

SIP



S U C C E S S

S T O R Y

E B O O K



COLLECTION OF STORIES OF INVESTORS
WHO STARTED MUTUAL FUNDS SIP AND
STARTED THEIR WEALTH CREATION
JOURNEY

JAGOINVESTOR.COM

HELLO

WELCOME FROM MANISH CHAUHAN AND
NANDISH DESAI FROM JAGOINVESTOR

In this ebook, you will read some of the real life stories and experiences of what investors felt after they started their mutual funds SIP or onetime investments

Mutual Funds are one of the most recommended investments products for investors who want to create their wealth creation journey exciting and fruitful.

Once you setup your SIP, your bank account is auto debited each month and money is invested automatically into mutual funds and your wealth creation process is on auto pilot.

Every investor who wants to create long term wealth which beats inflation and generates some great corpus should start their SIP in mutual funds.

Lets Start ...





ABHAY PAGAR

General Manager - Raajratna Metal Industries Ltd.

AHMEDABAD

!!

Yes...I would certainly like to share my story as I am happy and feel proud about it. I am 48 years of age now...

Before starting these SIPs I used to invest myself (I know all syndrome !!) in some products by gathering information from here & there. Made some silly mistakes. This also I started at the age of 31, of course I was not having enough money before...

I started my first SIPs in Novemnber 2011 at the age of 39. Frankly, how I wish I had started it much earlier...but better late than never. It was through a financial consultant...but I could correspond with him only through emails...for the strange reasons best known to him. And I was not comfortable in dealing with him, though I continued doing some SIPs since then....

However, my real story started when I came in contact with Jago Investor team, Nandish and Manish.... The best combination! I contacted them first in October 2014 by searching on net. Their financial health check up is a systematic approach to know where we stand today...After thoroughly going through all my so-called investments, they made many changes, made me stop bank FDs, old SIPs, Insurance policies & what not...and they devised a new financial plan for me.

And after that I started doing fresh SIPs as suggested by them and still continuing... I also attended one of their training session- Jagoinvestor Workshop - along with my wife (very important). It is my personal suggestion to all the investors to attend their workshop and those who are married must take their wives with them...you must involve your better half in the investment process if you really want to speed up the process (even if they are not earning, make them feel important).

After joining Jagoinvestor team, I feel more relaxed now...my money is growing through SIPs and I can concentrate more on the things which I am good at rather than worrying about my financial health...I will definitely continue these SIPs and increase it time to time.

We must take the help of good financial consultant instead of doing investments on our own.

Thank You Nandish, Thank You Manish...

#2 STORY



SAURABH BHATTACHARYA

Technical Manager, Koenig Solutions Ltd

NEW DELHI

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If you have a ailment, you go to a Doctor as we are not experts in medicines and follow recommendations religiously and you start getting better, I feel no difference in the case with Financials or Wealth Management. I read all their books and it made me felt that there are ways which we are not aware to simplify our financials and like our yearly medical check-up, we need to have a financial check-ups as well.

I am more of a kind of person who likes to plan things in my personal and professional life. I would like to see things ahead, I would love if people compliment me being as a proactive person. I am sure to say that now I consider myself as proactive in my financial wealth management as well.

Things are in place as suggested by Jagoinvestor team and I trust them fully. Initially I trusted them blindly as anyways I wasn't any good with the market and being from a traditional orthodox family, everyone played their part to only discourage me in the beginning. I being am more unorthodox and unconventional put my heart and soul behind proving everyone wrong.

I can happily say that I feel proud of myself that I joined hands with Jagoinvestor team and Manish, Nandish and their team are the reason that within around 2 years frame, I am around 1Lakh richer inspite markets being down and government changes. If this is my extra income when markets were down, I am eagerly waiting to see when the market corrections happens and where I would be in 8-10 years down the line.

I have just one statement to make, trust financial investors just like you trust your doctors, have patience and build your own financial knowledge slowly and gradually. Rome can't be built over night, it takes time, and resist the new generation's "Quick Rich Fast" approach. Always remember, "if it's too easy and convincing, it may not be for real..."

#3 STORY



PRATEEK VARSHNEY

PROBATIONARY OFFICER, CANARA BANK

ALIGARH

"My relationship with SIP's is not of many years it's just going to complete one year in June 2017. I started my job in September 2015.

Before start of my job I was attracted to the word "investment" and wanted to enter in world of investment as early as possible. I started my SIPs in June 2016 by the help of Jagoinvestor platform.

After the start of my journey I feel relaxed. There are many good things with SIP's. One is that after choosing ECS mode it's get automatic and then we don't have to take actions for it.

Another important feature is that we can select the date of individual SIP's. Hence if we select the date on which our salary get credited, the ECS mode helps us to follow the words "first save then spend".

Which I think is important to follow by individuals if he/she wants to get financial freedom in the journey of life.

I did my SIP's with Goal orientation, so that step by step it will help me to reach my Goals in future.

Thank you.

#4 STORY



UDAY KHAIRNAR

IT Manager, Malpani Group

SANGAMNER

!!

I have been working for last 18+ years. Since initial years of my career, got a habit of savings.

During those days wasn't much aware of Mutual Funds and stuff. So most of the investment was with bank FDRs, insurance (yesssss.. we never knew insurance & investment are two different things then) and some with Gold and PPF. Later on came the ULIPs, the most mis-sold products according to me. Unfortunately, I was one of the victims.

During last 4-5 years came across jagoinvestor.com Got to learn a lot of stuff about Mutual Funds and all; realised that how poorly my earlier investments are performing. The very first thing I did was managing insurance & investments separately. Then started shifting my tradition investment into MFs/ULIPs; jagoinvestor was so helpful during funds selection process.

I am so happy watching my investments growing gradually. It is the magic of compounding, keep on investing few amount every month, and it will give you great returns in long-run.

Today, considering future value of my current investments, I am well ahead of all my future responsibilities & goals; whatever I will be adding in coming 10 years or so would be a plus!

Happy investing :)



SURESH BHANDARU

Director Technology, TIME INC

BANGALORE

“

I entered in Stock Market trading quite early around 10 years back. From that time I always stayed invested in buying stocks only . In this period I had roller coaster rides - made money and lost money . Markets were volatile and portfolio was not correct or not diversified was what I heard when I lost money.

But after a bit of re-learning, there was no looking back and I saw tremendous growth in every investment I made so far. The returns from investments decisions done in form of SIP's have served me in good stead.

My re-learning was exactly two years back, I came across Jagoinvestor – Met them in Bangalore ! Amazing people & very capable and honest financial planner.

Right from the planning Phase to goal setting, a plan was put in for making investment in line with my risk appetite .

Now I do invest good amount per month in MF SIPS, as I was late into a planned game of wealth creation, I thought a good amount in diversified funds will lead to my goals now .

Right approach and systematic approach in a set of funds which are well positioned to take advantage of India growth story will definitely deliver outstanding returns, as of today I have 15% to 18% returns in my portfolio.

Taking the route to MF SIPS ,I realized it is easier to align to long term and short term financial goals even when markets are volatile giving the rupee cost averaging.

I have realized creating wealth is Step by Step process , me despite working for more than 18 years (with almost 5 years outside India),

I had no plan for the creating wealth and I was 'Goal-Less' and now I am on the right track to reach my Financial Goals.

#6 STORY



SHALINI RAGHAVIAH & RADHA RAMANA

Freelance Consultant and Banker

DELHI

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When we started (2000), the investment options were mostly traditional and SIPs just commenced. We took some traditional insurance policies, NSCs, etc. and invested in some real estate. Did some blunders but real estate saved the day.

About an year and a half back, we wanted to review our position and create a liquid corpus (real estate is illiquid though good for capital appreciation subject to certain things).

We went to Jago Investor and reviewed everything - closed our old insurance policies, retained term insurance and continuing with bare minimum in PPF and NPS. We started SIPs in 2 schemes suggested by JI but with a lower amount.

Then we increased SIP in 1 scheme of JI and added a 4 others of our own. They did not question but encouraged and gave feedback.

We exited one scheme after that and now we invest in 5 equity, 1 balanced and 2 liquid/debt funds. We followed the monthly budgeting like misers for an year and created SIPs gradually and now moved to spending only what is left. Recently,

We were tempted to invest in real estate and Nandish agreed to liquidate the folio if we require (he understood our reason and pricing). But we reconsidered and decided to retain the investment in MF and postpone real estate investment. Our goal is now to create a good MF portfolio for the long run and see from there.

While the returns are good - we are enjoying the journey. While Nandish tells us not to time, we keep a small amount in liquid to just get the kick of investing if there is a bloodbath in the market so that we enjoy the slid too as much as the upside.

We are happier that someone who is closer to the market is watching the folio as our initial experiences with MFs made us enter and exit a few times and did not let us settle in that line earlier.

The last one year with JI has been good. Having a third party reduces lot of tension and hassle. It also means that there is someone who knows the investment position and can guide the family to an extent in case anything happens to one or two of us.



BOBBY JOHN

Proposals Engineer, Intergraph Middle East (Dubai)

Dubai

!!

I always felt that there ought to something more than the classic Fixed Deposits (FD) and Recurring Deposits (RD) from the banks. However, none of my elderly were aware. Eventhough I would "save" money,

I wanted the "saved" money to work for me so that it doesn't lie redundant in the bank. But how?

I kept on searching for articles and that is when I came across the Jago team. Their few points attracted my attention... not to consider Insurance (e.g. LIC) as an investment, thinking of investments other than FDs and RDs, etc.

The Jago team introduced to the world of Term Plan (for Insurance), Systematic Investment Plan (SIP), Mutual Funds, etc.

I feel a lot more confident now than before. Now, I can definitely say that the money is also "working" for me. Thank You JagoInvestor!



AYAN SARKAR

Lead Consultant, Saama Technologies India Pvt. Ltd.

PUNE

!!

Up till a few years back,I had always felt that there was lack of sound financial advice in my life and I used to scour over multiple sources for sound financial advice (books,friends, websites,blogs,.) but none of the sources could provide me adequate satisfaction and a clear path to financial success.

It was around this time that I came across "Jago Investor" and there was no looking back. The process of getting inculcated in the journey to financial freedom by the team was a very clear and comprehensive one.

At first my current financial health was diagnosed and appropriate actions were recommended in alignment with my financial goals.

Being a first time investor, I was very apprehensive about investing in Mutual funds and the associated risks that come with them.

But the Jago Investor team alleviated my fears and advised that long term investments usually cater to be profitable.

And even though my investments were not going to be that substantial, I did not see any discrimination in handling of my portfolio by the team.

Lastly I would like to say that the Jago Investor team is always available to you in case of any financial doubts that you may have; I really appreciate their prompt responses in any given scenario.

On top of it, the founders of Jago Investors have an excellent collection of financial articles/books on their websites which you can go through at your convenience; these materials are very informative, they are centred around various financial aspects in our day to day life.



KELVIN PEREIRA

SR. TRANSITION MANAGER , CMA CGM SHARED SERVICE CENTER

MUMBAI

Started working since my collage days, however officially since Sep 2000. Followed the rat race in terms of financial direction and taking all the wrong steps/actions.

The reason being lack of financial best practices/knowledge on what needs to be done and lack of financial guidance from experts.

Right until the point I began my association with Jago, I was a financial disaster. Prior getting in touch with Nandish /Manish I had begun reading books about what steps we need to take to have a strong financial base and secure future for self and family. I began working on clearing my credit card debt and enhancing my financial know-how.

Reading the book “Rich Dad Poor Dad” suggested by one of my ex-bosses proved a great help to turn in the right direction. However that was not enough. I enrolled on the Jago website to receive their free articles and used to read them on and off. This was all 1.5 yrs. prior contacting Nandish/Manish.

By now I knew I was doing things wrong and had to take the right action. This is where I made the decision that I was holding since a long time to put my trust in Nandish/Manish and ultimately decided that if I really have to venture on this awesome journey towards financial freedom,

I need the support and guidance from experts who know what they are doing and contacted Nandish/Manish on Sat 24th Jan 2015 around 11:00 AM. Since then there has been no looking back, my financial life has turned for the best and would not have been possible without guidance from Manish/Nandish. The Financial tri pod as they call it is set and the foundation continues to strengthen Tri-Pod:

- 1. Mediclaim all set with Base S.A of 10 lacs
- 2. Life insurance (Term Plan) for 1.5 Cr all set
- 3. Lastly Savings , I began my SIP journey since March 2015 with 2 nominal SIP’s of 5K each. Total 10K in SIP’s.

As of today I have 36K going towards SIP’s since the last 19 months and I must say I am financially more confident and proud of what I’ve been able to achieve with the support of the JAGO team. The journey has just begun and need to see more financial transformation as time passes.

It’s all about self-discipline, I still make mistakes and do have credit card bills, but working to have that under my control rather the other way around. Its only possible with self-discipline and having the right mentors (For me it’s the JAGO team)



MITHUN DESAI

BI Specialist, QS

MUMBAI



While growing up in suburbs of Mumbai, I saw my father working very hard to meet family requirements and needs but was hardly able to save anything.

Even, I followed his footsteps when I started earning after graduating in 2006. I use to hardly save anything and spend almost everything to support my family.

I tried with stock markets and mutual funds to make easy and fast money but failed due to fear and limited knowledge of it.

Due to this experience, I started investing into traditional methods like RDs, LIC, etc.

After doing it for 3-4 years, I wanted to learn about my financial status and started reading blogs on personal finances, mutual funds, investment strategies, etc.

I realized I am doing something wrong with respect to money in my life so then I opted for jagoinvestor panel of Nandish & Manish for review and they made me aware of my financial situation and also how to make money for yourself rather one works for money all his life.

I started with 2 SIPs in 2015 with an particular goal attached to my investments which made me comfortable. For me SIPs have become a part of my life now just like the home loan EMI.

I consider SIP date as my EMI towards my secured future life which will enable me to fulfill all my dreams.

In last 2 years, I have increased my SIPs from 2 to 5 and attached each SIP with one goal for my life which makes it easy to track goals and SIP.

Last year, even after markets being volatile I had returns of more than 15% returns on my investment which is impressive considering all other institutions gives less than 7% returns before tax.

I have started believing SIPs are way of my life to achieve goals in my life.

Thanks jagoinvestor team for making it possible for me and my family.

#11 STORY



BALAMURUGAN M

Sr.Engineer @ Gamesa Renewable

Tirunelveli

!!

Being a son of hardworking poor parents with lots of financial struggle, we grown up seeing our parents with SPEND LESS & SAVE MORE Attitude for their childrens future. Now I am completing 15 years in my career this year.

I earned Good, and Saved Good. But because of the lack of knowledge in personal finance & Investment, i had parked my money in endowment and FDs.

Thanks to the bloggers of personal finance including my fav JagoInvestor.com for bringing awareness about personal finance planning and Wealth creation.

GOALS WITHOUT PLANNING ARE JUST WISHES.

I was very new to investing, and kept in mind my previous mistakes and bad decisions, which i dont want to repeat. So i decided to take advise from personal finance experts and joined hands with Jago Investor Team as a first step towards my wealth creation journey.

I started investing in Mutual Funds through SIP, and investing for last 3months. Though i have just started my Wealth Creation Journey, i want to share, that now I feel more confident that I have taken some good and important actions in my life to achieve my goals. And i feel relaxed now that my goals are achievable and i started my journey in right direction with good guidance.

Yeah, sometimes I feel sad that i could have started investing atleast 8 or 10 years before, but lost years wont comeback. Past was Past.

And i know that now the only thing i need to do is continuing my journey consistently with discipline till achieving my goals, however the road may be. Thank You

#12 STORY



VIKRAM SINGH SAINI

Freelancer cum Software Developer

Jaipur

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I had heard a lot about the SIP and investment points. But I always fear to invest in mutual funds or share market because I didn't have proper knowledge.

So when I started earning decently, I started by the journey to collect knowledge as much possible about these all. And so I came along Financial books by Manish and then his blog www.jagoinvestor.com.

After educating self from books, I approached to Manish and his team to help me with my financial life. Since I was just starting out, so it was a blank canvas about finance.

Nandish, the other partner of Manish, called me and made an analysis of my financial situation and priorities. Based on this all, he suggested me few actions to be taken for making my financial journey cooler.

Also, he shows me the benefits of early investing and brings my attention to the important parts, such as Term insurance and health insurance, which I was avoiding initially.

Before starting the SIP, I use to fear about the future emergency situations and money I might require at different milestones of the life. But now the situation is different. For me, the one point that SIP bring on the table was peace of mind.

I am convinced that I am trying my best with available money and I am ahead of other guys in my community both regarding monetary and knowledge basis.

Life is uncertain, and so is the all parts of life, you name it. However, few are the things that we can control or at least make a better choice. The life, at any point, majorly revolves around the money and that's the bitter truth.

So why don't we make a better choice? And if we aren't so sound in it, then there is no shame in taking help or advice of other experts who have devoted their most of the time in the very same domain. I would prefer to do it right in first place as per guidance from mentors instead of playing the game of hit and trial.

My best piece of advice to anybody reading this is try to make living in half of their income and invest rest using any best financial instrument that promise to help you in future when you are confronted with unexpected life tragedies or requirements.

#13 STORY



JULIUS PEREIRA

Software Architect

USA

!! At the onset, I would say that I am a pretty informed reader and am always on top of financial blogs jagoinvestor, thewealthwisher etc. I knew about the stock market, compound interest, mutual funds, SIPs and so on for quite some time.

The only problem was..."Procrastination". I would procrastinate, often for several reasons - timing the market, searching for better funds etc. and eventually not implement/ invest. One fine day when I looked back at my financial health. I was petrified. I was going down the line instead of up. My procrastination costed me several lakhs of rupees. (for not investing in the right financial avenues). That's when I decided that I had to stop testing the waters and jump the hell in.

So I started my financial investment journey through consultation with a team of individuals who through a methodical plan , helped me come up with a plan to secure my financial future. And O boy, I love it.

I started my MF investments through SIP mode 15 months back. The key is to 'Make it Automatic'. If you think that you will diligently invest in a MF every month, manually, you will be shocked to see that you are wrong. So my suggestion is make it automatic (if you still need some motivation to make it automatic, read "The Automatic Millionaire: A Powerful One-step Plan to Live and Finish Rich")

So, 15 months down the line, how am I doing...I'm doing great. I'm making my money work for me by routing it in the right channels (MFs). I'm making the money (that I was losing by not investing correctly). And when the markets are going down and so are my MF investments, I think to myself "Aha, I can buy more MF units because its cheaper with the markets being down". Remember the key here is "LONG TERM".

So to summarize my life's learning about MF SIPs,

1. Stop procrastination and take Action.
2. MF SIP is the way to go (if you are not an expert in the stock markets.)
3. MF SIPs is the way to go for Long Term goals/ milestones
4. Seek professional help from the experts. (No kidding. it will go a long way)
5. Make it Automatic (Read the book, I insist :))
6. Regularly monitor your portfolio and make adjustments as necessary. (again, if possible have the experts do it)
7. Sit back, Relax and enjoy the fruits of well thought investments.

P.S: if you are an NRI please take into account taxes to be paid in the foreign country and plan for your goals accordingly. This can make a severe dent in your savings/ wealth, if not taken into consideration.

#14 STORY



NIYAZ ASHRAF

Doctor, Iqraa Hospital

CALICUT



I'm happy to share my investing experience here. I started investing a little more than a year ago

I'm a doctor and I started my Postgraduate training in 2009, during which I used to earn nearly 45k per month. Those days, I never had the time to think about financial planning ('didn't have time' means it was not a priority !!) Thankfully, nor did I have the time to spend any of my hard earned money owing to my hectic work schedule.

I did however invest in some silly ULIP to save on tax and that was it. Over time, I had a decent corpus as savings, went on to a job, specialised further, spent time and money on training and moved on to higher positions and naturally, a higher salary. It was only then that I decided to seek professional assistance in finance and after months of dilly dallying, finally decided to email Jagoinvestor.

Frankly, that has been the best decision of my life. The team(Nandish, Manish and Abhi) held my hand through the entire process, explaining each and every small detail, helping me Create goals, told me what I was doing wrong (made me sell the ULIP - that was a difficult frog to swallow !) and designed my investment plan.

I started out ambitiously, moving nearly 40% of my income into SIP's. I've been doing it for a lot tole more than a year now, and it's been fabulous. In a year when the markets haven't moved much, we managed a decent growth of nearly 20 %

But most importantly, It moved my mindset from 'Saving' to 'Investing'. I started viewing all my expenses in that manner - "What's the ROI ?? ".

I didn't mind spending a large sum on a book or an online course, if I felt it was worth it. I refused to spend on stuff that I felt was superfluous and unnecessary.

That involves spending on a fashionable set of eye glasses that my wife has been trying to convince me to buy. It's not that I can't afford a new set. It's just that I don't need it. I could use that money to buy some equity !! (That was a good decision btw..The profits I earned from stocks in the last year is sufficient to finance a foreign trip !). I also monitor my monthly expenses using an app.

I review my net worth every 60 days or so, and it's a pleasure to see my money grow. I visualise that when I'm older, I won't have to work longer than I want to. I visualise that when my kids are older,

I won't have to clip their wings for want of money. Investing gives me more money, but it also gives me a sense of freedom to live the way I want to. Many people misunderstand this.

This doesn't mean that I can buy anything I want (premium car / massive house / small Mediterranean island !). It just means that I can do what makes me happy in the true sense - Spend on charity, travel to new places, gift generously to family members and not having to scrimp on small expenses.

My advice would be -

1. Start a SIP as early as possible. I started at 30. I wish I had started 5 years earlier. I would've been a millionaire by now ! Apart from the money, it instills a certain sense of discipline in you.
2. Understand deeply about two irresistible forces in life - Inflation & Compounding. If you do this, you will need no further motivation
3. Live simply, save a lot. Tracking expenses is necessary to bring them down.
4. Read widely. Here, knowledge definitely translates to money.
5. If you can't read, entrust the job to experts like JI



M ARUN SUBASH

Director of Engineering and Country Manager
Velocloud Networks India Ltd

Chennai

“ I have been working for 20 years now and i started SIP in late 2012 thru Standard Chartered.

Very soon I realised the power of SIP and saw the appreciation of the funds though there were ups/downs during the 3 years

I tried investing in MF's and SIP's myself reading thru reviews and did not make wise decisions.

This is the time late 2015 when i got connected with Jago Investor, who helped me understand the need for investing more in MF's and SIP's to meet my Financial Goals.

In the last 15 months they have helped me in choosing the right MF, SIP portfolio's to invest in

I feel i am on the right track to meet my Financial goals. Its a no-brainer to allocate some portion of our savings in MF's and have a monthly SIP and not just stick on to traditional saving schemes

#16
STORY



RAHUL SACHDEVA

BUSINESS HEAD , ENQUEST

Faridabad

!! I was a NRI at 21 & earning in USD by virtue of being an officer in Merchant Navy but there was no one to guide me how to create wealth systematically.

I usually depended on target hungry financial advisers at the bank for guidance & being young & gullible was sweet talked into lot of bad financial products.

So my initial financial journey was a mixed bag of good & bad decisions.

It was only after I started my association with Jago investor that I started getting my financial life in order. I have been pretty diligent in following their advice & am back on track to serious wealth creation. Team at jago investor has been a great support especially Nandish.

I am very sincere with my SIP's & feel very happy to see my wealth grow slowly & gradually. I am sure that with their support I will definitely achieve my goals.

Had I been associated with such system at 21 , I would have attained financial independence by now , but better late than never. So don't wait earlier the better..

Best of luck for your financial journey..

#17 STORY



DR FAREED AHMAD

Eye Consultant and Surgeon

Abu Dhabi, UAE

!! I am a doctor and a complete ignorant relating to any thing related to financial planning

Since 2009 i kept on searching, finding and inquiring in my group circle if anyone has any idea related to financial management as i was very keen in getting on this i had a habit of reading articles on internet related to financial planning of which most of it i read from jagoinvestor.com.

Then as time passed i started investing in SIP for the very first time with minimal amount of just 20000 rupees per month (because i was not sure whether it would be fruitful or not).

At the end of 2 yrs it was more than 5 lakhs and it came as a surprise to me because money got auto-debited from my account and i never had any knowledge because i completely forgot about it.

I realised my mistake that day and then i fully got involved into it from that day onwards. just one thing i realised on that day and it craves me from inside till today that i should have started it at least 10 years back.

I should have got connected with mr manish and mr nandish long time before as they guided me correctly till today. tsk tsk. but whatever happens , happens for a reason.



SANJAY JAIN

Deputy manager, Mahindra & Mahindra Ltd.

Jaipur

“ I have started my job in 2006 and seen so many hick ups during my job.

And I was strongly believe that FD/PPF is the only option which gives secure growth and I was quite happy to see my money growth as there were not so much future planning in my mind.

Then, I have started SIP in 2011 as per suggestion of one of my known agent. And I was totally unknown subject for me. And I was continuing to invest in single SIP till aug 16

With the help of jago investor , I have given shape up my financial goal. And I have started few more SIP with more understanding of SIP.



MINOTI BANERJEE

Sr executive, HUL

Thane

!! I had started investing in mutual fund SIPs since 2008. I would invest in the top funds recommended by icici direct, not really understanding whether that fund would support my financial requirements. Most of the funds were equity based and so had high fluctuations.

Also previously, I did not make investments with a goal in my mind. Twice I had to pull out money from the funds to buy my house and support my sister's house.

Both times, one fund made good money and 2 of them lost money. It was very distressing as reports in financial papers and icici direct would give such fancy numbers as returns to investors. I wondered why I didn't get those returns.

In the meantime, I had started following jago investor 's blog and I was quite impressed with their view to handle finances. The idea of goal creation especially was superb. I continued investing in mutual funds by myself but started considering to get professional help to handle things better

Finally, last year when I was pregnant with my son, I decided to hand over my finances to the experts so that I can concentrate on looking after my son and make good money for his important milestones of life.

I contacted jagoinvestor and they completely revamped my MF portfolio.

They reduced my SIP amount and diversified the investment basis my short and long term goals. Best of all, they track the funds and make changes as suited which I never got time to do.

I get regular updates on my portfolio performance and I can use this time for other priorities. My portfolio is doing well and my mind is at peace.



RAVINDRA BELOSE

Scientist

Mumbai

“ I am investing in MF through SIP since 2016. It does give me good returns but was not creating wealth up to my expectations.

In 2015 I consulted Nandish and he unfolded my investment potentials. I was investing less than what I can.

Reasons were many such as Insurance policies, FD, saving account not having methodical approach towards my income. In last two years my wealth creation is almost 4 times than what I have generated in 8 years.

Besides Jago investor as a team has provided many advices and help to make my Investment management simple.

Thanks to Nandish and Jago investor Team

#21
STORY



SESHADRI RENGANATHAN

Senior Professional, CSC

CHENNAI

”

The very thought that am saving in the first month of the day made me feel confident and i was not mindful of small spending whichever made me guilty earlier.

Realising this i opted for 2 more SIPs in Microcap fund and now I dont worry about market fluctuations as i buy every month irrespective of the NAV.

We don't realize that systematic small steps can make wonders and we wait for Transformation to happen in personal and financial spaces.

Unless we create one any magic can't happen.

Please Sip, Sip More!!

#22 STORY



MADHAVA RAO

Country Manager , MicroStep-MIS

BANGALORE

”

To start with, I had to choose between the choice of direct equity investment vs MF and then the problem of plenty of having to choose between too many funds.

So I continued with both direct equity and the SIP route of MFs.

Eventually the Mutual fund SIP is proving to be a better choice for following reasons:
I'll be more in MFs SIP.

- Disciplined investment through ECS as against adhocism associated with direct equity.
- Don't have to be worried about timing the market which can go wrong most of the times.
- For a similar amount of investment, my MF investment has fared better (one bad stock can ruin all my profits in equity)
- While I continue with equity for the fun of it, future investments will be more in MFs SIP.

#23
STORY



RAJESH KHANDELWAL

IT Business Analyst

VADODARA

“

hmmm, I am not good in writing. But I am happy to share my story.

I started my job in 2000 and I have seen lots of ups and downs in my life.

I started my MF SIP journey in Nov 2015. I strictly follow the SIP thru ECS mode. As I am a new investor, I regularly monitor the growth of my money.

Sometimes I feel that if I wake up early (with my first job) then I could have achieved lot more and now I will be a bit relaxed. BUT it's OKAY for me.

I still remembered that I made few financial blunders like others. when I realized, I have corrected that with a big loss approx 80k-1Lac but again that is OKAY.

I have still 18 yrs in hand and now I am on the right path to achieve my financial goals with the discipline in SIP and "discipline" is the only key to achieve wealth. Thank you.

#24
STORY



SOMEN

NSM

HYDERABAD

”

I felt relaxed and safe as i was guided to buy and sell online in single window easily.

I am not good in deciding where to invest and how to invest. Moreover I don't have time to read and analyse. Only I knew that what I want and when I want.

This puzzle is really solved by Manish and team by suggesting what and how to declutter my wealth and where and how to put my wealth.

This was shown through scientific calculation. I am confident now on my investment because I am able to see how my investment is moving.

I thank the team for their continued update and support on my wealth creation.

#25
STORY



KANHAIYA JEE

Quality Engineer, Stryker India Private Limited

GURGAON

" I am feeling good after staring SIP.

It's a great platform for new investor, where you can invest for your better future.

Sometimes i feel I became late in starting SIP, because I was not aware about mutual fund before.



AVDHESH SHARMA

Associate Architect, TPF Software

BANGALORE

!!

Biggest advantage of creating SIP is that it makes person disciplined. Earlier my thinking was that I will invest some extra money saved from the monthly expense. That never happens.

But after setting up SIP, Amount automatically gets debited from Account. Now, I know how much I have left to spend so can plan things accordingly.

Thanks Nandish for creating Plan and making disciplined investor.



NEELONJON GOON

Team Leader SharePoint, Atos IT

BANGALORE



!!

Initially, I started out reluctant, but gradually brought discipline into my investment and slowly moving towards accomplishing my financial goals.

I know for a fact, I still have lot of ground to cover but am steadfastly moving on the path charted out by my planner's.



#28
STORY



PRANAY KUMAR MAITY

Marine Radio Officer

Kolkata

!!

Before starting investing in mutual fund I was confused and scared to think about it. But still was looking for an alternate investment option.

To know more about investment I've gone through many articles, tutorials and decided to give a try for SIP.

I was in dilemma to choose a reliable platform to start my very first SIP. I was frequent reader of Jago Investor blog and impressed with their advise & explanation.

After much consideration I choose to start SIP with Jago Investor.

Now I'm happy to check my portfolio and more confident to invest in mutual fund. Thank you Jago Investor for your valuable advice.



PRAVEEN S

Manager in a global IT firm

Bangalore

!!

I started from ground zero with practically no financial education. Bumped into jagoinvestor blog which changed my life in 2012.

Was really an eye opener I started SIP in the same year with 3000 and now bumped it up to nearly ten times.

Amazed at the journey of wealth creation. Initially I was trying to measure the performance every month and was feeling restless.

But just like to plant a tree you need to water regularly and patience perseverance is a must to bear long term fruits.

Now I do have amassed almost 15 Lacs and truly surprised by the power of compounding and SIP. I learnt that we must not chase returns but chase your goals



KUNAL BIJUR

Partner, Blackron Consulting

PUNE

“

My original investments including SIPs were not well planned or goal based.

I hadn't planned for emergencies and had my money locked needless products.

JagoInvestor team made me understand the value of my hard earned money, assisted me in taking the right steps to exit unwanted products and start reversing my losses, helped me choose the right funds based on my goals with a specific timeline for each SIP.

My investment portfolio is now lean and target oriented and most of it is automated.

They made me understand why and how it is important to invest with a purpose in mind and also be disciplined about it. I am more confident regarding my financial life now.



SRAVAN

Infosys

Hyderabad

!!

I started mutual funds SIP when iam at 35. I should have started this when i got first job at age of 25. During these 10 years,i spent money in LIC and other tax savings funds.

Now if i take those back,I just get what i paid.

I just blindly believed what agents and neighbors ,friends are saying when it comes to investing money. Finally iam end up with nothing.I think,

There was no platform like jago investor to train or help people in investing money in right direction.

I have been reading JagoInvester blogs from around 2011.It boosted confidence in me and started believing jago investor for investing money in right direction.I keep eye on my investment every month.

I am happy to say that,It growing in positive direction. Jago rocks....Thank you



SUMIT BHAGAT

Consultant at Hitachi solutions India Pvt. Ltd.

PUNE

“

I started my professional carrier in 2013. I was planning for investment from long time, but never did a single investment till I met Jago Investor team.

One of my friend suggested me about Jago investor and gave a link to watch webinar on Liquid MF. I was enlighten from that day and took a decision to invest in it.

After one month, I have started Investing in Liquid funds and started SIP thru ECS mode. I was a new investor so I don't know many things about it but Jago investor helps me to understand and take right decisions.

Whenever I had doubts about anything Jago investor team was there to help me.

Thank you!



KRISHNA GHOTEKAR

Marketing Manager @ Schneider Electric

MUMBAI

!!

I started my professional career in Aug 2007 in Mumbai. Three years later i started my MF investment through SIP route in ELSS Tax saving funds.

But also made some bad investments & didn't increase SIP in MF equity funds.

In April 2013 shifted to Shanghai and in 2015 gave serious thought to have an structured financial planning. I was already following financial blogs & articles from Jago Investor.com.

So, Jago Investor was an natural choice; had some very good sessions with Mr. Nandish Desai; who explained in details different steps & enhance my financial literacy. Based on my long term & short term goals; he carved out plan for my financial journey.

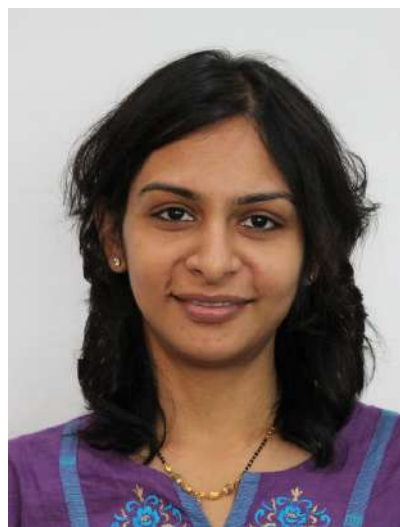
Later we zeroed on the required Mutual Funds & since beginning 2016 i am doing monthly SIP in different MF schemes. I think in today's busy schedule, it's necessary to have someone to guide & give periodical feedbacks. Like in my case Nandish suggested some changes to my MF schemes based on their performance.

Also, the website account to monitor real-time dashboard of MF's from Jago Investors is very good. Currently based in Jakarta (since April 2016) now i am relaxed & plan every year to add new SIP to my MF kitty.

I think MF SIP is best option for all working professional & everyone should do their financial planning for an secure, prosperous & adventurous future.

Cheers,

Krishna



RACHANA CHOKKAPU

Gurgaon

!!

It was indeed one of my biggest sigh of relief even before starting SIPs - it was when I registered myself with JagoInvester

I had been following JagoInvestor blog since 2 years and I knew I needed help. My financial health check was an expected eye opener. Eventually after a lot of calls and discussions when my first SIP was set up - i was further relieved.

Now every month - I feel as eager to see my SIP deducted from my account, as much as I await my salary :)

Earlier I used to only hope for an early retirement like some kind of miracle but now, my hopes are binded with trust and valid reasons!



VIJAY KUMAR VALA

BANGALORE

”

I started working in 2015 with decent pay. After one year into my job I noticed my spending was high and zero investment.

I started browsing for good financial advise and came across jagoinvestor blog. I felt good about it and choosed their financial planning.

Since one year I have been doing monthly SIP of 30k. Even though the overall market was volatile my portfolio fared okay.

So I can safely say my SIP journey has started and I am into long term wealth creation.



MANJUNATH SHERIKAR

ABB

BANGALORE



!!

At the end of every month i had no savings left in my Savings Account but now i am forcefully doing the SIP so that my forced savings will fetch me good returns





N SREENIVASULA REDDY

M.Tech - TCS

HYDERABAD

!!

I do not have any idea about MF and SIP and when browsing in internet I found the Jagoinvestor site and reading their posts.

I was impressed and started investing in MF from Feb 2017 under their guidance.

START YOUR SIP TODAY WITH JAGOINVESTOR



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9979922535

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