SIP

SUCCESS STORY EBOOK

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 ...

#1
STORY



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

"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 Jagoinvester 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



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!!

#4
STORY



MADHAVA RAO

Country Manager , MicroStep-MIS

BANGALORE

" To start with, I had to chose 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:
ill 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.

#5
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 "decipline" is the only key to achieve wealth. Thank you.

#6
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 the 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.

#7
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.

#8
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.

#9
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 (yessss.. 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 :)

#10
STORY



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.

#11
STORY



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.

#12
STORY



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 .

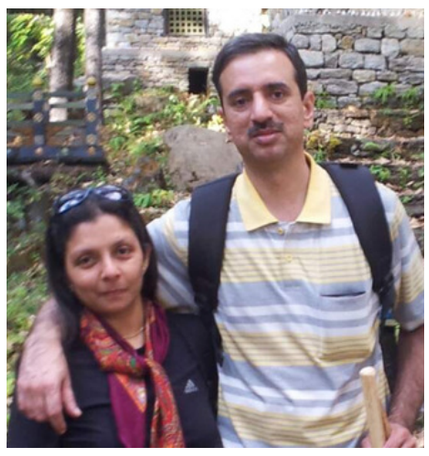
Right approach and systematic approach in a set of funds which are well positioned to take advantage of India growth story will definitely deliver outstanding returns, as of today I have 15% to 18% returns in my portfolio.

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.

#13
STORY



SHALINI RAGHAVIAH & RADHA RAMANA

Freelance Consultant and Banker

DELHI

"

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.

#14
STORY



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!

#15
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.

#16
STORY

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

#17
STORY



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.

#18
STORY

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

#19
STORY

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.

ARE YOU DOING SIP ?

GREAT !!

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