

# FundsIndia vs. Direct Investing

## Why FundsIndia continues to be the smartest way to invest in Mutual Funds

Recent SEBI regulations have made it cheaper for investors to invest directly with the Asset Management Companies (AMCs) as compared to investing using an investment service such as FundsIndia. The cheaper cost comes in the form of a lower expense ratio (about half a percentage lower for equity schemes and lesser for debt/liquid schemes) for schemes available directly from the AMCs.

### Does this cheaper alternative mean that one is better off investing directly with the AMCs?

The answer is a definite NO.

#### Why?

Because investing through FundsIndia offers many advantages – both quantitative and qualitative – over direct investing, that more than compensate for the difference in expense ratio.

Some of these advantages are:

- **Aggregation across AMCs and single point of service** – FundsIndia aggregates all your investments online, in one single location, providing a single point for all your transaction and servicing needs.
- **Advisory services** – FundsIndia advisors are always available to you, to help you choose the right scheme and portfolio for your investment goals/needs. Going direct means going alone - without any advisory help.
- **On-demand portfolio design and review** – FundsIndia's automated portfolio design and review services, X-ray reports, fund analyses, and recommendations keep your portfolio in a state of constant good health.
- **Value-added services** – Flexible SIP options, value-averaging investments, ready-to-go portfolios, triggers, and many more value-additions on our platform make a significant difference in your returns.
- **Aggregation across products** – All your investments – mutual funds, stocks, deposits, and NPS will be available to you on one platform for the effective monitoring of your entire financial health.
- **Aggregation of family accounts** –. All your family's investments can be maintained and tracked in one online location, under one user ID with FundsIndia.
- **Multi-platform access** – Web, mobile, telephone, SMS – your multi-fund house portfolio is never too far away from you.

**All these features are provided FREE, without any account or transaction charges, along with great customer support and service.**

In summary, FundsIndia is the one place for all your family's investments, supported by advisory services, great technology, and advanced value-added features. Considering all these, we have no hesitation in saying that FundsIndia continues to be the **"smartest way to invest in mutual funds and more!"**