

# Sapno ko skip nahi, SIP Karo!



**D**ream Car, Dream Holiday, Dream Home... are, in reality, financial goals on our mind which we hold as dreams. But along with these, there also exists a doubt: "How many can I truly achieve, and if I really can?" And so we work hard, investing ourselves into our jobs, so we can make more money and give ourselves a chance of achieving atleast some of the dreams. That's good. But just not enough because every dream is important. So what to do?

To put it simply – Start investing financially through SIP!  
Invest your hard-earned money as smartly and systematically as you are yourself invested in your dream.

## What is SIP?

Systematic Investment Plan, or SIP as it is called fondly, is a smart, easy and convenient way of investing a fixed amount of money, regularly over a defined period of time. The best part about SIP is its ability to arrest market-related ambiguity, by purchasing more units when the market's low, and vice versa.

SIP is powering  
**919.33 Lakh**  
folios, helping people  
fulfil their dreams!

Source : SIP Accounts as on June 2025

## SIP is a good plan in more ways than one!



### Inculcates Financial Discipline

Monthly and timely investments make you set aside a fixed sum, which helps you become a Disciplined Investor.



### Rupee Cost Averaging

Since the market tends to be cyclic, SIP averages out the cost by buying more units when the market is low and lesser when the market is up.



### Power of Compounding

It is like earning interest on interest – so, the longer you stay invested, more you benefit from the Power of Compounding.



### Helps in Achieving Financial Goals

The best thing about SIP is that you can go about your financial goals, systematically, without putting a burden on your budgets, through small fixed investments that suits your wallet.



### No Need to Time the Market

Since SIP is designed in a way to weather market volatility to the best of its capacity, it helps you counter the stress of timing the market.

## Plan for your dreams, systematically, using our SIP Calculator.



- 1 Choose the Amount you want to Invest
- 2 Choose the Time Line for your SIP
- 3 Choose the Investment Tenure
- 4 Select the Rate of Interest
- 5 Hit the "Calculate" Button
- 6 The Calculator will show you the Estimated Returns on your SIP Investment

Further more, your Financial Advisor can guide you through the entire process, in a simple way.



Scan to start calculating your SIP.



## Frequently Asked Questions about SIP?

### What is an SIP? Why should go for it?

SIP is a planned way to invest in Mutual Funds, on a regular basis.

### How to start an SIP?

Easily by answering 3 simple questions: What is your tenure to achieve this Goal? What is your Risk Appetite?

### Should I invest directly or through a Financial Advisor

Under Section 80(C) of the Income Tax Act, 1961, investing in Equity Linked Savings Scheme (ELSS) through SIP enables you to claim a deduction of ₹1.5 lakh from your taxable income.

### Can investing in SIP also give me Tax Benefit?

Investing through ELSS, Equity Linked Saving schemes gives you Tax Benefits under Section 80C.

### What is an ideal investment horizon in an SIP?

This is determined according to your Financial Goals being Short-term: like a Holiday, or Long-term: like a Child's Education.

### What kind of returns shall I expect from my SIP?

Simple... the Longer you stay Invested, the Better the Chances of Wealth generation.

### How do I stop my SIP and withdraw my money?

Simply by filling a Withdrawal Form, Online or Offline.

### When should I start an SIP?

Now! Anytime is a good time to start an SIP.

### An investor education and awareness initiative by Kotak Mutual Fund

Visit: <https://www.kotakmf.com/iap-disclaimers/> to know more about the process to complete a one-time Know Your Customer (KYC) requirement to invest in Mutual Funds, procedure w.r.t. change of address, phone number, bank account details, etc. Investors should only deal with registered Mutual Funds, details of which can be verified on the SEBI website ([www.sebi.gov.in/intermediaries.html](http://www.sebi.gov.in/intermediaries.html)). For any queries, complaints and grievance redressal, investors may reach out to the AMCS and/or Investor Relations Officer. Additionally, investors may also lodge complaints on <https://scores.gov.in> if they are unsatisfied with the resolution given by AMCS. SCORES portal facilitates you to lodge your complaint online with SEBI and subsequently view its status.

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