

Financial literacy for women



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Important role to play in society

- Women perform several roles, both within the family and outside as well.
 - Mother
 - Wife
 - Sister



Backseat

- While performing these multiple roles in society with 100% determination, matters concerning financial literacy mostly end up taking a back-seat.
- During a crisis-like situation that she is introduced to the bitter truth.



Financial Literacy & Indian Women

- According to the Humanity Welfare Council, 80% of women in India struggle with financial literacy, and around 62% of Indian women do not own bank accounts or have limited access to banking services.

Source: https://economictimes.indiatimes.com/markets/stocks/news/international-womens-day-how-financial-literacy-can-empower-women-in-india/articleshow/98494289.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst

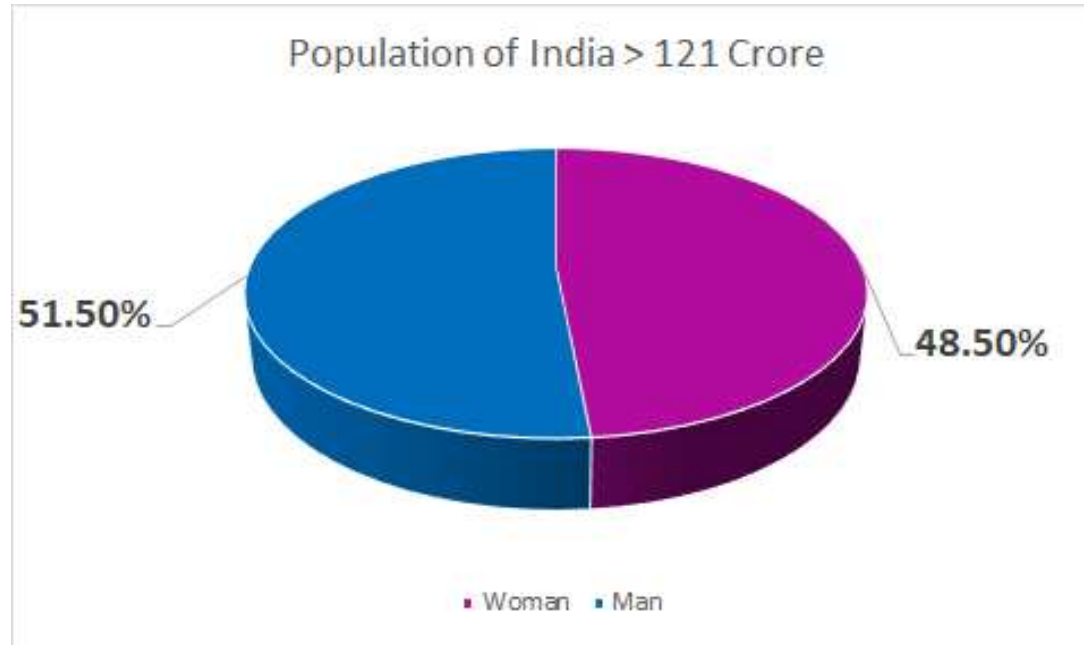


The Challenges

- Cultural biases that prevent women from participating in financial decision-making
- Lack of access to financial education
- Lack of financial products and services that meet the needs of women
- Low levels of literacy and numeracy
- Poverty and lack of economic opportunities



Census 2011



Source: Ministry of statistics and programme implementation, Govt. of India, (www.mospi.nic.in)

Male-Female Ratio

- Urban Area
 - Male 1000
 - Female 949
- Rural Area
 - Male 1000
 - Female 929

Source: Ministry of statistics and programme implementation, Govt. of India, (www.mospi.nic.in)



Workplace Participation

- Urban Area
 - Male - 53.26%
 - Female - 25.51%
- Rural Area
 - Male - 53.36%
 - Female - 30.02%

Rural sector has better female workforce participation rate

Source: Ministry of statistics and programme implementation, Govt. of India, (www.mospi.nic.in)



Average Wage

- Urban Area
 - Male - Rs 805.52/Day
 - Female - Rs 609.7/Day
- Rural Area
 - Male - Rs 550.23/Day
 - Female - Rs 428.66/Day

Average Wage/salary Received By Regular Wage/salaried Employees economically active age group

Source: Ministry of statistics and programme implementation, Govt. of India, (www.mospi.nic.in)



Woman empowerment

"Economic freedom is very important for women empowerment. They must be partners in economic development also. I have seen that woman are very good at adapting to the latest technology. We should link women and technology up-gradation"

Narendra Modi
Prime Minister of India



Life expectancy

- Male - 64.16 Years
- Female - 68.48 Years

Therefore, women's participation in our nation's economic progress cannot be undermined.

Financial literacy among women is an important part of the process of nation building.



Why financial literacy for women?

- It prepares them for emergencies.
- Women can help deal with inflation and the rising cost of living if they are financially literate.
- Children tend to be more influenced by mothers. Being financially literate can set a good example.
- In most families, women are responsible for day-to-day expenses.
- Financial literacy can help them to make the best use of money.



Every woman must learn about

- Life Insurance
- Health Insurance
- Savings
- Investments
- Power of Compounding



Life Insurance



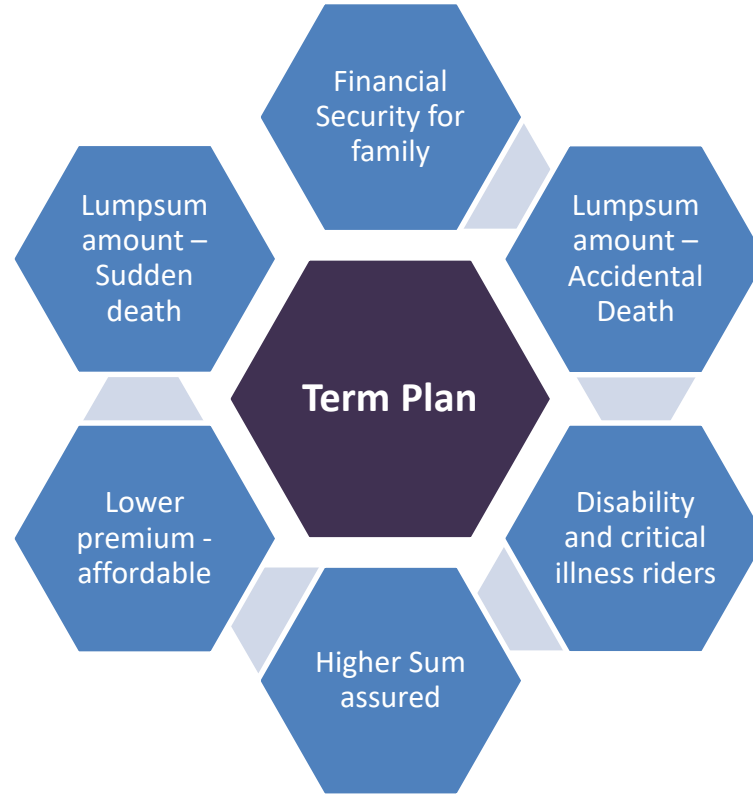
To protect your family's future during uncertainty

Term Insurance Plan

- Every earning member must have Term Insurance Plan.
- Cheapest premium
- Highest Risk Cover
- Ideal risk cover of minimum 10 times of annual income



Benefits of term plan



Mediclaim

- To protect your Financial Freedom during a Medical Emergency.
- Every member of the family should be adequately insured.



Family floater policy

- The entire family is covered under a single policy.
- Cheaper option compared to buying individual policies for every family member.



Contingency Fund

- An emergency fund is an essential corpus that you must keep aside to tackle emergencies.
- It is a fund that you can fall back on at the hour of crisis or for unexpected and unplanned scenarios, and not for meeting your routine expenses.



Why Contingency fund

- To take care of emergency expenses.
 - Home repair
 - Car repair
 - Loss of Job



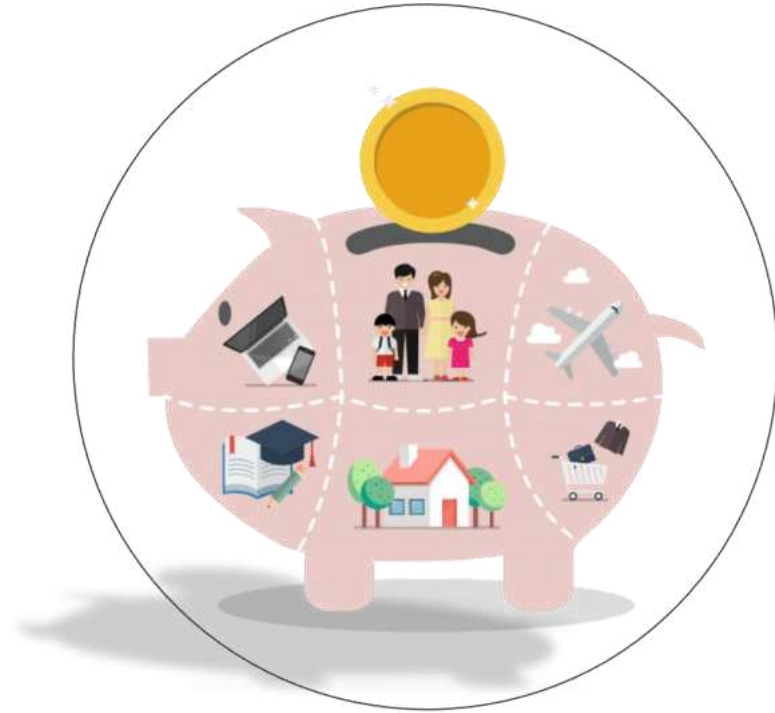
How much contingency fund?

- The right amount of emergency funds varies from person to person.
- A family with a secured monthly income might require a lesser emergency fund.
- Generally, 6 to 9 months of monthly household expenses should be kept in emergency funds.

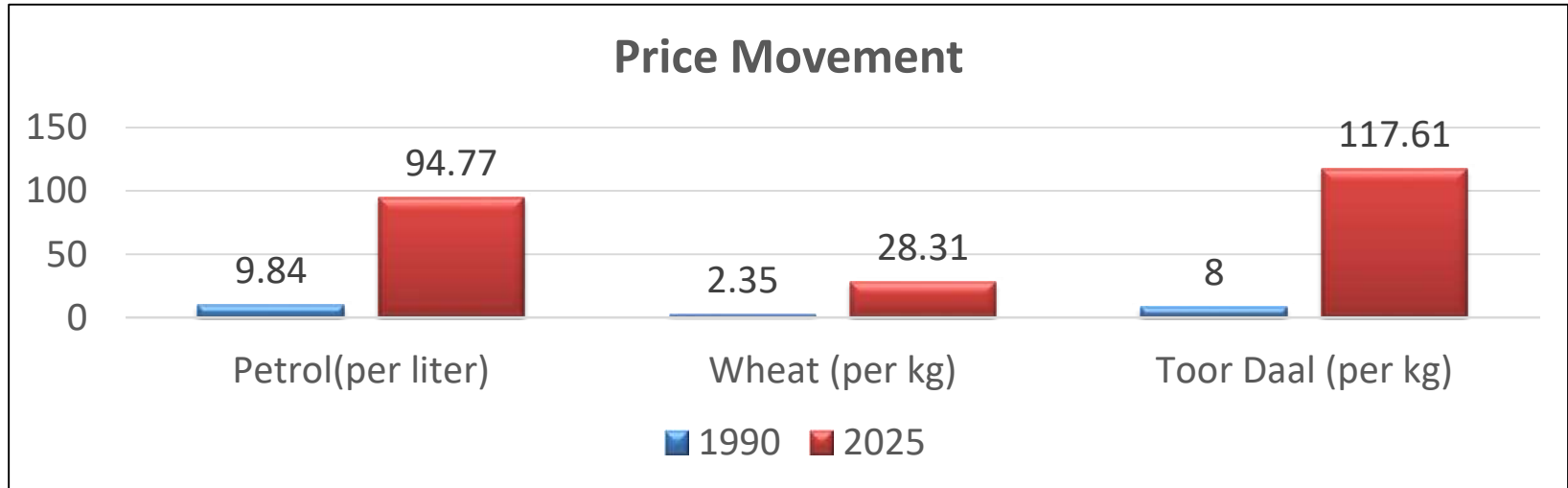


Decide the investment objective

- Investing without setting clear goals, is just like playing a football without having a goalpost.
- You shall run and kick a lot but shall not score anything.

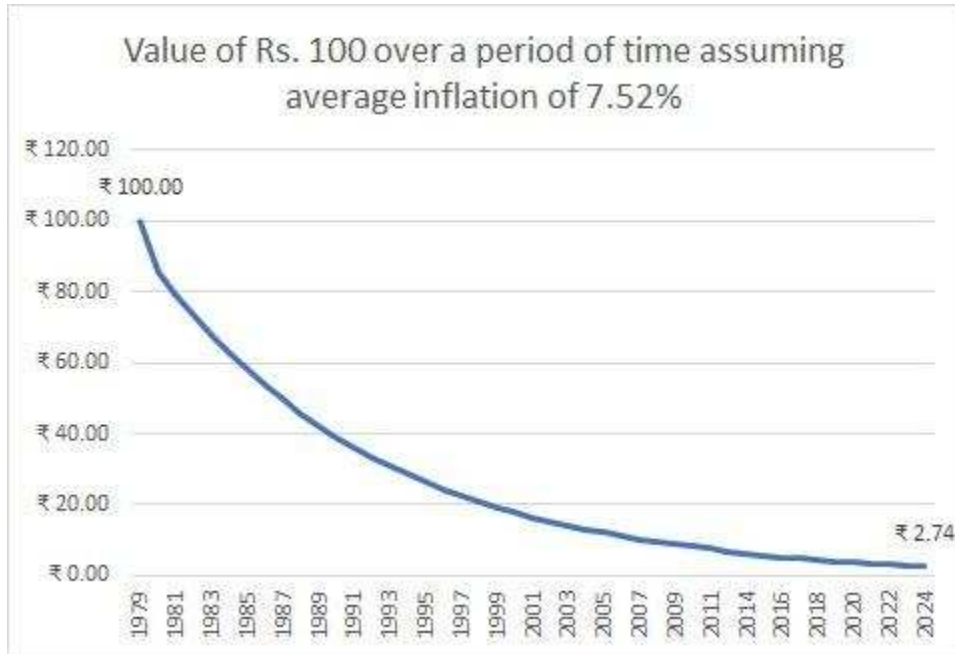


Inflation reduces purchasing power



Source: Petrol costs are as on March 20, 1990 (Source: www.in.reuters.com), and on May 05, 2025 (Source: Ministry of Petroleum and Natural Gas). The price of wheat grains is as sold as wholesale in April, 1990 (Source: Ministry of Agriculture) and on May 05, 2025 (Source: Ministry of Consumer Affairs, Food & Public Distribution). The prices of toor daal are as sold as retail in April 1990 (Source: Ministry of Agriculture), and on May 05, 2025 (Source: Ministry of Consumer Affairs, Food & Public Distribution).

Inflation Risk



Source: <https://www.focus-economics.com/country-indicator/india/inflation/> and <https://www.worlddata.info/asia/india/inflation-rates>

Inflation Risk

Inflation erodes the purchasing power of your money every year.

Historical Inflation

Year	Inflation	Year	Inflation	Year	Inflation	Year	Inflation
1979	6.28%	1990	8.97%	2001	3.78%	2013	11.06%
1980	11.35%	1991	13.87%	2002	4.30%	2014	6.67%
1981	13.11%	1992	11.79%	2003	3.81%	2015	4.91%
1982	7.89%	1993	6.33%	2004	3.77%	2016	4.95%
1983	11.87%	1994	10.25%	2005	4.25%	2017	3.33%
1984	8.32%	1995	10.22%	2006	5.80%	2018	3.94%
1985	5.56%	1996	8.98%	2007	6.37%	2019	3.37%
1986	8.73%	1997	7.16%	2008	8.35%	2020	6.62%
1987	8.80%	1998	13.23%	2009	10.88%	2021	5.13%
1988	9.38%	1999	4.67%	2010	11.99%	2022	6.70%
1989	7.07%	2000	4.01%	2011	8.86%	2023	5.40%
				2012	9.31%	2024	4.40%

Historical avg.
Inflation
(From 1979 till 2024)
7.52%
Per annum

Source: <https://www.focus-economics.com/country-indicator/india/inflation/> and <https://www.worlddata.info/asia/india/inflation-rates>

Historical FD rates

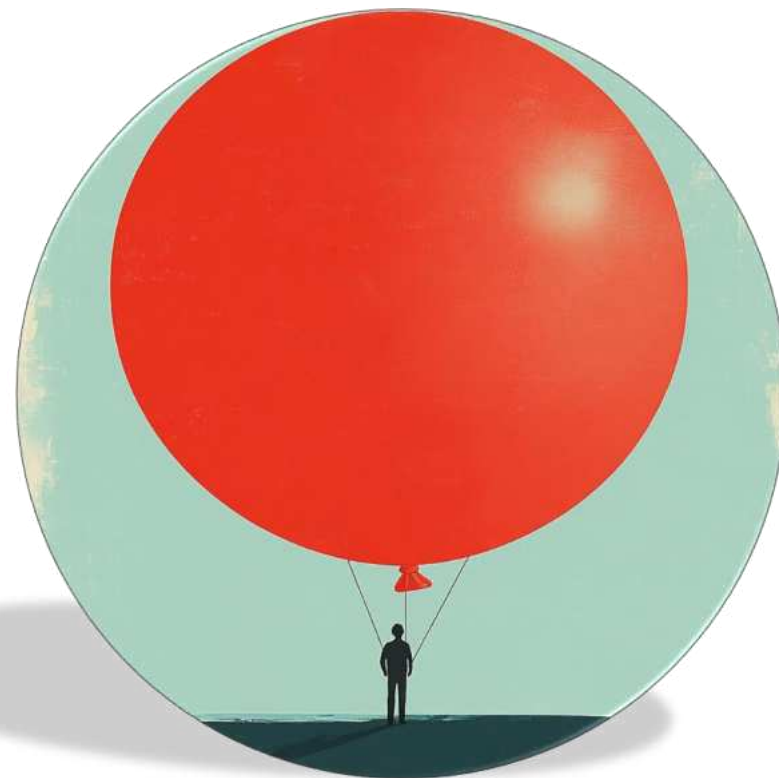
FY Year	Lower range	Higher range	Average	FY Year	Lower range	Higher range	Average
1999 - 2000	10%	10.50%	10.25%	2012 - 2013	8.75%	9%	8.88%
2000 - 2001	9.50%	10%	9.75%	2013 - 2014	8.75%	9.10%	8.93%
2001 - 2002	8%	8.50%	8.25%	2014 - 2015	8.50%	8.75%	8.63%
2002 - 2003	5.50%	6.25%	5.88%	2015 - 2016	7%	7.50%	7.25%
2003 - 2004	5.25%	5.50%	5.38%	2016 - 2017	6.50%	6.90%	6.70%
2004 - 2005	5.75%	6.25%	6%	2017 - 2018	6.25%	6.70%	6.48%
2005 - 2006	6.25%	7%	6.63%	2018 - 2019	6.25%	7.25%	6.75%
2006 - 2007	7.75%	9%	8.38%	2019 - 2020	5.70%	6.40%	6.05%
2007 - 2008	7.50%	9%	8.25%	2020 - 2021	5.25%	5.35%	5.30%
2008 - 2009	7.75%	8.50%	8.13%	2021 - 2022	5.05%	5.35%	5.20%
2009 - 2010	6.50%	7.50%	7%	2022 - 2023	5.35%	6.10%	5.73%
2010 - 2011	8.25%	8.75%	8.50%	2023 - 2024	6.50%	7%	6.75%
2011 - 2012	9%	9.25%	9.13%	2024 - 2025	6.50%	7%	6.75%
				Average FD interest rates			7.34%

Source: <https://www.rbi.org.in/scripts/PublicationsView.aspx?id=22536> & <https://rbi.org.in/scripts/PublicationsView.aspx?id=17207>
& <https://www.rbi.org.in/scripts/PublicationsView.aspx?id=20469>

Real Return from Fixed Deposits

Fixed Deposit	7.34%
Inflation	7.52%
Tax In Interest @ 20%	1.47%
Real Return @ Tax 20%	-1.65%
Tax In Interest @ 30%	2.20%
Real Return @ Tax 30%	-2.38%

Source: Considering the average fixed deposit rates from 1999-2000 to 2024-25 and average inflation from 1979 to 2025. (Refer previous slides)



Gold historical return

Year	Price (24 karat per 10 grams)	Year	Price (24 karat per 10 grams)	Year	Price (24 karat per 10 grams)
1979	Rs.937	1994	Rs.4,598	2010	Rs.18,500
1980	Rs.1,330	1995	Rs.4,680	2011	Rs.26,400
1981	Rs.1670	1996	Rs.5,160	2012	Rs.31,050
1982	Rs.1,645	1997	Rs.4,725	2013	Rs.29,600
1983	Rs.1,800	1998	Rs.4,045	2014	Rs.28,006.50
1984	Rs.1,970	1999	Rs.4,234	2015	Rs.26,343.50
1985	Rs.2,130	2000	Rs.4,400	2016	Rs.28,623.50
1986	Rs.2,140	2001	Rs.4,300	2017	Rs.29,667.50
1987	Rs.2,570	2002	Rs.4,990	2018	Rs.31,438
1988	Rs.3,130	2003	Rs.5,600	2019	Rs.35,220
1989	Rs.3,140	2004	Rs.5,850	2020	Rs.48,651
1990	Rs.3,200	2005	Rs.7,000	2021	Rs.48,720
1991	Rs.3,466	2007	Rs.10,800	2022	Rs.52,670
1992	Rs.4,334	2008	Rs.12,500	2023	Rs.65,330
1993	Rs.4,140	2009	Rs.14,500	2024	Rs.77,913
				2025	Rs.93,280

Investment
Rs. 1,00,000
(in 1979)

Current Value
Rs. 99,54,842
(99.54 times)

CAGR
10.36%

*2025 rates are till (5th may 2025)

Source: <https://www.bankbazaar.com/gold-rate/gold-rate-trend-in-india.html>

Equity – long term wealth creator

Year	Sensex	Investment/Value
31 st March 1979	100	Rs. 1,00,000
5 st May 2025	80,796.84	Rs. 8,07,96,840

Sensex has delivered a **15.67%** return in the past 46 Years

*As on 5th may, 2025 - Source: www.bseindia.com

Successful Equity Investing

- Invest through Mutual Fund
- Don't try to time the market
- Stay disciplined with SIP
- Invest with Goals

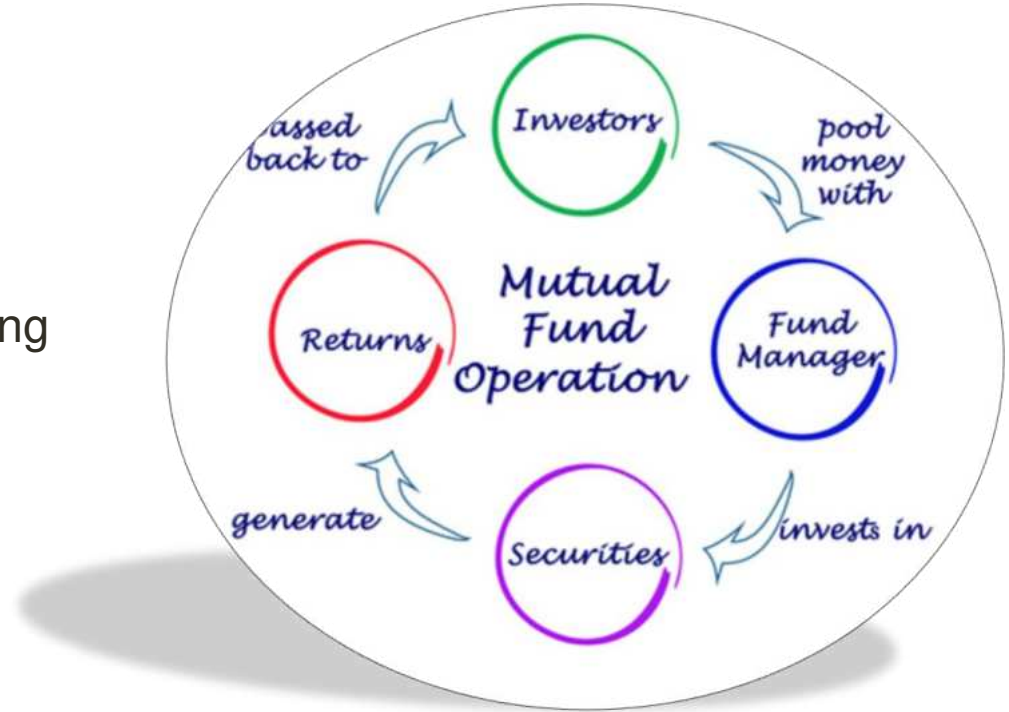


INVEST THROUGH MUTUAL FUNDS



Why Mutual fund

- Professional Management
- Lower expense
- Liquidity
- Transparent
- Flexible investing and withdrawing options
- Convenient and hassle free



Direct equity is complicated

56% of total listed stocks are either **delisted** or **suspended**

Status	No. of Stocks	% of total listed
Active Stock	4,505	44%
Delisted Stock	4,540	45%
Suspended	1,132	11%
Total	10,177	NA

Source: https://www.bseindia.com/corporates/List_Scrips.aspx/ as on 5th May 2025

Journey of Sensex 30 companies

ACC Ltd	Gujarat Ambuja	Nestle
Ballarpur Industries	Hindalco	Pfizer
Birla Corp	Hindustan Motors	Philips
Bombay Dyeing	Hindustan Unilever	Premier Auto
Castrol	Indian Rayon	Reliance Industries
CEAT	IPCL	Siemens
Century Textiles	ITC Ltd	Tata Motors
Colgate Palmolive	Kirloskar Cummins	Tata Steel
Glaxo Pharma	L&T	Voltas
GSFC	M & M	Zenith Birla

- Only 7 of the original 30 members of the BSE 30, since its launch in 1986, are still part of the Sensex.
- Not a single company from the financial services or the IT sector made it to the coveted list in 1992.
- The biggest sectoral shift between 2002 and 2012 was the increased prominence of BFSI in the Sensex

Source: <https://www.equitymaster.com/detail.asp?date=09/23/2022&story=3&title=1986%2D2032-BSE-30-Companies-%2D-Then-Now-and-Beyond> & www.bseindia.com

Mutual funds category return

Fund Trailing Report (5th May 25) (10 Year)			
Category	Average Return (%)	Maximum Return (%)	Minimum Return (%)
Equity: Sectoral-Technology	16.65	17.33	15.94
Equity: Small Cap	16.37	20.71	12.7
Equity: Thematic-Energy	16.27	16.27	16.27
Equity: Mid Cap	15.54	17.64	13.48
Equity: Contra	15.5	15.84	14.98
Equity: Sectoral-Infrastructure	14.68	17.51	10.8
Equity: Thematic-Consumption	14.6	15.76	10.95
Equity: Multi Cap	14.58	17.55	13.5
Equity: Value	14.53	16.05	12.45
Equity: Thematic-PSU	14.44	16.28	12.6
Equity: Large and Mid Cap	14.16	17.26	11.5
Equity: Dividend Yield	14.03	15.71	11.74
Equity: Thematic-Manufacturing	13.62	15.61	11.64
Equity: Flexi Cap	13.51	18.74	9.19
Equity: ELSS	13.48	19.59	10.17
Equity: Thematic-Quantitative	13.44	13.44	13.44
Equity: Thematic-Others	13.38	15.69	11.41
Equity: Focused	13.11	15.39	9.34
Equity: Sectoral-Banking and Financial Services	12.64	15.72	7.08
Equity: Sectoral-Pharma and Healthcare	12.48	14.2	11.29
Equity: Large Cap	12.15	14.19	9.56
Equity: Thematic-ESG	12.1	12.1	12.1
Equity: Sectoral-FMCG	11.76	11.76	11.76
Equity: Thematic-Transportation	11.4	11.4	11.4
Equity: Thematic-MNC	9.25	10.42	7.74
Equity: Thematic-International	7.73	12.26	5.13

- **10 years** Category wise returns for lumpsum investment.
- In most cases, even the lowest return has given double digit return

*Returns are as of 5th May, 2025.

Past performance may or may not sustain in future

<https://www.advisorkhoj.com/mutual-funds-research/mutual-fund-category-returns>

Declining interest rates in traditional tax saving investments - PPF

Period	Rate of Interest	Period	Rate of Interest
1986 to Dec January 2000	12.00%	01.04.2016 to 30.09.2016	8.10%
15.01.2000 to 28.02.2001	11.00%	01.10.2016 to 31.03.2017	8.00%
01.03.2001 to 28.02.2002	9.50%	01.04.2017 to 30.06.2017	7.90%
01.03.2002 to 28.02.2003	9.00%	01.07.2017 to 31.12.2017	7.80%
01.03.2003 to 30.11.2011	8.00%	01.01.2018 to 30.09.2018	7.60%
01.12.2011 to 31.03.2012	8.60%	01.10.2018 to 30.06.2019	8.00%
01.04.2012 to 31.03.2013	8.80%	01.07.2019 to 31.03.2020	7.90%
01.04.2013 to 31.03.2016	8.70%	01.04.2020 to Till Today	7.10%

Source: [https://www.nsiindia.gov.in/\(S\(rdpzh555g0a0drviziyor0g3\)\)/InternalPage.aspx?Id_Pk=178](https://www.nsiindia.gov.in/(S(rdpzh555g0a0drviziyor0g3))/InternalPage.aspx?Id_Pk=178)

Long term wealth creation PPF vs. ELSS

Return of 15 years (Rs 1,50,000 invested every year through SIP of Rs. 12,500 per month)

Investment Product	Investment	Current Value	CAGR
PPF	Rs. 22,50,000	Rs. 42,47,938	8.00%
Best Performing ELSS	Rs. 22,50,000	Rs. 1,09,05,968	18.97%
Avg. of All ELSS	Rs. 22,50,000	Rs. 75,98,281	14.84%
Worst Performing ELSS	Rs. 22,50,000	Rs. 61,40,469	12.37%

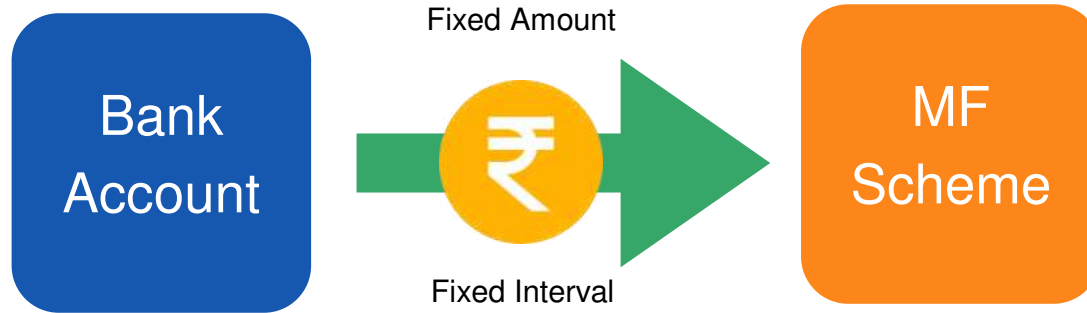
*Returns are as of 5th May., 2025. Past performance may or may not sustain in future. Comparison is only for the illustration. PPF and ELSS both have different risk profile and suitable for different objective. We are neither suggesting nor believing that one is better than other.

https://www.advisorkhoj.com/mutual-funds-research/top-performing-systematic-investment-plan?category=Equity:%20ELSS&period=15&amount=10000&scheme_plan_type=Regular

SYSTEMATIC INVESTMENT PLAN



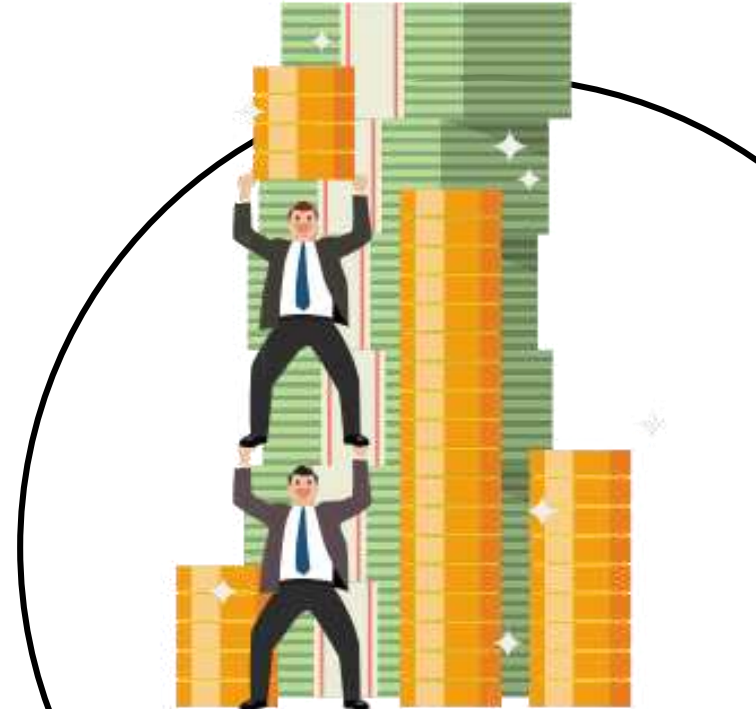
What is SIP?



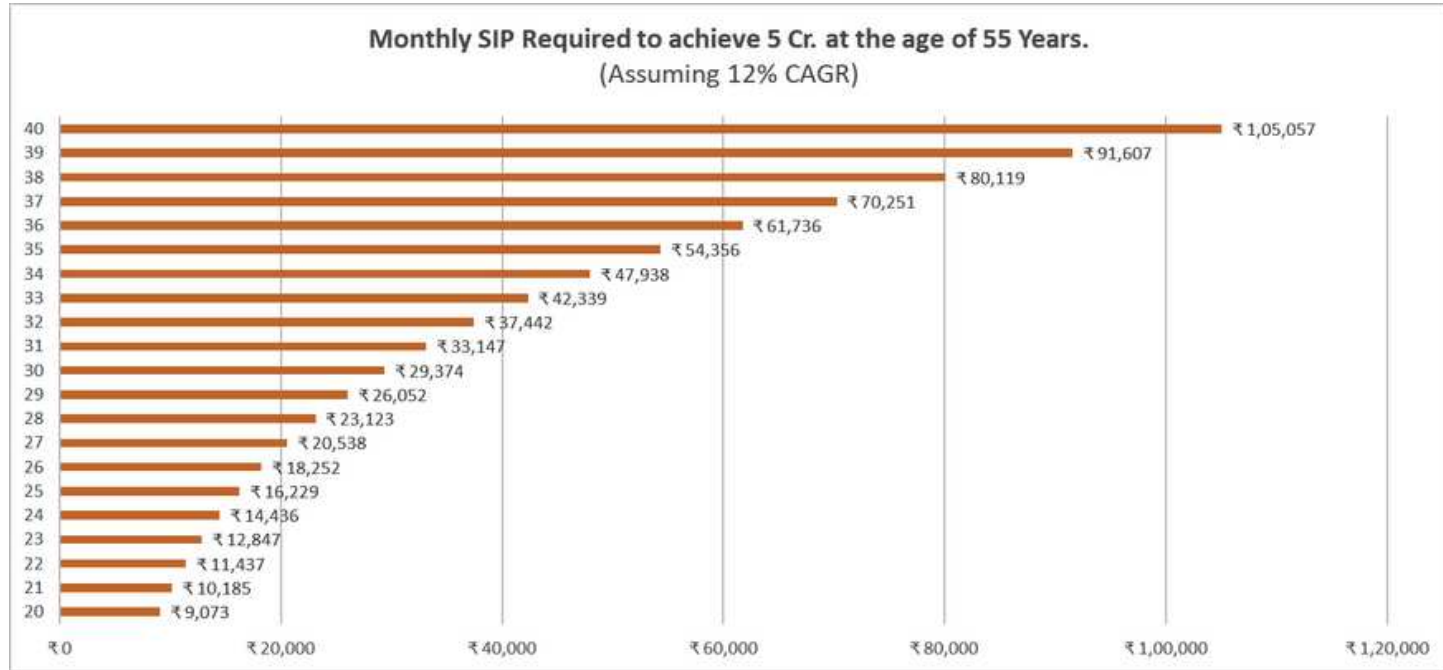
- Systematic Investment Plan (SIP) is a smart and hassle-free way to invest in mutual funds with a predetermined amount at regular intervals (e.g., quarterly).
- It helps investors to regularly invest and accumulate wealth in a disciplined manner over the long term.
- SIP is a smart financial tool that helps build wealth gradually over time.

Systematic Investment Plan

- The Benefits of Long-Term Equity Investment
 - Equities can provide superior returns compared to other asset classes over the long term.
- The Benefits of Systematic Monthly Investment
 - Eliminates the risk of market timing.
 - Leverages rupee cost averaging and the power of compounding.



Key is to start early



*Assumed rate of return @ 12% is only for illustrative purposes. The calculation is only for the illustrative purposes

Time to reach your dream target

SIP Amount /Target Amt	Number of Years It will take to reach your Dream targetted amount with SIPs (Assumed rate of return - 12% CAGR)							
	₹ 10,00,000	₹ 25,00,000	₹ 50,00,000	₹ 1,00,00,000	₹ 2,00,00,000	₹ 5,00,00,000	₹ 7,50,00,000	₹ 10,00,00,000
₹ 5,000	9.33	15.36	20.66	26.34	32.24	40.18	43.73	46.25
₹ 10,000	5.85	10.67	15.36	20.66	26.34	34.16	37.67	40.18
₹ 15,000	4.29	8.32	12.52	17.50	22.99	30.67	34.16	36.65
₹ 20,000	3.40	6.86	10.67	15.36	20.66	28.22	31.68	34.16
₹ 25,000	2.82	5.85	9.33	13.77	18.90	26.34	29.77	32.24
₹ 30,000	2.41	5.10	8.32	12.52	17.50	24.82	28.22	30.67
₹ 35,000	2.10	4.53	7.51	11.51	16.34	23.55	26.92	29.36
₹ 40,000	1.86	4.08	6.86	10.67	15.36	22.46	25.81	28.22

*Assumed rate of return @ 12% is only for illustrative purposes. The calculation is only for the illustrative purposes

3 Golden rules for all investors

Starting to invest early is crucial. It gives your investments more time to grow, harnessing the power of compounding. This process accumulates both the principal and the interest or dividends earned, increasing your income year after year.



Particular	Scenario 1	Scenario 2	Scenario 3
Start Age	25	35	40
SIP amount	₹ 10,000	₹ 10,000	₹ 10,000
SIP till age	60	60	60
FV of SIP	₹ 5,51,08,311	₹ 1,70,22,066	₹ 91,98,574

Assuming CAGR of 12% for the entire period Source: Internal Analysis. The statements contained herein may include statements of future expectations and other forward-looking statements that are based on external current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements.

5 Years SIP Return

Category	Large Cap	Mid Cap	Small Cap	Large & Mid Cap	Flexi Cap	ELSS
Highest Return	20.29%	29.91%	27.37%	23.23%	24.69%	23.33%
Average Return	15.23%	20.79%	21.14%	18.13%	16.38%	16.69%
Lowest Return	11.72%	15.78%	16.37%	12.64%	10.39%	10.04%
No. of Funds	27	24	21	26	24	37
Scheme With 15%+ CAGR	16	24	21	24	16	30
Scheme With 12%+ CAGR	26	24	21	26	20	35
Scheme With 10%+ CAGR	27	24	21	26	24	37



As of 5th May, 2025. Past performance may or may not sustain in the future. Source:

<https://www.advisorkhoj.com/mutual-funds-research/top-performing-systematic-investment-plan>

10 Years SIP Return

Category	Large Cap	Mid Cap	Small Cap	Large & Mid Cap	Flexi Cap	ELSS
Highest Return	16.42%	21.65%	24.24%	18.30%	20.81%	21.02%
Average Return	13.78%	17.90%	18.50%	15.97%	15.28%	15.22%
Lowest Return	11.60%	15.07%	13.46%	12.09%	11.07%	10.75%
No. of Funds	25	20	13	20	19	28
Scheme With 15%+ CAGR	3	20	12	15	9	10
Scheme With 12%+ CAGR	22	20	13	20	17	27
Scheme With 10%+ CAGR	25	20	13	20	19	28



As of 5th May, 2025. Past performance may or may not sustain in the future. Source:

<https://www.advisorkhoj.com/mutual-funds-research/top-performing-systematic-investment-plan>

15 Years SIP Return

Category	Large Cap	Mid Cap	Small Cap	Large & Mid Cap	Flexi Cap	ELSS
Highest Return	15.61%	20.34%	21.16%	18.49%	18.19%	19.00%
Average Return	13.35%	17.83%	17.99%	15.32%	14.61%	14.92%
Lowest Return	10.89%	15.53%	14.6%	12.29%	10.70%	12.42%
No. of Funds	23	17	9	18	14	23
Scheme With 15%+ CAGR	2	17	8	10	6	11
Scheme With 12%+ CAGR	20	17	9	18	12	23
Scheme With 10%+ CAGR	23	17	9	18	14	23



As of 5th May, 2025. Past performance may or may not sustain in the future. Source:

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20 Years SIP Return

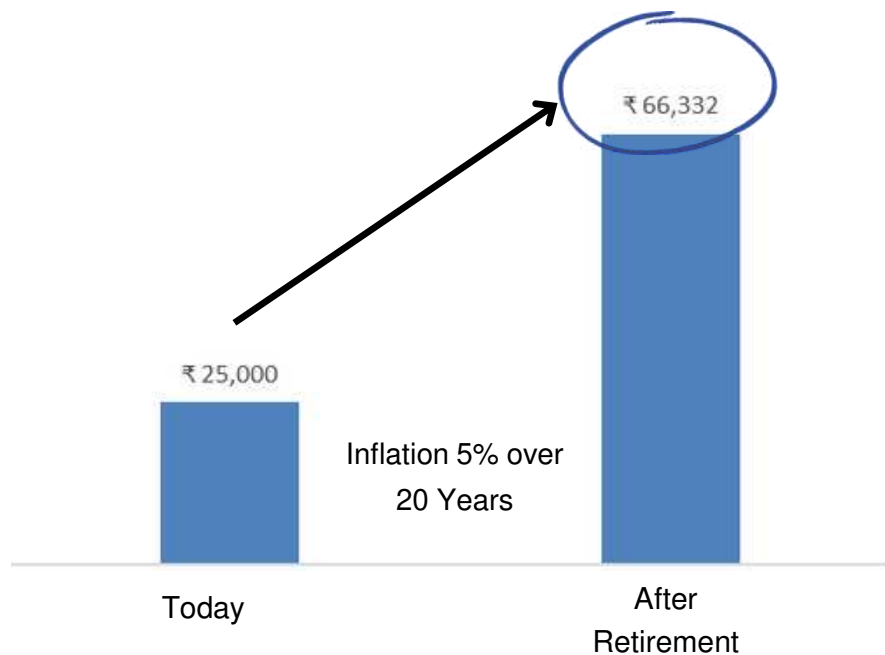
Category	Large Cap	Mid Cap	Small Cap	Large & Mid Cap	Flexi Cap	ELSS
Highest Return	14.20%	17.13%	16.90%	17.86%	16.29%	15.50%
Average Return	12.34%	15.99%	16.32%	14.57%	13.19%	14.02%
Lowest Return	9.92%	14.05%	15.77%	12.70%	10.38%	12.52%
No. of Funds	12	9	3	10	7	8
Scheme With 15%+ CAGR	0	7	3	5	2	2
Scheme With 12%+ CAGR	7	9	3	10	4	8
Scheme With 10%+ CAGR	11	9	3	10	7	8



As of 5th May, 2025. Past performance may or may not sustain in the future. Source:

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SIP for Retirement

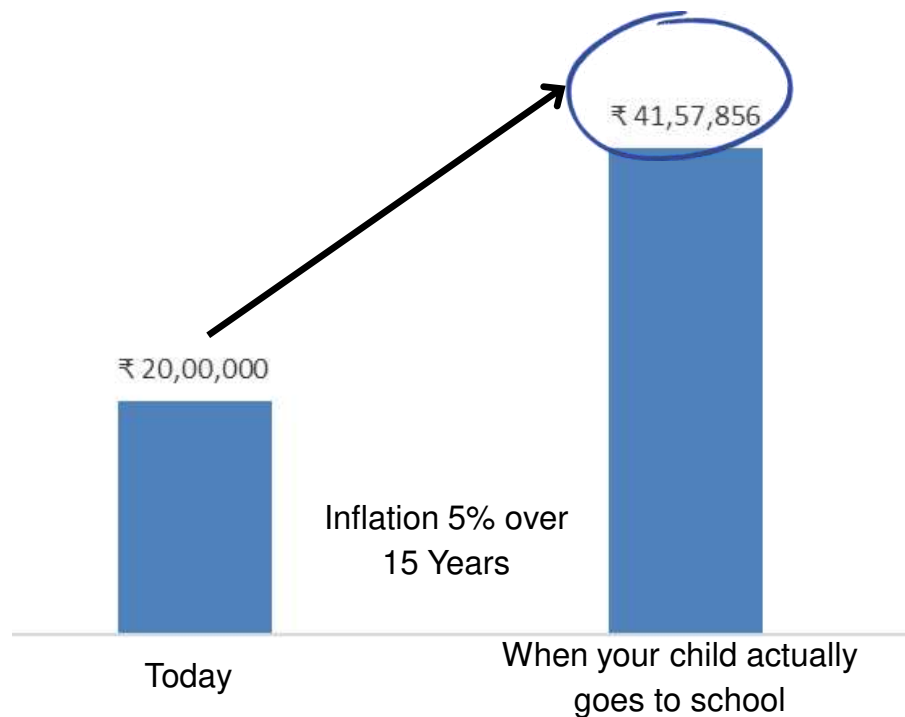


Retirement corpus required to meet post retirement expenses (if invested at 7%): Rs. 1.34 cr

Calculation is only for illustrative purposes

Monthly SIP Required to achieve the targetted fund of 1.34 Cr for retirement	
Assumed Return	SIP Required
12%	₹ 14,552
13%	₹ 12,890
16%	₹ 8,913

SIP for Education

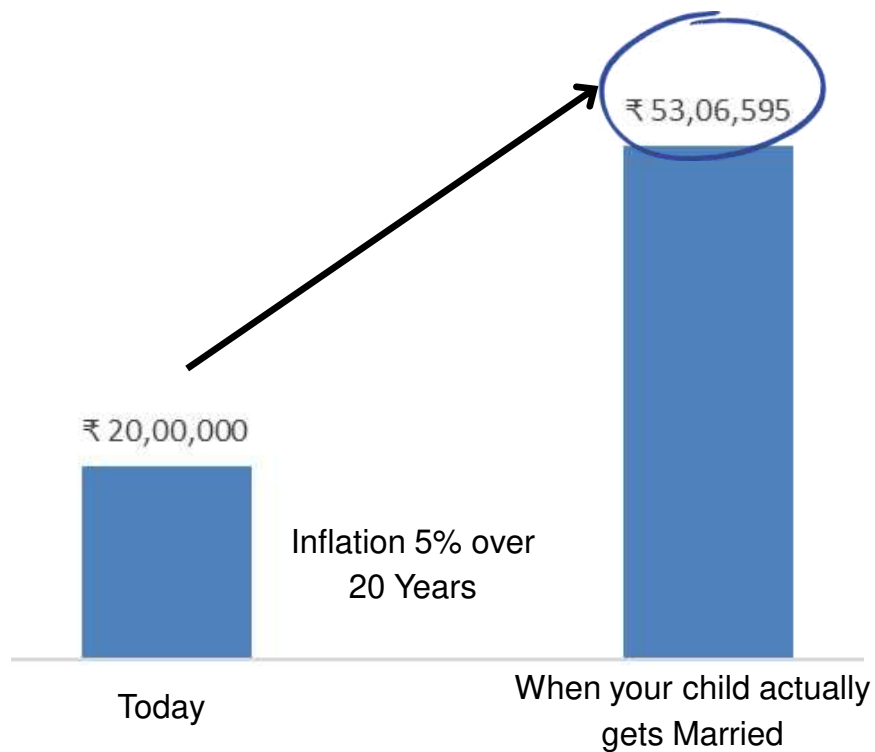


Calculation is only for illustrative purposes

An illustration of a man with a beard and orange face, wearing a dark blue shirt, holding a large white sign with a black border. The sign contains text about SIP requirements for education.

Monthly SIP required to achieve targetted Rs. 41.57 Lacs of Education fund	
Assumed Return	SIP Required
12%	₹ 4,520
13%	₹ 4,004
16%	₹ 2,769

SIP for Marriage



Calculation is only for illustrative purposes

Monthly SIP required to achieve targetted Rs. 53.06 Lacs of Marriage Fund

Assumed Return	SIP Required
12%	₹ 5,769
13%	₹ 5,110
16%	₹ 3,533

**Mutual Fund Investments are subject to market risk,
read all scheme related documents carefully.**

Disclaimer

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