www.sanrise.in

# Why You Need To Invest ?

**You need to meet your multiple financial objectives / goals within a given time period at the current salary lavel**

## PRODUCTS & SERVICES

- Equities
- Depository Services
- IPO's
- Mutual Funds
- Insurance Products
- Corporate Deposits
- Portfolio Managment Services (PMS)
- Loans

## LET US UNDERSTAND

- Saving Is Not Investing And Investing Is Not Betting
- Investing Is Putting Your Money To Earn More Money
- Nobody Wants To Work Forever
- Inflation Wipes Out Your Purchasing Power
- Investing Helps You Beat Inflation
- Today Stock Market & Mutual Fund Are Best Longterm Investments Options

Be greedy when everyone else is fearful and
Be fearful when everyone else is greedy

**"SOCH KAR SAMAJ KAR INVEST KAR"**


Sanrise
Capital & Financial Advisors

B 303 / 304, 2nd Floor, Megacenter, Magarpatta, Hadapsar, Pune - 411028
Call: 26890101 / 0121 (Mbl) - 8888466984 I Email: customersupport@sanrise.in


## FIRST LET US UNDERSTAN WHAT IS INFLATION

**What are the risks that every investor faces? - inflation - a silent killer**

At inflation of 8% - In next 20 years – Rs 30,000 expenses will require Rs 1,40,000
At inflation of 8% - In 20 years – Value of Rs 1,00,000 will become Rs 21,000
From FY 1979 to 2015, avg. CPI Inflation has been 7.88%, eroding purchasing power of Rupee by 94%

## EQUITY ADVISORY SERVICES

**Why Equities ....? Invest in India's Growth story**

No one can really predict the future. But, when it come to investments, it pays to base decisions on real facts and analysis and above all the wisdom of a financial advisor.

Sanrise Capital & Financial Advisors is a investment brokerage service firm. Today through its investment services, it advises clients and investors to make right investments with a vision to achieve long-term financial goals.

**Wealth will not be created automatically, wealth creation is a process...**
**Having cash in hand will not fetch you returns..**
**To create wealth one needs to make proper investments...**

*If you are our registered client, we offer various types of advisory services:*

| Fundamental | Technical | Others |
|---|---|---|
| • Value picks<br>• Recommend a stock basket<br>• Weekly Investment guidance<br>• Diversified research reports on IPOs and individual stocks. | • Stock picks of the day<br>• Medium to Long-term stock picks<br>• Potential Multibaggers | • Event Calendars<br>• News & Events<br>• Result Calendars<br>• Dividend Yield<br>• Portfolio Restructuring<br>• Portfolio Restructuring |

**Power of Equities**

- Historically equities have gives higher returns than other asset classes.
- Stocks provide long-term growth potential for your invested capital.
- Stock provide protection against inflation
- Have a long-term vision and be invested - In the shorter term, stock can go up or down, rendering them to be volatile – short-term strategy is riskier.
- Though equities are riskier, over longer period they have given better returns that other asset classes.

**Why Invest in Equities ?**

- Stocks have more good years than bad
- Trying to time and wait for the ideal market before investing often miss it.
- Patience and timing is the key to equity investing
- Stocks have outperformed cash and treasury bills by a wide margin
- Over time equity owners can expect make money by investing in equities in one of two ways:
  - Dividend Earnings - dividends in the hands of investors are tax free
  - Capital Gains
    1. Long-term capital gains (holding for more than a year) are exempted from capital gain tax
    2. Short-term gains holding for less than a year are taxed at 15%

**What should an investor do in the present market?**

- Buy & accumulate good quality stocks - be stock specific
- Invest through mutual funds & ETF's via SIP
- Stick to quality businesses run by professional, honest & competent managements
- Review & restructure your portfolio periodically
- Regularly take assistance of professional advisors

**Equities significantly enhances your purchasing power and helps attain return objective in long run. Indian equities have delivered positive returns in past 25 years, with a CAGR of ~ 17%**

## MUTUAL FUNDS SERVICES

**Mutual Funds - your runner in the long-term race!**

Mutual funds can be comfortably compared to the geese that lays golden eggs. Mutual funds are considered as one of the best available investment options. They are cost efficient, professionally managed and easy to invest in.

**Mutual Fund Investments – The preferred tool for wealth creation:**

- **Diversification:** reduces the risk in a portfolio by spreading it across stocks. By purchasing units of Mutual Funds, you immediately encompas the benefits of instant diversification and asset allocation without the large amounts of cash required for individual portfolios.
- **Professional Management:** professional fund managers manage Mutual funds. These professionals have extensive experience and do in-depth research on a fund before investing.
- **Risk Reduction:** A single Mutual Fund can hold securities from a large number of investment options, far more than any single investor could afford to hold on their own. This sharply reduces the risk of serious loss due to problems in a particular company / industry / sector.
- **Transaction cost reduction:** Most Mutual funds allow investors to purchase units with a little as Rs 500/- with not entry or exit load charges.
- **Liquidity:** Mutual funds can be bought and sold easily, so investors have easy access to their money, unlike shares, some of which can be bought / sold readily, while others aren't widely traded. In such situations, it could take several days or even longer to build or sell a investment.
- **Convenience and Flexibility:** When you purchase Mutual Fund units, you don't need to worry about tracking a dozen of different securities in which the fund invests; rather, all you need to do is to keep track of the fund's performance. Also you can enter and exit most funds with relative ease and flexibility.
- **Highly Regulated & Transparent Industry:** Mutual Fund Industry is highly regulated and operates under the provisions of SEBI Mutual Fund Regulation Act 1996 and the Rules and Guidelines issued by SEBI.
- **Payment Options:** Akinmost all Mutual Fund schemes offer LUMP SUM (One Time) or SYSTAMATIC INVESMENT PLAN (SIP) payment options.

## WHAT IS SYSTAMATIC INVESMENT PLAN (SIP):

SIP is a hassle free investment tool offered as a mode for investing in different Financial Instruments such a Mutual Funds, ULIP & Equity. SIP allows you to invest a certain predetermined investment amount at a regular interval (weekly, monthly, quarterly or annually) that suits you cashflow availability and helps you inculcate a habit of saving and building your wealth and portfolio for future in a brick by brick manner – As well all say:

**EVERY DROP MAKES AN MIGHTY OCEAN / ROME WASN'T BUILT IN A DAY.**

- SIP helps you to list your dreams and goals, to prioterize them and then to invest for them systematically.
- It gives you the time to identify the right scheme in which you would like to invest.
- SIP brings with it two more benefits: Power of Compounding and Rupee-Cost-Averaging.
- Today SIP has been further developed into Systematic Withdrawal Plan (SWP) – that allows you to plan your cashflow needs.
- Also Systematic Transfer Plans (STP) – This option helps you switch your investments systemically from once category of investment option to another.
- SIP helps you beat market volatility – SIP helps you tide over the lows and highs of the stock market.
- SIP is the best way to a disciplined & regular investing by making small amounts of investments.

We at Sanrise Capital offer diversified Mutual Fund products of all India's leading Mutual Fund Houses. Our philosophy is to provide consistently superior, independent and unbiased approach to our esteemed clients.

## OUR ONLINE TRADING SERVICES

**LET THE MOUSE SET YOUR FREE**
**Online trading is paperless and hassle-free way of investing**

### All-in-One investment plus trading account

Enjoy the benefits of your all-in-one investment and trading account with anytime access using our online services.

Your account is just a click away

Incase you are not internet savvy or always on the move or facing difficulty connecting online - use our call-n-trade facility *(this facility is chargeable and please contact us for further details)*

### Experience the power with

- **Single account access:** Invest in equities, mutual funds, IPOs, FNOs, Commodities, Currencies by using a single trading and demat account
- **Access your account anywhere:** Flexibility in investing, using you web-based, desktop based, mobile and call-n-trade platforms
- **Investment Portfolio tracker:** Track all your investments across financial products with our Portfolio Tracker
- **You Information is click away:** Receive daily contract notes and view your transaction history and profitability calculations on stocks you traded in
- **After-Market order facility:** get your orders executed on priority basis when the markets open the next day.

**Online Trading – Enjoy the freedom of trading Anytime, Anywhere.**

| | |
|---|---|
| Buying and Selling of Equities and Derivatives on the NSE & BSE | Access the Stock quotes, Charts and account information |
| Streaming quotes providing live market data | Funds Transfer Facility |
| Personalized Dashboard | Checking the status of orders, trades and positions |

## OUR INSURANCE SERVICES

An insurance policy is only as good as the company that backs it. Insurance can be confusing and intimidating. At Sanrise Capital we offer General insurance products of companies dealing in wide range of offerings to all your general insurance requirements. The strong team of experienced professionals of the insurance companies will visit you and assist you in selecting the best suited policy and are extremely committed to help during any claim process

**Life without financial planning is like unplanned vacation**
**Do not put all eggs in one basket -**
**Diversification- between asset classes and within investments**


**Disclaimer**

This brochure has been issued by Sanrise Capital & Financial Advisors (Sanrise), which is regulated by SEBI & AMFI. The information herein was obtained from various sources; Sanrise does not guarantee its accuracy or completeness. This brochure is for the personal use of the authorised recipient, and is not to be reproduced or circulated to any other person. Neither Sanrise nor its employees, agents or affiliates shall be liable for any loss, damage or other detriment resulting from the information stored or transmitted in this document. Sanrise may trade for their own accounts as market maker (either and/or arbitrageur) in any securities of this issuer (s) or in related investments, and may be on the opposite side of public orders. Sanrise, its affiliates, directors, officers, and employees may have positions in and may effect transactions in securities of companies mentioned herein and may further buy or sell such securities from time to time. This research report is prepared for private circulation. It does not have regard to the specific investment objectives, financial situation and the particular needs of any specific investing in any securities or investment strategies discussed or recommended in this report and Sanrise recommends that investors independently evaluate such securities, and consult their own advisers and tax consultants as they think fit before doing so. Such securities, if any, may fluctuate and that each security's price or value may rise or fall. Past performance is not necessarily a guide to future performance. Foreign currency rates of exchange may adversely affect the value, price or income of any security or related investment mentioned in this report.