

# DID YOU KNOW

## Women shy away from taking their own investment decisions

Women tend to have good saving habits. However, the number of women investors are still few in number.

77%\* of employed women in India do not take their own investment decisions, according to a study. They depend on their husband or father.

### This means, women rely on family for:

- Pursuing their own goals like travel, big-ticket purchases, etc.
- Funding their child's education
- Buying a house of their own or for family
- Taking care of their own parents
- Paying for their post-retirement expenses



### Caution: Life is uncertain.

It takes one small accident to turn your world upside down.  
What if your family is not around or fails to help you?

### Solution:

- Do not underestimate your capabilities
- Build a habit of saving and investing
- Read about finance and improve knowledge
- Understand your family's finances
- Look beyond traditional investment tools
- Seek help from financial advisor

\* A study conducted by research agency Nielsen



# SIP CORNER

## PAYING THROUGH EMIs VS INVESTING THROUGH SIP



### You may want:

- A high-end Laptop, Television or Smartphone
- Designer clothes and accessories
- Travelling without a thought of money
- Seamless shopping experience



### What most do:

- Pay through Equated Monthly Instalments (EMIs) or borrowed money

### The cons:

- You pay 11-14% extra as interest on EMIs
- Constant worry of repaying Debt
- Lower credit score in case of non-payment

%?



### What to do instead:

- Postpone expenditure and buy some time
- Invest a small amount every month through SIP
- Earn returns – maybe as much as the EMI interest rate
- Liquidate investment and pay
- Say goodbye to worries of Debt and non-payment



**In the next edition:** Be it a calendar year or a financial year, new year and resolutions go hand in hand. In the upcoming edition, we will look at how a few financial resolutions can make your year a prosperous one.

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