

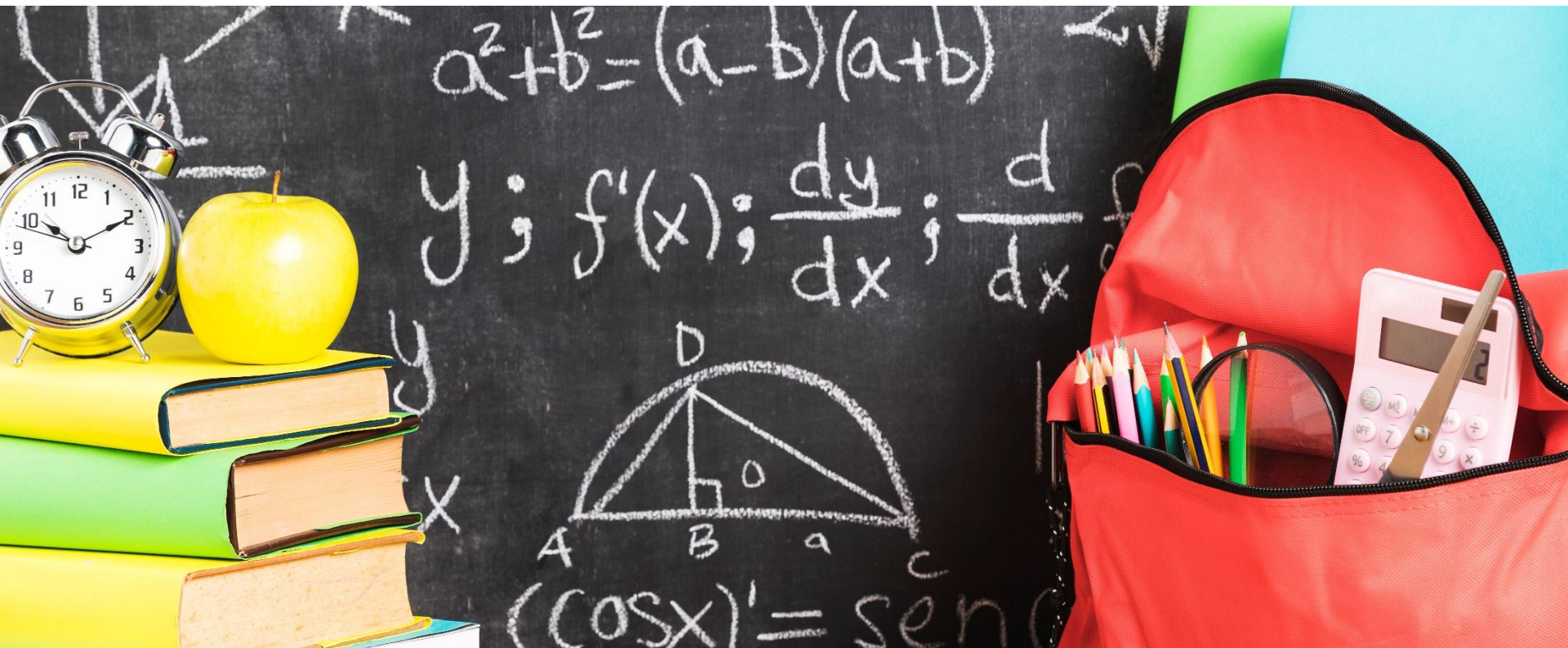
Dream Education for Child

Start planning for your kid's future



ANITHA

AMFI Registered Mutual Fund Distributor



“Education is not preparation for life; education is life itself.”

John Dewey

Biggest worry for Parents



Education inflation is approximately 11% to 12%

Source: Recent report of BankBazaar report.

Expected rise in Tuition fees in India

Tuition fees of colleges in India have seen an enormous rise over the years.

The fee requirement for most IIMs ranges between Rs. 10 lakhs to 32 lakhs. To know the fee structure of separate IIMs for the academic year 2023-2025, students can refer to the following table:

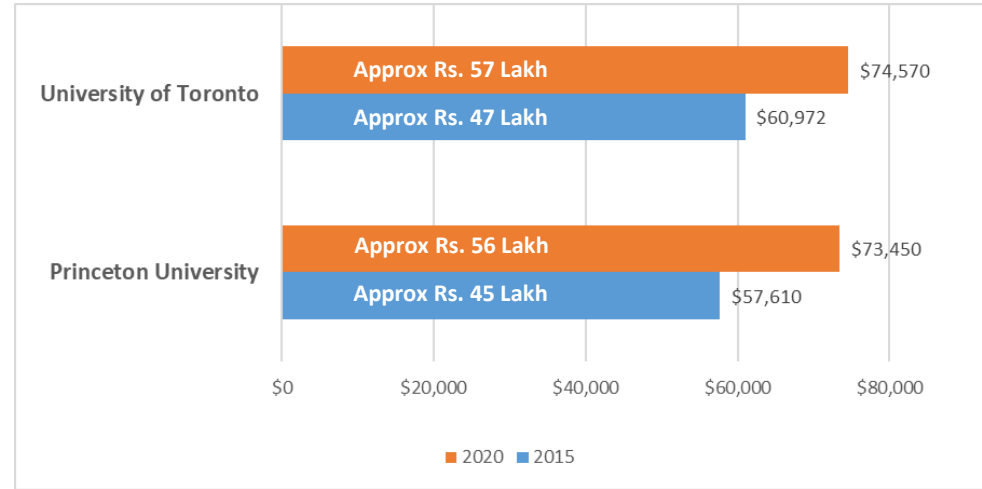
*Expected fees is calculated based on assumed 10% rise in fees. Actual fees will vary time to time. This calculation is only for the illustrative purposes.

Source: <https://www.pw.live/exams/mba/iim-fee-structure-for-mba-courses/>

IIM Centre	IIM fees (2023-25)	Expected fees (2033-35)*
IIM Amritsar	₹ 16,00,000	₹ 41,49,988
IIM Ahmedabad	₹ 26,61,000	₹ 69,01,949
IIM Bodh Gaya	₹ 15,50,000	₹ 40,20,301
IIM Bangalore	₹ 24,50,000	₹ 63,54,669
IIM Calcutta	₹ 27,00,000	₹ 70,03,105
IIM Jammu	₹ 17,15,000	₹ 44,48,268
IIM Indore	₹ 21,14,000	₹ 54,83,172
IIM Kozhikode	₹ 20,50,000	₹ 53,17,172
IIM Kashipur	₹ 17,30,000	₹ 44,87,174
IIM Nagpur	₹ 18,00,000	₹ 46,68,736
IIM Lucknow	₹ 20,70,000	₹ 53,69,047
IIM Ranchi	₹ 17,50,000	₹ 45,39,049
IIM Raipur	₹ 16,10,000	₹ 41,75,925
IIM Rohtak	₹ 17,60,000	₹ 45,64,987
IIM Sambalpur	₹ 13,08,000	₹ 33,92,615
IIM Shillong	₹ 17,50,000	₹ 45,39,049
IIM Trichy	₹ 21,00,000	₹ 54,46,859
IIM Visakhapatnam	₹ 17,58,000	₹ 45,59,799
IIM Udaipur	₹ 19,00,000	₹ 49,28,111
Average	₹ 19,14,526	₹ 49,65,788

The rise in overseas education

If you envision overseas education for your child, be prepared for significant expenses for their entry into a top university.



Average cost of a 4-year graduate course

Source: Various universities websites



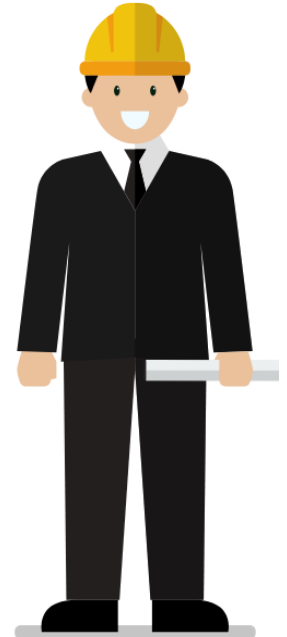
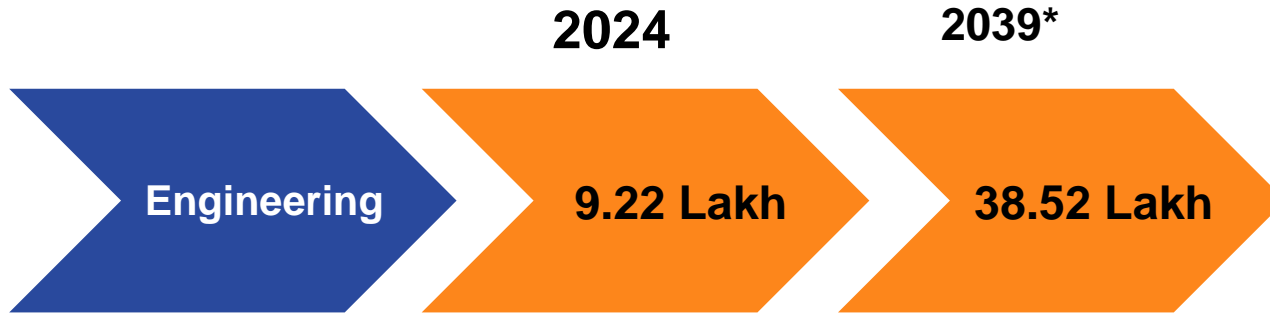
**How to invest for the
dream education for
your child?**

How much is enough? - Calculate

- With rising education costs across all professional degrees, saving for education becomes even more imperative.
- Childcare costs include housing, transportation, clothing, food, health care, etc.



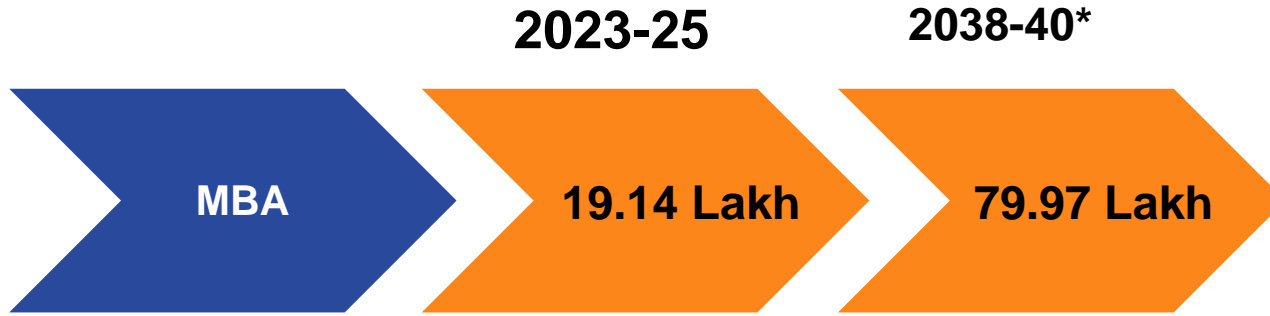
Decide how much will you require?



Source: <https://collegedunia.com/university/25703-iit-bombay-indian-institute-of-technology-iitb-mumbai/bachelor-of-technology-btech-full-time>. The fees is extrapolated for 4 years.

*Future expected cost is calculated based on 10% Inflation. And is only for the illustrative purposes.

Decide how much will you require?

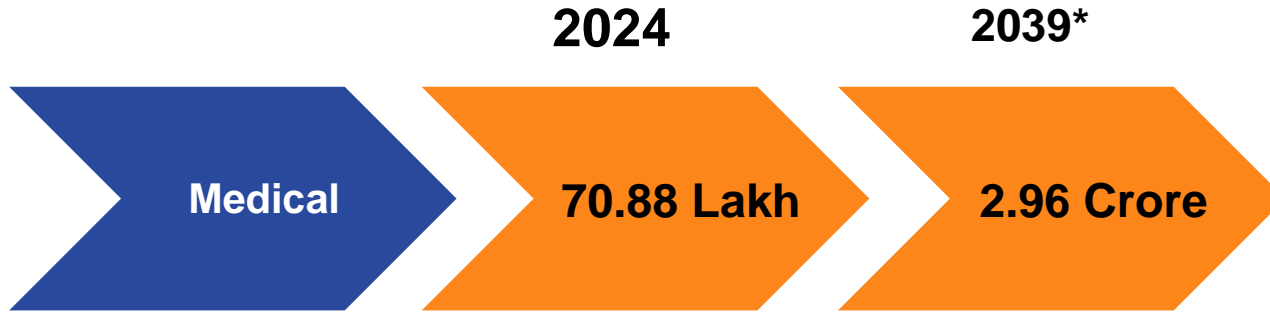


The fee requirement for most IIMs ranges between Rs. 10 lakhs to 32 lakhs. Average fees for 2023-25 is taken for all IIM centres. To know the fee structure of separate IIMs for the academic year 2023-2025, students can refer to the following table:

*Expected fees is calculated based on assumed 10% rise in fees. Actual fees will vary time to time. This calculation is only for the illustrative purposes.

Source: <https://www.pw.live/exams/mba/iim-fee-structure-for-mba-courses/>

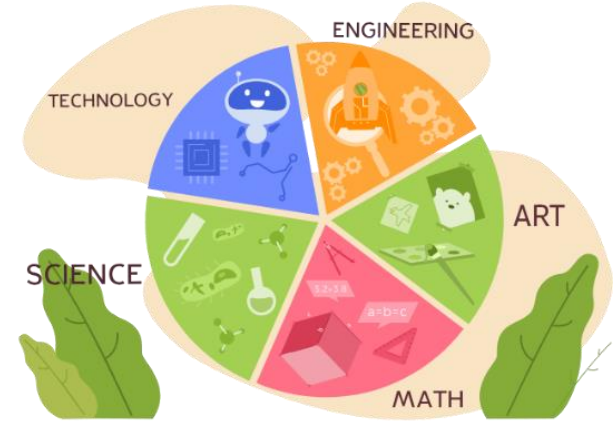
Decide how much will you require?



Source: Fees of Kasturba Medical College (KMC), Manipal for batch 2024-25.
https://www.manipal.edu/content/dam/manipal/mu/documents/Admissions/adm2024/2024_MAHE_Manipal_General_Category_Program_Fees.pdf
Expected fees for 2039 is calculated based on 10% inflation and is only for the illustrative purposes.

Prepare for the best!

- The best professional degree courses cost up to Rs. 23.61 lakh*
- The same courses will cost more abroad.
- Best universities and institutes have pricing power
- Don't let Inflation surprise you
- Prepare for the best, by saving every month.



* Fees for a 2 year (2023-25) Post Graduate Program in Management at IIM Ahmedabad. Source: IIM Ahmedabad.

"What if your kid aspires to study in IIM or Oxford, are you prepared for it?"

Sensex Return

Year	Sensex	Investment/Value
31 st March 1979	100	Rs. 1,00,000
20 th Nov. 2024	77,580.31	Rs. 7,75,80,310

Sensex has delivered a **15.70%** return in the past 45.62 Years

*As on 20th Nov., 2024 - Source: www.bseindia.com

Stay longer to manage Market Risk

Details	Rolling Returns starts from 1 st Day of Financial Year					
	1 Year	3 Years	5 Years	10 Years	15 Years	20 Years
Total Observations	45	43	41	36	31	26
Positive Observation	31	36	38	35	31	26
Probability of Positive Return	69%	84%	93%	97%	100%	100%
Probability of Negative Return	31%	16%	7%	3%	0%	0%

From 31st March 1979 to 31st March 2024. Source: www.baseindia.com and Internal Research

Source: www.baseindia.com and internal research

Start
SIP In

Equity Mutual Fund

Benefits of SIP

- Regular Investment irrespective of the market condition ensures discipline in saving & investing.
- Rupee cost averaging helps to neutralize market ups & downs.
- Gives you the Power of Compounding
- Helps you to prepare for higher education expenses for kids.



Each drop of water is essential to make a mighty ocean, Every rupee saved is essential to make your kid future ready.

Investing vs. Borrowing

Let's assume you will need ₹50 lacs for your kids higher education whose current age is 3 years and amount will be required when he turns 18 years.

Option 1 - Borrowing

EMI

Rs. 55,425 / month*

Option 2 - Investing

SIP

Rs. 10,505 / month#

*SBI education loan interest rate 10.55% for 15 years tenure source: <https://sbi.co.in/web/interest-rates/interest-rates/loan-schemes-interest-rates/education-loan-scheme> as of 20th November 2022 # For SIP assumed rate of return 12% is assumed for the illustrative purpose.

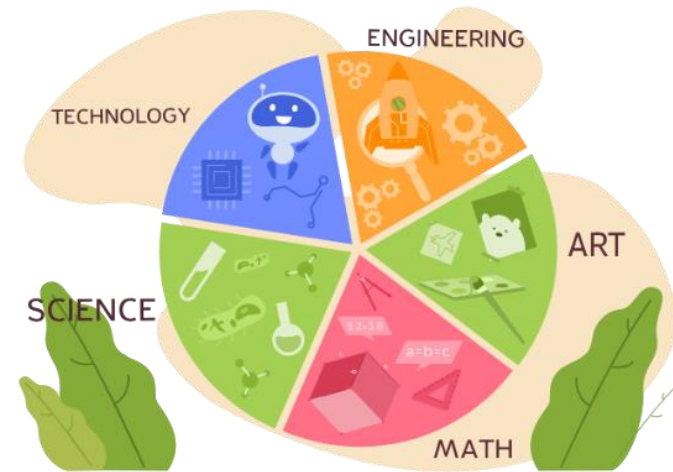
Cost of delay

Kids age:3 years | Higher Education age:18 Years | Target:50 Lacs

SIP Required

- If you start today - Rs. 10,505
- If you start after 5 years - Rs. 22,317
- If you start after 10 years - Rs. 61,649

For SIP, rate of return of 12% is assumed for illustrative purpose.



Past performance - 5 Years

Category	Large Cap	Mid Cap	Small Cap	Large & Mid Cap	Flexi Cap	ELSS
Highest Return	24.21%	39.66%	41.59%	31%	29.65%	29.99%
Average Return	18.30%	27.92%	31.45%	23.43%	20.89%	21.48%
Lowest Return	13.37%	22.20%	25.43%	16.60%	14.88%	14.56%
No Of Funds	25	22	19	25	23	36
Scheme With 15%+ CAGR	23	22	19	25	22	35
Scheme With 12%+ CAGR	25	22	19	25	23	36
Scheme With 10%+ CAGR	25	22	19	25	23	36



As of 19th Nov. 2024. Past performance may or may not sustain in the future. Source: Internal Research

Past performance - 10 Years

Category	Large Cap	Mid Cap	Small Cap	Large & Mid Cap	Flexi Cap	ELSS
Highest Return	17.11%	24.41%	27.02%	19.57%	22.50%	23.40%
Average Return	14.38%	19.80%	21.41%	17.27%	16.42%	16.25%
Lowest Return	11.72%	17.01%	16.26%	13.19%	12.56%	11.64%
No Of Funds	23	19	13	19	17	26
Scheme With 15%+ CAGR	6	19	13	17	12	19
Scheme With 12%+ CAGR	22	19	13	19	17	25
Scheme With 10%+ CAGR	23	19	13	19	17	26



As of 19th Nov. 2024. Past performance may or may not sustain in the future. Source: Internal Research

Past performance - 15 Years

Category	Large Cap	Mid Cap	Small Cap	Large & Mid Cap	Flexi Cap	ELSS
Highest Return	16.09%	21.45%	22.94%	19.45%	18.80%	20.06%
Average Return	13.65%	18.99%	19.72%	16.04%	15.33%	15.61%
Lowest Return	11.36%	16.51%	16.34%	13.74%	11.64%	12.95%
No Of Funds	19	16	9	18	14	21
Scheme With 15%+ CAGR	3	16	9	13	8	14
Scheme With 12%+ CAGR	17	16	9	18	13	21
Scheme With 10%+ CAGR	19	16	9	18	14	21



As of 19th Nov. 2024. Past performance may or may not sustain in the future. Source: Internal Research

Which is the best date for starting SIP?



Sensex SIP analysis

Aug 2014 to July 2024

SIP Deducted on	SIP Amount	Total Investment	Current Value	XIRR
Best day of month	₹ 10,000	₹ 12,00,000	₹ 26,28,972	15.20%
Closing of month	₹ 10,000	₹ 12,00,000	₹ 25,20,779	14.41%
Worst day of month	₹ 10,000	₹ 12,00,000	₹ 24,54,576	13.90%

Back-testing of SIP done for the Sensex shows us that there is no significant difference in return for all 3 scenarios.

The best day of the month means the lowest value of Sensex of every month.

Closing of the month means the closing value of the Sensex of every month.

The Worst day of the month means the highest value of the Sensex for every month.

As on 24th July, 2024 – valuation date

Sensex SIP analysis

Aug 2004 to July 2024

SIP Deducted on	SIP Amount	Total Investment	Current Value	XIRR
Best day of month	₹ 10,000	₹ 24,00,000	₹ 1,30,90,089	13.08%
Closing of month	₹ 10,000	₹ 24,00,000	₹ 97,72,033	12.57%
Worst day of month	₹ 10,000	₹ 24,00,000	₹ 94,24,633	12.27%

Back-testing of SIP done for the Sensex shows us that there is no significant difference in return for all 3 scenarios.

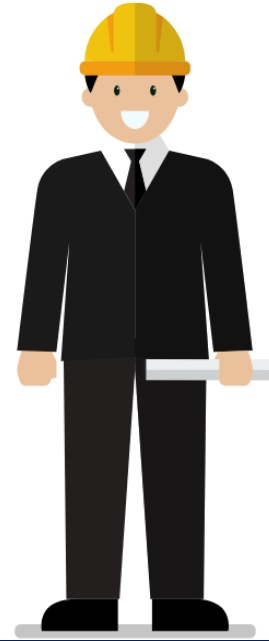
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As on 24th July, 2024 – valuation date

Your today's decision will design their destiny



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

Disclaimer

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