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Editorial

NAVRATRI IS THE PERFECT TIME TO INTROSPECT AND TAKE CONTROL OF YOUR FINANCES

India is home to various spectacular cultural festivities and celebration, and none is more captivating and mesmerizing, than the celebration of Navratri. True to its diversity, Navratri, meaning 'nine nights', is celebrated differently across India, but it essentially signifies how good triumphs over evil. In most notable places, it also worships the nine forms of Goddess Durga.

The festival is divided into three parts, where the initial three days are dedicated to Goddess Mahakali, who destroys all the bad within us. The next three days are dedicated to Goddess Mahalaxmi, who brings us plenty of wealth and prosperity. And the final three days are devoted to Goddess Saraswati, who inspires us and increases wisdom.

This is the perfect time for introspection and to take control of your finances. Take inspiration from this festival to turn your financial situation around. First of all, get more organised and disciplined about your finances and get rid of any debts. Then save and invest wisely to increase your wealth. Finally, get educated financially for long-term stability and growth.

The number 9 is considered divine and magical across religions. Taking this into consideration, here are nine financial mantras everyone should follow for a happy and prosperous life:

> *If you want to create wealth, it is imperative that you believe that you are at the steering wheel of life, especially your financial life.*
>
> \- T Hary Eker

Financial Mantra #1: Follow a disciplined approach
Planning your finances is not a magic solution. Nor will it resolve all your money issues instantly. Just as you follow a disciplined approach of fasting and abstinence during Navratri, so should you follow a disciplined and organised approach in all your financial matters. One of the best ways to enforce financial discipline is to invest in mutual funds through the SIP route.

Financial Mantra #2: Stop creating debt
Just as Goddess Durga triumphed over evil by defeating Mahisasura, you too can triumph by eliminating bad financial decisions. Prioritise your debts by getting rid of the most burdensome ones. Switch to loans with lower interest rates and give up unnecessary credit cards.

Financial Mantra #3: Plan your expenses
Navratri and Vijayadashami are known to be the perfect time for new beginnings. Take control and make a new beginning by planning your expenses in advance. Start budgeting. This will also help you understand how you spend your money and allow you to make the necessary changes.

Financial Mantra #4: Save for the future
Goddess Durga fought and slew the demon Mahishasura to save the future of humanity. Likewise, you need to slay your financial demons and save for the future. It is important that you learn to live within your means and set aside some money for the future. It can be in the form of SIPs, fixed deposits or other investments.

Financial Mantra #5: Invest in yourself
Just as the lamp lit in front of the Goddess represents eternal divine power, you should focus on your inner power and invest in yourself. Take a health cover, get life insurance, do proper retirement planning. There is no right or wrong time to invest; invest as early as you can.

Financial Mantra #6: Make your money work for you
Conservative financial planning may not be the best approach when planning your finances. Just as farmers plant various cereals, pulses, and other crops during this season, make your money work for you by creating a diverse portfolio of financial products.

Financial Mantra #7: Review your investments regularly
The Garba dance during Navratri represents self-realisation, which in turn epitomises the joy of mind. If you review your investments regularly you can make any adjustments necessary to get the most out of your portfolio. This will, in turn, make you happy by giving you peace of mind and helping you relax.

Financial Mantra #8: Improve your financial knowledge
There's a ritual of worshipping books and work tools during Navratri; similarly, you should devote some time to improve your financial knowledge. This does not mean simply studying the basics of finance but also doing research and acquiring a deeper understanding of the different investments you have made.

Financial Mantra #9: Take advice from experts
Just as we respect and revere Goddess Durga, so should we respect advice from experts. Times are changing and what worked for our parents may not necessarily work for us. It is judicious to take advice from experts rather than make mistakes that can prove expensive over time.

The 10th day called Dussehra or Vijayadashami, one of the most auspicious days, signifies the end of evil and new beginnings. This year, take a pledge to end your bad financial habits and begin a new journey with focus, discipline, and a positive outlook which can brighten up your financial future.

Keyur Desai
Editor

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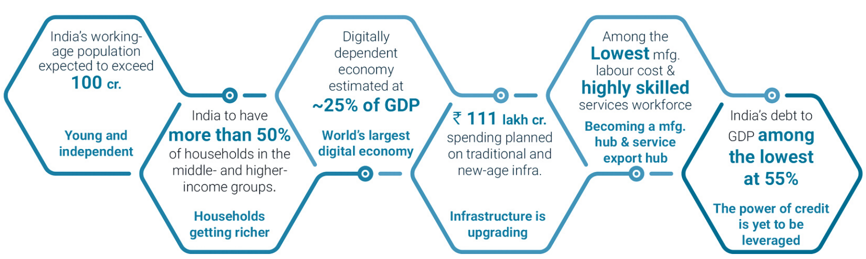
India's decade

India is entering into one of its best decades of prosperity. It is scoring high in every possible area that are creating multiple opportunities.



Source: Edelweiss internal research, publicly available reports

Best of India's stories are spread across marketcap

Industry	Large cap universe	Mid cap universe	Small cap universe
Banks	HDFC, ICICI, SBI, Kotak, Axis	Union, Indian Overseas, Yes, AU, IDFC First	
IT Software	TechM, TCS, LTIM, Wipro, HCL Tech, Infosys		
Realty		Macrotech, Godrej Properties, Oberoi Realty	
Industrial Products		Polycab, Cummins, Astral, Bharat Forge	KEI Ind., Ratnamani Metals, Elgi Equipments
Auto Components		Schaeffler, Balkrishna, MRF	Exide, CIE Automotive, Amara Raja Batteries
Capital Markets		HDFC AMC	ICICI Securities, Nippon AMC, Indian Energy Exchange
Healthcare Services		Max, Syngene, Fortis	Dr. Lal Pathlabs, Narayana Hrudayalaya, Aster, DM Healthcare
Consumer Durables		Voltas, Metro, Kansai Nerolac	Blue Star, Bajaj Electricals, Century Plyboards

No. of companies with market cap >INR 20,000 cr

27 in 2008 to 264 in 2023

Multi cap category provides the structural edge to invest across ideas

Market Cap	Multi Cap strategy (benchmark)	Multi Cap Fund (category)	Flexicap Fund (category)	Large & Midcap Fund (category)	Nifty 500
Large Cap	50%	40%	63%	47%	76%
Mid Cap	25%	26%	18%	38%	16%
Small Cap	25%	28%	12%	10%	8%

Portfolio construction strategy

Large Cap — 35-45% of portfolio

Investment in **Proven Leaders** expected to continue to
- Deliver consistent high growth
- Have strong balance sheets
- Run by good managements

Mid Cap — 25-35% of portfolio

Selection of **Emerging Giants** essentially characterised by
- Strong businesses that offer good earnings & growth opportunities
- Quality businesses that have profitable products & services
- Good management
- Relatively higher liquidity on the stock exchanges

Small Cap — 25-35% of portfolio

Identifying **Rising Champions** that
- Aim to deliver exponential business & earnings growth
- Are likely to benefit from economic growth owing to their cyclical nature
- Have relatively higher liquidity on the stock exchanges

Scheme details

MINIMUM APPLICATION AMOUNT

Lump sum: Minimum of Rs. 5,000/- & multiples of Re. 1/- thereafter SIP: Rs. 100/- and in multiples of Re. 1 thereafter.

Investment Objective

The Fund seeks to generate long-term capital appreciation by investing in a diversified portfolio of equity & equity-related instruments across large cap, mid cap and small cap stocks. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

EXIT LOAD

If the units are redeemed /switched out on or before 90 days from the date of allotment – 1% of the appliable NAV. If the units are redeemed /switched out after 90 days from the date of allotment - NIL.

BENCHMARK

NIFTY 500 Multicap 50:25:25 TRI.

FUND MANAGERS

Mr. Trideep Bhattacharya | Mr. Sahil Shah (Co-Fund Manager) | Mr. Amit Vora (Overseas Securities)

VCARE INVESTMENT SERVICES PVT. LTD.

For any of your requirements in:
- Mutual Funds
- Health Insurance (Mediclaim)
- Life Insurance (Term Plan)

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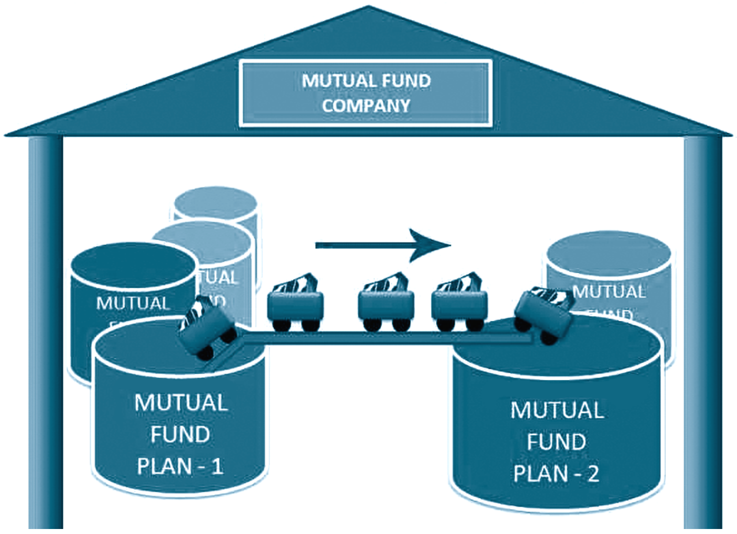
STP - SYSTEMATIC TRANSFER PLAN: MEANING, FEATURES AND BENEFITS

One of the best things about the mutual fund industry is switching from one scheme to another in the same fund house. Not many of you may know about it, but you can take advantage of shifting to another scheme if you invest in mutual funds via Systematic Transfer Plan or STP. Read further to know about its features and how it will benefit you as an investor.

TRANSFER UNITS FROM ONE SCHEME TO ANOTHER SCHEME



Getting started with Systematic Transfer Plan

Considering the risks associated with the mutual fund sector, you should be extra careful of your investment decisions. For instance, there may be a time when you expect a mutual fund to not perform up to the mark; what would you do in such case? There is a solution for this, and that is known as the Systematic Transfer Plan (STP). It is a process that allows investors to transfer units/ switch from one scheme to another scheme of the same fund house.

STP takes place on a periodic basis helping investor by changing to securities that offer high returns. The plan protects the interest of the investor by reducing the damages that may be caused by market fluctuations.

Types of Systematic Transfer Plan

There are three types of STPs:

Flexible:
There is flexibility in terms of amount transfer, which is based on market fluctuations. If the Net Asset Value (NAV) of a fund decreases, you can increase the amount and vice-versa.

Fixed:
As the name suggests, you can transfer only a fixed amount from the source fund to the target fund.

Capital Appreciation:
Under this type, the total capital gains are transferred from one fund to another to generate high potential growth.

Features of STP:

1. **Entry & Exit charges:** You need to do six capital transfers before you opt for STP. There is no charge on entry load; however, fund houses may impose exit load charges as per the SEBI guidelines.
2. **Planned transfers:** When you select STP, it helps you to build a habit of planned transfer from one mutual fund scheme to another.
3. **Taxation:** As the transfer of amount leads to exit load charges, tax implications also come into the picture. The units you redeem from a mutual fund scheme are usually taxable.

Benefits of Systematic Transfer Plan:

- **Reduces Risk:** Many use the systematic transfer plan to shift from riskier to less risky asset. Most investors use the plan to transfer the units from equity to debt mutual funds. For instance, if you decided to invest in an equity fund till the duration of your retirement, then you can opt for STP. The STP will save you from future losses of the fund value and will transfer your fixed amount to a debt fund.
- **Brings Portfolio Balance:** Systematic Transfer Plan brings the balance between equity fund and debt fund so that there is an optimal combination of returns and risk. You can bring balance to your asset class by rebalancing your portfolio for target asset allocation.
- **Stable & High Returns:** If you're looking to earn stable returns, then STP is an ideal choice. You can still earn interest amount from source fund until you transfer the amount. However, you can still earn high returns when you shift to a profitable asset class during market fluctuation.
- **Rupee Cost Averaging:** This technique allows you to invest in securities which have a low price and selling them when the market value surges. In short, the Rupee Cost Average provides capital gains on individual securities.

Journey2Money
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