

# JOURNEY2MONEY

Vol. No. 9 Issue No. 2

MUMBAI

Price Rs. 5.00

201, Sai Sadan, 76 / 78, Modi Street, Fort, Mumbai - 400 001 • Tel.: 6654 8814 / 15 • E-mail: support@journey2money.com • Web: www.journey2money.com



## Vcare Investment Services Pvt. Ltd.

...We convert your money to wealth!

### February: The Month of Purification

2019 was a turbulent year and our country still continues to be buffeted by cross winds of inflation, reduced demand, lower expectations of tax collections, slipping GDP, etc. And the world is not faring any better. The only silver lining is our just concluded budget.

The positives do not mean that we will only have favourable winds. Expect some thunder and lightning, possibly even some storms. The economy is in a tight spot as private consumption, private investment, and exports had all slowed down. Growth is, however, expected to revive this year. The IMF announced in the last quarter of 2019 that India will continue to be the fastest growing major economy. This is expected to be so even after the recent cuts.

But even as that plays out, it is the macro situation and thus not in our control, at least not for the most of us. What we do have control over is our business, and we have our influence on the industries and communities that we're a part of... Let us build from there. Let us ensure we make 2020 the year when we collectively strive for excellence in our respective endeavours and support each other in doing so. And regret not what we missed last year but focus on what we will

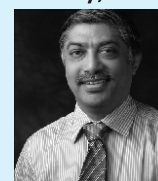
achieve this year.

February, besides being the month of the budget announcement, is also, symbolically, the perfect month for this re-imagining and reworking.

#### Why is that?

In ancient times, Rome would host an annual festival, Lupercalia (13<sup>th</sup> to 15th Feb), to avoid evil spirits and to purify the city. The intention was to ensure the health of its citizens and the fertility of its lands. The celebrations then started to be called 'dies Februatus', after the instruments used in the purification called 'februa', which ultimately gave the month its name. February was thus considered to be 'the month of purification'.

The month of purification is thus the right time to cut off from dis-empowering and toxic thoughts and conversations, that is burn them metaphorically, and make 2020 the best year yet.



*Happy Investing!*

Piyush Desai - CEO

## INDEX

EDITORIAL Page 1

IT'S TIME TO ONBOARD THE NEXT TECHNOLOGICAL MEGATRENDS Page 2

IDFC EMERGING BUSINESS FUND Page 3

HIGHLIGHTS OF UNION BUDGET FOR 2020 - 21 Page 4

### ELSS (Tax Saving u/s 80C) Performance - as on Date: 29/01/2020

Scheme Name	1 Year Return (%)	3 Years Return (%)	5 Years Return (%)	7 Years Return (%)	10 Years Return (%)
Axis Long Term Equity Fund	24.94	16.18	10.38	19.16	17.56
Kotak Tax Saver Fund	21.63	12.16	8.63	13.37	11.94
DSP Tax Saver Fund	21.34	10.82	9.94	15.67	13.78
Mirae Asset Tax Saver Fund	19.71	16.00	—	—	—
Tata India Tax Savings Plan	18.18	12.30	10.28	15.74	13.61
Invesco India Tax Plan	16.52	12.30	9.20	15.55	14.15
Canara Robeco Equity Tax Saver Fund	16.41	13.14	7.53	12.93	12.56

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

For investments in ELSS (Tax Saving u/s 80C), Call: 022 6654 8814 / 15

IT'S TIME TO ONBOARD THE NEXT TECHNOLOGICAL MEGATRENDS!

Onset of next Technological-megatrends is difficult to predict. The Stone Age did not end because we ran out of rocks. It ended because a freshwave of technology ushered in the Bronze Age. Today's drivers like cell phone, Internet, and PC which swept away industries such as landline telephony, publishing & mainframe computers then, may soon become obsolete.

Technologies that's making headlines globally!



Cloud Computing  
& Digital  
Transformation



Artificial  
Intelligence  
Machine Learning



Electronic  
Payments



Autonomous Cars  
Machines



5G



Over-the-Top  
(OTT) Streaming

Did you know USA is at the forefront of Technology and Innovation?  
USA – Home to Best Technology businesses that have become Giant Caps



Now Access World's Best Technology Companies  
Presenting **EDELWEISS US TECHNOLOGY EQUITY FUND OF FUNDS**  
(An open ended fund of fund scheme investing in JPMorgan Funds – US Technology Fund)

Annualised Performance (%)

	Three Months	One Year	Three Years	Five Years	Ten Years
JPM US Technology A (acc) INR	11.88	45.66	32.11	23.18	21.92
Technology Index*	11.04	40.91	26.15	20.14	20.84
Excess return	0.84	4.75	5.96	2.78	1.08

Calandar year performance (%)

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
JPM US Technology A (acc) INR	53.30	21.89	12.99	11.93	45.33	14.26	12.64	9.20	38.33	14.42	45.66
Technology Index*	54.01	16.79	12.16	13.25	58.27	13.00	8.66	14.72	29.43	10.09	40.91

Who Should Invest?

- ❖ Investors seeking reasonable returns over Long Term
- ❖ Investors looking to invest primarily in upcoming technology companies with strong fundamentals, growth and next Gen Ideas
- ❖ Investors looking to diversify & invest in the US markets – known for Technology Companies & Innovation

Scheme Details:

- ❖ Minimum Investment: Rs. 5000 per application & in multiples of Re 1 thereafter
- ❖ **NFO Period: 14th Feb 2020 to 28th Feb 2020**
- ❖ Benchmark: Russell 1000 Equal Weighted Technology Index
- ❖ Exit Load: If the Units are redeemed / switched out on or before 365 days from the date of allotment – 1.00%; If the Units are redeemed / switched out after 365 days from the date of allotment – Nil
- ❖ Fund Manager: Mr Bhavesh Jain & Mr Hardik Varma

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



Vcare Investment Services Pvt. Ltd.

For any of your requirements in:

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

Regd. Office: **Vcare Investment Services Pvt Ltd**  
201 Sai Sadan, 76/78 Modi Street, Fort, Mumbai - 400 001  
Tel.: 022 6654 8814 / 15, 4002 0893 / 94.

- ❖ **Piyush Desai** : 98203 00647
- ❖ **Mehul Bheda** : 98195 92326
- ❖ **Priyesh Darbari** : 99200 32541
- ❖ **Bakul Mehta** : 98211 23324

**Journey2Money - Brand of Vcare Investment Services Pvt. Ltd.**  
Shop No. 4, Veena Sargam CHS Ltd. Near Axis Bank,  
Opp. Balaji Hotel, Mahavir Nagar, Kandivali (W), Mumbai - 400067  
Tel.: 022 6236 2201/02

**Mr. Keyur Desai : 9833024371 • Mr. Ashish Shah : 9920990380**

INVESTORS FROM VAPI / DAMAN CONTACT  
**Mr. Mukesh Dedhia : 94268 89416**  
201, Surbhi Apartment, Saikripa Society No.1,  
Nani Daman, DAMAN - 396 210.

# IDFC EMERGING BUSINESS FUND

**Small Cap Fund - An open ended equity scheme predominantly Investing in small cap stocks**

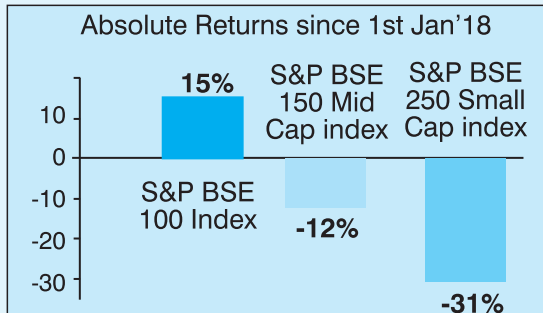
## 3

### Reasons to Invest Now

1

#### Price

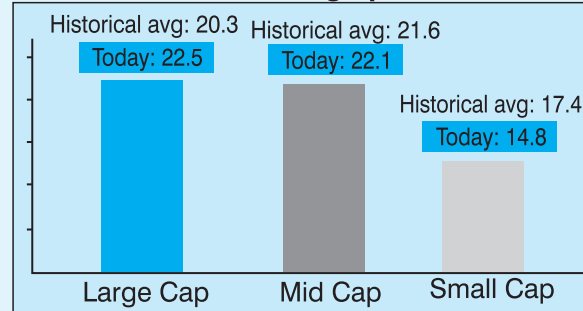
Price correction in small cap segment has been significant



2

#### Valuation

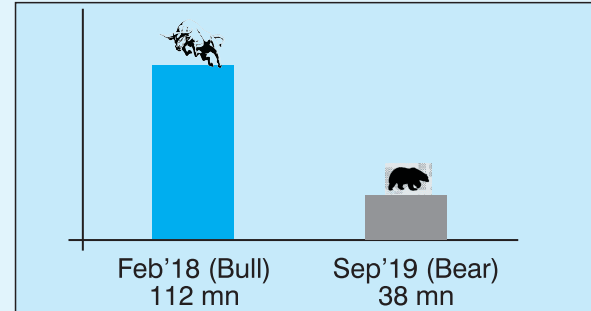
Current Valuation is below 5 yr historical average positive PE



3

#### Volume

Shrinking Volumes (lower by 65-70%) typically indicate Market nearing Bottom



## 4

### Reasons to Invest in Small Caps

1

Benefit from Niche Opportunities

2

Small Caps may be the Leaders of Tomorrow

3

Small Caps offer the Widest part of the Market

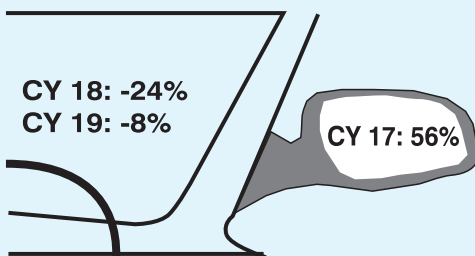
4

Historically, actively managed Small Cap funds have beaten Benchmark

## 3

### Risk in Small Caps

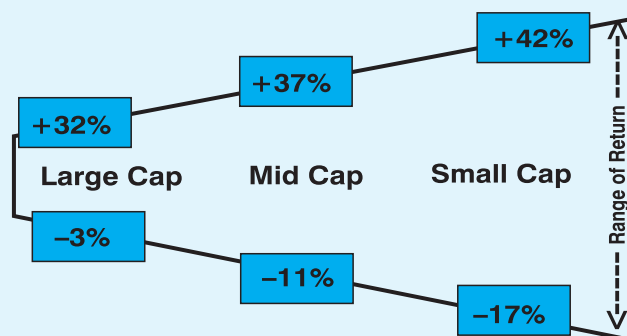
Investing Based on Past Performance is Dangerous



Small Caps can Suffer from Deep Negative Returns



Range of Possible Returns could be very Wide\*



#### Managing Risk

##### Liquidity

Top 10 stocks <45% of Net assets\*

##### Drawdown

Diversified Portfolio of Stocks\*

##### Governance

Gradual scaling up of positions will help reduce the impact of adverse incidents

**NFO Opens: 3rd February 2020**

**NFO Closes: 17th February 2020**

**Benchmark : S&P BSE 250 Small Cap TRI**

**Fund Manager : Mr. Anoop Bhaskar**

**Minimum App. Amount :** Fresh Purchase - Rs. 5000/- & any amount thereafter

**Exit Load :** 1% if redeemed/switched out within 1 year from the date of allotment

\*This would however depend on market conditions at the time of investment.  
Asset allocation and investment strategy will be as per provisions of Scheme Information Document.

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



# HIGHLIGHTS OF UNION BUDGET FOR 2020-21

## FY21 ESTIMATES

- ❖ Fiscal deficit seen at 3.5% of GDP

## GROWTH, INFLATION

- ❖ India now 5th largest economy in the world
- ❖ FY14-19 average GDP growth 7.4%
- ❖ Financial structure must keep evolving to become \$5 trillion economy
- ❖ Stable, predictable business environment a key objective
- ❖ Reliable, robust, clean financial sector critical for economy

## DIRECT TAX

- ❖ Instant allotment of PAN on basis of Aadhaar
- ❖ Dividend to be taxed only in hands of recipient
- ❖ Can avail new tax rates if not availing some exemptions

- ❖ Person with income of Rs. 15 lakhs to get Rs. 78,000 relief
- ❖ No tax on income below Rs. 5 Lakhs
- ❖ Removed 70 of 100 income tax exemptions in new regime
- ❖ New Simplified Personal Income tax regime for Individual Tax Payers

## FINANCIAL SECTOR, MARKETS

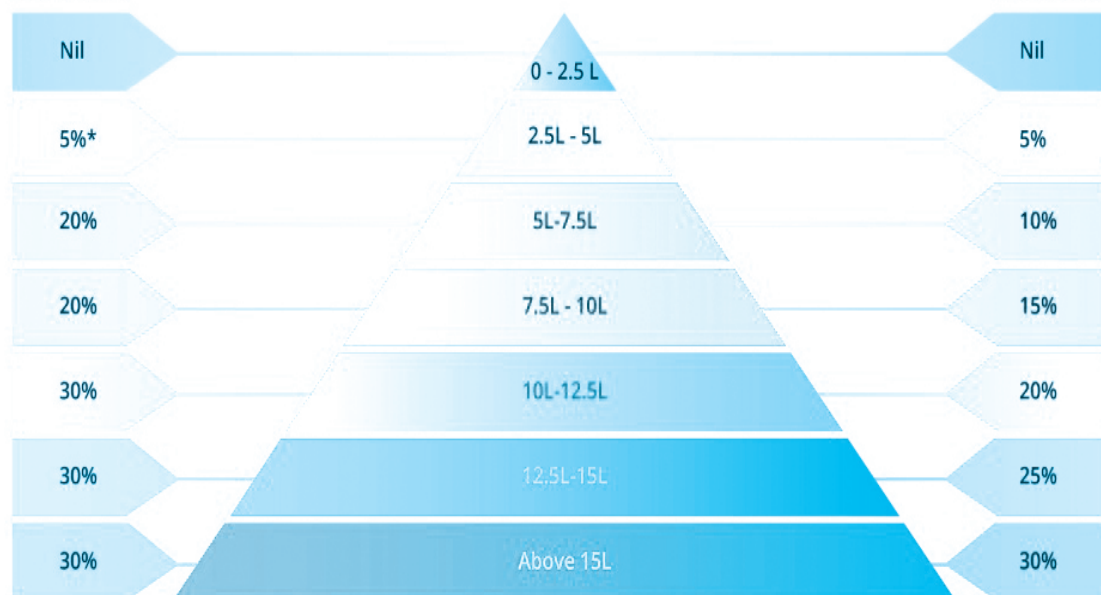
- ❖ Propose to divest LIC via IPO
- ❖ GIFT City to set up international bullion exchange
- ❖ To allow NRIs to buy certain govt securities
- ❖ To float new debt ETF comprising primarily of gilts
- ❖ FPI limit in corporate bonds to be raised to 15% from 9%
- ❖ Deposit insurance cover hiked to Rs. 5 Lakhs per depositor

## Personal Tax Slab



UNION BUDGET  
2020

WITH  
EXEMPTION



\* Rebate available, i.e. No Income Tax, if Gross total Income is below 5 Lakhs

**Those who wish to claim rebates and concessions are free to file taxation under the old regime**

To the best of our knowledge, the information contained herein is accurate and reliable as of the date of publication; however, we do not assume any liability whatsoever for the accuracy and completeness of the above information. Any action taken by you on the basis of the information contained herein is your responsibility alone and Vcare Investment Services will not be liable in any manner for the consequences of such action taken by you.

POSTAL REG. No. MCS/098/2018-20  
Posted at Mumbai Patrika Channel Sorting Office  
on 5th & 6th of Every Month.

From : VCARE INVESTMENT SERVICES PVT. LTD.  
201, Sai Sadan, 76/78, Modi Street, Fort, Mumbai-400 001 • Tel.: 6654 8814/15  
E-mail: support@journey2money.com • Web: www.journey2money.com

Disclaimer: All possibility efforts have been taken made to present factually correct data. However, the publication is not responsible, if despite this, error may have crept in inadvertently or through oversight. This bulletin has been prepared by vcare investment services pvt. ltd. and is meant for use by the recipient and not for circulation. It should not be considered to be taken as an offer to sell or a solicitation to buy any security. All investments are subject to the financial and other details provided by the Company or Government Body or Post Office or AMC etc., to be fully understood and read by the investor before investing and we as a publisher shall not be responsible in any manner whatsoever. Insurance is a subject matter of solicitation.