College of Social Work (Empowered Autonomous), Nirmala Niketan

Session Report

Title of the Event: "Growing Wealth Through Mutual Funds: A Beginner's Guide – A SIP to Crorepati: Harnessing the Power of SIP"

Date: 16th July 2025

Day: Wednesday

Time: 2:15 PM to 3:15 PM

Venue: BSW 1 Classroom, College of Social Work (Empowered Autonomous), Nirmala Niketan, Mumbai – 400020

Organized By: Student Council, College of Social Work (Empowered Autonomous), Nirmala Niketan, In collaboration with ICICI Prudential AMC

Resource Person: Mr. Naveen Sharma, ND Channel Head, ICICI Prudential AMC

Students Present: BSW 1, BSW 2, BSW 3, MSW 1 and MSW 2

Meeting Minutes:

The event commenced at 2:15 PM with a brief welcome address, followed by an insightful presentation by the guest speaker, Mr. Naveen Sharma, ND Channel Head at ICICI Prudential AMC. His session focused on simplifying mutual fund investment for beginners and demonstrated how consistent investing through SIPs (Systematic Investment Plans) can help individuals achieve significant financial goals over time.

Impact of Missing SIPs: Mr. Sharma explained how missing SIP installments affects the final corpus significantly. Using a monthly SIP of ₹20,000 over 15 years at ~13% annual returns:

Scenario	Final Corpus
SIP of ₹20,000/month (No missed SIPs)	₹1.11 crore
Missing 12 SIPs (early stage)	₹97.3 lakh
₹20,000 SIP + lumpsum but some missed SIPs	₹1.11 crore
₹20,000 SIP + no misses + lumpsum added	₹1.23 crore

So, Missing even a year of SIP can cost you ₹14 lakh or more.

Power of Staying Invested: A case was presented to show the importance of not trying to time the market. Based on Sensex performance from 1990–2022:

Condition	CAGR
Fully Invested	13.71%
Missed top 10 trading days	10.2%
Missed top 20 trading days	8.36%
Missed top 40 trading days	4.36%

Staying invested is more profitable than trying to book profits or time the market.

Small SIP Can Lead to Crores: An example from the session illustrated that a modest monthly SIP of ₹2,500, invested consistently over 24 years at an annual return of 12%, can grow into a substantial corpus of ₹3.77 crore through the power of compounding. Even modest SIPs lead to massive growth through compounding.

Inflation and Changing Economy: Mr. Sharma compared previous generations' expenses with ours: Grandparents' expenses: ₹10,000/month, Today, that's just pocket money for many students

- We live in a high-inflation world, so we must make inflation work for us through returns higher than inflation.
- He stated India's GDP is now over $4 trillion, and had COVID not happened, we may have already crossed $5 trillion.

Asset Allocation: Flexi-Cap & Large-Cap, The speaker encouraged balanced investing suggested a 70:30 or 60:40 mix between Large-Cap and Flexi-Cap mutual funds.

Mr. Sharma explained that mutual fund investments can be done in large-cap, mid-cap, and small-cap funds. Large-cap funds are more stable but offer slower growth, while small-cap funds are riskier but have higher growth potential. Flexi-cap funds invest across all three categories, allowing fund managers to adapt based on market conditions. He recommended a balanced approach, such as a 70:30 or 60:40 mix between large-cap and flexi-cap funds.

He compared SIPs with other traditional investment options to show why mutual funds are more suitable in the current financial climate.

Gold & Silver Insights: Gold has delivered 7–8% returns historically , China is aggressively buying gold. Silver prices mentioned: ~$72/ounce globally, ₹1.13 lakh per kg in India.

While traditional investments like gold, silver, fixed deposits, and real estate were commonly preferred, Mr. Sharma emphasized that their returns have become less reliable in today's volatile and inflation-driven market. For instance, gold has delivered ~7–8% annually, and real estate now often requires mutual fund-based investments like REITs for better returns. Compared to these, SIPs offer better consistency, growth potential, and liquidity.

Quoted a Harvard-linked study: Writing down goals increases success by 70–80%

Encouraged students to start investing from their first salary.

Said, "Don't just invest in money—invest in your goals."

Timeline of Wealth Creation (Emotional Phases)

Years	Emotional phase
0-5 years	Don't worry
6-10 years	Be happy
10+ years	Get Wealthier

Message: Stick with it. Compounding starts slow, but the real rewards come later.

Final Takeaways:

Start SIPs early, even with small amounts

Stay invested regardless of market ups and downs

Don’t skip SIPs—they cost you in the long run

Mix large-cap and flexi-cap investments

Write down your goals and track them

SIP is not just about money—it’s about consistent effort, like in sports, cinema, and history

The session ended with a vote of thanks by a student from MSW 1 class at 3.30pm.

Photo Gallery: