



Darshana's Boutique

Set your Dreams Free!

Scan the QR code to take
the first step towards
achieving them with
SIP in Mutual Funds.



Scan here

Why investing in a Mutual Fund is a wise choice?

Diversification

You may not have enough money to spread your investments in varied stocks, sectors or other instruments, but by pooling money from a large number of investors, a Mutual Fund diversifies your investments and potentially lowers the risk as well. This ensures that you have not kept all your eggs in one basket and are potentially safe from incurring huge losses from a single bad investment.

Affordability

Anyone can start an investment through a Systematic Investment Plan (SIP), starting as low as Rs 100/-, which is available with most of the Mutual Funds.

Professional Management

Another big benefit of investing in Mutual Funds is the professional expertise it provides for your investments. Asset Management Companies (AMCs) have qualified Fund Managers who, with the help of strong research teams and their own expertise, endeavour to pick the best options to meet the Fund's objective.

Liquidity

You can easily move your money in and out of most Mutual Funds' Schemes. Investments in open-ended schemes can be redeemed in part or as a whole any time to receive the current value of the Mutual Fund units, subject to lock-in applicable for certain Schemes.

Well Regulated

In India, all Mutual Funds are regulated by the Securities and Exchange Board of India (SEBI).

Taxation*

There is no tax on capital gains of up to Rs. 1.25 lakh on units of equity oriented schemes held for more than 12 months.

Investments in Equity Linked Savings Schemes (ELSS) qualify for tax deductions up to Rs. 1.5 Lakh (along with other prescribed investments) under Section 80C of the Income Tax Act, 1961

An investor education and awareness initiative

*Investors should be aware that the fiscal rules/ tax laws may change and there can be no guarantee that the current tax position may continue indefinitely. In view of individual nature of tax consequences, each investor should seek appropriate advice.

Visit <https://www.hdfcfund.com/information/key-know-how> to know more about the process to complete a one-time Know Your Customer (KYC) requirement to invest in Mutual Funds. Investors should only deal with registered Mutual Funds, details of which can be verified on the SEBI website (www.sebi.gov.in/intermediaries.html). For any queries, complaints & grievance redressal, investors may reach out to the AMCs and / or Investor Relations Officers. Additionally, investors may also lodge complaints directly with the AMCs. If they are not satisfied with the resolutions given by AMCs, they may raise complaint through the SCORES portal on <https://scores.gov.in>. SCORES portal facilitates investors to lodge complaint online with SEBI and subsequently view its status. In case the investor is not satisfied with the resolution of the complaints raised directly with the AMCs or through the SCORES portal, they may file any complaint on the Smart ODR on <https://smartodr.in/login>.

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY**