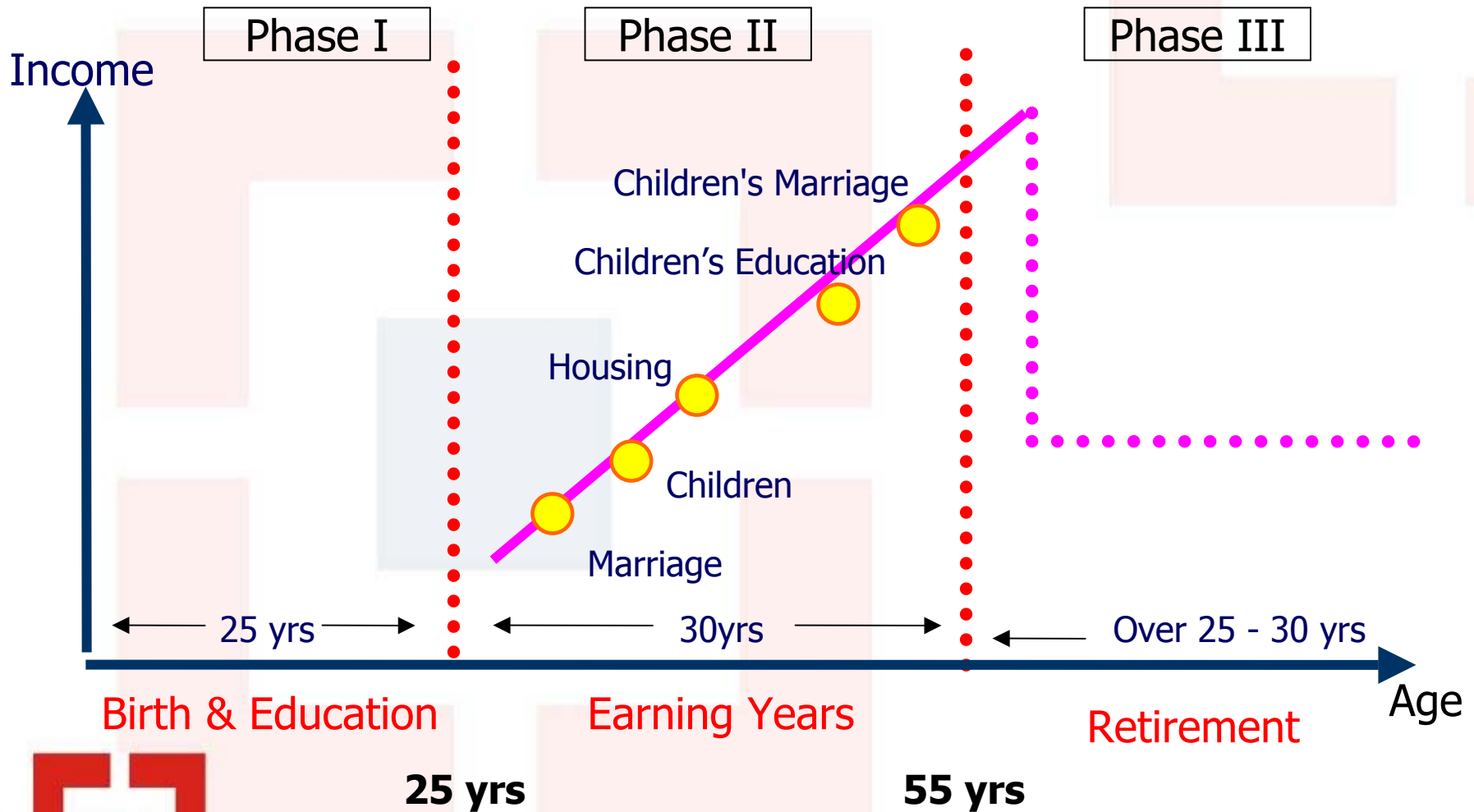




**“Hi ! This week  
I take the opportunity  
to simplify the  
Concept of DIY SIP.**



# Individual Investor: Life Stages

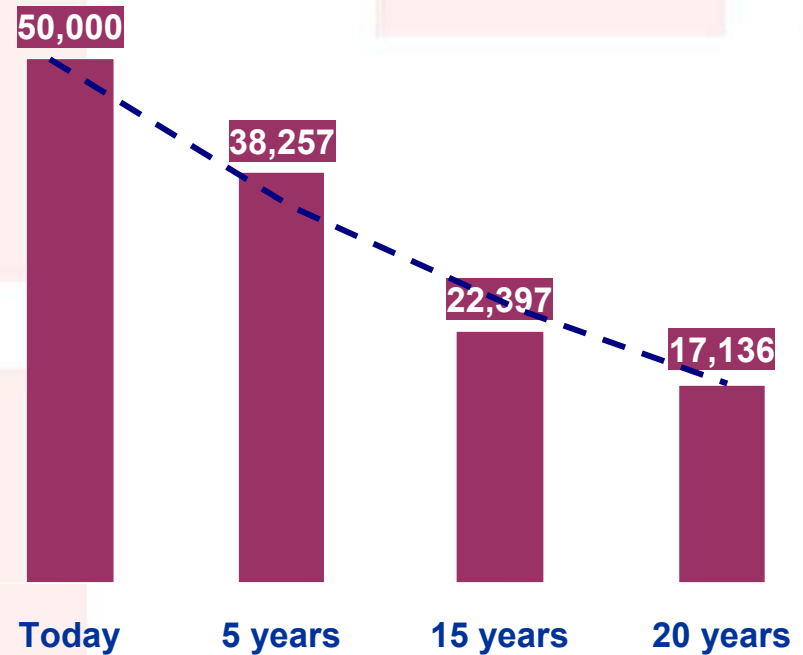


# Value of Money over time

Impact of inflation on monthly expenses of Rs. 30,000 today



At inflation of 5.5%  
Value of Rs. 50,000 over time



Investors need to beat inflation



# Cost of money lying idle...

Money in savings account	+	1,00,000
Interest earned in 1 year (@3.5 per annum)	+	3,500
		1,03,500
Tax on Interest (@30.9%)	-	1,081
Impact of Inflation (@5.5% per annum)	-	5,500
<b>Value at the end of year 1</b>		<b>96,919</b>

**Investment ought to beat the inflation !!!**



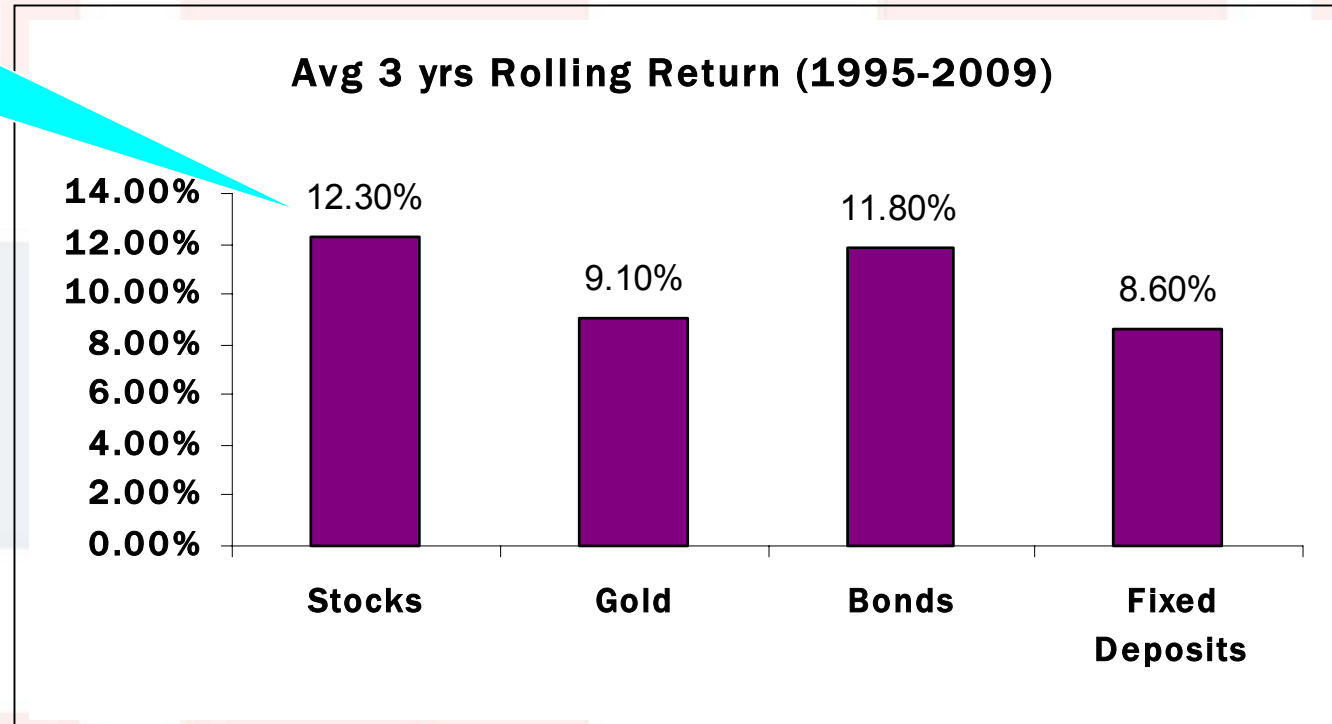
# Where should one Invest?

- Deposit in Bank – SB, RD, FD's
- Investment in Real Estate
- Invest in Bullion - Gold, Silver..
- Investment in Equity
- Debt & Bonds



# Returns of Major Asset Class

**Equities – the most attractive asset class**



# Equity As An Investment

Equity investment is a long-term stock investment strategy whereby profits are realized through dividend payments and capital gains accrued on the equity of a particular stock.

It is a preferred type of investment as it gives :

- Good Returns.
- Inflation Buster.

## How to go about investing in Equity ?

- Buying potential Stocks ?
- Market timing ?
- Saving a lot of money ?
- Expert recommendation ?



# Sensex On An Upward Trend

**Markets moved upward from year 2000.**

(Eg: If an investor would have bought 1000 Reliance equity shares @ Rs.329/- in the year 2000, after 10 yrs the price of reliance has moved up to Rs.956/- )

**His investment of Rs 3,29,000/- becomes 9,56,000/-**



# Sharp Meltdown

However Markets witnessed a sharp meltdown in 2008.

Effects Of The Crash :

- Nervousness, Anxiety and Panic among retail investors.
- Abandoning long term plans and redeem funds under panic and incur losses.



# Timing The Market Becomes Difficult



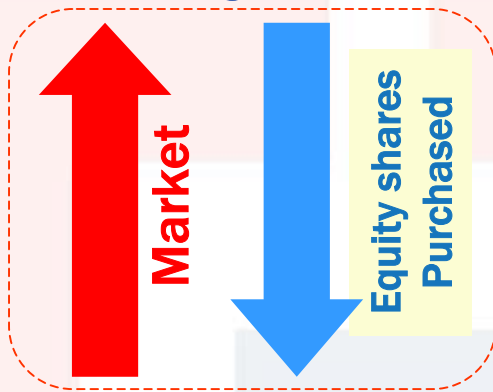
Indian markets became highly volatile after the sharp melt down.

**TIME in the market became important**

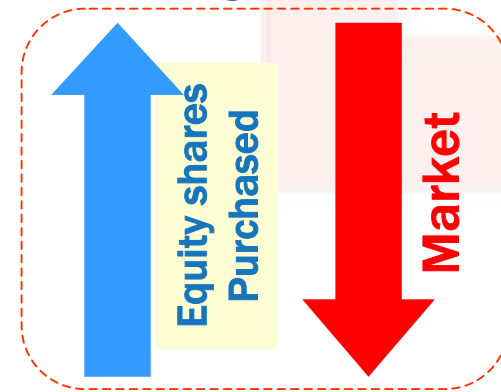


# Rupee Cost Averaging

## Rising Markets



## Falling Markets



## DOUBLE BENEFIT OF REGULAR INVESTMENT

Rupee cost Averaging

Average Purchase cost Per share will be less

Automatic Timing

At higher prices, buy less shares  
At lower prices, buy more shares



# SIP: The Power Of Compounding

Rate of return	No of yrs		
	10 yrs	15 yrs	20 yrs
8%	184,166	348,345	592,947
10%	206,552	417,924	765,697
12%	232,339	504,576	999,148
15%	278,657	676,863	1,515,955

SIP of Rs. 1000 invested per month.



# Systematic Investment Plan (SIP)

The Systematic Investment Plan (SIP) is a simple and time-honored investment strategy for accumulation of wealth in a disciplined manner over long term period.

## Benefits of SIP :

- Lighter on the wallet.
- Makes timing of market irrelevant.
- Power Of Compounding.
- Rupee cost averaging



# What Is DIYSIP ?

**DIYSIP** stands for :

**Do It Yourself Systematic Investment Plan.**

It is a product through which, you can enter the equity market & build your own portfolio using the market volatility for your own benefit.



# Why DIYSIP ?



- It's a disciplined way of investing in equities.
- It helps you to accumulate stocks of your choice in your portfolio on a regular basis.
- It benefits you on “Rupee cost averaging concept”.
- It gives the power of compounding to your investment.
- Uniqueness of the scheme.



# How Does DIYSIP Work ?

You select

- Stocks
  - **The Nifty series.**
  - **Gold ETFs** –Gold BeES, HDFC Gold ETF
  - **Index ETFs** – Nifty BeEs, Bank BeES.
- Quantity
- Trigger Date
- Tenure

On the trigger date, the stocks of the specified quantity will accumulate in your trading account.



# How Can I Register For DIYSIP?

- **Existing customer** - By signing up the application form along with the copy of self attested PAN.
- **New customer** - Can opt for the product at the time of account opening.

During registration you need to tell us your :

- SIP trigger date.
- Stocks to be included in the SIP.
- Quantity of each stock to be invested.
- Tenure.



# How Do I Start ....Signing-Up ?



- You can call our Customer–Care on Toll–Free Number 1800-209 -9700
- SMS HDFCSEC DIYSIP to 56767.
- Write in to us at : [customercare@hdfcsec.com](mailto:customercare@hdfcsec.com)





**Hope this series has given  
you clarity on  
DIYSIP.**

**Your views are very  
important to me so, do post  
your feedback as it helps me  
plan my future lessons.**

