



# MUTUAL FUNDS

## MF

### GSC

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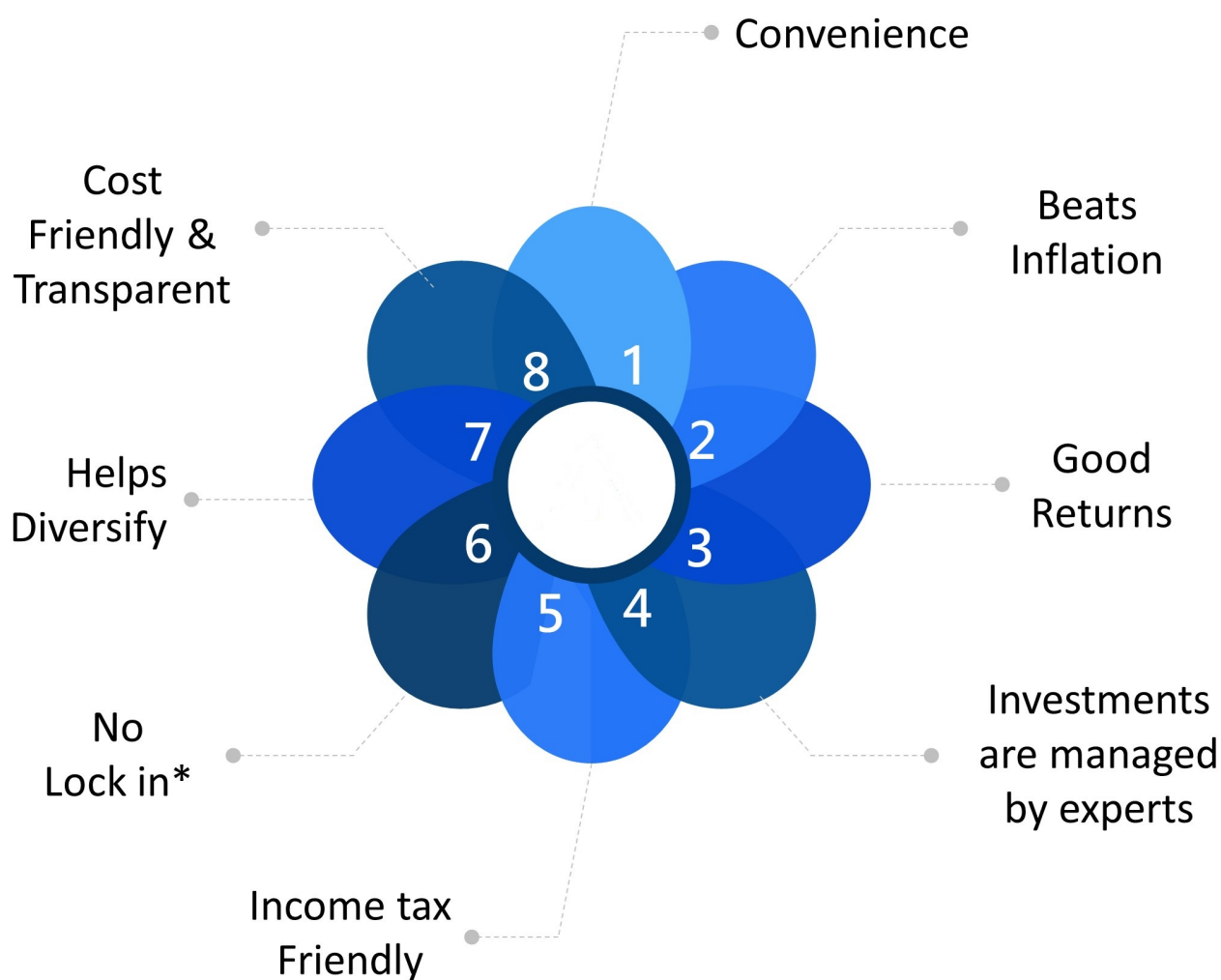


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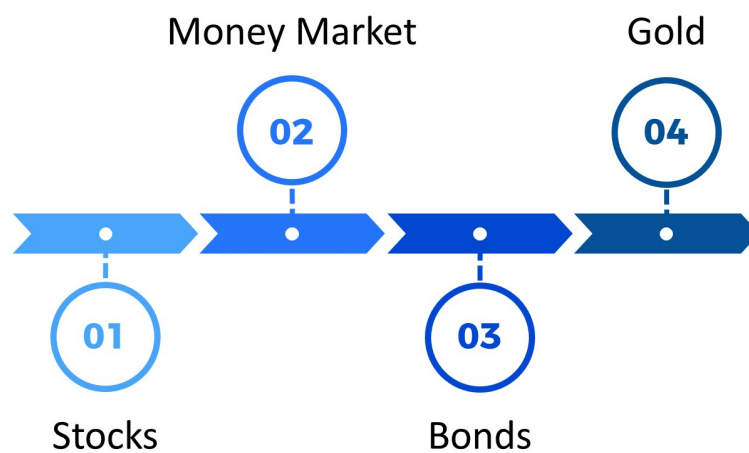
# All About Mutual Funds



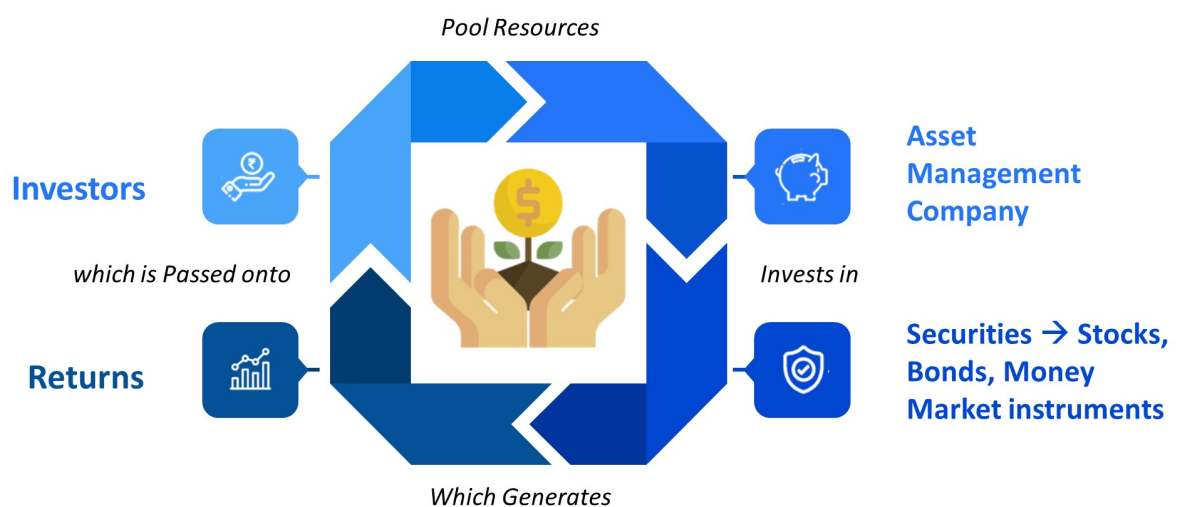
***We Take Care Of Your Money***

*\* Just for illustration. Features can change from scheme to scheme. Mutual Fund investments are subject to market risks. Please read all scheme related documents carefully. Returns are not guaranteed.*

# Where Do Mutual Funds Invest?



# How Do Mutual Funds Work?

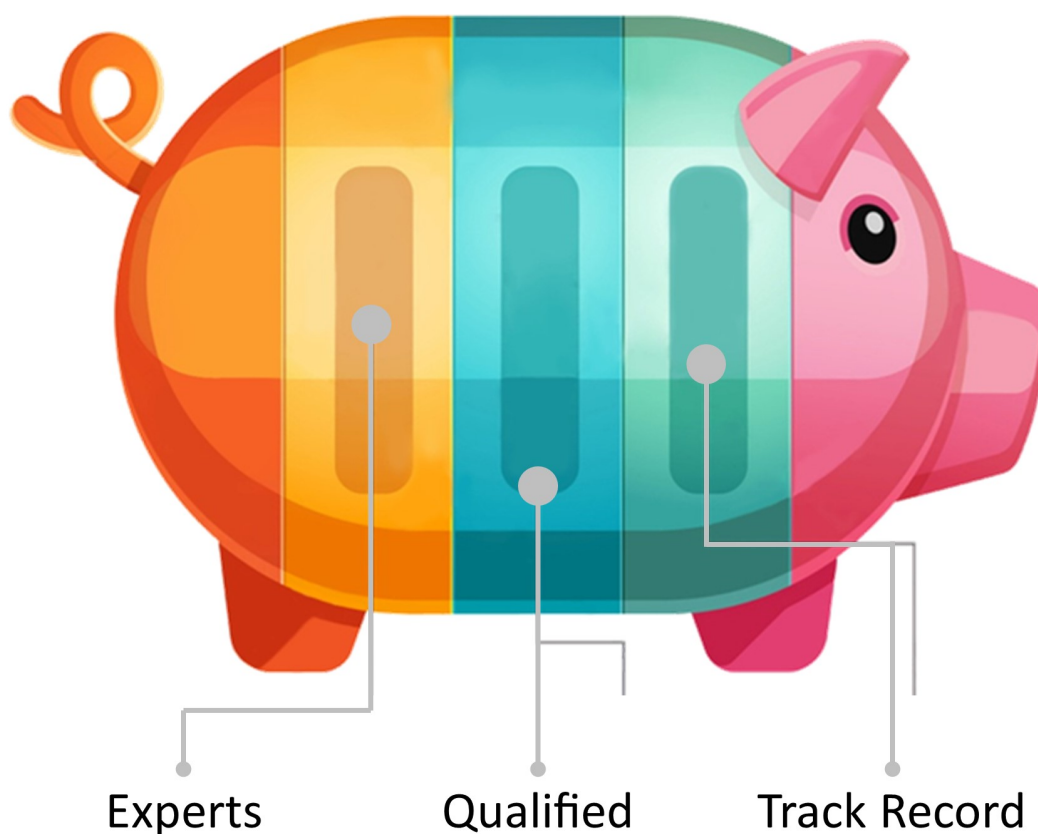


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# Who Manages My Money

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## Fund Manager



Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

# Why invest through Mutual Funds

## Professional Money Management

Fund managers monitor market and economic trends and analyze securities in order to make informed investment decisions.

## Liquidity (Subject To No Lock-in)

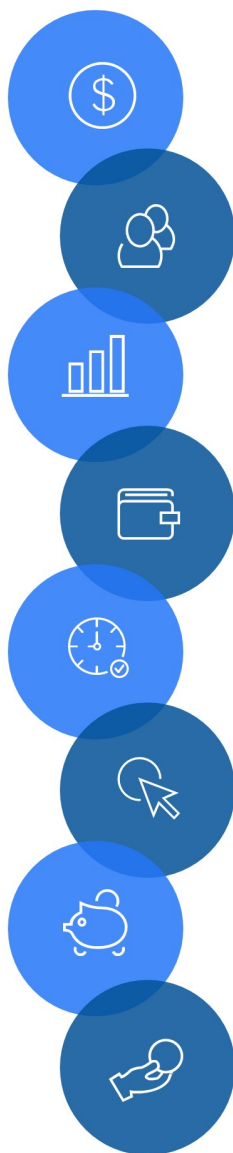
Investors can sell their units on any business day and receive the current market value of investments within a short period.

## Convenience

You have the convenience of lumpsum investments, monthly investments, automatic withdrawal plans and automatic reinvestment of dividends.

## Various Investment Options

Mutual funds offers you variety of investment options - like money market funds. debt funds. balance funds, equity funds, gold funds, etc.



## Diversification

Mutual Funds offer investors an opportunity to diversify across assets depending on their investment needs.

## Affordability

The minimum initial investment for a mutual fund is fairly low for most schemes (As low as Rs.500/- for some schemes).

## Simplicity

Mutual Funds provide you with detailed reports and statements that make record-keeping simple. Monitoring of performance is also quite easy as performance history is easily available.

## Tax Benefits

The Income Tax Act provides various tax benefits on returns earned from investment in mutual funds.

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# How Long It Takes To Get My Money Back

**1-2 Days**



**WORKING DAYS**

**The Money Gets Credited Directly To Your Bank Account**

*Note : There are certain restrictions on withdrawal of money  
from Closed-ended and ELSS funds.*

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# Tax Benefits

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## Balance & Equity Funds

**Short Term Capital Gains Tax: @ 20%**

*Holding Period: Less Than 1 Year*

**Long Term Capital Gains Tax: @ 12.5%**

*\* Holding Period: 1 Year or more*

## ELSS Funds

**Sec. 80C Deduction for FY Investments (Old Tax Regime)**

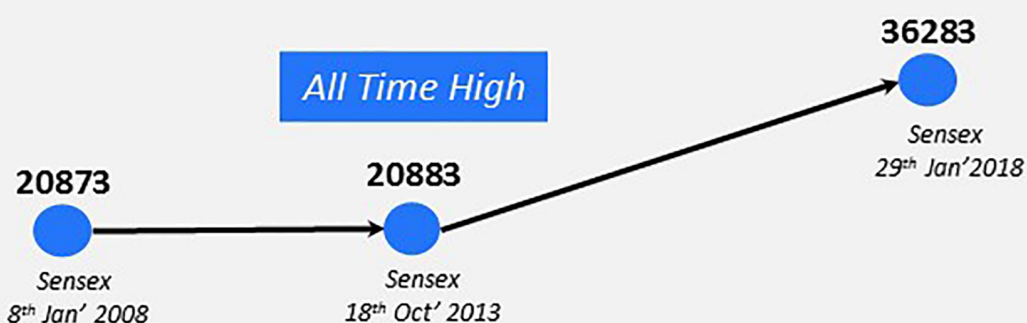
## Retirement Funds

**Sec. 80C Deduction for FY Investments (Old Tax Regime)**

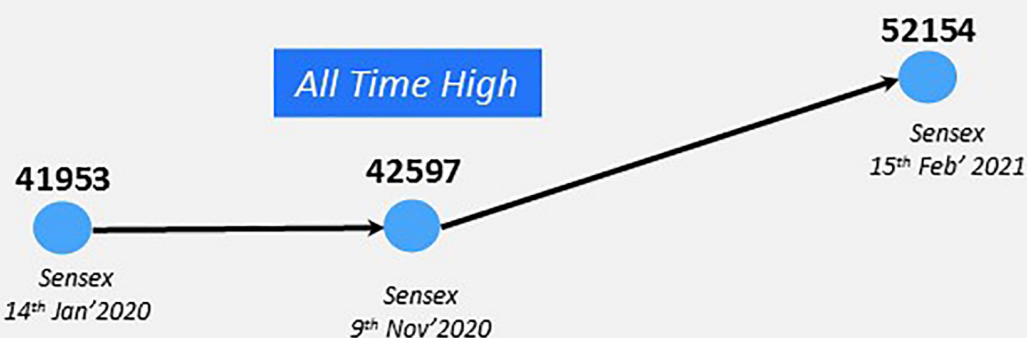
**\*To be eligible for Equity Capital Gains Tax Benefit, the Gross Equity exposure should be 65% or more. LTCG Accrued up to ₹ 1.25 Lakh from selling Equity Shares & Equity oriented Mutual Funds is excluded from tax in a financial year**

Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

# Market Timing: Does It Matter



When Sensex touched the previous high again in Oct'13, many investors thought it is risky to invest now and sensex won't go higher than this. As you can see, it touched 36,000 in early 2018.



When Sensex touched the previous high again in Nov'20, many investors thought it is risky to invest now and sensex won't go higher than this. As you can see, it touched 52,000 in early Feb'21.

Past performance may or may not sustain in future.

Mutual Fund investments are subject to market risk, read all scheme related document carefully.

# Why is diversification Important?



Disclaimer: Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing.

# Why start investing early?

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Higher risk-taking ability.

Time to recover from market downturns.

Being disciplined with your spending habits.

Enjoy the benefit of compounding by starting early.



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# THANK YOU

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For any further query, please feel free to connect with us