



AMFI Registered Mutual Fund Distributor



MEMBER : AMFI

RSFS

RIDDHI SIDDHI FINANCIAL SERVICES



We would like to take this opportunity to introduce ourselves. We are one of the upcoming leading Mutual Fund Distributor in Eastern India. As a responsible distributor, we are committed to provide you with high quality personalized service in the most efficient manner possible.

WHAT IS MUTUAL FUND?

To many people, Mutual Funds can seem complicated or intimidating. We are going to try and simplify it for you at its very basic level. Essentially, the money pooled in by a large number of people (or investors) is what makes up a Mutual Fund. This fund is managed by a manager. It charges a small fee for managing the money. Mutual funds are an ideal investment vehicle for regular investors who do not know much about investing. Investors can choose a mutual fund scheme based on their financial goal and start investing to achieve the goal.

WHAT YOU CAN EXPECT FROM US?

Trusted Advisor

Dedicated
Relationship Manager

Timely
Communication

Regular Updates

Back office
Supports

Confidentiality

Accuracy

Transparency

Best Execution

RFS

Son, one day you will appreciate the truly important things in life.

Thanks, Dad!

Small and **regular investments** make a **big difference**
Start early, **Start sip**

WE HELP CREATE WEALTH FOR YOUR FUTURE

RFS

Gift your children the **freedom to choose** a career of their choice

WE HELP CREATE WEALTH FOR YOUR FUTURE



RFS

Goals could be many, But the way is one
Get started with an SIP today

WE HELP CREATE WEALTH FOR YOUR FUTURE.




RFS

Enjoy your **Golden years**
Build wealth to **beat retirement expenses**

WE HELP CREATE WEALTH FOR YOUR FUTURE.



RETURNS OF VARIOUS ASSET CLASSES

Sensex V/S Gold, Silver, F.D. & P.P.F from 1981 to 2026

Valuation Date	Gold Value	Silver Value	F.D. Value	PPF Value	BSE-Sensex
	(per 10 gms.) (Rs.)	(per 1kg.) (Rs.)	Value (Rs.)	Value (Rs.)	Index Value
31-Mar-1981	1,670	2,715	1,085	1,085	173
31-Mar-1986	2,140	4,015	1,669	1,677	574
31-Mar-1991	3,466	6,646	2,664	2,955	1,168
31-Mar-1996	5,160	7,346	4,529	5,208	3,367
31-Mar-2001	4,190	7,215	7,494	8,974	3,604
31-Mar-2006	8,490	17,405	10,193	13,308	11,280
31-Mar-2011	20,671	55,730	14,896	19,427	19,445
31-Mar-2016	28,554	36,439	22,655	29,292	25,364
31-Mar-2021	44,700	63,200	31,077	42,487	49,528
31-Mar-2022	51,484	66,990	32,630	45,504	58,568
31-Mar-2023	59,751	71,582	34,588	48,735	58,992
31-Mar-2024	68,890	81,000	37,355	52,195	73,651
31-Mar-2025	90,460	1,00,480	40,156	55,900	77,415
31-Mar-2026	1,49,730	2,30,135	42,967	59,869	71,948
CAGR	10.50%	10.37%	8.52%	9.32%	14.34%

Users are advised to verify the data before its use. This table is purely made for an illustration purpose only. It does not either directly or indirectly imply or indicate returns of the asset classes.

Data source : RBI Handbook of statistics on Indian Economy, World Gold Council, SBI, CSO's website mospi.gov.in, HDFC Mutual Fund & IBA website .

^Average Inflation is shown for comparison with returns from various asset classes. Data is of CAGR returns of various asset classes (Equity, Gold, Bank FD) for the period March 31, 1981 till March 31, 2026.

For PPF (2020-21 till 2025-26) Average is taken @ 7.10%.

Above asset classes are not strictly comparable.

44 Year average Inflation is approximately 7.50%.

SENSEX RETURN SINCE 1979

Summary of Observations					
Returns (%)					
DATE	SENSEX	1 Year	5 Years	10 Years	20 Years
Mar-79	100				
Mar-80	129	29			
Mar-81	173	35			
Mar-82	218	26			
Mar-83	212	-3			
Mar-84	245	16	20		
Mar-85	354	44	22		
Mar-86	574	62	27		
Mar-87	510	-11	19		
Mar-88	398	-22	13		
Mar-89	714	79	24	22	
Mar-90	781	9	17	20	
Mar-91	1,168	50	15	21	
Mar-92	4,285	267	53	35	
Mar-93	2,281	-47	42	27	
Mar-94	3,779	66	40	31	
Mar-95	3,261	-14	33	25	
Mar-96	3,367	3	24	19	
Mar-97	3,361	0	-5	21	
Mar-98	3,893	16	11	26	
Mar-99	3,740	-4	0	18	20
Mar-00	5,001	34	9	20	20
Mar-01	3,604	-28	1	12	16
Mar-02	3,469	-4	1	-2	15
Mar-03	3,049	-12	-5	3	14
Mar-04	5,591	83	8	4	17
Mar-05	6,493	16	5	7	16
Mar-06	11,280	74	26	13	16
Mar-07	13,072	16	30	15	18
Mar-08	15,644	20	39	15	20
Mar-09	9,709	-38	12	10	14
Mar-10	17,528	81	22	13	17
Mar-11	19,445	11	12	18	15
Mar-12	17,404	-10	6	18	7
Mar-13	18,836	8	4	20	11
Mar-14	22,386	19	18	15	9
Mar-15	27,957	25	10	16	11
Mar-16	25,342	-9	5	8	11
Mar-17	29,621	17	11	9	11
Mar-18	32,969	11	12	8	11
Mar-19	38,673	17	12	15	12
Mar-20	29,468	-24	1	5	9
Mar-21	49,509	68	14	10	14
Mar-22	58,568	18	15	13	15
Mar-23	58,992	1	12	12	16
Mar-24	73,651	25	14	13	14
Mar-25	77,415	5	21	11	13
Mar-26	71,948	-7	8	11	10
Yearly Rolling Returns		47	43	38	28
Positive Returns		32	40	37	28
Source : HDFC MUTUAL FUND					

**SYSTEMATIC INVESTMENT PLAN
CALCULATOR**



MONTHLY INVESTMENT AMOUNT Rs. 1,00,000

(for illustration only)

EXPECTED END VALUE OF YOUR MONTHLY INVESTMENT OF Rs. 1,00,000

EXPECTED RETURN	NUMBER OF YEARS				
	5	10	15	20	25
8.00%	73.41	181.28	339.78	572.66	914.84
10.00%	77.17	201.46	401.62	723.99	1243.16
12.00%	81.10	224.04	475.93	919.86	1702.21
15.00%	87.34	263.02	616.37	1327.07	2756.56

NB: Rs in Lacs



Target Value: Rs 1 Crore

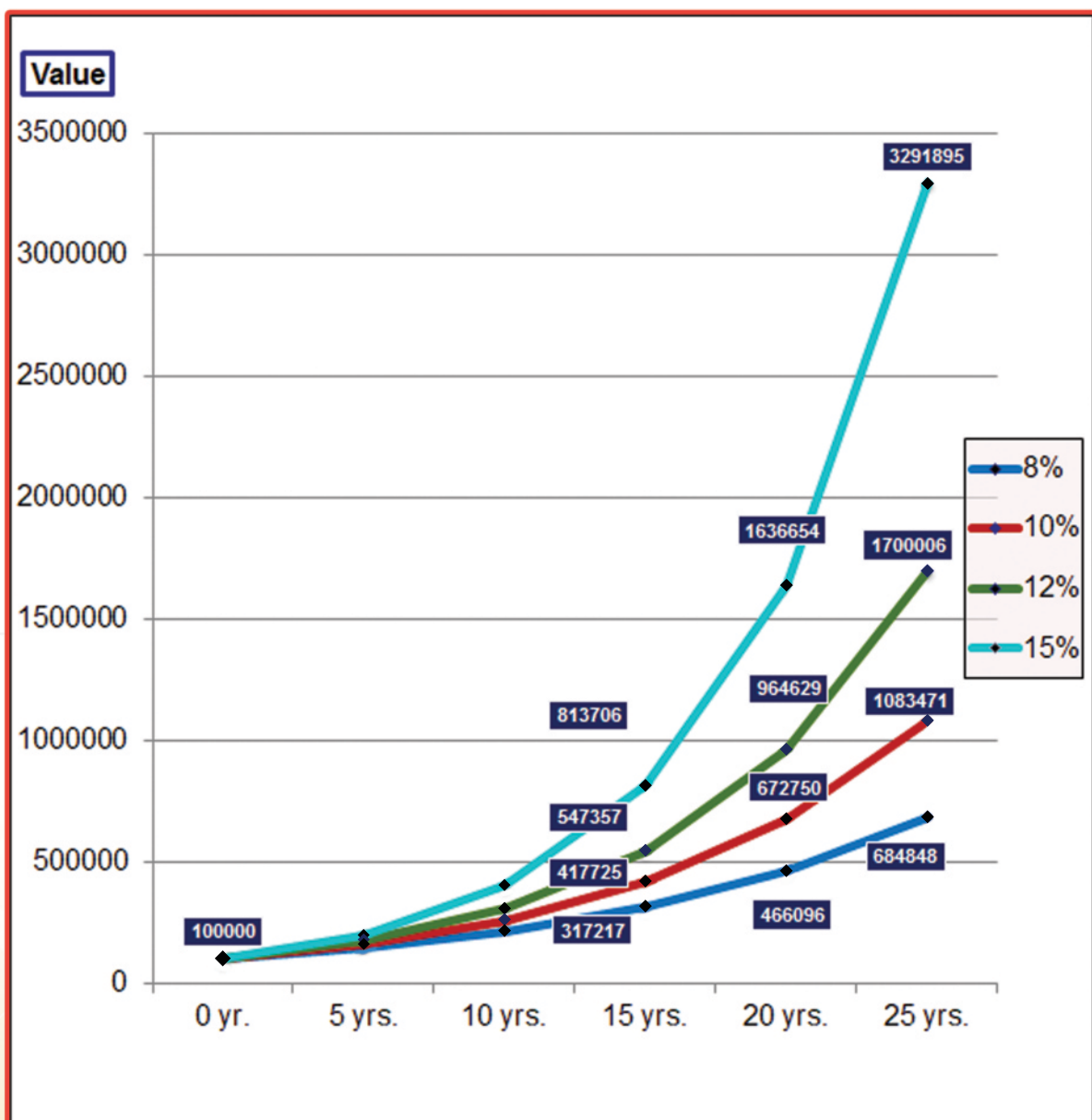
Monthly SIP amount required to achieve the target

Time Return	5 Years	10 Years	15 Years	20 Years	25 Years
8%	136213	55162	29431	17462	10931
10%	129581	49638	24899	13812	8044
12%	123299	44636	21011	10871	5874
15%	114492	38020	16224	7535	3628

CAPITAL APPRECIATION OF RS. 1 LAKH

"Compound interest is the eighth wonder of the world. He who understands it, earns it...he who doesn't... pays it."

- Albert Einstein



WHY US?

At Riddhi Siddhi Financial Services, we believe in following core values:

01

INTEGRITY

'Trust is like glass, once broken can never be mended' Believing in the above adage, client interest is of paramount importance in our thought and planning.



02

KNOWLEDGE

We at RSFS constantly upgrade our knowledge bank by attending various seminars / lectures, being in touch with Fund Managers, continuous study of fund house reports and fact sheets etc in order to advice best suitable product to the client.



03

SERVICE

A prompt, immediate and reliable service with smile is the essence of any business relationship. We at RSFS endeavour to achieve a "Sigma 6" level of service.



04

COMMUNICATION

A regular and comprehensive communication is our hall mark. A monthly summary of your investment, regular update on fund manager views, periodical holding of seminar, personal meetings etc are few things that we do to keep communication channels open.



05

KEEP IMPROVING

Constant up - gradation of knowledge, service levels, technology etc is our motto.



**SO WHAT ARE YOU
WAITING FOR!!!!**

START SIP TODAY

CALL US :

+91 9831001983

Few AMCs whom we are working with:





RIDDHI SIDDHI FINANCIAL SERVICES

AMFI registered Mutual Fund Distributor

**AMFI Registered SIF Distributor
ARN No : 1300**

**AMFI Registered PMS/AIF Distributor
APRN No : 05478**

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