially those made:

- In physical form
- With incomplete KYC details, or
- Through multiple intermediaries

Such investments often remain unclaimed for years, increasing the risk of fraud or loss. MITRA helps investors and their families find, verify, and reclaim these forgotten assets.

How MITRA helps Investors

- ✓ **Search across the entire MF industry:** Find inactive or unclaimed mutual fund folios using basic personal information.
- ✓ **Identify forgotten holdings:** Discover investments you may have made long ago or those made on your behalf.
- ✓ **Update your KYC details:** Ensure your investment records comply with current SEBI norms.
- ✓ **Protect your assets:** Prevent fraud or loss arising from unmonitored accounts.
- ✓ **Empower families:** Enable nominees and legal heirs to locate investments belonging to deceased investors.

MITRA can be accessed by visiting MF Central website www.mfcentral.com and clicking on the link of “MITRA” available on the home page.

Information Ratio (IR)

The Information Ratio is a key performance metric that evaluates how effectively an investment manager generates excess returns relative to a benchmark, considering the risk taken.

It helps assess whether a fund manager has consistently delivered superior risk adjusted returns as compared to its benchmark. Risk-adjusted returns measure how much risk was taken to achieve the generated returns, expressed as a numerical value.

A higher Information Ratio indicates better performance, when compared with performance of similar schemes. It also suggests a greater likelihood of consistently outperforming its benchmark.

Formula:

$$\text{Information Ratio (IR)} = \frac{\text{Portfolio Return} - \text{Benchmark Return}}{\text{Standard Deviation of Excess Return}}$$

- **Portfolio Return:** The annualized return generated by the fund/portfolio during a particular period, usually expressed in percentage terms.
- **Benchmark Return:** The annualized return of a comparable index (e.g., NIFTY 50, BSE 30), also measured in percentage terms.
- **Standard Deviation of Excess Return:** Measures how much a funds return deviate from its benchmarks return over time

SEBI-validated “@valid” UPI IDs

Purpose: To strengthen investor protection and trust in the securities market by enabling secure, transparent, and verified digital payments to SEBI-registered intermediaries through a structured Unified Payments Interface (UPI) system.

When an investor uses these IDs: SEBI is mandating all registered brokers, mutual funds, RTAs, and other intermediaries to use exclusive validated UPI IDs for collecting investor payments. Each verified intermediary will have a unique and identifiable UPI handle.

When an investor uses these IDs:

✓ The UPI app will display a white “thumbs-up” inside a green triangle, confirming the intermediary’s authenticity.



✓ Payments will reach verified bank accounts only - Investors gain the assurance that every payment goes only to verified and regulated market participants.

Disclaimers

This is an investor education and awareness initiative by DSP Mutual Fund. All Mutual fund investors have to go through a one time KYC (Know Your Customer) process. Investors should deal only with Registered Mutual Funds ('RMF'). For more info on KYC, RMF and procedure to lodge/ redress any complaints visit dspim.com/IEID. For SMART Online Dispute Resolution portal, visit link <https://smartodr.in/login>

An Investor Education & Awareness Initiative by



Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Thank You