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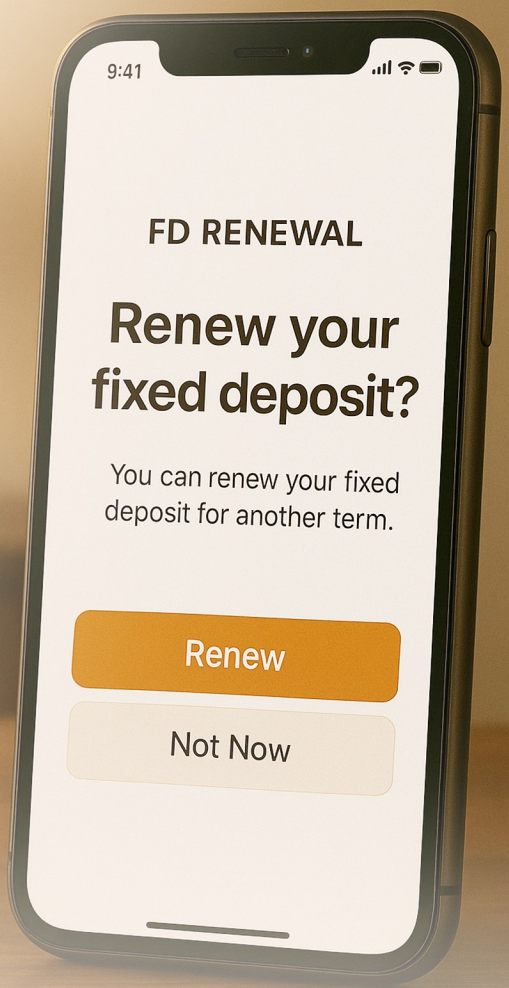
FD MATURED?

TIME TO RETHINK YOUR INVESTMENT STRATEGY

A FAMILIAR SITUATION



Your **Fixed Deposit** just matured.
The bank representative calls and asks,

> *"Shall I renew it for another term?"*

It's **convenient, safe,** and something you've done many times before.
But have you ever paused to ask —

> *"Is my money growing, or just staying safe?"*

If you're earning 6% while inflation runs at 6–7%, your money may not be losing value visibly — but its purchasing power quietly weakens over time.

Renewing an FD is comfortable, yes.
But sometimes, **comfort can cost growth.**

You've worked too hard for your money to let it slow down now.

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WHY IT'S TIME TO RECONSIDER

FDs have served generations of investors well — simple, predictable, and safe. But in today's world, where prices rise faster and opportunities evolve quicker, traditional savings alone may not be enough to protect long-term wealth.

Let's understand this better with the following illustration

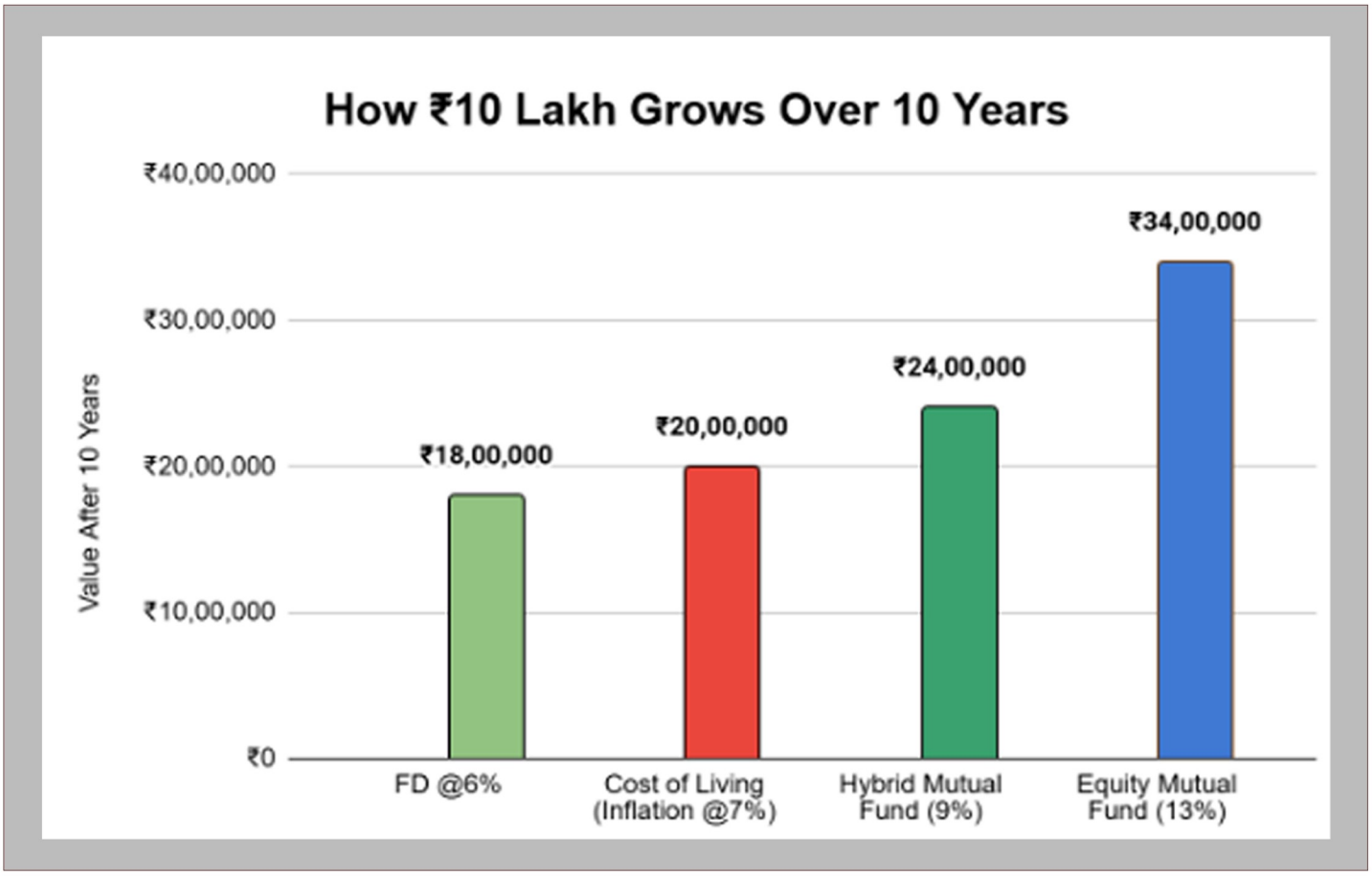

Illustration for awareness only. Figures are hypothetical and rounded for simplicity. Actual returns may vary depending on product and market conditions. Past performance is not indicative of future results.

You don't need to take big risks — you just need to take informed steps.

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SAFER ALTERNATIVES THAT WORK SMARTER

Here's how you can make your money work harder **without feeling risky:**

✅ Short-Term Debt or Conservative Hybrid Funds

Short-Term Debt Funds generally invest in low-duration bonds, while Conservative Hybrid Funds combine bond investments with a small equity portion. These categories are designed to offer relatively steady growth, which in many periods has compared favourably with traditional fixed deposits.

✅ Systematic Transfer Plan (STP)

If you've just received your FD maturity and want to invest gradually, start an STP — where money moves from a liquid or debt fund to an equity or balanced fund every month.
It helps avoid timing risk and builds investing discipline.

✅ Goal-Based Investing

Instead of renewing your FD blindly, link your money to a purpose — your child's education, a family vacation, or your retirement income.
When money has a goal, it grows with meaning.



Planning doesn't mean risk — it means readiness.

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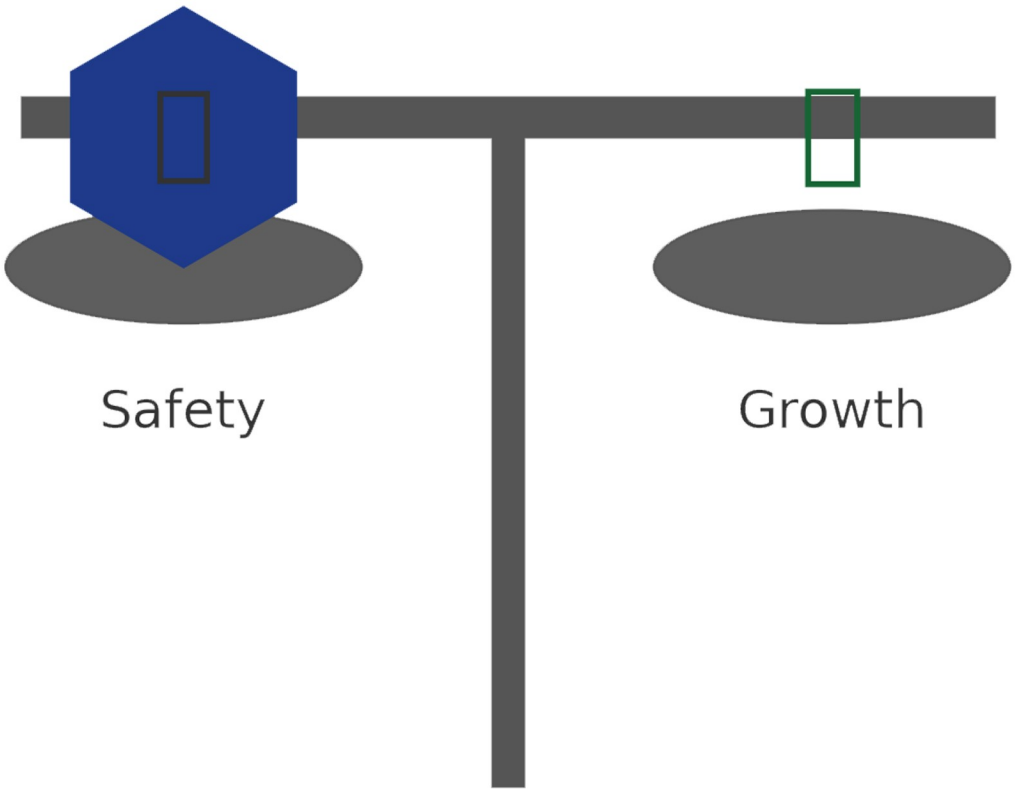
LET SAFETY AND GROWTH COEXIST

You don't have to choose between safety and growth — you can have both.

Mutual funds today offer a wide range of categories — from **low-risk debt funds to balanced advantage** funds that adjust automatically to market conditions.

And the best part?
You choose how much of your money to keep in relatively safer categories and how much to place in growth-oriented ones — and the fund managers handle the day-to-day decisions within each scheme.



Your savings don't have to stay idle; explore options at your comfort.

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A THOUGHT BEFORE YOU RENEW AGAIN

Before you renew your FD, take a moment to ask —

- Is this money meant for a **short-term** need or a **long-term goal**?
- Could a small change in how I **invest make a big difference** in my **future comfort?**
- Have I explored options beyond **FDs** that still **align with my comfort level?**



Sometimes, the safest thing you can do is not to stay where you are —
But to **move smartly forward.**

When an FD matures, it quietly invites you to ask one simple question
'Is this still the right investment option for me?'

⚠️ *Disclaimer*

The examples and returns mentioned are for illustrative purposes only and do not guarantee future performance. The situations described are hypothetical and meant for education and awareness. Mutual fund investments are subject to market risks. Please read all scheme-related documents carefully before investing.

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