

UNDERSTANDING SPECIALISED INVESTMENT FUNDS



SPECIALISED INVESTMENT FUNDS

Bridging the gap between Mutual Funds and PMS



WHAT ARE SPECIALISED INVESTMENT FUNDS?

Introducing SIFs



**SEBI
Regulated
Investment
Products**

**Designed
for
informed
investors
with
higher risk
tolerance**

**Offer
strategy-led
investing
beyond
traditional
mutual
funds**

**Positioned
between
Mutual
Funds and
PMS**

“SIFs are meant for informed investors seeking strategy-based investing.”

WHY WERE SIFs INTRODUCED?

The Need for a New Category



Traditional mutual funds have limited strategy flexibility



PMS comes with significantly higher entry barriers



Investors needed a regulated yet flexible middle ground



SIFs address this gap with innovation under SEBI oversight

“SIFs bring sophistication without compromising regulation.”

KEY FEATURES OF SIFs

What Makes SIFs Different



“Higher flexibility comes with higher responsibility for investors.”

HOW SIFs DIFFER FROM MUTUAL FUNDS

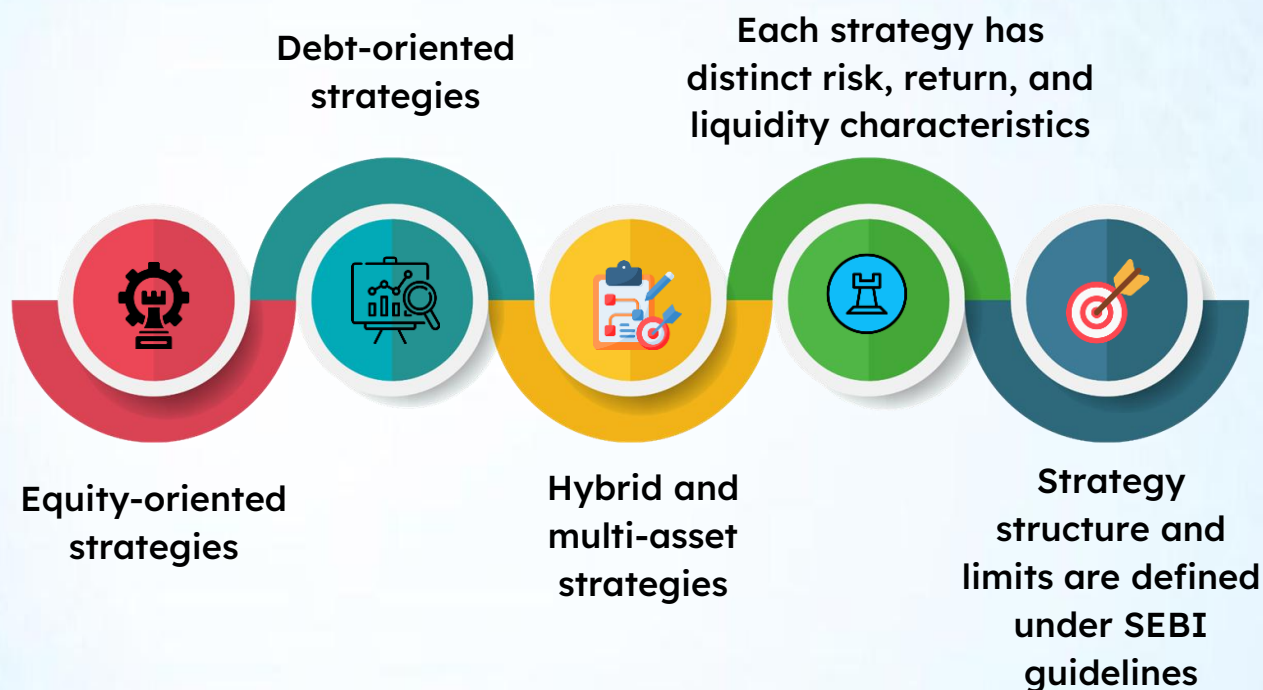
Positioning SIFs Clearly

FEATURE	TRADITIONAL MUTUAL FUNDS	SIF
MINIMUM INVESTMENT	₹500 / SIP	₹10 LAKH
STRATEGY FLEXIBILITY	LIMITED	MODERATE TO HIGH
INVESTMENT STYLE	MOSTLY LONG-ONLY	STRATEGY-LED
LIQUIDITY	GENERALLY DAILY	VARIABLE BY SCHEME
TARGET INVESTOR	RETAIL INVESTORS	INFORMED / HNI INVESTORS

“SIFs fill the strategic gap between mutual funds and PMS.”

TYPES OF STRATEGIES IN SIFs

Broad Strategy Categories



“Strategies vary by fund – understanding them is essential.”

WHO SHOULD CONSIDER SIFs?

Investor Suitability



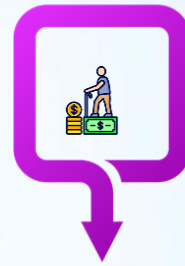
High-net-worth and sophisticated investors



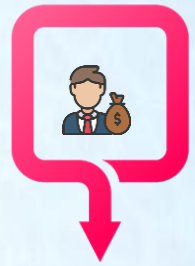
Investors comfortable with higher volatility



Long-term investors with surplus capital



Investors seeking diversification beyond traditional funds



Investors for whom ₹10 lakh is a measured allocation, not concentration

“SIFs may not be suitable for all investors.”

SYSTEMATIC INVESTMENT OPTIONS

How Investments Can Be Structured



Investments can be made via lump sum or systematic routes

SIPs may be used for gradual accumulation

STPs allow structured transfer into SIFs

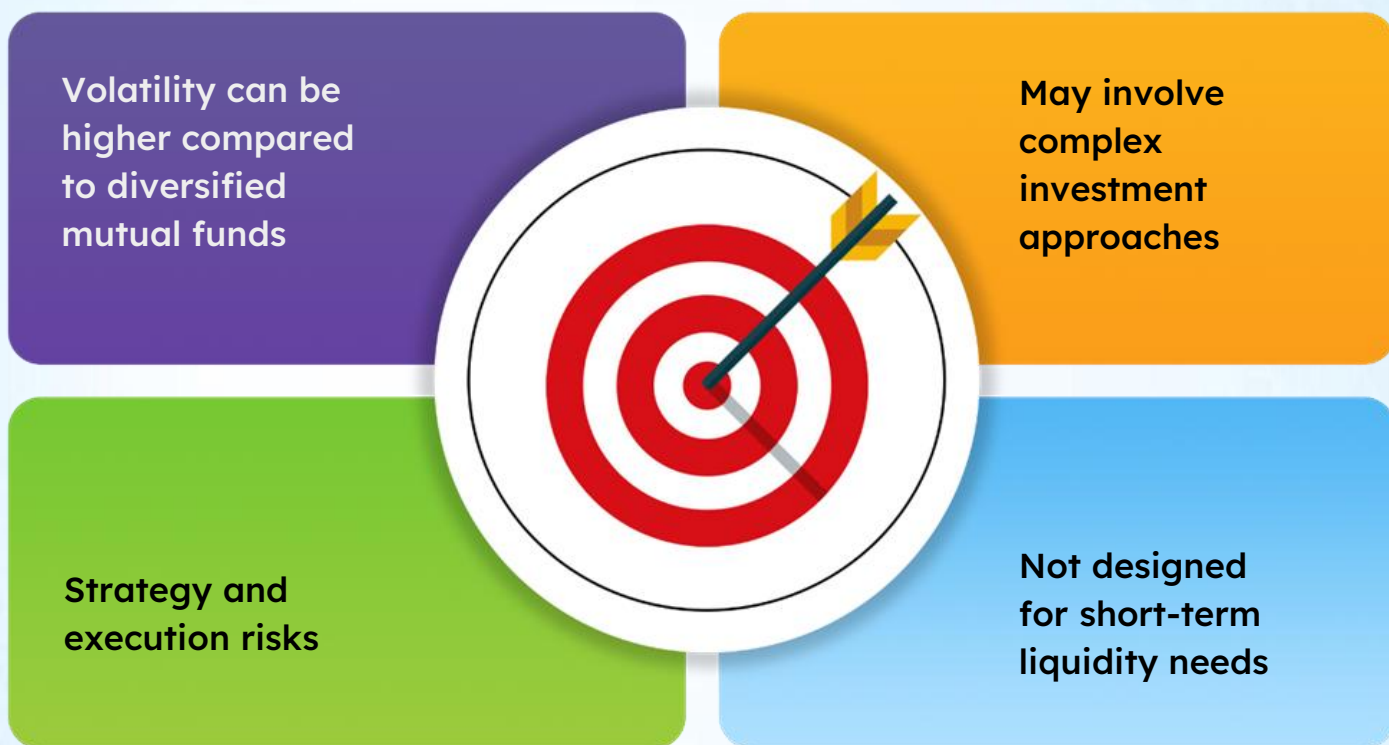
SWPs permitted, subject to maintaining the minimum investment threshold

Accredited investors enjoy greater flexibility

“Systematic plans are allowed, provided minimum investment norms are met.”

RISKS TO BE AWARE OF

Important Risk Considerations



“Higher return potential comes with higher risk.”

HOW TO APPROACH SIF INVESTMENTS

A Disciplined Framework



“SIFs can be complement, not replace, core investments.”

THE TAKEAWAY

SIFs — Opportunity with Responsibility



Designed for
informed, high-
ticket investors



Not a substitute
for traditional
mutual funds



Offer enhanced
flexibility under SEBI
regulation

PORT
FOLIO

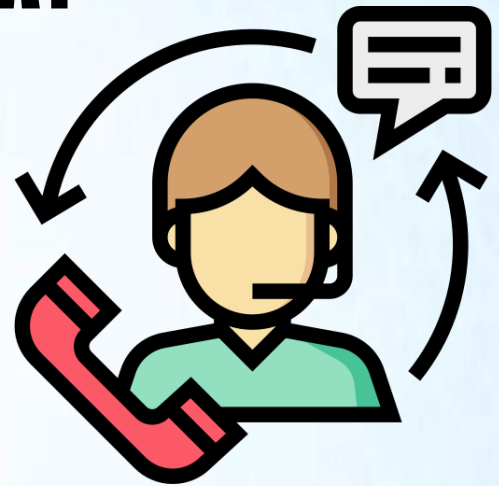
Best used as a
portfolio
enhancer



“Right product. Right investor. Right
expectations.”

EXPLORE SIFs THE RIGHT WAY

- Understand the product before investing
- Evaluate suitability carefully
- Consult your SIF Distributor for guidance



“Sophisticated products deserve thoughtful decisions.”

DISCLAIMER

Specialised Investment Funds are subject to market risks and are suitable only for informed investors. Mutual Fund investments are subject to market risks. Read all scheme-related documents carefully before investing. Past performance is not an indicator of future results.

