

JOURNEY2MONEY

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Vcare Investment Services Pvt. Ltd.
...We convert your money to wealth!

LEARNING FROM ADVERSE SITUATION

EDITORIAL

In a faraway jungle, there was a pregnant deer and her baby was about to be born. She saw a meadow near the river that appeared to be safe and decided to go there and give birth to her cub. She proceeded to move slowly, and there she began to suffer from labor pain.

Suddenly at that moment... there was lightning and thundering and the sky got covered with dark clouds.

With a frightened look when the deer looked to the left, she saw a hunter shooting arrows at her. She thought of moving to her right, but to her surprise she saw a hungry ravenous lion coming in her direction.

What can a pregnant deer do in this situation because she has already started her labor pain?

What do you think? What will happen to her? Will the deer survive?

Will she be able to give birth to her baby? Will her baby survive? Or will everything burn in the fire caused by the lightning?

Could the deer have gone to the left? No, the hunter was standing there shooting arrows at him.

Could the deer have gone to the right? No, there the lion was ready to kill and eat it.

Was the deer able to move forward? No, the river current could have drowned her away.

Was the deer able to go back? No, there was a fire that could burn her alive.

Answer: This phenomenon is an example of stochastic probability theory. She doesn't do anything. She focuses solely on giving birth to a baby, a new life.

This is how the sequence of events follows...

In a moment the lightning falls on the hunter and he becomes blind. Due to this accident, the predator misses the mark and the arrow passes through the deer's side.

The arrow penetrates the lion's body and he is badly wounded. At that moment, there is a torrential downpour and the fire is extinguished.

At that moment the deer gives birth to a beautiful, healthy baby.

There are moments in our lives when negative thoughts and circumstances from all directions surround us. Some of these ideas are so powerful that they overwhelm us and make us zero.

But in a single moment, circumstances can change drastically in your life.

Even if there is negativity all around, strong determination will inevitably lead to success.

Be Positive!

Moral of the story: Recently many messages are floating around regarding panic in Equity market, Deutsche Bank collapse, India in big recession, etc. Just focus on your long term financial goals and stick to them. Do not stop your long term SIP due to negative news in the market. This is the best time to grab the golden opportunity and invest more during the falling market... circumstances can change drastically!

Happy Independence Day & Happy Investing.



Piyush Desai - CEO

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HDFC SPECIAL DEPOSITS (Fixed Rates)					
Interest Rates on Deposits upto Rs.2 Crore (p.a.)					
Period	Monthly Income Plan	Quarterly Option	Half Yearly Option	Annual Income Plan	Cumulative Option
33 Months	7.65%	7.70%	7.77%	7.92%	7.92%
66 Months	7.65%	7.70%	7.77%	7.92%	7.92%
Senior Citizen Additional 0.25%				022 6654 8814 / 15	

IS IT TIME TO BUY OR SELL? MAKE THE RIGHT CHOICE.

1992 – Harshad Mehta

**Sensex
plunged
54% in 1 year**



**Sensex
recovered
127% in 1.5 years**

2000 – Technology Bubble

**Sensex
plunged
56% in 1.5 years**



**Sensex
recovered
138% in 2.5 years**

2008 – Lehman Brothers Crisis

**Sensex
plunged
61% in 1 year**



**Sensex
recovered
157% in 1.5 years**

If you get a chance to travel back to those corrections, will you invest or withdraw?

All past corrections feel like LOST OPPORTUNITIES, all current and future corrections feel like BIG PROBLEMS.

What is the right strategy? Being seated is the best option, Let the ride get over, You will enjoy at the end.

Vcare Investment Services Pvt. Ltd.

For any of your requirements in:

- ❖ **Mutual Funds**
- ❖ **Health Insurance (Mediclaim)**
- ❖ **Life Insurance (Term Plan)**



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IDFC BANKING & PSU DEBT FUND

(The Fund [erstwhile IDFC Banking Debt Fund] has been repositioned with effect from June 12, 2017)

IDFC Banking & PSU Debt Fund

- ❖ **The fund in brief:** The Fund will predominantly invest in money market and debt instruments of Banks, PSU and PFI
- ❖ **The Ideal investors:** It is suited for investors who have a moderate risk appetite and have a short to medium investment horizon
- ❖ **Investor’s risk appetite:** Moderate
- ❖ **Likely reason to buy the fund:** Invests in debt papers issued by Banks, PSUs and PFI

Fund Features:

Category: Banking and PSU

Monthly Avg AUM: Rs. 6,502.55 Crores

Inception Date: 7th March 2013

Fund Manager: Mr. Anurag Mittal (w.e.f. 15th May 2017)

Standard Deviation (Annualized): 2.70%

Modified Duration: 2.91 years

Average Maturity: 3.62 years

Yield to Maturity: 7.8%

Benchmark: Crisil Short Term Bond Fund Index (w.e.f. 12th June 2017)

Minimum Investment Amount: Rs. 5000/- and any amount thereafter

Exit Load: Nil (w.e.f. 12th June 2017)

Options Available: Growth/Dividend - Daily, Fortnightly, Monthly (Reinvestment), Quarterly (Payout). Annual (Payout) & Periodic.

Asset Quality: AAA equivalent

For forms / further details contact us
022 6654 8814 / 15

PORTFOLIO (28 June 2019)		
Name	Rating	Total %
Corporate Bond		90.22%
NABARD	AAA	11.52%
Indian Railway Finance Corporation	AAA	8.48%
Axis Bank	AAA	7.70%
LIC Housing Finance	AAA	7.53%
REC	AAA	7.47%
Power Grid Corporation of India	AAA	6.93%
Export Import Bank of India	AAA	6.64%
Power Finance Corporation	AAA	6.57%
Small Industries Dev Bank of India	AAA	4.48%
HUDCO	AAA	4.36%
Bharat Petroleum Corporation	AAA	3.95%
ICICI Bank	AAA	2.91%
Reliance Industries	AAA	2.43%
NHPC	AAA	2.11%
HDB Financial Services	AAA	1.86%
National Highways Auth of Ind	AAA	1.41%
HDFC	AAA	1.29%
Hindustan Petroleum Corporation	AAA	0.38%
Bajaj Finance	AAA	0.30%
Larsen & Toubro	AAA	0.23%
Tata Sons Private	AAA	0.06%
Zero Coupon Bond		5.24%
HDB Financial Services	AAA	2.37%
Sundaram Finance	AAA	2.27%
LIC Housing Finance	AAA	0.60%
Certificate of Deposit		1.21%
Small Industries Dev Bank of India	A1 +	0.84%
Axis Bank	A1 +	0.37%
State Government Bond		0.04%
8.48% Tamil Nadu SDL - 2023	SOV	0.03%
8.10% Tamil Nadu SDL 0 2023	SOV	0.01%
Net Cash and Cash Equivalent		3.28%
Grand Total		100.00%

Performance as on 28th June 2019				
REGULAR	1 YEAR	3 YEARS	5 YEARS	SINCE INCEPTION MAY 07, 2013
IDFC Banking & PSU Debt Fund	10.58%	7.32%	7.84%	8.12%
CRISIL Short Term Bond Fund Index w.e.f. 12/06/17	9.04%	6.81%	7.41%	7.82%
1 Year T-Bill	7.93%	6.76%	7.29%	7.12%

SINCE PLANNING FOR RETIREMENT IS ALL ABOUT NUMBERS, HERE ARE A FEW THAT MAKE IT EASIER

Use these simple ratios to be better prepared for your retirement.

❖ **Spending your Salary: 20-30-50**

From your take home salary, save 20%, use up to 30% on housing and spend the remaining 50% on all other expenses.

❖ **Emergency Fund = Monthly Expenses x 6**

You need to be prepared for anything. If your monthly expenses are Rs. 1 Lakh, you need at least Rs. 6 Lakhs for emergencies.

❖ **Term Life Insurance = Annual Expenses x 10**

If you spend Rs. 12 Lakhs a year, have a term life insurance of Rs. 1.2 Crore to protect your family in the worst-case situation.

❖ **% Invested in Equity = 100 Minus your Age**

If you're 40 years old, $100 - 40 = 60\%$ of your investment should be equity. As you get older, the proportion of debt investments should go up.

❖ **Yearly Expenses after Retirement = 5% of Total Assets**

If you use on 5% of your saved assets every year, they should last through your entire retired life.

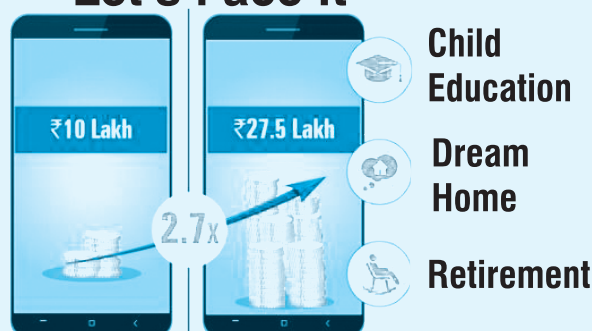
Plan your retirement with Mutual Funds Consult us, Today!

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



**Don't just grow old,
grow wiser with SIP**

Let's Face It



**If current cost of your financial goal is Rs. 10 Lakhs
With considered inflation of 7%, the future cost of your desired goal
in 15 years will be Rs. 27.5 Lakhs**

**Thankfully, a small investment of Rs. 4,127* p.m. will take care of these goals
Start SIP Today!**

* Assumed rate of returns 15% p.a. For illustrative purpose only. Actual results may vary.

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