Next portfolio
believe in relationships...

Financial Literacy for Woman

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Important role to play in society

- Women perform several roles, both within the family and outside as well.

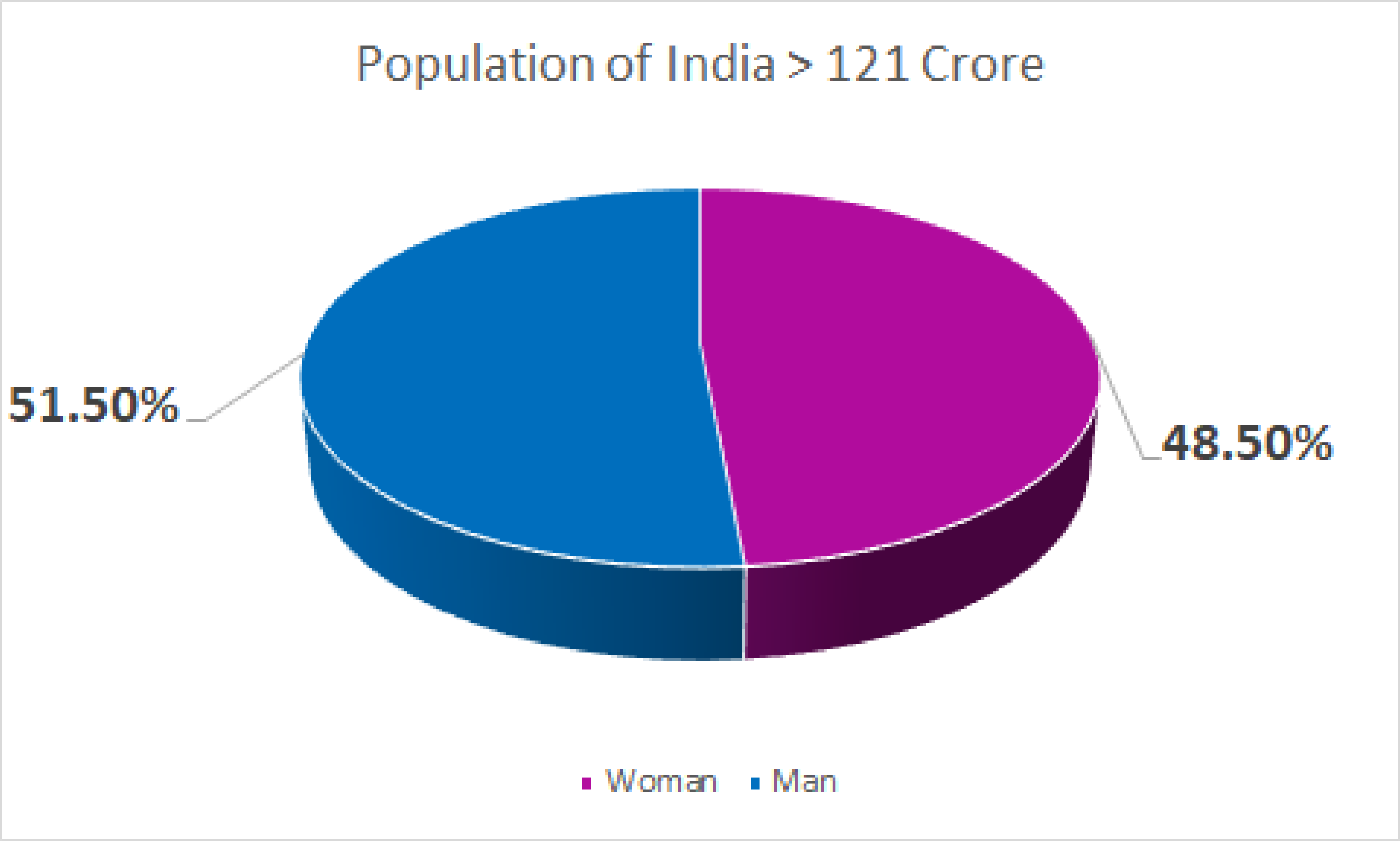
    - Mother
    - Wife
    - Sister

Back Seat

- While performing these multiple roles in society with 100% determination, matters concerning financial literacy mostly end up taking a back-seat.

- During a crisis-like situation that she is introduced to the bitter truth.

Census 2011

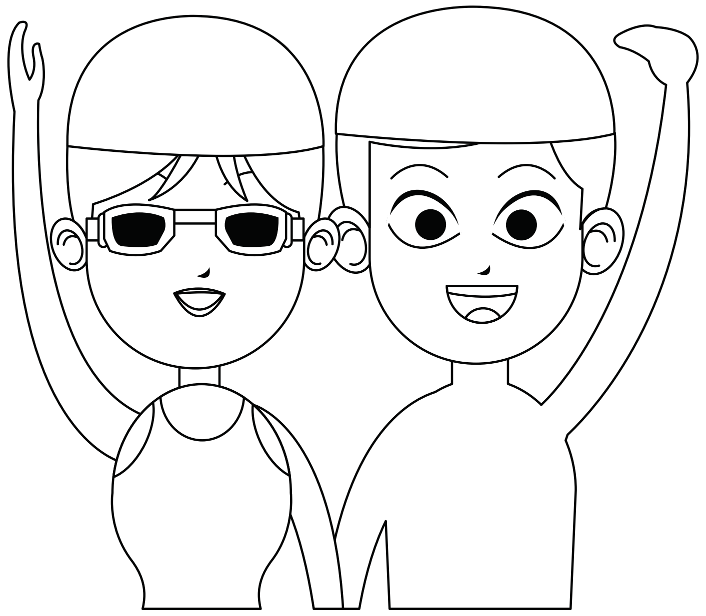


Source: Ministry of statistics and programme implementation, Govt. of India, (www. mospi.nic.in)

Ratio

- Urban Area
  - Male 1000
  - Female 949

- Rural Area
  - Male 1000
  - Female 929



Source: Ministry of statistics and programme implementation, Govt. of India, (www. mospi.nic.in)

Workplace Participation

- Urban Area
  - Male - 53.26%
  - Female - 25.51%

- Rural Area
  - Male - 53.36%
  - Female - 30.02%

Rural sector has better female workforce participate rate

Source: Ministry of statistics and programme implementation, Govt. of India, (www. mospi.nic.in)

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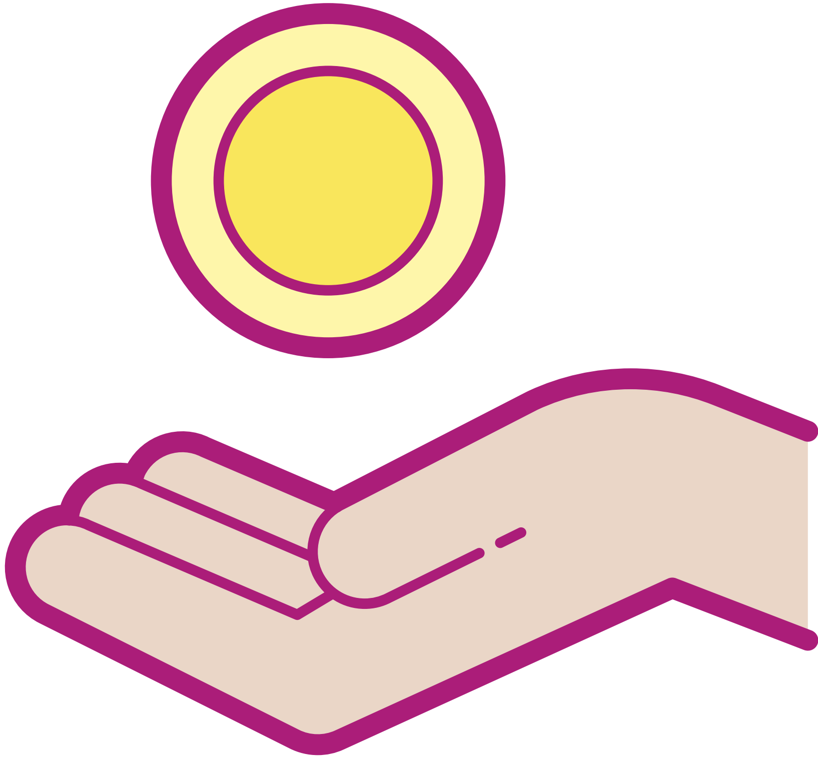
Average Wage

- Urban Area
  - Male - Rs 805.52/Day
  - Female - Rs 609.7/Day

- Rural Area
  - Male - Rs 550.23/Day
  - Female - Rs 428.66/Day



Average Wage/salary Received By Reguar Wage/salaried Employees economocally active age group

Source: Ministry of statistics and programme implementation, Govt. of India, (www. mospi.nic.in)

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Woman empowerment

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- Rural Area
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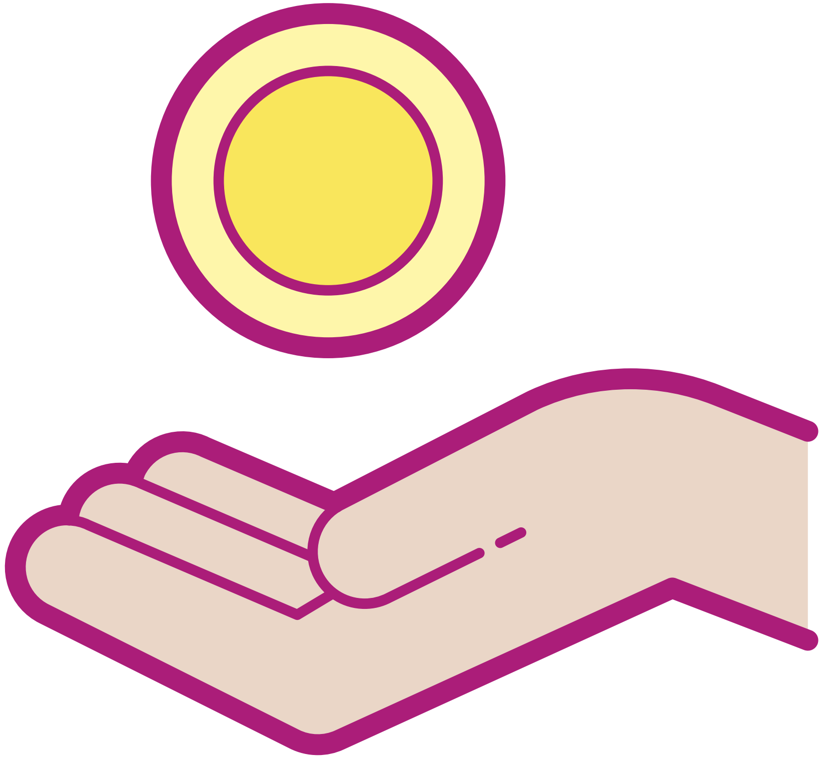

Average Wage/salary Received By Regular Wage/salaried Employees economically active age group

Source: Ministry of statistics and programme implementation, Govt. of India, (www. mospi.nic.in)

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Woman empowerment

"Economic freedom is very important for women empowerment. They must be partners in economic development also. I have seen that woman are very good at adapting to the latest technology. We should link women and technology up-gradation"

Narendra Modi, Prime Minister of India

Life expectancy

- Male - 64.16 Years
- Female - 68.48 Years

Therefore, women's participation in our nation's economic progress cannot be undermined.

Financial literacy among women is an important part of the process of nation building.

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Every woman must learn

- Life Insurance
- Health Insurance
- Savings
- Investments
- Power of compounding

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Life Insurance

To protect your family's future during uncertainity

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Term Plan

- Every earning member must have Term Insurance Plan.
- Cheapest premium
- Highest Risk Cover
- Ideal risk cover of minimum 10 times of annual income

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Term plan - Benefits

Mediclaim

To protect your Financial Freedom during Medical Emergency

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Mediclaim

Family
Floater
Policy

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To protect Your family's future from contingency

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Contingency Fund

Build
Contingency Fund
upto 6 months'
expense in Liquid
Fund

Set finanical goals

Investing without setting clear goals, is just like playing a foot ball without having a goalpost. You shall run and kick a lot but shall not score anything.

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Why we invest?

Buying home

Buying a car

Child's education

Marriage

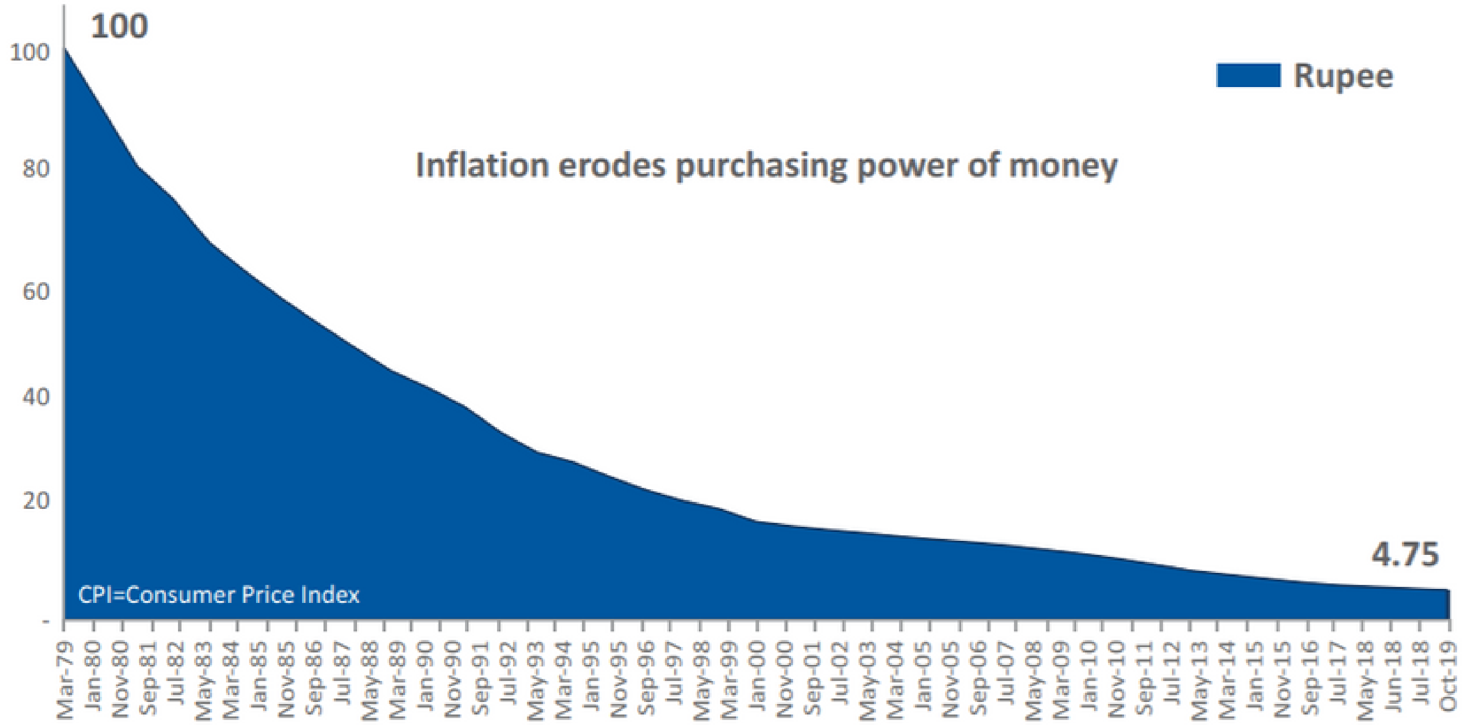
Family Vacation

Your retirement

Value of money over time

Over FY79-19 inflation on an average has been 6%,
eroding purchasing power of ₹ by 95%

Understand the concept of Inflation



Source: Bloomberg, MOAMC internal analysis, Data as on November 30, 2019

Note: The information herein is used for comparison purpose and is illustrative and is not sufficient and shouldn't be used for the development or implementation of an investment strategy. It should not be construed as an investment advice to any party. Past performance may or may not be sustained in future.

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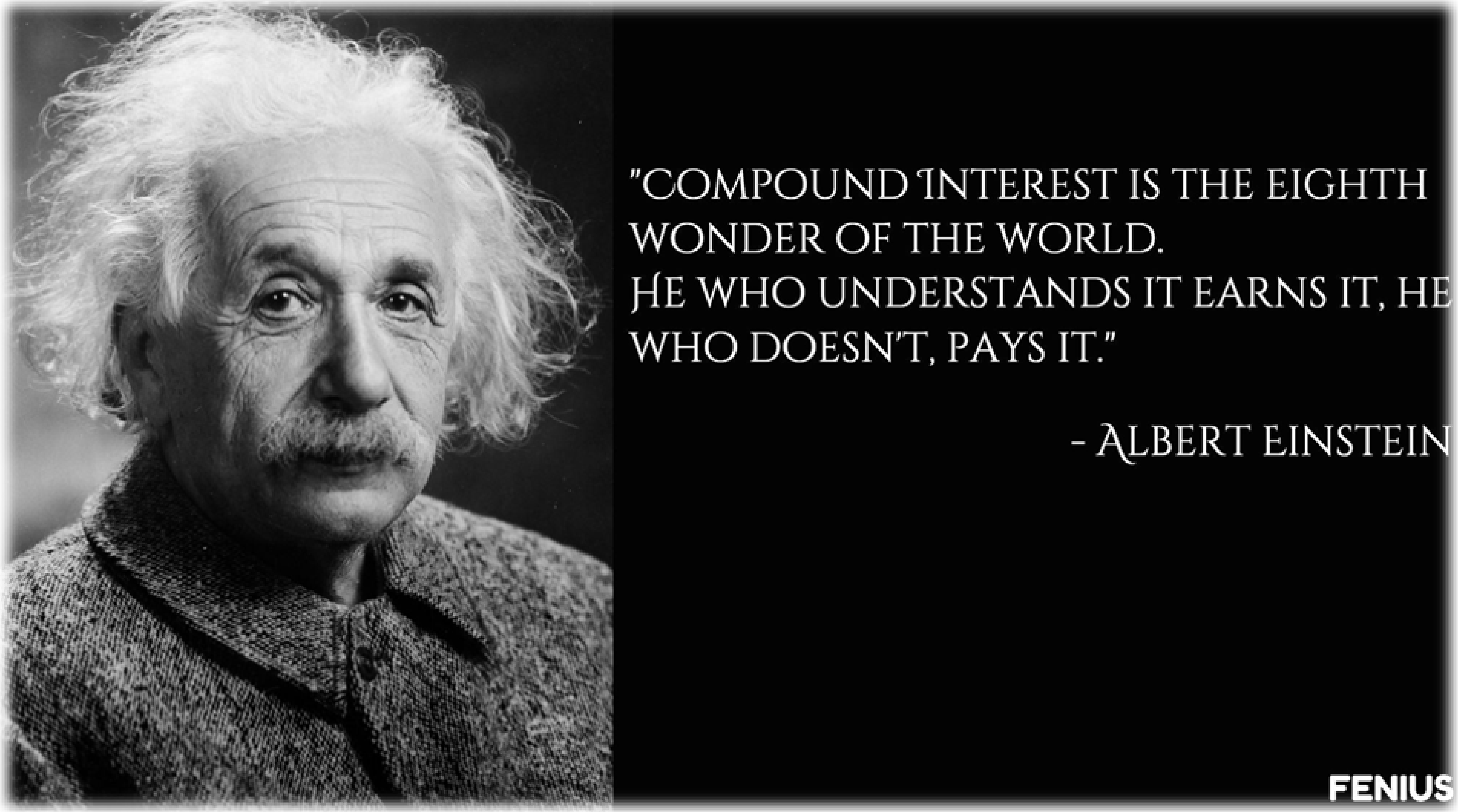
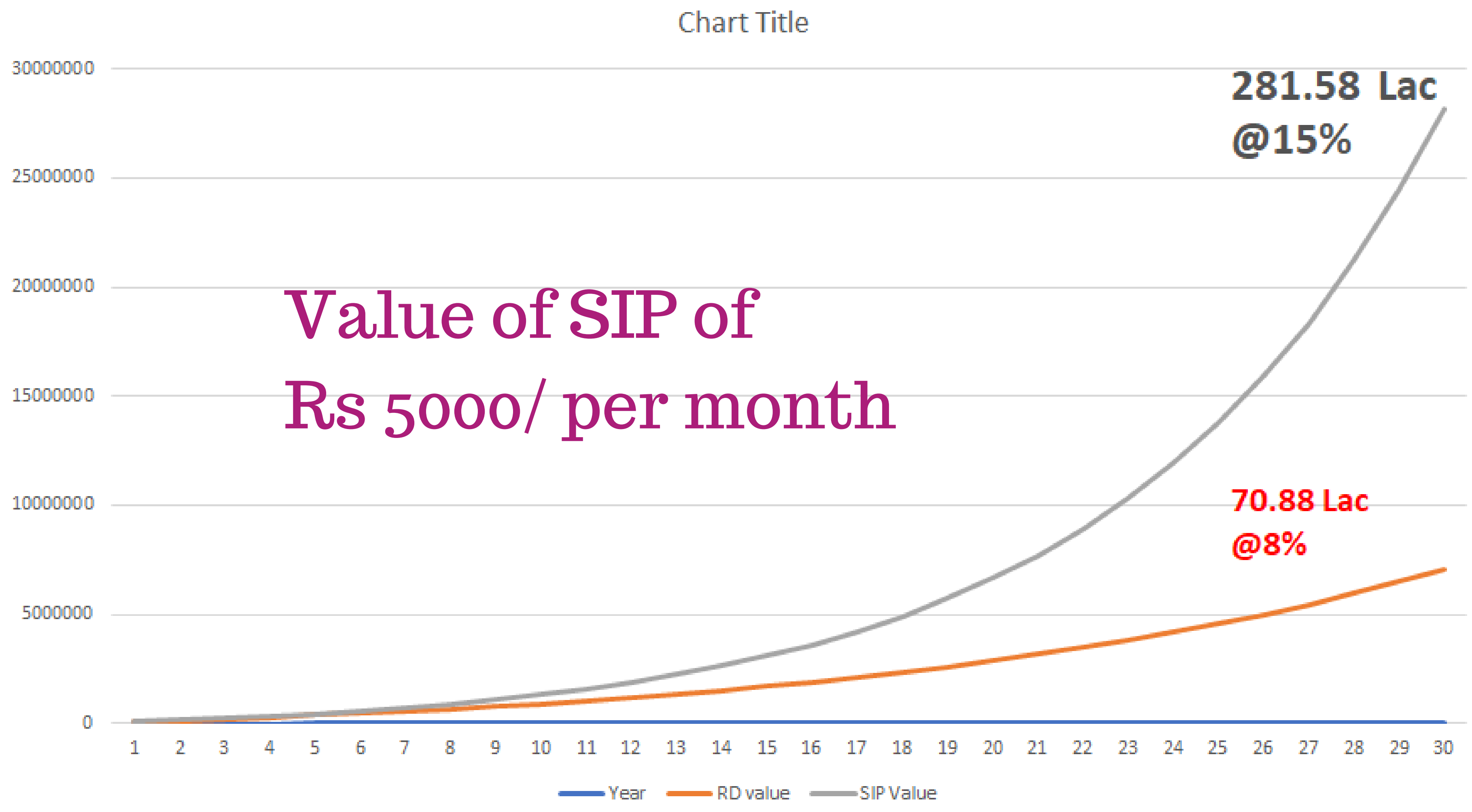
Power of compounding



Power of compounding



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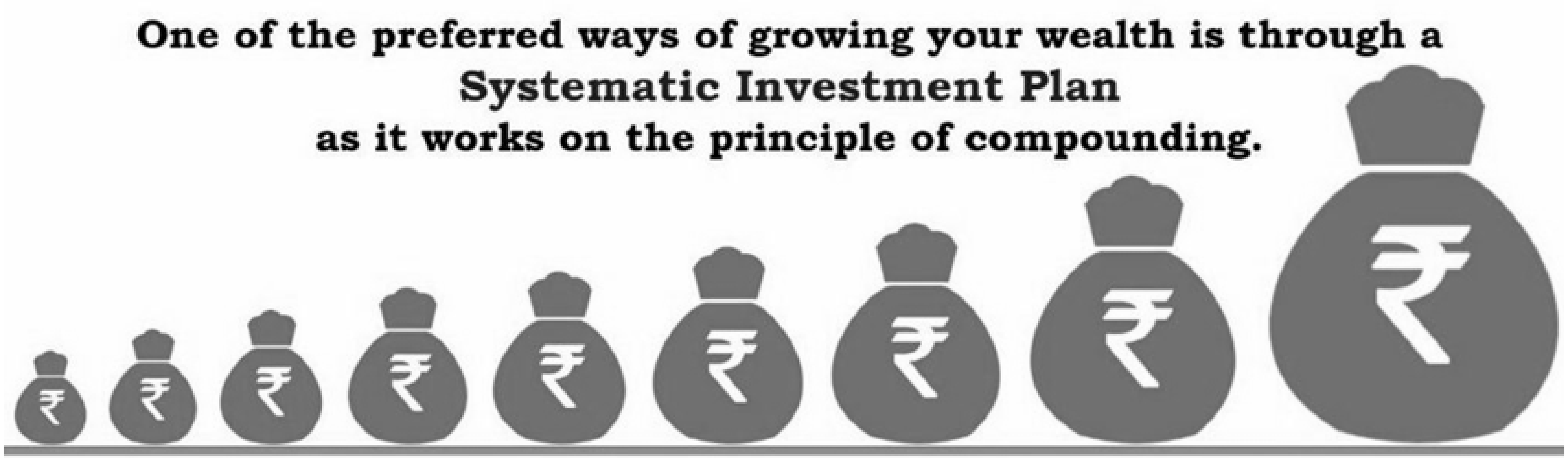
Power of compounding

Monthly SIP Amount	Wealth	
	10 Years	25 Years
₹ 5,000	13.15 Lacs	1.37 Cr
₹ 10,000	26.3 Lacs	2.75 Cr
₹ 15,000	39.45 Lacs	4.13 Cr



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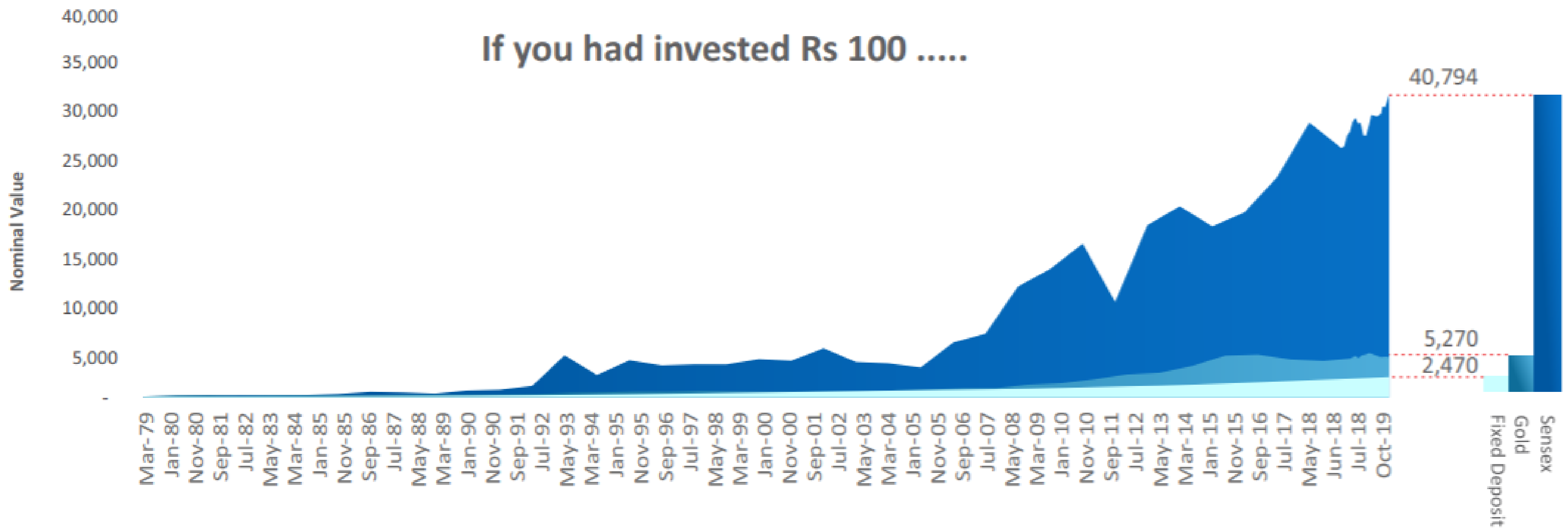
Avenues of saving and investments

Cumulative annualized returns from 1979-2019:

Understand the power of Equity



Equities outperform other asset classes over the long term

Source: Bloomberg, MOAMC internal analysis, Data as on November 30, 2019

Note: The above graph is used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

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Invest systematically

Invest fixed amount every month for each goal

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Invest systematically

Invest in
Equity Mutual
Funds through
Systematic
Investment Plan

KEY BENEFITS of INVESTING THROUGH SIP

- It brings financial discipline in life
- Timing risk is eliminated
- Works well over long period
- Enjoy the Power of compounding
- No need to wait to accumulate big sums
- Reach financial goals in a painless manner

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THANK YOU!

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