Women's Investor Study – Why Women are Better Long Term Investors

1. **Number of Women Investors**

Total women investors is 4505

Main Accounts: 2567 | Sub Accounts: 1938

Total Men Investors: 14635

Main Accounts: 13637 | Sub Accounts: 998

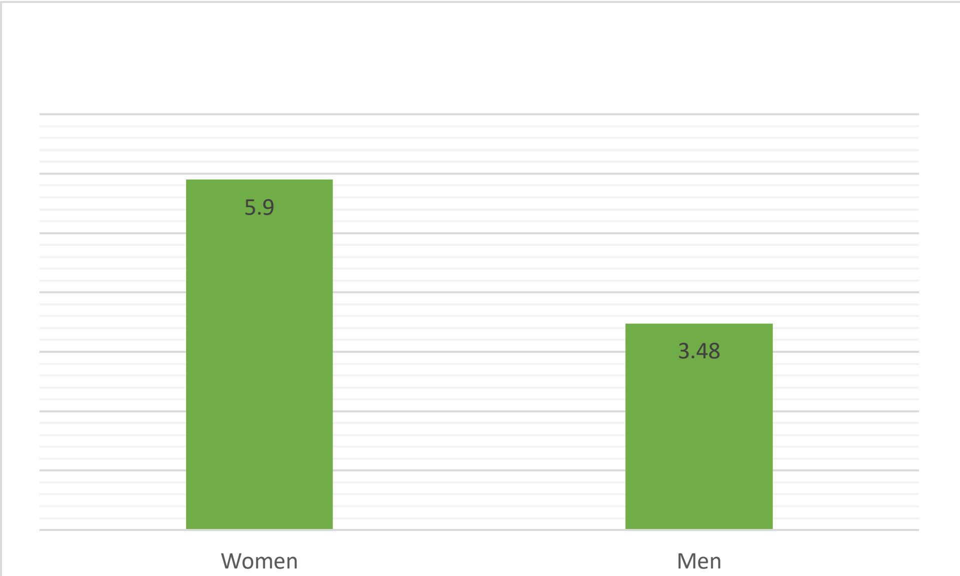
2. **GuM Comparison between Men and Women**

Total Goals under Management (GuM) : 30,831 | Total Value of GuM : Rs. 37,957 crores

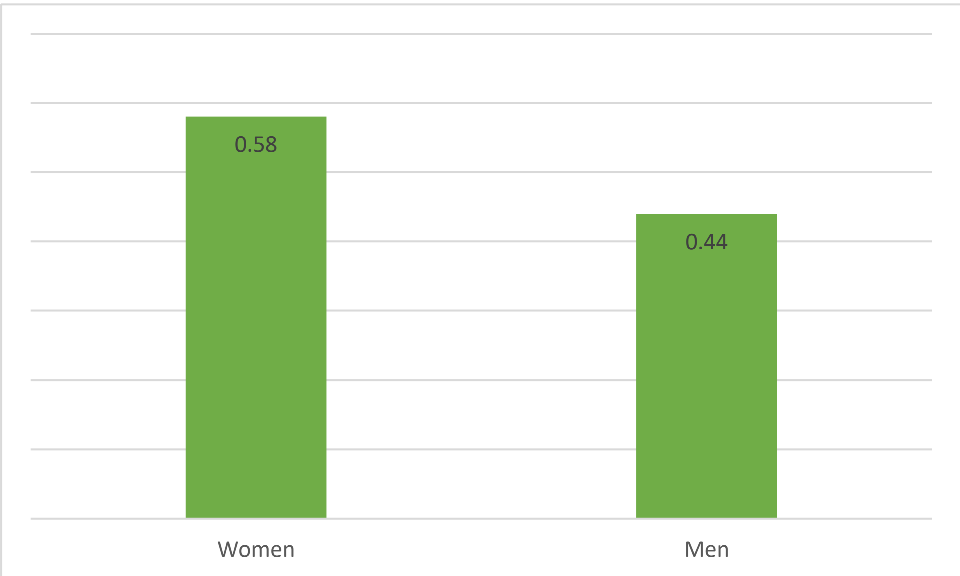
Total GuM for Women : 4,992 | Value of GuM: 9,057 crores
Total GuM for Men : 25,839 | Value of GuM: 28,900 crores

	Women			Men		
Goals	**No. of Goals**	**GuM (in crores)**	**Average Goal Size (In crores)**	**No. of Goals**	**GuM (In crores)**	**Average Goal Size (In crores)**
Retirement	1309	7,723	5.9	6092	21,200	3.48
Children's Education	1122	650.76	0.58	7975	3,509	0.44
Children's Marriage	340	160	0.47	2852	1,340	0.47
Wealth Creation	545	228.9	0.42	2237	1,544	0.69
Home Purchase	534	208	0.39	2058	843.78	0.41
Loan Prepayment	254	27.94	0.11	1492	209	0.14
Emergency Fund	469	37.52	0.08	1554	140	0.09
Car Purchase	192	11.52	0.06	710	78.1	0.11
Holiday	227	9.08	0.04	608	36.48	0.06
Tax	0		-	261	0	0
Total	4992	9,057	8.05	25839	28,900	5.89

Average Goal Size for Retirement – A comparison (in crores)



Average Goal Size for Children's Education – a Comparison (in crores)

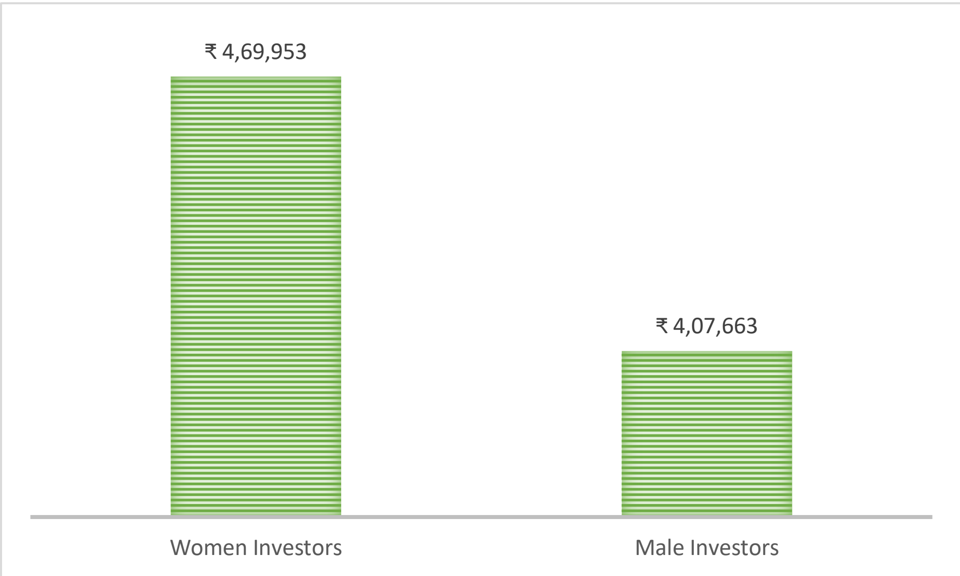


- *Women set significantly higher individual goals for retirement, indicating a strong focus on retirement planning with average goal size at 5.9 crores vs men at 3.48 crores*
- *Women set larger individual goals for child education, with an average goal size of ₹ 58 lakhs compared to men's ₹ 44 Lakhs, indicating a more focused approach.*

3. **Portfolio Analysis – Invested Amount and Current Value**

	Women Investors	Male Investor
Average Investment	₹ 4,69,953	₹ 4,07,663

Average Investment Size



Average investment size of Women investors is ₹4,69,953, while average investment size of male investors is ₹4,07,663 signifying a healthy trend of increased investor awareness amongst women investors at FinEdge.

4. Years of Investing with FinEdge

Tenure with FinEdge (in years)	Percentage
0-1	18.76%
1-3	14.92%
3-5	10.88%
5 and above	55.45%

- Women show resilience in investing with 67% women staying invested for 3 years and more

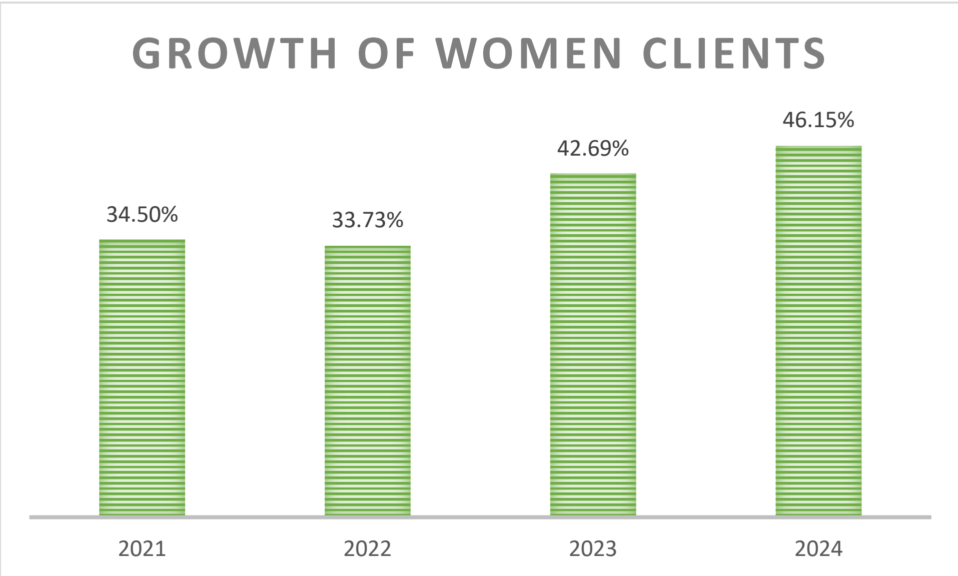
- Interestingly, out of this 55.45% women investors have stayed invested for 5 years or more

- This suggests women being highly oriented towards long term goals

- Investing for longer tenors can be testing and investing behaviour plays a key role. A positive trend of more women who have stayed invested through challenging periods in the markets due to high goal orientation.

5. Growth of Women Investors

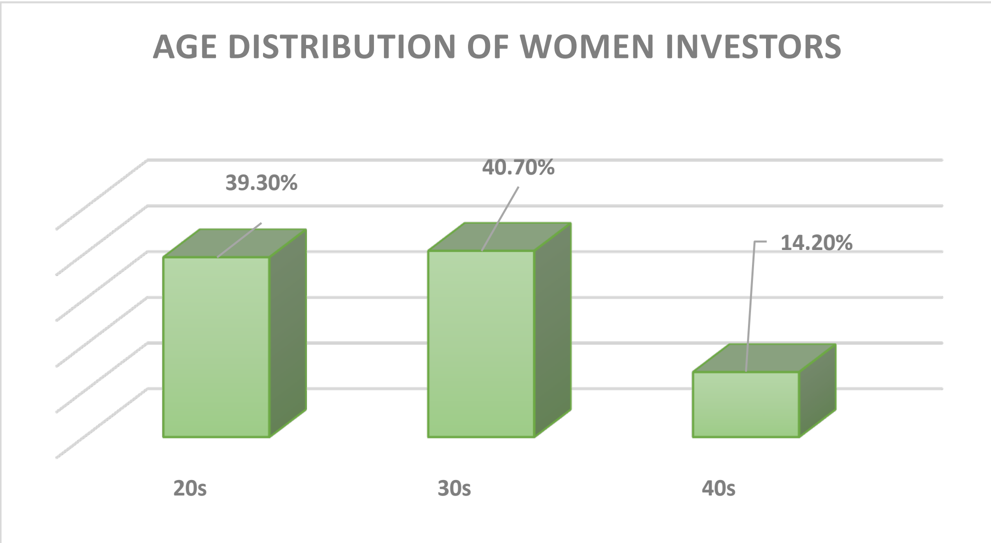
Year	% of Women investors	% of Male investors
2020	25.68%	74.32%
2021	34.50%	65.50%
2022	33.73%	66.27%
2023	42.69%	57.31%
2024	46.15%	53.85%



In the past three years, the growth in share of new women investors at FinEdge, from 34.50% to 46.15% denotes a positive trend. Women are participating more in securing their financial future by investing for their goals and following an investing process that gives clarity and purpose. The narrowing of gender gap is evident from 2021, when 65.50% new clients were men versus 53.85% in 2024.

6. Women as early investors:

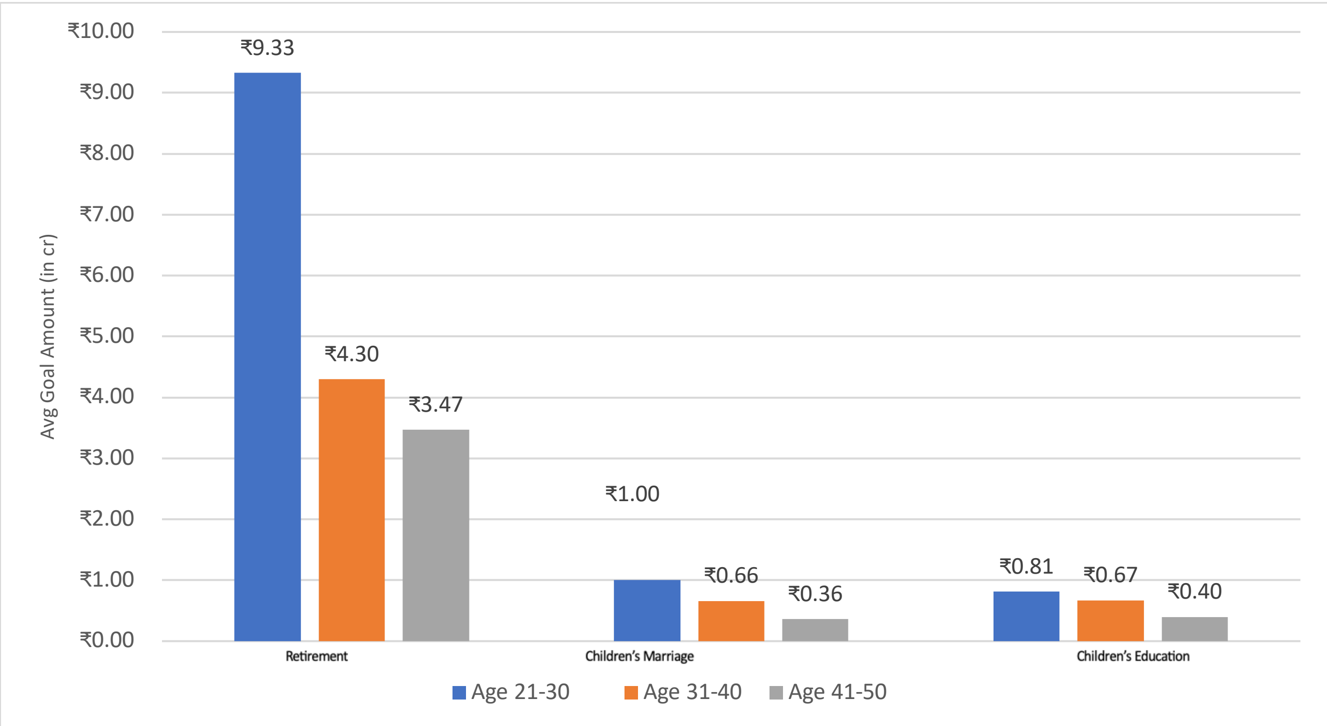
Women are early investors with 39.3% of women clients at FinEdge starting investments in their 20s and another 41% who started investing in their 30s. The importance of starting early and the delayed cost of investing go hand in hand. The investing awareness trend of young women investors is encouraging as most goal tenors are in the range of 15-20 years and if goals can be attained at a younger stage (due to the early start of investments), it is the icing on the cake.



7. Age Demographic of women investors and Top 3 goals based on age bucket

For Women

Age 21-30	Goal Priority	Avg Goal Amount (in Cr)
	Retirement	9.33
	Children's Marriage	1.00
	Children's Education	0.81
Age 31-40	**Goal Priority**	**Avg Goal Amount (in Cr)**
	Retirement	4.3
	Children's Education	0.67
	Children's Marriage	0.66
Age 41-50	**Goal Priority**	**Avg Goal Amount (in Cr)**
	Retirement	3.47
	Children's Education	0.40
	Children's Marriage	0.36



For Men

Age 21-30	Goal Priority	Avg Goal Amount (in Cr)
	Retirement	5.49
	Children's Marriage	0.65
	Children's Education	0.47
Age 31-40	**Goal Priority**	**Avg Goal Amount (in Cr)**
	Retirement	4.08
	Children's Marriage	0.67
	Children's Education	0.57
Age 41-50	**Goal Priority**	**Avg Goal Amount (in Cr)**
	Retirement	2.48
	Children's Marriage	0.44
	Children's Education	0.36