

VOLATILITY COACHES OF INDIA



5th Edition, September 2023

VOLATILITY COACHES OF INDIA



AN INITIATIVE BY



EDITOR'S NOTE

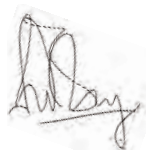
The fifth annual conference of the Volatility Coaches, scheduled in Mumbai this year, is here. We are happy to present you with this edition of *Volatility Coaches of India*. This publication embodies the learnings, success stories, diverse experiences, and tidings of the Financial Freedom Fraternity, which is the community of financial advisors who engage themselves in learning and development on continuous basis. The community includes Certified Financial Planners, RVCC Alumnis, Financial Professionals, Mutual Fund Distributors and Portfolio Managers.

In this post pandemic time, the Indian economy is showing promising growth curve and has established itself as the fastest growing major economy globally and has achieved a robust GDP growth. The stock market indices are climbing high, breaking records in quick succession. For people who want to invest in equities, mutual funds, and other investment instruments, this can be an opportune time. To leverage and optimise the positive market conditions in a risk-free manner, it is always

prudent to take help from professional investment advisors and managers.

In this macro scenario, being the bearers of the significant task of advising, guiding, and planning the course of achieving financially secured future and wealth creation to millions of investors, the overarching motive and mission of the financial advisors is to excel in serving their clients better.

This edition encapsulates many success stories of the country's top financial advisors, along with expert opinions and views of industry leaders and Volatility experts. We hope this presentation shall be able to satiate your curiosity effectually and add value to your understanding and knowledge of a fluid and complex financial process.



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FOREWORD



KANAK KR JAIN
VOLATILITY COACH
& FOUNDER SSL ACADEMY

Significance of Elimination, Automation and Delegation in managing wealth and life. These strategies can be harnessed as powerful tools in wealth management, shedding light on the path to success while demonstrating care and dedication to clients' financial prosperity.

In Hinduism, Brahma represents creation and illumination, Vishnu symbolises preservation and love and Shiva embodies destruction and power. Here is a spiritual connection between these concepts and the deities:

● **ELIMINATION WITH SHIVA (POWER)**

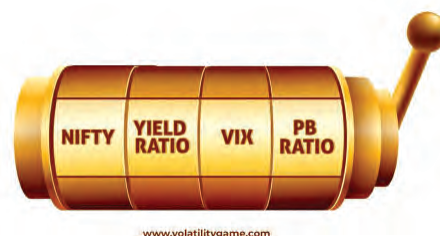
Shiva's power is often associated with destruction but not in a negative sense. It is about the power to remove or destroy what is unnecessary or hindering growth. In the context of elimination, think of Shiva's power as the force that helps you eliminate obstacles, inefficiencies, and distractions in your life and work, clearing the path for new opportunities and growth.

● **AUTOMATION WITH BRAHMA (LIGHT)**

Brahma is often associated with illumination and knowledge. Automation, in this context, can be seen as the "light" of knowledge that shines on repetitive and routine tasks. Just as Brahma's light brings understanding, automation brings clarity and efficiency by shedding light on processes, making them more transparent and accessible.

● **DELEGATION WITH VISHNU (LOVE)**

Vishnu is known for his love and compassion in preserving and nurturing the world. Delegation, when done with care and trust, represents the act of entrusting tasks to others with love and compassion. Delegating responsibilities shows that you have faith in others' abilities and are nur-



turing their growth and development within your team or organisation.

So, in a spiritual context, these concepts align with the attributes of Brahma, Vishnu, and Shiva, where power (Shiva) helps you eliminate obstacles, light (Brahma) aids in automating and illuminating processes, and love (Vishnu) guides the act of delegation with compassion and preservation. Any investment or life strategy done with above three feet n mind will give best results.

"Desh Bhakti Ka ek hi nara, sabko mile VC Ka sahara".

GETTING AN EDGE



EVEN WITH A SMALL EDGE, THE ODDS OF GENERATING OUTSIZED RETURNS INCREASES AS THE LENGTH OF ONE'S INVESTMENT HORIZON

Like most cricket fans who think that they know more than they really do, our equity research team over the past two months has been debating over what is best for the Indian cricket team. While we do not have a consensus view on that front, we ended up finding a couple of clear parallels that seem to exist in both cricket and investing.

● THE UNCONTROLLABLE

For those of you who are unfamiliar with the game of cricket, in day and night matches, as dew settles on the grass, it gets harder for the bowlers to grip the ball and so the team bowling second during the evening tends to have a harder time. As the decision to bat/ bowl first is taken by flipping a coin, cricket becomes a good mixture of skill along with luck.

In the 2021 T20 Cricket World Cup, teams that won the toss ended up winning the game close to 66% of the time. Eleven of the 13 games hosted in Dubai, were won by the side winning the toss. Was luck playing a big role in each game?

In the 2022 T20 World Cup, rain played spoil sport in the group stage. The game between South Africa and Zimbabwe was called off due to bad weather. So was the game between Australia and England. Eventually South Africa and Australia just missed out on making it to the knockout stages of the tournament.

Clearly, cricket has a fair share of uncontrollable factors that impact



a game and/ or the tournament. When luck is playing a significant role in an outcome, it can often be tricky to come to accurate conclusions. As Nassim Taleb has touched upon, you don't want to mistake skill for randomness and come to faulty conclusions. This is where added analysis needs to be carried out irrespective of the result. This is the very reason why as investment managers, we tend to focus on our investment process, as the outcome, especially in the short run, can be swayed by uncontrollable factors.

● A GAME OF ODDS

For a second, let's assume that the two best teams have made it to the final. Furthermore, the stronger team has a 60% chance of victory as compared to 40% for the weaker team. Now the odds that the stronger team ends up winning, increase if this was a series. The table below demonstrates the same.

● NUMBER OF MATCHES

Probability of Stronger team winning the series (in %)

3 Match Series	64.8%
5 Match Series	68.3%
7 Match Series	71.0%

Unfortunately, the World Cup Final is a single game and not a series. This makes the sport entertaining as the odds of an upset are higher, even more so in a 20 over game. However, as investors we don't want upsets. This is the very reason why one wants to invest for the long run. Even with a small edge, the odds of generating outsized returns increases as the length of one's investment horizon. Simply put, the longer the series, the better.

What do you take away as a cricket fan and an investor?

● For starters we marvel over the dominance of the Australian cricket team from 1999 to 2007. After all, in a game with some amount of luck in tournaments with not a lot of games, they ended up winning three world cups in a row. A truly skilled team for that era.

● Having a World Cup in poor weather conditions is not ideal.

● Investing with a long-term horizon while focussing on one's investment process becomes crucial.

● Maybe, just maybe we tend to overreact to an outcome, while discounting the role uncontrollable factors may have played in that outcome.

THE POWER OF ELIMINATE, AUTOMATE, AND DELEGATE



FINANCIAL LITERACY, WHICH INCLUDES NOT ONLY THE UNDERSTANDING OF FINANCIAL CONCEPTS AND RISKS, BUT ALSO THE SKILLS AND COURAGE TO APPLY THAT KNOWLEDGE TO MAKE EFFECTIVE DECISIONS, IS THE FOUNDATION FOR ATTAINING FINANCIAL FREEDOM

Financial freedom is a goal that many individuals aspire to achieve. It involves having control over your finances and the ability to live comfortably while working towards your long-term financial goals. To attain financial freedom, it is essential to develop strong financial literacy skills. The essence of financial literacy lies in understanding and implementing three crucial themes: eliminate, automate, and delegate, which can pave the way to financial freedom.

● ELIMINATE

Eliminating unnecessary expenses is a fundamental step towards achieving financial freedom. Begin by creating a budget and evaluating all your expenditures. Look for recurring expenses that could be reduced or eliminated, such as unused subscriptions or excessive dining out. By eliminating excessive spending on non-essential items, one can redirect those funds toward savings or investments that will contribute to long-term financial stability, helps in accelerating journey to financial freedom.

● AUTOMATE

Automation is a powerful tool for achieving financial freedom. Automating your finances allows you to maintain consistency and discipline in your saving and spending habits. Start by automating your savings. Set up automatic transfers from your pay cheque to a separate savings or investment account.



K S RAO
HEAD INVESTOR EDUCATION
& DISTRIBUTION
DEVELOPMENT, ABSL MF

Systematic Investment Plans (SIPs) of MFs enable individuals to invest fixed amount regularly, usually monthly, thereby instilling discipline in their investment habits. By consistently investing over the long term, individuals benefit from the power of compounding, which can significantly boost their wealth over time. This ensures that a portion of your income is consistently saved.

Additionally, automate bill payments to avoid late fees or missed payments. This not only saves time but also helps maintain a positive credit score. By automating these aspects of your financial life, you can minimise the risk of financial mismanagement and stay on track towards your goals.

● DELEGATE

Delegation is a key element in achieving financial freedom. Recognise that you cannot be an expert in all areas of finance, especially complex ones, seek profes-

sional guidance from financial advisors or planners who can offer personalised strategies tailored to your goals and financial circumstances. Entrust experts with the management of your investments, retirement planning, and tax optimisation. These professionals can help you create a comprehensive financial plan, guide you in making investment decisions, and assist in tax optimisation strategies. Delegating these responsibilities to experts allows you to leverage their expertise and frees you to focus on other important aspects of life.

Financial education is the foundation for attaining financial freedom. Understanding the importance of eliminating unnecessary expenses, automating your finances, and delegating certain tasks to professionals can significantly impact your journey towards financial independence. By practicing effective financial habits, focusing on these three themes, and continuously educating yourself about personal finance, you can create a solid foundation for achieving your financial goals. Remember, financial freedom is a process that requires discipline, perseverance, and ongoing learning. Empower yourself with financial knowledge and take control of your financial future today.

Disclaimer: Mutual Fund Investments are subject to market risks, read all scheme documents carefully. This article provides general information and should not be considered financial advice. Consulting with a qualified professional is recommended to assess your individual circumstances and make appropriate financial decisions.

LEVERAGING THE POWER OF SMALL CAP FUNDS



ONE OF THE KEY MERITS OF SMALL CAP FUNDS IS THE VARIED PORTFOLIO THEY OFFER TO INVESTORS ENABLING THEM BALANCE THE RISK-RETURN TRADE-OFF

Today, India's macro-economic situation seems fairly balanced. Domestic recovery continues to remain robust of all major parameters. Corporate earnings too have remained fairly in the expected range so far, despite margin pressures. Equity valuations seem to be in a reasonably comfortable position, given the growth in the economy. The resilience showcased by investors and the market is a direct reflection of the increasing confidence of investors in the evolved and sustainable business models.

In such an environment, one segment of the capital market that deserves an added focus is the Small Cap segment. According to the norms laid down by SEBI, companies who are ranked 250th onwards in terms of market capitalisation are classified under 'Smallcap' companies. Most often, these companies are young and seek to expand aggressively by leveraging the available market opportunities, providing investors a unique chance to be a part of their growth narrative from the beginning itself.

Let us look at some of the key reasons why we believe that they could be an ideal bet for investors with a long-term horizon.

● ACCESS TO TALENT

Companies in the Smallcap space would find it difficult to attract and retain talent in the past. However, with asset-light and technology-



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MANAGER, AXIS MUTUAL FUND

enabled models, remote working mechanisms powered by the digital world, and increasing liberties, opportunities, and incentives, companies in the Smallcap space have witnessed a huge influx of quality talent in the recent years. This phenomenon has penetrated companies in varied sectors such as Manufacturing, Pharma, NBFCs etc and is not just limited to IT or Finance. Managements have realised the significance of human capital to deliver and drive their business visions, at managerial as well as non-managerial roles. This plethora of talent has been one of the significant drivers of growth for Smallcap companies as their experience, unique ideas and ability to stomach risks allows them to innovate and evolve.

● ACCESS TO CAPITAL

From being viewed as a 'risky' investment, the narrative for Smallcaps has evolved to that of a

'risk-reward' investment. Quality-focused companies are targeting higher margins and incentivising on available domestic investment and production opportunities to attract PE/ VC investments or merger possibilities, further propelling their growth trajectory. This ability to exponentially scale operations is often the bedrock of the wealth creation opportunities provided by Smallcap companies.

● ACCESS TO MARKET

In a growing economy, we are looking at a potential dislocation of supply chain due to the huge domestic and global demand. The Indian government too has steadily increased its capital expenditure as policy makers realised the need for high quality sustainable infrastructure to improve the efficiency of operations in India and become globally competitive. Technology has enabled higher levels of engagement in a more cost-efficient manner. Increased investor confidence has further bolstered these companies.

● IN CONCLUSION

Investors can access the Smallcap space easily through Smallcap Funds. One of the key merits of Smallcap Funds is the varied portfolio they offer to investors enabling them balance the risk-return trade-off.

Source: Axis MF Research, AMFI

Note: The views expressed by the fund manager are individual in nature and meant purely to information sharing.

BUY ON RUMOURS, SELL ON NEWS



IMPORTANT EVENTS HAVE AN IMPACT ON STOCK PRICES SO ONE MUST GO ABOUT MAKING INVESTMENTS ACCORDINGLY

Recently (as expected) a lot of investors and advisors I meet, want to discuss views on the upcoming general elections in India in April 2024. While discussions involving politics can become long and perhaps loud, I offer a small write-up on exploring the adage in the market which goes like this, “Buy on rumours, sell on news”.

There are many important events that have a preannounced date. Events like the National election, Union Budget, Monetary Policy, Fiscal Stimulus announcements, important Economic Data releases etc. create a buzz among investors and in the media. On a company specific level, these events can be in the form of earnings announcement, product launches etc. People try to anticipate the outcomes of these events and the impact of the same on the stock prices. However, when events unfold as expected i.e. the consensus predicted the outcome correctly, the markets do not behave as anticipated. And hence the logic of “Buy on rumours, sell on news”.

Believe it or not, despite the absence of so many meetings/ events in the 17th century, Joseph De La Vega had written about this behaviour of markets in his famous book, *Confusion de Confusiones* in 1688. In the book he writes, “The expectation of an event creates a much deeper impression upon the exchange than the event itself. When large dividends or rich imports are expected, shares will rise in price; but if the expectation becomes a reality, the shares often fall”. He calls this behaviour of stock prices quite natural and explains it logically using the observed behavioural characteristics of both types of investors, the Bulls and the Bears.

Whenever there is an event where the consensus is expecting a positive outcome, the Bears would gen-



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CIO, BAJAJ FINSERV ASSET
MANAGEMENT

erally refrain from getting in the way. The Bulls become quite optimistic with the situation, and the prospects of gains will drive them to buy more. They become overconfident and any small negative development on the way to the event doesn't deter them from their path (Climbing the wall of worry perhaps). But as soon as the ships arrive or the dividends are declared, the sellers take new courage. They calculate that for some months the purchasers — the bulls — will not be able to expect very propitious (new) events”, says De La Vega. With nothing to look forward to for

some time, the Bulls either take profits or stop their additional purchases. The Bears start selling based on the excesses that were created on the way to the event. “...and therefore, no wonder that the shares fall, because they are abandoned by the one side and are attacked by the other”.

Coming to more recent research on this topic, a research paper by Richard Peterson, highlights that “Anticipation of reward generates a positive affect state. Positive affect motivates both increased risk-taking and increased purchasing behaviours.” Rising prices reinforce the trend and investors downplay the risks. As we move towards the event, ‘Myopic Discounting’ comes into effect. It refers to the tendency to prefer near term rewards over longer term. As the anticipated potential reward approaches in time, investors’ positive affect is increasingly aroused”, says Peterson. By the time, the event date is reached, much of the upside from the outcome that the consensus is expecting, gets exhausted. With nothing to look forward to immediately, the profit booking sets in; risk taking moves to risk aversion. Price fall confirms the change in trend and starts reinforcing downward move.

THE FINAL FRONTIER



THE DIVERSE RANGE OF ASSET CLASSES, SECTORS, MARKET CAP SEGMENTS ETC CAN MAKE ONE'S FINANCIAL JOURNEY A FULFILLING ONE

On our 77th Independence Day, India marked its first year in Amrit Kaal. Development of Infrastructure is a key element of India's ambitions for Amrit Kaal. Over the last few years, India's elevated focus on infrastructure has grabbed attention, and rightly so. A synergy of long-term vision and speedy execution has not just caught the eye of masses in India but has also been noticed globally. What makes India's infrastructure push unique is its focus on People, Planet and Prosperity.

● DIVERSIFICATION: THE CONCRETE OF PERSONAL FINANCE

While infrastructure is the backbone of any economy, the backbone of physical infrastructure is concrete. Interestingly, concrete is a combination of cement, sand, gravel and water in specific proportion. Individually or in an incorrect proportion, these constituents are not as strong as concrete. Something similar happens in the world of investments. One of the most important decisions in investing deals with getting 'the combination' right. Simply put, having the right diversification across asset classes is more important than anything else.

● MARKOWITZ AND PORTFOLIO DIVERSIFICATION

Historically, diversification wasn't as emphasised as it is today. Investing revolved around individual stocks and their analysis, without paying heed to how they in combination would perform within the portfolio. Harry Markowitz, a Nobel Laureate who passed away earlier this year, stated that it is not enough to look at returns of securities in isolation. Instead, his Modern Portfolio Theory



(MPT) and Efficient frontier put forth that investors should look to maximise risk-adjusted returns. An efficient portfolio could be achieved by diversifying across securities with low/negative correlation. This theory quashed the notion that merely adding securities equates to diversification.

● TENET OF DIVERSIFICATION LIVES ON

Over the past few months, quite a few investors, being wary of equity valuations, stayed on the sidelines. However, the rally in equities continued unabated. Episode like this shows how investors often make the mistake of trying to time the market and asset class cycles. The best way to avoid this predicament is to have a strategic diversification across asset classes, and within equities, across market-cap segments and sectors. Trying to change lanes with a rear-view mirror has historically turned out to be a costly exercise.

● VOLATILITY — A FRIEND OR A FOE?

MPT considered volatility of returns as the measure of risk - ignoring that for a long-term investor, short term

fluctuations may be irrelevant. Intuitively, the possibility of losing capital should have been considered the risk. In fact, for long-term investors, short-term volatility can be a friend, provided investors stay disciplined. Systematic investments (SIPs, STPs) in MFs can help get over fear of short-term volatility and make the most of it through Rupee Cost Averaging (by buying more units at lower price and vice versa).

● ASSET ALLOCATION IS THE KEY, HYBRID MUTUAL FUNDS MAKE IT EASY

Despite understanding diversification, executing it considering different financial journeys is challenging. That's where a wide array of Hybrid Mutual Fund schemes makes things easier, as they offer diversification not only across asset classes but also across sectors and market cap segments within equities, along with the professional expertise in security selection. In the world of personal finance, Mutual Funds not only create the concrete but also help build the road to financial freedom in the long-term.

● OF DIVERSIFICATION, DIVERSITY AND SYNERGY

Diversification across asset classes can make one's financial journey a fulfilling one. Similarly, diverse mix of cultures, cuisines, etc. make India a vibrant nation. Unity in diversity makes India's focus on inclusive growth even more laudable. Unlike Markowitz's Portfolio Theory and Efficient Frontier, which prefers constituents with low/negative correlation, India's diversity needs all its stakeholders to move together in sync, as we stride towards the final frontier of transitioning from an emerging economy to a developed one in Amrit Kaal.

MANAGE MONEY HABITS SMARTLY



INVESTING IN EQUITY-BASED INSTRUMENTS IS ONE OF THE BEST WAYS FOR MILLENNIALS TO COUNTERACT INFLATION AND ACCELERATE LONG-TERM GROWTH OF THEIR MONEY

Millennials have a very different approach to savings and investments. As per recent data, they are saving more than ever. The MF industry witnessed an influx of 84.8 lakh* new millennial investors in the last five financial years (FY19- FY23) on the back of massive awareness campaigns, conducive market conditions and digital access. Despite this good news, millennials still feel behind financially compared to peers and are juggling substantial debt levels with near and long-term financial priorities.

Here are 5 simple ways to manage your money habits smartly:

● PLAN, PREPARE, PERSIST

Having a financial plan in place is key. List down your expenses in order of priority and cover them one by one. Identify your short, medium and long-term goals and have a timeline for all such events. Designate a budget for every expense. Consult a financial advisor to plan and take help in building your portfolio as per your goals and risk appetite.

● EQUITY WELL SUITED FOR YOUNG DEMOGRAPHY

Look for the right asset mix based on your risk appetite and goals. As a millennial you have more time to ride out any market swings and benefit from long-term compounding. If you are looking to cash out in



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CEO, HSBC

the short term, you should consider low-risk investments from the fixed income space.

Investing in equity-based instruments is one of the best ways to counteract inflation and accelerate the long-term growth of your money. Set up an SIP to inculcate a habit of regular saving and build discipline. Successful financial planning not only entails investing regularly but also analysing investments every few years as goals could need to be re-prioritised with changing lifestyles and age. Do not forget to boost your contributions in small, steady increments and time the step-ups to annual increments and bonus.

● A CONTINGENCY FUND

Do not let unplanned expenditures burn a hole in your pocket! Planning for what you know is going to happen is easier than

planning for uncertain events such as job losses, medical emergencies, unforeseen circumstances, or any such event which you might not have expected. It is a good option to have funds dedicated to such contingencies.

● ELIMINATE DEBT & USE YOUR CREDIT WISELY

One of the major investment complications for millennials is debts and loans to be repaid. Make a list of all outstanding loans and then identify the ones that need to be tackled first. Pay off what you owe and then contribute that same amount to your savings — and watch your wealth grow.

Using credit responsibly is an important part of a sound financial plan because your credit score impacts your ability to make almost any big financial purchases.

SAVE FOR RETIREMENT

There is only one way you can get it right — plan your retirement well and early. Depending on your current lifestyle, calculate the retirement corpus you will need and start making contributions accordingly. A key tool that allows you to invest regularly, smoothen out market volatility and benefit from the power of compounding is Systematic investments in equities.

An Investor Education & Awareness Initiative by HSBC Mutual Fund. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

WARREN BUFFET: MY INSPIRATION



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A METHODOICAL
APPROACH TO
VALUATION-DRIVEN
INVESTMENT HELPS
ACHIEVE LONG-TERM
GROWTH AND GOOD
RISK-ADJUSTED
RETURNS OVER
THE YEARS

In the ever-evolving world of investing, certain people change how we view financial markets. One such luminary is Warren Buffett, whose investing articles from the 90s inspire many, including me.

Warren's investment path has taught us that investing is not just maths, but more about long-term decisions. One of the pivotal take-aways from his teachings is the recognition of the role of temperament in investment success. While it is tempting to chase short-term gains, Buffett's emphasis on the long game urges us to persevere.

That investing should not be judged by annual performance is especially true during market extremes. Such judgments can be dangerous, so a careful, tempered attitude is needed. Risk management is crucial in the mutual fund industry, where people's money is managed. In equities investing, extreme risk is unnecessary because compounding helps investors over time.

Buffett proved that closed-end funds were the best long-term investment. ICICI Prudential Mutual Fund's close-ended Value Series, launched in August 2013 during the equities mutual fund boom, was significantly influenced by this.

Another key impact was the special situation investing adopted by Buffett from time to time. His special situation investments in American Express, Bank of America preference shares, Goldman Sachs, and GE illustrated how this investing approach can be

optimised. This inspired our special situation-based offering, ICICI Prudential India Opportunities Fund.

Another crucial lesson is Buffett's tendency to hold cash during market downturns. He was one of the few investors who always deployed cash during market dislocations. This practice and thoughtful asset allocation constitute the foundation of a good strategy for generating risk-adjusted returns. Adopting this mindset allowed ICICI Prudential to launch multi-asset, balanced advantage, and other hybrid products. This strategy helped us invest heavily during the March 2020 correction, demonstrating the importance of having funds on hand to seize opportunities when they arise. Another important financial lesson we have learned from the Oracle of Omaha is to be cautious when dealing with leveraged entities. We carefully evaluated companies for credit offerings due to risks associated with leverage. This attention to detail benefited investors who sought exposure to credit-related investments.

Warren Buffett's long-term thinking, value assessment and valuation-based investment are timeless lessons. A methodical approach to valuation-driven investment has helped achieve long-term growth and good risk-adjusted returns over the years.

To wrap up, patient investing, prudent investing, and cash and asset allocation are key to ICICI Prudential's investment path. Buffett's investment advice continues to inspire and guide new and experienced investors.

PRUDENT PLANNING POST RETIREMENT



A SYSTEMATIC WITHDRAWAL PLAN ALLOWS INVESTORS TO WITHDRAW A REGULAR SUM OF MONEY FROM THEIR INVESTMENTS AT PREDETERMINED INTERVALS

In every adult's life, there are two distinct phases — Earning Phase and Retirement Phase. Generally, the first phase lasts for around 35 years, from the age from 25 years until 60 years. Second phase starts from 60 years.

Throughout the first phase, we have multiple goals which we wish to achieve including buying our first car, first house, children's education and more. We have the benefit of a regular stream of income during this phase.

The struggle starts during the second phase of adulthood, retirement. During this phase, the benefit of a regular stream of income is not available for most, however the need to meet expenses remains. You still wish to live the same standard of life as you did during the earning phase (without the income).

It is every individual's endeavour to achieve financial freedom and retire peacefully. To do this, you need to put your assets to work during the retirement phase!

Using a Withdrawal Plan can be a way to make your assets work for you. A Systematic Withdrawal Plan (SWP) is a facility that allows investors to withdraw a regular sum of money from their investments at predetermined intervals, irrespective of the movement in the market value of the investment. Investments which you have built over the course of your first phase in adult life can be utilised in the most efficient way to cover your



expenses through an SWP.

Motilal Oswal FAB Plan is one such feature product that can help the investor with said efficiency.

Let us take a look at an example of an Fixed Amounts Benefits facility. We are using historical 10-year data of NSE500 TRI Index. Assumption is that investor would have started with a corpus of ₹ 50 lakh, withdrawing at 10% p.a. (we add a hypothetical TER of 1.00%).

Over a 10-year period, the value of investments grew from ₹ 50 lakh to ₹ 2.1 crore despite withdrawing ₹ 50 lakh during this period.

● SWP THE FAB WAY

Fixed Amount Benefits Plan (FAB) is a financial solution offered by Motilal Oswal Mutual Fund that allows investors to withdraw as a percentage of their investment at predetermined intervals. Below are a few facilities:

● **Regular Inflow** : Withdrawing a sum of money from the invested corpus at pre-defined intervals provides the individual with regular inflow of money to meet expenses.

● **Flexibility**: Investors can choose withdrawal percentage and frequency as per their requirements.

● **Tax Efficiency** : Provides tax efficient returns. For a long term SWP facility, capital gains will be taxed at only 10% (LTCG) that too after the ₹ 1,00,000 tax exemption.

● **Avoid the risk of trying to time the market** : By withdrawing at regular intervals, investors can avoid trying to time their exit from markets and hence reduce negative behavioural biases.

A Motilal Oswal FAB Plan, well-tuned to needs of the investor could account for regular expenses, lifestyle management, in many cases tax efficient capital appreciation and in most cases — comfort.

Disclaimer:

1 The above is only for illustration purposes. It shouldn't be construed as an investment advice. The past performance may or may not be sustained in the future.

2 For individual nature of tax implications, investors are requested to consult their tax advisors before investing.

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THE BIG IMPACT



DISCIPLINE IS EVERYTHING AND ONE NEEDS TO FOLLOW ASSET ALLOCATION AS PER PERSONAL FINANCIAL GOAL FOR WEALTH CREATION

Jaan hai to Jahan hai...While we all agree to this and would always want the best for ourselves and our families, come to think of it how many of us do something about it seriously? Whether it is health or wealth, it needs hard work and guidance to earn it, maintain and grow it.

● PREVENTION IS BETTER THAN CURE

Regular guidance of a fitness coach for healthy living and regular interaction with a financial advisor for avoiding mistakes and wealth creation are necessary.

But there are a few things that you need to keep in mind before taking help from specialists.

Are you clear on 'Why'? Why are you doing this? What are your goals? How will you measure the success? Are you willing to take accountability?

● BE SMART (GOALS) ABOUT IT

For better living, one needs to plan and set goals — both for a healthy life and financial stability. For healthy living, you may be training to lose extra weight, to run for a marathon, or just to look fit while for financial planning, one may want to set goals for retirement, children's education, next big holiday etc.

To achieve any of the above, one needs to set SMART goals - Specific, Measurable, Achievable, Relevant, and Time-bound. If any one ingredient is missing, the rest of the plan won't work.



Needs and Wants (control is key)

Easier said than done, right? We often observe that people who exercise control (health and wealth) are the ones likely to be successful. So, cut down binge eating, food ordering apps, any food item with an expiry date, cut down extra tea-coffee, cut down sweets. Stick to regular health meals and see the difference. Net calorie intake should be less than calorie burnt.

Likewise, cut down time spent on shopping apps, lavish travel plans, impulsive purchases and see the difference. Spends should always be lower to generate savings.

Consistency and Compounding (with Patience):

We all need to understand that there is no 'jadu ki chadi' (magic stick) when it comes to good health and wealth accumulation. Consistency has the same impact on health that compounding has on wealth.

Work out for 6 days in a week for 45 mins. When you do

this consistently for six months, you start seeing the difference and then you never stop. This leads to a healthy long-term lifestyle.

Likewise, when you keep investing your savings at regular intervals (lumpsum or SIP), without worrying about market conditions, external noise etc, compounding starts to kick in. Remain invested for five to seven years and you may see better growth prospects. This is what leads to wealth accumulation.

Sab kuch thoda thoda (Diet, work outs and asset allocation)

The best results are seen when we stick to a plan and do everything in moderation.

For healthy living, it is imperative to follow a diet of proteins, carbs, calories in the right proportion with that one needs to regularly work out, run, swim, gym. A plan with right proportions under the guidance of a qualified coach leads to better results.

Likewise, for wealth creation one needs to follow asset allocation as per personal financial goal (your plan). A financial expert will help you to build this plan keeping in mind your profile, long term and short-term goals.

● CONCLUSION

In life we all need support and guidance. In personal life, our friends and family guide and help us. Every child needs a teacher. Likewise we need a fitness coach for a healthy and fit lifestyle. And we need a financial guide/ advisor for wealth creation.

WHY SHOULD BOYS HAVE ALL THE FUNDS?



INVESTING MIGHT INITIALLY SEEM LIKE AN ARDUOUS TASK, BUT WITNESSING WEALTH CREATION CAN BE A GAME CHANGER

Have you seen male dominance in the financial literature realm? Do you find the advice offered riddled with complexities and difficult-to-understand jargon? Anna-Sophie Hartvigsen, Camilla Falkenberg, and Emma Due Bitz, a trio of Danish authors, decided to challenge this sentiment with their book, *Girls Just Wanna Have Funds*. This enlightening and empowering financial manifesto is aimed towards shifting the balance of financial power. The authors propose that you do not have to be an expert or a millionaire to start generating wealth. They emphasise the importance of arming oneself with information and the necessary tools, which can foster confidence and pave the way to a plethora of financial opportunities.

● BUT WHY DO WE SAY SHIFTING THE FINANCIAL POWER?

One prevalent characteristic observed in many women is their tendency to delegate the responsibility of money management to their partners, which often stems from underestimating their own financial management skills. Additionally, while the spotlight is on the issue of gender pay gap, it is crucial to note that the gender investment gap is an equally significant problem. A problem that requires resolution for women to gain a stronger hold on their finan-



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cial well-being and to open up more life choices for themselves. In the current societal landscape, it is more common to educate girls about the significance of saving, while boys are taught more frequently about the art of wealth creation. This, in turn, fosters a gender disparity in understanding and handling financial matters.

● HENCE, IT IS IMPORTANT TO GET AWAY WITH THIS DISPARITY AND #BEONTHESAMEPAGE

Our primary research revealed that women are often excluded from or choose not to participate in financial planning, even in households with higher levels of income and education. That prompted us to launch a much-needed campaign titled #BeOnTheSamePage aimed at promoting inclusivity in the entire financial planning exercise. The campaign sen-

ds a strong message — “living as equals means planning as equals” and emphasises the importance of communication regarding setting financial goals together, assessing the current financial position and risk appetite, and creating a step-by-step plan to achieve financial goals.

I believe whether or not women have the confidence to invest, women's approach to money matters is inherently holistic, risk-aware, and well-informed. The first and most important step is to shift their mindset away from relying solely on savings. To instil confidence, it's pivotal that women take the first step and consult an advisor. While having a reliable ally for regular financial guidance is beneficial, there is no replacement for a professional advisor who tackles the inherent biases which are often left unresolved. Financial advisors play an important role in shaping an individual's financial behaviour. They help individuals to understand their financial situation, assess the level of risk they are comfortable assuming in pursuit of investment returns, set financial goals and create a plan to achieve those goals. Also, the investment sphere is vast. There's an array of resources at one's disposal to help one learn more about investments. But, it is crucial to recognise the need for change and start a dialogue on how to kickstart the investment journey.

BEING BULLISH ON INDIA



A SYSTEMATIC AND DISCIPLINED APPROACH WILL HELP TO UNLOCK LONG-TERM WEALTH CREATION FROM THE INDIA STORY FROM AN INVESTMENT POINT OF VIEW

Last year, the CEO of the world's biggest consulting company remarked, "Many people have said that it is India's decade. I actually think it is India's century". Leaders of other major global agencies, banks, and multinational corporations have also echoed similar long-term positive views on India. Juxtaposed against a volatile and uncertain growth environment globally, India's macro-economic fundamentals appear to be resilient.

The collective expectations seem to suggest that India's economy could emerge as a material outperformer in terms of growth over the next decade, much ahead of China and other emerging markets. In fact, India is projected to be the fastest growing major economy in the world and as per estimates by leading global agencies, India will be the third largest economy by 2030. The structural factors underpinning this growth are favourable demographics, rapidly increasing digitisation, formalisation, and the well-designed policy shift to boost manufacturing.

Over the last few years, the vulnerability of the economy to higher oil prices has reduced materially as economic growth and overall exports have materially outpaced oil imports. Overall, external risks remain contained as India's external debt, at 19% of GDP, is amongst the lowest in the world, while RBI's forex reserves, at ~\$600 billion, are amongst the highest. Earnings growth of India's



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OFFICER — EQUITIES, WHITE
OAK CAPITAL AMC

well-diversified corporate sector is projected to grow by the mid-teens over the near term, marking the best phase of corporate profitability since 2003-07.

Meanwhile, the ingredients of a revival in the investment cycle are in place, given the healthy position of the corporate and financial sector balance sheets and the government's sustained push towards infrastructure. The twin balance sheet problem (overleveraged corporates' balance sheet and high NPAs of banks), which held back private investments in the last decade, seem to be behind us. Corporate debt is at decadal lows, while banks are well-capitalised with one of the lowest bad-loans ratios in the previous decade.

From a policy standpoint, there is a clear thrust towards making India a manufacturing hub through initiatives such as 'Make in India', complemented with supportive

measures such as Production Linked Incentive (PLI) Schemes. This comes at a critical time given that Covid-19 and subsequent lockdowns in China, the world's largest exporter, have forced global companies to rethink their supply chain strategies. 'China +1' has been gaining traction and India is emerging as a viable alternative.

India is expected to have more than a billion people in the 20-60 year age bracket by CY40, providing abundant labour required for large-scale manufacturing and enhancing its case as a large domestic market. The early success of the PLI Scheme for electronics offers confidence that other sectors, which were so far import dependent, can also scale up domestically. While its manufacturing trajectory moves higher, India continues to build on its already vibrant services exports.

While the outlook is bright, it is important to remember that India is still an economy in transition, and there will be events occasionally that will appear to throw the juggernaut off the tracks. What cannot be denied is that India is among the very few economies in the world that possess the full complement of appropriate market conditions backed by pro-growth government policies that aim to deliver sustainable growth over the long term. From an investment point of view, a systematic and disciplined approach will help to unlock long-term wealth creation from the India story.

SAFE INVESTMENT STRUCTURE



P2Ps THE BEST ALTERNATIVE TO TRADITIONAL FIXED INCOME INVESTMENTS

Peer-to-peer (P2P) investments are a technology-driven RBI regulated investment option for investors to earn inflation beating returns by lending funds to a pool of retail borrowers through an online platform. P2P investments have emanated from an old-school concept of borrowing and lending of money, which is now facilitated seamlessly through a simple digital platform, allowing users to earn considerably higher returns than traditional investments, thereby allowing investors to achieve their end goals.

Myth: P2P Platforms attracts only bad quality borrower

Fact: LiquiLoans only caters to the best quality borrowers (Avg.700+ CIBIL) who have already showcased both high intent and ability to repay.

Myth: What if the borrower runs away with the money?

Fact: LiquiLoans offers loans only to the best borrowers through a NO Cost EMI led Business Model which means the money is never credited in the borrowers' account.

Myth: All P2P platforms are the same

Fact: All P2P platforms are not the same. We suggest to the investors that they should evaluate P2P Platforms on the basis of



Experienced Management, Business Model, Platform Strength, NPA's and Transparency.

●P2P INVESTMENTS: CRITICAL PART OF PORTFOLIO ALLOCATION

Over the past 5+ years, P2P Investments have positioned itself by solving both the underlying problems of risk and returns. Platforms like LiquiLoans have a 100% success rate 5+ years (since inception), showcasing that P2P investment options can be safe and does eliminate almost all the risks associated with any Fixed Income Investment Product and offers inflation beating high returns, establishing itself as the 'Best Alternative to traditional Fixed Income Investment Options'. Hence, P2P investments are now being positioned as an ideal fixed income alternative by

multiple financial advisors.

●IDEAL ASSET CLASS FOR SHORT TERM GOALS

Equity Market linked products are a great long-term investment option but for a short-term goal, investors need zero to very low volatility. P2P investments are a credible option for such use cases and additionally help investors to diversify their risks. Even in a volatile market, P2P investments generate consistent i.e., non-volatile returns, which helps investors achieve all their short-medium term goals.

Over the last few years, investors have realised the importance of prudent asset allocation. Investors should mandatorily park a part of their portfolio in a fixed alternative investment option for superior capital safety and inflation outpacing returns.

P2P is certainly becoming one of the main centerpieces of the dynamic investment universe, where the product investment experience is very similar to a term-deposit, without the hassle to track the portfolio regularly and generate 30-40% higher returns compared a traditional fixed income options.

So, investors just need to sit back, relax and enjoy consistent returns with this revolutionary asset class and its offerings.

P2P INVESTMENT : A RISKIER DEBT INSTRUMENT?



THE CHANCES ON LOSS OF CAPITAL WILL BE VERY LOW IF THE UNDERLYING LOAN QUALITY IS GOOD AND THE INVESTMENT HAS BEEN DONE IN A HIGHLY DIVERSIFIED LOAN PORTFOLIO

P2P Investment is an opportunity to lend directly to individual credit seekers. It gives 100% exposure to retail loans.

Lending is perceived as a high-risk business especially when it is unsecured. But if we can find a mechanism to lend to creditworthy borrowers in a highly diversified manner, we can reduce the credit risk to a very low level. This is where technology plays an important role.

As highlighted in various market intelligence from the banking industry, retail loans have performed much better for banks in terms of credit quality as well as returns of investment. Also owing to various education campaigns around building a strong credit in a new age credit seekers has led to performance of the unsecured loans similar to that of secured loans. If we can manage the risk properly, P2P investment can be a very lucrative fixed income investment opportunity with very low underlying risk.

There are two major risks which are associated with P2P Investment:

- **Counterparty Risk**
- **Credit Risk**

As we know risk cannot be eliminated but can be mitigated with good robust processes and technology.

First and Foremost, the P2P industry is regulated by RBI, has to operate under Master Directions



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& STRATEGY, PERANUM
& LENDBOX

issued by RBI for NBFC-P2P

● **P2P INDUSTRY MANAGING THE RISK**

● **Counterparty Risk -**

Platforms can siphon off investor funds for some other business usage or disburse to fictitious borrower.

● **Risk Mitigation:** RBI has laid down a very clear path for fund movement for the P2P platforms in its Master direction. All the funds should move through Trustee Monitored Escrow account, with this model, counterparty risk is very much eliminated, all we as investor need to do is verify this before investing in a P2P platform. RBI regularly audits the platform and all the loan data is reported to credit bureaus.

● **Credit Risk:** Credit risk can be managed with Diversification and Robust Loan Sourcing Channel

● **Diversification**

Diversification is the most important aspect on risk management for all sort of investments. Here in P2P, Investors' loan portfolio should be diversified enough to have minimum impact on NPAs. Ideally, the invested capital should be diversified in to 200 to 2000 borrowers depending on the amount of investment.

Therefore the scale of business becomes an important parameter, P2P platform should have such high numbers of daily transactions to make this level of diversification.

The investment should also be diversified into types of Loans, Geography wise etc. So that any adverse impact on anything should not result in lower returns or Loss of invested amount.

To do such diversification, platforms need a scalable and diversified source of loans.

● **Loan Sourcing channel and Credit Quality of**

borrowers: Sourcing good creditworthy borrowers is the most important factor for any lending company. Why would any good borrower take loan from P2P companies not from banks. So, it becomes very important to understand the entire loan sourcing model of a P2P platform.

To sum-up If we can manage a good, diversified portfolio to highly creditworthy borrowers, we can act like banks individually and earn a good returns Net of NPA.

UNLOCKING FINANCIAL POTENTIAL



THE ADVANTAGES OF TAKING A LOAN AGAINST MUTUAL FUNDS FOR ACHIEVING FINANCIAL GOALS CANNOT BE UNDERMINED

In the dynamic landscape of personal finance, individuals are constantly seeking innovative ways to leverage their investments to meet their financial goals. One such avenue that has gained prominence in recent years is taking a loan against mutual funds (MFs). This financial strategy is a critical lifeline for customers looking to achieve their financial aspirations. It is more crucial than ever, considering that approximately 50% of MF investors redeem their investments within two years of investing, highlighting the need for effective financial planning tools.

● LIQUIDITY WITH MINIMAL DISRUPTION

One of the primary reasons why loan against MFs is crucial is its ability to provide liquidity without the need to liquidate the underlying investments. This means that investors can access funds quickly for various financial needs, such as medical emergencies, education expenses, or even capitalising on investment opportunities without disrupting their long-term investment plans. This ensures that the compounding benefits of MFs remain intact while fulfilling immediate financial requirements.

● TAX EFFICIENCY

Loan against MFs also comes with tax advantages. Unlike liquidating MF holdings, which may trigger capital gains tax liabilities,



KAPIL NAGAL
CO FOUNDER, VOLT MONEY

borrowing against your MF investments does not incur any tax implications. This makes it an attractive option for those looking to avoid unnecessary tax burdens while accessing funds when needed.

● COMPETITIVE RATES

Financial institutions offer loans against MFs at competitive interest rates, often lower than unsecured personal loans or credit card interest rates. This makes it a cost-effective borrowing option for individuals compared to more traditional means of financing.

● ASSET APPRECIATION CONTINUES

MFs are an essential component of a well-diversified investment portfolio. When you take a loan against your MFs, you can continue to benefit from potential capital appreciation. In other words, your investments can continue to grow while serving as collateral

for the loan, essentially allowing your money to work twice as hard for you.

● 100% DIGITAL

Compared to other forms of credit, Volt Money's credit against MFs has a 100% digital process with zero documentation. This makes it accessible to a broader spectrum of investors, including those who might not have a strong credit history.

● FLEXIBLE REPAYMENT OPTIONS

Financial institutions offer flexible repayment options for loans against MFs. Borrowers can choose between paying interest only or making partial payments. This flexibility allows individuals to align their repayments with their financial situation, ensuring loan obligations do not become a burden.

● PRESERVING GOALS

Perhaps the most critical aspect of taking a loan against MFs is that it helps individuals preserve their long-term financial goals. By avoiding the need to sell investments prematurely, investors can continue to participate in the potential upside of the market and stay on track with their wealth-building objectives.

In conclusion, it offers liquidity, tax efficiency, competitive interest rates, and minimal hassles, making it an attractive option for those keen to harness the full potential of their MF investments.

Investors' Success Stories



A David John, Hyderabad

In 2014, we met a new client who was referred to us by an existing customer. He was nearing his retirement and wanted us to plan for his post-retirement life's financial goals. Since he would be getting only retirement benefits and no pension, we needed to plan thoroughly. Be it monthly cash flows or any emergency requirements, all of it would have to be managed out of his investments only. On receiving his retirement benefits from his employer, he adhered to the initial plan and invested with us. We managed his investment as per his Risk Appetite, proper Asset Allocation and achieved good growth on his investments. Last year, his daughter suddenly planned to pursue her higher studies abroad. Initially they planned for a bank loan. However, they approached us. We could manage the entire cost required from the growth of the investments, without disturbing the regular cash flows. Hence, the availing of the loan was averted, and the goal achieved. The client's family was very happy and proudly told their near and dear ones that the well-planned investments helped them achieve this goal too. The client said it could be achieved only because of our timely and well-managed investments through rebalancing and handholding during various volatile market conditions.



Alpa Mayur Shah, Mumbai

We have to control ourselves and take the guidance of someone we trust to flow properly with the things which excite us. This is the story of my young friend. A couple of years ago, his grandmother gave him a good amount of money as a souvenir. Being young he had some aspirations and wanted to upgrade himself by buying an SUV and also had plans to study abroad. In the meeting, I gave a solution so that he could go abroad to study without asking for a penny from anyone and also clear his aspiration of buying an SUV, explaining to him that it was not the need of the hour. As far as I remember, it was a long hour of talk. And I convinced him to keep a part of that amount aside for the short term and start an SIP with a time horizon of 4 to 5 years. He did exactly as I had guided him to do. He also joined a good organisation and continued with his investment. Today, as he is about to make a journey overseas for his education, he will be using the amount from the matured SIP to cover his education expenses.



Amit Kachroo, Delhi

I helped build a corpus for a 55-year-old client, a senior leadership professional with two very specific goals. Firstly, he wanted to maintain his current lifestyle with an average monthly spend of ₹ 3.5 lakh after retirement. Two, he requested to be able to pursue his passion for travel. With these retirement goals, the plan was to save enough money in 10 years to be able to do everything. At 63, our senior leader abruptly decided to bring forward his retirement and requested that we manage the same corpus to work for him — with immediate effect — right there, right then from the first day of his proposed retirement, which would have been the next few years. We rose to the occasion, and the story ended happily. Our client is now able to balance his dual goals of withdrawing up to ₹ 4 lakh per month and is travelling to places he did not have time for, previously.



Ankit Arvind Jain, Mumbai

In 2014, I met an unmarried CA working for one of the big 4 accounting firms in India with an industry average salary package of two-years experience. Being aligned with his goal of home, marriage and retirement, we started a financial journey with SIPs in Mutual Funds. In nearly seven years, with the funds he saved, he fulfilled his marriage goals, planned for his kid's on-going and further studies, and also bought his first home in Mumbai itself at

Volatility Coach Speaks

his desired location. He continues to save for his retirement and other financial goals. Discipline and goal planning are the keys to success of a financial portfolio and we enforce the financial planning tools for our clients. That is why we always say at our firm — ‘Spiel’ — Let Us Grow Together.



Anuj Mittal, Ghaziabad

One of my clients started investing with me nine years back. She started doing so with an SIP of ₹ 10,000 and she increased the amount from time to time as per my guidance. She runs two playschools. During Covid time when the whole world shut down, her earnings stopped and she needed funds for her daily expenses. She called me up and asked me to help her withdraw money. I guided her and made her understand the market situation and benefits of being patient and remaining invested. I advised her to get a Gold Loan as she holds physical gold. After a few months when things began getting back to normal, her source of income became active again. She started two more branches thereafter and never forgets to thank me for ensuring her corpus remains intact. She has increased her SIP amount again.



Arabinda Kundu, Kolkata

An IT professional whose asset liability mismatch was evident because of his credit card over dues, got a clear picture of the same during a simple question and answer session with us. Owning a house or renting was another question in his mind and clarity was created for him on this too. In a market when everything is expensive, whether one should go for a loan or invest in equity was also made clear to him. With all these answers, his financial journey became smooth and satisfying.



Arpan Arora, Bangalore

I have been in the financial industry for over 15 years, and I'd like to share a touching story. One of my clients tragically passed away during surgery. Before his surgery, he entrusted his family's financial matters to me, asking his wife to call me, Arpan, if needed. Despite having two sons and a daughter, he had the utmost trust in me when it came to finances. This story highlights the strong trust that can develop between clients and financial professionals. It underscores the vital role we play in assisting families with their finances, especially during challenging times. This experience has been a rewarding part of my career, and I consider myself fortunate to be part of an industry where I can genuinely make a positive impact on people's lives.



Ashis Kumar Dey, Kolkata

It was the day to attend the FFF Professional Meet at Salt Lake, Kolkata. I received a call from this client who had not met me for over 10 years but kept in touch. He started a ₹ 2,000 SIP but never invested after that. The investment, which was neither withdrawn nor increased, had grown 3X in a diversified fund. After sitting for a few hours, the client told me that he had been observing and following everything. He informed me that he was ready with a ₹ 4 crore investment and looked forward to start a new journey with me. This confidence is growing by the day and I continue to manage his investment.



Ashish Khandelwal, Kolkata

A PCO (STD booth) owner in Howrah who was earning good amount of money once through his PCO business started SIPs in 2007. We all know what happened to the PCO business — his income went down but with my regular handholding he was able to continue his SIPs.

Investors' Success Stories

Later it helped him with his son's higher education too. His son is a computer engineer today and from his very first salary, he too started his retirement planning through SIP in mutual funds.



Ashish Sarda, Kolkata

Helping people to create wealth from idle money is what I believe in. I have a client who had a current account in a bank where he had a good amount. He said it was for any unseen business requirement. When I suggested to him that he should invest that amount, he refused to do so as he could need the money anytime. I asked him to invest in Liquid Funds so that he could withdraw the amount as per his requirement in a day. He agreed on it. He started earning more than ₹ 1 lakh from the amount kept in the current account. Then I made another suggestion to him to invest that profit in an Equity Fund for a long term. Now after 10 years, he has created a corpus of ₹ 25 lakh with the profit which he would not have earned keeping the money in the bank.



Atul Kumar Rameshwar Rathi, Pune

Testimonial received from a client — "I have known Atul for two decades now. As his name suggests, he is unique and matchless. Working in a simple manner is his unique ability for a consistent association over the years. Last year I purchased a house and the investments made through Atul were helpful in paying the down payment. Initially I was confused regarding purchasing the property. I had a meeting with Atul and he gave me the confidence to go ahead and fulfill my dream. I never tracked my portfolio and could not believe that investing systematically over the past 15 years would reap such benefits. Not only the down payment, but I was also able to make extra payment to the builder which helped in reducing my home loan burden. I sincerely thank him and convey my best wishes to him for all future endeavours. I strongly recommend his services to all who look forward to building a long-term portfolio in an easy and simple manner."



Bal Sachin Gupta, Lucknow

With the goal of making a ₹ 1 crore corpus of a client, we started the drive of SIP with our clients. One of our clients, Mr S C Maurya started investing ₹ 3,200 per month in an SIP and patiently invested for 11 years. Today after 11 and half years, the corpus is over ₹ 1 crore. His patience is paying and the confidence of the client is at the next level. Client is super excited to continue the journey and keep investing.



Bhanu Pratap Jain, Tinsukia, Assam

In the ever-shifting realm of wealth creation, a true tale of triumph comes to light — that of the Agarwals, a client duo who turned their doubt into their dynasty. Rewind to 2012-13 when the notion of amassing a colossal ₹ 100 crore in three decades seemed like a fanciful fable. Harnessing disciplined strategies, steadfast investments, and the power of SIPs, their portfolio embarked on an upward journey. Through market ebbs and flows, it grew with unyielding determination, quashing doubts at every twist. Regular dialogues with Bhanu Pratap Jain illuminated the path and fortified their faith in the grand vision. The Agarwals understood the power of compounding and he keeps on preaching, 'Be Smart, Do Nothing' as suggested by Bhanu. Today, as their portfolio triumphantly breaches the ₹ 5 crore milestone, the client preaches, "*Duniya mein 2 cheez sirf upar jaane ke liye bani hai ek Insaan and Dusra Markets*" — a testament to the factors that guide their journey.

Volatility Coach Speaks



Bhavik Udeshi, Kolkata

Feedback of Mrs Soma Ghosh Dastidar, teacher at South Point School Kolkata — “A big thank you to Mr Bhavik Udeshi who has been our financial advisor since 2011. He has always provided good judgement in the allocation and management of investments. Apart from this, he has also helped us to sustain and grow the allocations. He has always served timely reminders, educating and communicating. He has earned and maintained trust with us. I wish him very good luck in all his endeavours.”



Bihag Parikh, Ahmedabad

“In this low interest rate world, better tax efficient regular cash flow is the need of the hour for retired clients like me. Bihag Parikh is managing it in such a way that upward revision of cash flow every year is ensured. Also counting current inflation with the help of a systematic withdrawal plan is handy. I have been taking advantage of this plan since last five years. It is of great help to me to have a service from Volatility Coach Bihag Parikh in my 2nd Innings of retirement years. ‘Someone is sitting in the shade today because someone planted a tree a long time ago.’ — Warren Buffett”.



Bıkash Harlalka, Guwahati

This story is about one of my clients whom I met long time ago around 15 years ago through one of my friends. He is a now a big HNI client of mine. And his entire family’s investment has been done through me only since 2015. It look long to build a strong relationship after several meetings and follow ups. Business only grows if we form strong relationships with clients. This story of my client has given me more confidence and dedication to do hard work and build strong relationships with all my clients which helped me growing my business.



Bikramaditya Bhadury, Kolkata

In the initial days of my career, through one of my client’s reference, I met with Mr Saha, an executive engineer of BSNL Kolkata Clive Row office. A very humble personality, Mr Saha called me at his place after some days. I met his family, his wife, his son studying in Class IX, his married daughter at breakfast table, discussing and selling some need based investments to him. With the passing of time, Mr Saha became more of a family member than a client. His son, employed at a renowned IT firm with a superior position, is also a father of two now. Times flies indeed. Moreover, he along with his son and daughter is also my client now. Their entire financial and retirement planning is managed by me. It gives me immense pleasure to serve three generations and to see them have their complete faith and trust in me as their financial advisor.



Biranchi Sarangi, Navi Mumbai

CA Mr Girish Moghe and Mrs Garima Moghe started journey with us in July 2015, with ₹ 7 lakh and ₹ 12 lakh EMI of housing loan. Retirement planning and daughter Kimaya’s education were their key goals. He started with an SIP and lumpsum investment then. Today this discipline investing has grown over ₹ 1,78,00,000 in his portfolio.

Investors' Success Stories



Bishan Agarwal, Delhi

One of my clients recently retired. He received around ₹ 90 lakh in retirement benefits and purchased a house with a loan of ₹ 80 lakh at an interest rate of 8.6% PA with a monthly EMI of ₹ 80,000. He owns another house in Bhopal that he wishes to sell at an estimated cost of ₹ 70 lakh. He receives a monthly pension of ₹ 1.10 lakh and has a monthly expenditure of ₹ 1.70 lakh. He intends to pay off the debt with the corpus he received at retirement, and will put the remainder in a mutual fund as SWP to make up for the monthly expense shortfall. I have proposed the following solution: Invest the retirement proceeds of ₹ 90 lakh and SWP of ₹ 60,000 a month. Use the sale proceeds of Bhopal house to pay off the home loan and get set off in the long-term capital gain.



Ram Shah, Guwahati

We have all heard of the phrase 'Charity begins at home'. We also believe 'financial planning starts at home'. The whole team of Finedge Services is nothing less than a home. We take great pride in knowing that all our co-workers have started their savings and investment journey with us. We have helped every co-worker find a financial dream and plan towards achieving it. Now, they naturally share their financial knowledge with their friends and family. A lot of the co-workers who started their career with us often leave us the feedback saying, "If it was not for my career at Finedge Services, I would not have been saving a dime or planning for my future goals". This is the biggest success we have had so far.



Chetan Jain, Bangalore

Six years ago, we formulated a financial roadmap for one of our clients, Mr Mohan Rao, who is now 71 years old. His investments were scattered across various instruments with absolutely no control on how to track them. Through proper planning and consolidating of his portfolio from different places, we made it very easy for him to manage and ensure his wife is aware of his complete investment and income we generate monthly. Today his joy knows no bounds as his portfolio seamlessly caters to his lifestyle, entertainment, and family expenses. He relishes every aspect of his retirement life, travelling with his wife and indulging in hobbies. Witnessing his worry-free golden years fills me with pride, affirming the impact of my profession in shaping secure futures and contented smiles.



Datta Kanbargi, Belgaum

My wife Anita and I usually ask many questions when a client wants to withdraw funds to check if the investor has a genuine reason for doing so. One of our investors, Mr Mulla (name changed) invested ₹ 15 lakh and while doing so, he informed me that he would need the money after three years for his son's marriage. Three years later, he informed us that his son's marriage date had been fixed. He needed his money and requested us to redeem the amount. I congratulated him and asked him the date. It was after four months. My next question to him was if it was four months later, why did he want to withdraw all the money then? I requested him to withdraw only as much as he needed that day and take the rest of the amount as and when required. It would take only four days to credit back the amount to his account and on the safer side, he should withdraw it a week before the payment. After some discussion he agreed and withdrew only ₹ 3 lakh on that day. Later till marriage he withdrew another ₹ 7 lakh. The total withdrawal was limited to ₹ 10 lakh. The marriage function went off very well. After about 15 days, he came to our office and started praising me. He said, "Dattasab thank you very much for not allowing me to withdraw all the money at once. You saved my money. In the marriage house however large amount you keep, it will be insufficient and because of your advice my money was saved." The balance amount remained invested and grew over a period of time.

Volatility Coach Speaks



Deep Gajbe, Nagpur

When we started this business in 2011 with one of our clients Mr Anand, little did we know-ing that we would go on to build something big for him. In fact, he himself must also not have dreamt of it. We started with just an AUM of ₹ 1.25 lakh in a monthly SIP of ₹ 5,000 which today stands at around ₹ 11 crore - this is a single family portfolio with us. Not only this, Mr Anand added references of around ₹ 10 crore. If I can sum it up, since inception the total tally will be around ₹ 21 crore with some small ticket references put together. This is a demonstration of the power of trust transformation into a brand because the accomplishments amaze us. Being trustworthy, honest, faithful and transparent is my success mantra.



Deepak Bharadwaj, Panchkula Punjab

This is the story of a team member who joined me in 2004, Mr Raman Bali. It all started because of his grandmother who had UTI bonds. Through her, I first met him. Someone who was not educationally exploited. I hired him just for day-to-day work like filling forms for the AMCs, receiving applications from various MF advisors — he handled all day-to-day tasks. With a salary of just ₹ 2,500, he has made a hefty corpus. I trained him for various operational activities including some software. I taught him about the markets. This made him gain skills and thus earn more. He was then able to save a bit every month. It was all about disciplined investing which he did for a span of 14 years till date and made a ₹ 40 lakh corpus starting with a salary of just ₹2,500 per month.



Devender Goswami, Ludhiana

During Covid times, many investors identified their real monthly expenses and they had so much spare time to plan and replan the financial solution to meet their monthly expenses with systematic withdrawal plans. As business dynamics changed in pandemic, we came up with providing them the SWP solution. They were unsure about how to meet monthly household expenses, quarterly/ half yearly expenses of school/ college fees of their children. Those days we met many clients who were having the same issues. We suggested SWP in diversified MF schemes in lieu of their all deposits in FD. We designed these portfolios in such a manner that after regular withdrawal, the capital would never be affected. So, we started monthly/ quarterly SWPs as per their requirements. All the planning were much productive and fruitful for them. Now they are willing to transfer 20-30% more to this portfolio and are moving away from the traditional savings schemes which had been there in their families since ages. When we provide innovative solution for clients' needs, then only things work and we get convertible referral from satisfied clients.



Dhiraj Kumar Gupta, Gorakhpur

This story is about an 18-year-old boy who would go to his father's shop daily as part time engagement and help his father in different kinds of work even while he was studying. His father gave him daily pocket money in return. I motivated him to save some money through SIP so that he would have a handsome sum before his marriage. He started his first SIP of ₹ 1,000. Later he increased the SIP amount up to ₹ 4,000 – ₹ 5,000 as his father increased his pocket money. After the nine years of this journey, he got married in February 2023 with his portfolio at ₹ 10 lakh plus.



Dr Celso Do Carmo Fernandes, Goa

It is a fact that there aren't many job opportunities in Goa. I wanted my husband to stay with me, which meant we needed strong financial planning to meet our present and future goals. Fortunately for us, as part of the

Investors' Success Stories



church's marriage course, we came to meet a renowned financial advisor Dr Celso who took us through the basics of financial planning for couples. Soon, my husband and I were able to pen down our life goals, and working together to achieve these goals was the only way forward. Today, after a few years of investing, we have been able to divert a higher percentage of our income towards SIP investments and have started on this journey of wealth creation and financial planning, which is essential for a happy marriage and secure future.



Dr Rekha Bhutada, Nagpur

One of my client's financial journeys began in 2006-07 when he met me for the first time through one of the common friends, with a goal to get financially free by age 55. He started the journey by selling his Borivali flat in 2009-10. His first goal was to get free from 'Long-term capital gain tax' on sold property. With our consultation, he was able to achieve this task in a shorter period of time by investing ₹ 30 lakh in a few mutual fund schemes and paid taxes not from his pocket but from dividend received on invested amount. His next

financial goal was to generate passive income with inflation adjusted with regular monthly income. He managed that too.



Gaurav J Handaa, Faridabad

Born to labourer parents, my client was the first member in his household to ever finish schooling and only member of the family to step in a college. Through his continuous efforts, perseverance, and dedication he was able to secure a high paying job as a software developer at an MNC. Being the only member of the family who earned enough to support his parents and siblings, he had many financial responsibilities and no guidance. The concept of having and saving money for the future was new to him, his skepticism

regarding Mutual Funds and SIPs, extremely prominent. Through our constant support, guidance, and communication, he was able to overcome his fears and prejudices regarding money and is on the path of achieving financial freedom.



Gaurav Jain, Lucknow

After hours of discussions with an automobile dealer in Lucknow and intense meetings with their top management and finance team, we figured out various options, but one of the simplest and most pragmatic solutions was to put a system in place to generate a small kitty such that this kitty could be used for any of the above two objectives. We started a daily SIP of ₹ 15,000 from their current account and in three years, this system created a kitty of ₹ 1.3 crore. With this corpus they immediately reduced their working limits by that

amount and saved on the interest burden. Today, they continue to run their SIPs and are on their way to create a business reserves without impacting their regular business activity. This disciplined approach has helped them in several ways. It has put them in better control of their business, their cash flows have improved (their credit days have reduced) and have made them more confident (because of the surplus liquidity they have generated). Despite being in the business for two generations, they had a limiting belief that their business was very capital intensive and becoming debt free was not possible. But a healthy discussion certainly paved way to a great strategy that helped them, they now truly believe that "Mutual Fund Sahi Hai".



Girish Khandelwal, Chennai

Financial freedom is not just about money but it is also about freedom of time and choices. Mr Venkat (Name Changed) aged 44 married with son Aryan 13 years is a Chennai-based working IT professional. Before Covid, he always felt that money he is investing was compromising the current lifestyle. But during Covid, he learnt some hard lessons and

Volatility Coach Speaks

understood the importance of saving and investing for rainy days. He understood that investing is all about buying time for your future. Today he has the choice to leave the job and follow his passion, he has time to take care of his health. It was all possible because he invested long back and the result today, he is seeing is all because he has given time to his investments.



Gururaj Pise, Dharwad, Karnataka

I'd like to share a story about one of my clients who is 55-year-old. I've been working with him for the past 15 years. During our annual portfolio review, he revealed a long-cherished dream to become a lawyer. However, he felt it was too late in his career to pursue it. After a heartfelt conversation, I encouraged him to follow his passion. Remarkably, he resigned the following month and enrolled in an LLB programme. Today, he's a practising lawyer, pursuing his passion rather than just a paycheck. His strong financial plan, built over years of early

investments, ensures his financial well-being. I feel proud and humbled that this is my earnings from this industry — making dreams come true.



Harish Naganna, Pune

A senior executive and his spouse started their financial journey in 2010, and after discussing about goals they decided upon three important goals — Contingency Fund, Retirement and Daughter's Education. Detailed retirement planning was done — like where, how will they spend time and income source. They work and live in Pune and since wife is from Kerala, the goal was to have their own farmhouse as they are very passionate about organic farming. They bought a farm house about 1.1 acre in Kerala, planted 60 coconut

trees, 3 mango trees, banana plantation, gooseberry, drumstick and tamarind. They plan to start Aqua phonics — Fish farming. With proper planning and actively investing via SIP and bonus every year, they manage the cash flow diligently. Their daughter is studying in Australia for MSW, they have zero liability on two residential properties. Their only liability is a farmhouse worth ₹ 15 lakh and they have also bought a Swift Desire and 650 CC Bike via cash payment. In spite of being without a job for three years, their entire expenses are well managed. Their current portfolio is ₹ 90 lakh. They are very happy and he calls me his younger brother.



Harsh Gupta, Delhi

One of our clients started his Investing Journey with us in 2006. He was going to bank to invest in FD. With our guidance he invested in mutual funds. The amount of ₹ 35,000 he invested became ₹ 3,20,000 in almost 17 years. With proper financial planning, guidance, patience and discipline, today he has a portfolio of ₹ 1 crore 40 lakh and he recently purchased his dream property.



Jagdish Nagdev, Jabalpur

Habit of regular saving and investing can do wonders. This changed Mr R Mehta's life for the better. Mehta worked in MPEB and started investing 33 years ago in mutual funds with us. Over the years, with his money he could fulfil his dreams for his children education. His son became an engineer. Later his investment helped him in the marriages of his daughter and son. His small savings also helped his son purchase a car and a flat in Jabalpur. He is still using his old savings to get a regular income for his livelihood. This is one of the many stories of successful financial planning and financial success and happiness.

Investors' Success Stories



Jayanta Chowdhury, Kolkata

I can remember the day April 2020 during Covid lockdown when I got a call from Mr Mallik who was a furniture merchant in our area. He had got my number from one of my existing clients. He was looking for a Low Cost Health Insurance Policy. He said he understood everything after searching in Google and websites of Insurance companies. He wanted a product with premium of ₹ 3L and 5L for his family, total members 2A + 2C. After discussion he opted for a ₹ 20 lakh policy with top-up and then started a new investment in MF and was made aware of the power of compounding. He started ₹ 10,000 SIP and invested lumpsum in ELSS. Since then the performance is doing good for him, he diligently continues to invest. And is reaching his goals one by one.



Jeet Lal Prajapati, Gorakhpur

In 2016, I came across a wealthy client who wanted to arrange his daughter's marriage. He had the figures and the way he wished to go about it. His priority was very clear. After proper planning and discipline in 2021 when the marriage was scheduled, it all went off way better than his expectation. There is no alternative of real story which is full of faith and certainty. When the dream comes true it brings confidence and contentment.



Kiran Kailas Shinde, Pune

Initially in 2009, I regularly visited one of the co-operative banks for Fire Insurance and Loan account and while just talking with bank employees and explaining about Mutual Funds, I started SIPs with ₹ 1,000 each by eight employees. Some of them later added, some of them withdrew, but one employee consistently increased his SIP. When he retired in 2018, he received SWP as pension four times more than his co-operative bank's pension. He proudly said that he was enjoying retirement only due to Kiran. I always tell investors who have already taken a loan and hurry to repay ASAP not to do so in a rush, instead start SIP of 15% of EMI till tenure of loan or make equal amount of SIP. Your loan will end within six years. This I applied myself, started SIP equal to EMI and loan taken in 2016 was cleared in 2022.



Kishor Kale, Mumbai

In a world where financial stability and achieving one's financial goals are paramount, Sameer Vichare's journey towards financial freedom is nothing short of inspiring. This success story is not just about wise investments but also about trust, discipline, and determination. Sameer Vichare, a highly accomplished engineer, and his wife Manisha Vichare, an educator in a prestigious institution, embarked on their financial journey in 2008. At that time, the world was grappling with the aftermath of the subprime crisis, and their initial investment was a modest ₹ 5,000. It was at this juncture that they sought the expertise of Kishor Kale, a trusted financial advisor renowned for his integrity and honesty in managing his clients' wealth. With the financial plan in place, Sameer and Manisha agreed to adhere to the plan with unwavering faith, discipline, and patience. Seven strategic asset allocation adjustments during their journey, which yielded handsome returns with controlled risk and regularly reviewed helped them accomplish their financial goals.



Krishna Kanhaiya Pandey, Ghaziabad

Few years back, one of my clients told me about not having enough money to invest in a meeting. It was difficult for him to invest. This is the problem with 90% people. I told him that if he continues to say this, he will be in the same situation even after 10 years. In order

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to ensure he does not say this in the future too, he should start investing right away with a small amount. Even that would work out well in the future. To this Mr Rajesh (name changed) started the same with ₹ 1,000 per month. A small amount but at least better than not doing one. Gradually he started increasing the same. He also invested in Insurance policies and MF SIPs. Today he is covered properly and his children are well taken care in terms of their higher studies.



Kunal Chopra, Kolkata

A client doing parlour business says lack of knowledge and understanding about financial planning and proper guidelines results them in being misguided by leading financial institutions. They came to me for a better opportunity. I have shown them one-page financial planning created from VC dash board. They were quite impressed. I suggested them to go for Mutual Funds for their child's future. I feel blessed and proud to be a part of this financial freedom fraternity. I am thankful to creative and simple tools for support them to safeguard

their interests with d help of volatility coaches across the country.



Kunda Krishna, Hyderabad

One of my investors started an SIP in August 2016 and his wife started one on June 2022. Redemption was done on August 2014, June 2021 and March 2023 due to their child's higher education. But they kept investing in SIPs, increasing the amount year on year. The first child started SIP in January 2020 and second child started SIP in January 2021. This whole family generated returns of between 10-18% in different schemes. They were happy with the overall return as from day one it was made clear to them that returns may be different in

different schemes but their goals would be taken care of.



Lallit Tripathi, Ranchi

As a financial distributor, the primary role is hand holding the investors in the tough times when the market cycle reverses and focusing on clear asset allocation when at times investors are lured with returns. Focusing on clear goals with modest fund selection is what our primary job is all about, and we have helped multiple clients achieve their goals like retirement, children's education etc. wherein one of our investors wanted a sum of ₹ 1 crore as retirement corpus with an SIP amount of ₹ 50,000 in a period of seven years. Also, by

focusing on small amounts like encouraging clients to register SIPs for their domestic helps and drivers, we have helped women working as domestic helps to a create a kitty of ₹ 20 lakh through SIPs. Debt also plays an important role in asset allocation and with a right choice and balance of funds, we have created many happy investors.



Mahesh Gattani, Amrawati

I began working with a client in 2010 who held a clerical position in a PWD department. She started investing small, regular amounts in mutual funds. Over the years, she used her accumulated funds to finance her daughters' MBBS education and weddings. However, in 2018, upon her retirement, she received a lump sum of ₹ 35 lakh. A bank employee suggested she invest ₹ 4 lakh annually in a life insurance policy for five years. Another ₹ 20 lakh was invested in corporate bond funds, yielding a 3.89% return. Unfortunately, the

bank failed to properly verify her KYC, resulting in complications. When I later reviewed her investments, it became evident that she earned good returns on her smaller, consistent investments, but her lump sum investment did not yield the expected returns due to inadequate advice that did not consider her needs.

Investors' Success Stories



Manoj Kumar, Thane

A retired Navy veteran came to me wanting to keep his money safe like FDs. I explained Mutual Funds, Insurance, and other options carefully. He agreed and put his money in these. After 10 years, he realised my advice was better. He thanked me because he could buy land and a fancy car. He said if he had chosen FDs, he would not have had enough. This shows how good advice can make a big difference in our plans and help us achieve things we want. Just like him, many people find that listening to advice and trying new things can bring better results than sticking to old ways.



Meet Shah, Gandhinagar

Let me share an inspiring story of my client. It is about Keval Rami, who is 36 years old and visually challenged. His dad came to us for a financial plan, and that is when I met him. While we were talking about financial planning, he was super interested. After our discussion, we decided to invest in a Mutual Fund via SIP. He started doing it slowly, and he understood how it works and he even questioned some basics related to rupee cost averaging. I explained everything, and he understood it so well that he began buying more investments when the market fell. I was really surprised because usually people take a lot of time to understand this. Now, he works at the Bank of Baroda and influences others too about the benefits of investing in mutual funds.



Gagan Gupta, Mumbai

Mr Anil Vohra's financial journey started in the year 2006 on October 9. He walked into our office, having seen our advertisement. With little discussion on financial planning, I was able to convenience him to make an investment. On his part, with a little hesitation he murmured his decision to go ahead and invest a small amount of ₹ 25,000 — that with much hope and anxiety. The good part of the business we are in is financial planning and what we portray always factors in the family risk profile, tenure, needs of each and every family members. We keep in mind significant aspects like child's education, marriage, their own retirement, short-term goals, medium-term goals and long-term goals. This person's financial planning was made after thoroughly looking into each and every aspect. I was able to handhold Mr Anil Vohra time to time by reviewing the portfolio and suggesting additional investments looking at the needs with inflow and outflow since 2006. I am too excited to say that Mr Anil Vohra is a retired man today with a whopping fund value of ₹ 11 crore approximately. His two daughters have got married and are settled abroad. Needless to say we could give them inflow as per their need through Systematic Withdrawal Plan (SWP). Indeed, Warren Buffet's saying — "Someone is sitting in the shade today because someone planted a tree a long time ago" is so true. It was a great achievement for me as a financial planner.



Narendra Mohan Agarwal, Patna

Power of nonstop small investing. Thirteen years back I met a very young, major prospective investor with very low income. After a little discussion, he started his first SIP of ₹ 1,000 monthly. Passionately investing without any fear and greed, he has accumulated a corpus of ₹ 8.5 lakh from his first SIP and additional SIP total corpus of ₹ 25 lakh by just investing gross cost of investment of ₹ 5 lakh. The client is happy and so are we.



Narendra Surana, Guwahati

Someone rightly quoted that through perseverance, many people win success out of what seemed destined

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to be certain failure. Hello everyone, my name is Narendra Surana serving 1350+ esteemed clients whose hearts beat for us for which we can vouch. People like consistency whether it is in a store or a restaurant they want to go to and see what you are famous for and we, at Swastik Investments, consistently follow our principle of growing your money through our expertise and experience. We started our career in 2017 when one of my old relatives started his financial journey with us. He was already doing SIPs with other distributors. We impressed him with adequate knowledge and guided him with different products available in the market to meet his different goals. He is now so happy that he has shifted

his entire portfolio with us with an SIP book of ₹ 2 lakh per month. If you focus on results, you will never change but if you focus on change, you will definitely get the desired results. Stay invested and celebrate the journey called "LIFE".



Naresh Kumar Verma, Noida

Mr Verma explained the concept to a maid Annu who was determined to secure a better future for herself and her children by starting an SIP. But Annu's transformation did not stop here. Energised by her newfound knowledge, she took it upon herself to spread the message of consistent investing within her community, friends and neighbours. Annu started conversing in the local association of maids. She stood before an audience of around 50 maids, all eager to learn. The story of Annu reminds us that knowledge is a gift worth sharing, and every step towards a secure future is a step towards empowerment.



NARESH SWAKIA, Kolkata

Ten years ago on a visit to my family physician, I found out that he was stashing all his cash in a small bag. On enquiring what he wished to do with the large sum of money, he said it had been in some almirah at home. I said, "Sir, you are depleting your money. At least start investing a certain percentage in SIP." He did as per my advice and last month when he paid capitation fees, which was to be from his bank account, it actually came by redeeming his mutual fund. The amount was near to ₹ 1 crore. He is a happy investor now and has referred

me to many of his colleagues for my sensible guidance.



Naveen Kumar S U, Bangalore

Patience and discipline allow for a miracle called "Power of Compounding". In 2014, one of my existing clients referred me as an advisor to Pallavi, who worked (name changed due to confidentiality) at an IT company. It all started with a small SIP of ₹ 2,000, after covering her term and health insurance. We ensured her risks that could disturb her investment journey, were covered first. Post marriage both Pallavi and her husband, Ramesh continued investing systematically and incrementally as and when their income grew, which ensured big corpus

creation. Disciplined and undisturbed investments with proper asset allocation has ensured in creating funds for their daughter's basic and higher education. Pallavi was also able to navigate the medical emergencies of the immediate family due to high savings and insurance. Since they postponed their house purchase, now they have assets to buy home with low or no loans. Now the family is looking at retirement by the age of 45 years which is easily achievable. Focusing on career can create more income whereas professionals can manage money to achieve optimal returns. I am happy to be part of this journey where Pallavi's family is living their dreams.



Nikhil Naik, Mumbai

"The greatest discovery of all time is that a person can change his future by merely changing his attitude" — said Oprah Winfrey and our clients live up to it. Our clients are always conscious of making timely investments.

Investors' Success Stories



But their ideas about investments revolve around Gold, FDs & LIC Policies. Once they meet Naik Wealth, they are then open to the idea of investing in mutual funds via SIP. Once they imbibe the good SIP habit, their SIP amounts grow gradually over the years. They end up sharing their pearls of wisdom like 'Naik Wealth helped me plan for not only my retirement but also my father's retirement.'



Om Prakash, Noida

In a quiet Indian village, young Aarav dreamt of education despite limited resources. With unwavering determination, he excelled in studies, earning a scholarship to a prestigious university. Aarav's brilliance caught the eye of a tech firm, offering him a high-paying job. Grateful, he used his success to establish a foundation that provided educational opportunities to underprivileged children. His dedication inspired others to contribute, leading to the creation of schools and libraries across the nation. Aarav's story became a symbol of hope, illustrating that with education and compassion, one person can uplift an entire community.



Opinder Jain, Hyderabad

Waseem was a simple and hardworking employee at a small manufacturing company. His monthly salary was ₹ 8,000, when I met him for the first time couple of years ago. He always believed that savings can turn into a fortune but did not know how? When he approached me through an existing client, I advised Waseem to diligently set aside a small portion (₹ 2,000 per month) of his salary for investing in mutual funds through the SIP route and to add to the fund whenever he earned extra. Some 15 years later, Waseem's diligence began to bear fruit. The small amount he had saved and invested over the years had grown into a substantial corpus. To his surprise, he discovered that his savings had ballooned to an impressive ₹ 1 crore. His modest SIP had transformed into a million-dollar dream.



Ovishek Chowdhury, Siliguri

So far MF investments is concerned, DIY is the buzzword since last couple of years. Let me share with you story of one of our investors, Mr Dasgupta. He worked at MNCs in marketing profile with a handsome income. During 2010-11, he used to refer to and study different business magazines and started investing in MFs by himself. He did so in both lumpsum amounts as well as in SIP mode. His job demanded a lot of travelling to places far and near and he also relocated to different cities whenever he got better opportunities. Gradually it became an uphill task for him to manage his growing portfolio and by then most of his SIPs were non functional due to operational reasons. In 2016, we convinced him to avail our service. It took us almost six month to consolidate his portfolio and give it a proper shape aligning it with his goals. Our handholding and expertise service built up a trust factor and gave him the confidence to channelise more funds in MFs gradually. At present, his entire kitty is in MF along with SIP of ₹ 1.20 lakh PM. All his investments and insurance needs are managed by us. He is the fag end at his carrier and all set to retire now with dignity and financial freedom.



Partha Pratim Chattopadhyay, Bagnan (West Bengal)

I always give more emphasis to client's risk profiling before recommending specific investment products or strategies. This is much needed. Understanding the risk profiling can help advisors better align clients' goals with their capacity to take risk. Talk with clients and after proper data gathering, try to split their investments in different asset classes. That is what

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I do. Through this strategy I have generated good returns for them. In the case of an SIP, divide their fund among the different fund houses, asset classes and strategies. For long-term SIP investors, I prefer Mid and Small Cap Funds. One thing I always remember is when the fund is required for my client. In case of SWP, I use multi asset fund. Through these strategies, my customers are getting financial freedom slowly and gradually.



Pawan Kumar Agarwal, Kolkata

Just a few weeks back, one of my acquaintances, a practising CA, Ashish Agarwal, called me up looking for help for one of his clients, who tried to invest directly and take advantage of the recent market correction, but ended up making some bad decisions due to lack of guidance and handholding. Ashish put us in touch and after two video call sessions, he understood the value and importance and shifted his corpus with us and is committed to long-term investing with patience now. An investment decision is a well-planned action that allo-

cates financial resources to obtain the highest possible return. The decision is made based on investment objectives, risk appetites, and the nature of the investor, i.e., whether they are an individual or a firm. And yes, it always helps to take the advice of an expert for the best returns.



Pradip Dey, Guwahati

Of late the experience with retired clients has been very interesting as they expect planning and execution precision but more so a very caring hand. It happened with Mr Choudhury, 67 years, a retired government officer who was finding it difficult to handle his retirement funds planning and approached us. Wherein we proposed to sell one of his properties and planned some of the corpus as per his required expenses. This as his existing inflow was not enough.

The rest of the funds was invested for long-term wealth creation which could be left for the next generation. It took a long time to convince him as he was not willing to sell the land. But he understood the problem of liquidity and advantage of a financial product. It consumes a lot of our time as they need someone whom they can talk to.



Prakash Kumar Jain, Tinsukia Assam

I am thrilled to share the success story of one of my esteemed clients who achieved their goal of funding their child's education through SIPs in mutual funds. With consistent dedication and strategic investment choices, they were able to secure their child's future. This accomplishment showcases the power of disciplined investing and long-term financial planning. Remember, successful investing requires patience, discipline, and a well-thought-out strategy that aligns with your financial goals and risk. By investing regularly and following a

well-defined investment strategy, they not only met their educational goals but also set a strong foundation for their child's bright future. It is a testament to the effectiveness of SIPs and the benefits of informed decision-making in achieving financial milestones.



Pramod Saraf, Indore

Few days ago, I received this message from one of our decade old clients. "Sir, completed 10 years of investing with Swan team this month. Never imagined that I could able to accumulate this much wealth. All credit goes to Swan Invest team for guidance and motivation."

This is from one of our clients who is an engineer by profession and employed with one of India's largest automobile manufacturing companies in Pithampur near Indore MP. This is the real bonus we, at SwanInvest, receive from our customers who have been with us for a

long and we admire their confidence and trust in us.

Investors' Success Stories



Pranesh Nagarajan, Chennai

Sharing the right knowledge and inputs to investors not only helps acquire and retain them, but also helps to grow their wealth for different goals through Mutual Funds. A leaf from the book of clients — An investor started the journey in 2017 from ₹ 10,000 SIP and gradually increased one time investments in different stages from 2020 as well increased the monthly SIP to a lakh. Today, the portfolio has crossed a milestone of a crore, and is clearly earmarked for Wealth Creation, Retirement and Children Education. While investing, it is good to align goals hence it becomes financial goals. A normal calculator will solve a simple calculation, to understand a goal based calculation, you need a goal calculator (Goalculator) and a professional who guides you towards your financial goals.



Prasad Mohan Deshpande, Pune

One of my oldest clients since 2008 sincerely follows concept of SIP and lumpsum investment. Although he is from the Banking sector and a daily stock intraday trader, he has kept faith on me due to trust factor. Recently he has suffered from serious health issues but within two days he got more than ₹ 50 lakh for his post retirement dream home through Mutual Funds done by me.



Prasad Shetty, Mumbai

One of my clients, a company director with two unmarried daughters and retirement looming in 2014, had little beyond PF and FD investments. Fearing sacrifices, especially after two big Indian weddings, he sought my advice. Today, he is comfortably retired, relishing monthly tax-free income while indulging in at least two domestic and one international trip with his spouse, all achieved without compromising his dreams.



Preetam Amrut Mutha, Pune

A client whom I have known for more than 15 years now was introduced by a common IT friend. He was doing well but was not saving and investing at the start of his career. We guided him to start SIPs and save money systematically. He kept investing diligently without any gaps or breaks. In 2020, Covid-19 happened and unfortunately, he lost his job as his position became redundant in the company. Being the sole breadwinner in the family, he was in a dilemma regarding taking care of his family. He discussed with us and looked at investments which had been made over the past 15 years. This amount came in handy until things got better and he was able to find a new job after seven to eight months. This is one of the best examples of how investment can help during testing times.



Priyesh Sampat, Mumbai

Nurturing US Dollar Millionaire investors is our core mantra with the 'Retirement Goal' for all our customers being the achievement of \$10 lakh in financial assets. A case in point is of a client of ours — a couple in their mid-40s, both working professionals coming from a humble background. They entrusted us with their financial planning in 2013 with a nest egg of less than ₹ 1 crore. We started off with reversing bad investment decisions, while designing a fresh strategy with their goals in mind. In our decade-long relationship, the couple has already realised many dreams like buying a luxury SUV, owning a commercial property, tastefully renovating their house, funding their child's overseas education, and starting a business venture after the husband took

Volatility Coach Speaks

early retirement at 54. And their investment is still growing — currently financial assets under our management are worth ₹ 5.86 crore for them! We are deeply grateful for their undeterred commitment and trust in the Sampat Investments Team!



Prof Saurabh Bajaj, Mumbai

Mrs Palak Sawant is a happy mother of two kids. She is primarily a homemaker, but also teaches in a school as a part time job. She started her SIPs in October 2014. During the ups and downs, she kept her faith and continued her SIPs. She called us in October 2022 to inform us that she was turning 40 and would like to gift herself a car. She also said that her father was ready to help her with ₹ 2 lakh for the car. Her question was after adding the money from her father and her portfolio, how much money should she ask from her husband so that she could buy the car. She also said that, if possible, she would prefer not to take money from her husband. Her joy knew no bounds when she came to know that not just her husband, she did not even have to take money from her father. Her portfolio valuation was much higher than the amount she needed to buy the car. Mrs Palak felt so proud and happy. She had tears of joy in her eyes. Not working full time, she was not very sure that this could happen with her small investments. But her disciplined approach helped her to achieve her goal and that too without taking any help from her father or husband.



Puja Luthra, Agra

Mr T started his investments with us with an SIP of ₹ 5,000 per month. Slowly and gradually over a span of seven to eight years, he increased his SIP investments to ₹ 50,000 per month. As a practice, last month we met him for a review meeting and found him a little tensed. On enquiring, he told that he was looking for a house to purchase for quite sometime and has finally found one. The value of which was ₹ 6 crore and he would require around ₹ 2 crore base capital to purchase the same and he was concerned about how to arrange such a big amount. We told him that we have arranged for ₹ 1.5 crore with ₹ 80 lakh invested by him so far. He was surprised and overwhelmed to see the power of compounding and SIP. We left the meeting table that day with a commitment from his end that he would take his investments to ₹ 1 lakh per month and increase it in future as per his income allows.. The meeting that started with a worry on our client's face, ended with a big smile and a sigh of relief on his face, giving us satisfaction and inner peace.



Purushottam Rohidas Bhat, Mumbai

It has been my privilege to guide both individuals and families with varied financial backgrounds in achieving their short-term goals and longer-term dreams. My mantra has been 'No investment is too small or big for growing one's assets and generating long-term wealth'. One experience which is etched in my mind is about a casual conversation I had with an autorickshaw driver.

He had requested me to wait till he finished his cigarette. During the ride I asked him about his family, reminded him about the health hazards of smoking and nudged him to invest the same amount in growing his financial assets instead of burning it away. About six months later we met again at the same place, and I was pleasantly surprised to learn that he had taken my friendly yet unsolicited advice to his heart. He had started investing in Mutual Funds and quit smoking during that period. It was a proud and fulfilling moment for both of us. I have been guiding him and many of his friends on financial planning since that day. I enjoy working with people with low to middle income in the public sector and various industry sectors from transportation to hospitality.

I feel blessed and proud to work with many such clients and share my expertise in financial planning and current market trends.

Investors' Success Stories



Rahul Chandalia, Delhi

Often HNIs fall prey to a common malaise of mis selling in insurance. The agents sweet-talk them into buying several highly risky and expensive policies, without informing them of the caveats. This is one such story of a director in one the Maharatna PSUs located in central Delhi's business district. With just a few months left for him to retire, he was mis-sold a slew of regular premium policies with annual premium amounting to ₹ 25 lakh. Having paid the first premiums from savings, he felt trapped! The annual premium was not affordable and non-payment would lead to forfeiture. That is when we helped him paid up the policies and create a sustainable retirement plan with Government Securities. Over time, we worked together as knowledge partners in consolidating assets, managing tax records, recovering physical security receipts etc. Meanwhile, his children received their PR abroad and we handhold him in Estate planning by creating a family trust. Today, we advise his children as well.



Rajesh J Mehta, Kolkata

I have a client with whom my relationship goes back since 2006. He left Kolkata long ago. But we always connected through various mediums like emails, *WhatsApp* and the likes. In the initial days, I did his small LIC policy and a few SIPs. It was in 2019, that he attended my financial workshop on retirement. He realised the importance of annuity. Thereafter he did annuity planning for himself and his spouse. He is very happy with the way I showed him the new concept of retirement planning. He referred me to his various colleagues. One satisfied client brings so many clients. So, I always try to keep clients happy and satisfied.



Rajesh Sarawgi, Guwahati

A tea estate manager, introduced by his father-in-law, trusted us for investment advice. Despite low expenses in a remote location, he regularly saved with us, even though he wasn't financially savvy. Rarely did he check his investment performance. Upon retiring recently, he was amazed to find his small, consistent contributions had grown to over ₹ 5 crore, even after withdrawing for genuine needs. This helped him send his son for higher studies in New Zealand and enjoy a comfortable lifestyle. His colleagues were envious as they lacked a structured approach for wealth building with flexible withdrawals. His cautious friend, who avoided stock market investments, now regrets not understanding the power of compounding. He wishes he'd followed the same path instead of lending money to friends and relatives at high interest rates, often with no returns. This story highlights the value of long-term, disciplined investing and the potential of compound growth.



Rajib Lochan Ghosh, Kolkata

I would like to share the experience of one of my clients. Mr & Mrs Chakraborty who work in multinational IT companies. In their words — "I first met Mr Rajib Lochon Ghosh in 2012. I was a very conservative investor at that time and was not ready to invest in mutual funds and share market due to volatility and uncertain nature of these investments. Rajib became a part of my family and like a true family member slowly made me understand the value of staying invested in the market and taking advantage of SIP to achieve risk minimisation. I felt a true volatility coach should not sit in the sidelines but should play alongside the investor to make him comfortable during ups and downs of the market. And that is exactly what we found in him. During Covid, when there was an unprecedented down fall in the market, he continuously sent messages to assure his investors of the benefits of staying invested and use the opportunity of low NAV. Currently, he manages not only mine but investment of couple of my family members too. He has been able to become our trusted partner for investment. I wish him growth as volatility coach."

Volatility Coach Speaks



Rajiv Singh, I CAN Financial, Mumbai

Investment is done by a client most of the time with a future financial goal in mind. And it gives us the immense honour and pleasure to help them achieve the goal. It feels proud to narrate the story of my own cousin sister who I persuaded to start investing with a goal of purchasing a house on her own in the next five years. With disciplined SIP investing and taking advantage of market correction during Covid times by incremental investment guided by me, she was able to go for the house purchase within just three and a half years! She continues her SIP even today with increased determination and has provided many references to help me grow my business!



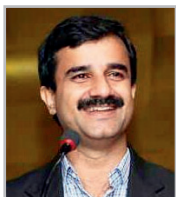
Rakesh Tripathi, Faridabad

One of my customers always liked to invest in property. He did not like mutual funds at all. He wanted to buy property in 2012. One of my friends advised him to meet me. I explained to him the difference between financial products like Mutual Fund and property investments and the difference in the approach to the two. He was convinced. Thereafter, on my recommendation he started investment in MFs through SIP. The present position is that the property which he wanted to buy in 2012 at ₹ 1 crore still has its market value in 2023 at ₹ 1.05 crore only, while the amount invested in MF by him that was ₹ 81 lakh by SIP and ₹ 10 lakh lumpsum in 2016 as initial investment is now approximately ₹ 1.72 crore. He is very happy that he chose to invest in MF instead of property upon my recommendation.



Ram Kirti Tripathi, Dwarka, Delhi

In March 2015 a retired person in his mid 60s came to my Dwarka Office with the intention of investing a hefty amount. He wanted a tax efficient regular income out of his investment. During conversation, I came to know that he did not have any Pension Income. I enquired about his liabilities, objective of investment and horizon. He told me that he did not have any liability. His investment was going to stay with me for life long. He wanted a regular income to meet his recurring expenses, electricity bills, health care etc. Considering his age, horizon and investment objective I explained to him the concept of Systematic Withdrawal Plan and got him two different hybrid equity schemes. I started with the SWP of 0.5% per month of investment amount. Considering the substantial growth in corpus and the rising need of the investor I have increased the SWP amount to 0.75% per month. My investor is very happy and satisfied. Whenever I am around his apartment, I cannot resist myself from having a cup of tea with him and get his blessings. My investor thinks I have done something special for him but this is my way of working. I want to see my investors happy and prosperous.



Ramakrishnan V Nayak, Chennai

During the first phase of Covid, one of our investors, who also runs a Small & Medium Enterprise (SME) suffered a big financial loss due to lockdown for a considerable time. When his bank funding limits had dried up, he came to us seeking suggestions to manage his working capital needs. We had to carefully plan for his liquidity needs without diluting his investments for other financial goals. We worked with him closely with our suggestions, and he could manage the working capital needs well without difficulties. When situation turned around, we also suggested to him ways to build sufficient cushion in his balance sheet. Today his business has come back from slump and is doing very well and growing above expectations.

Investors' Success Stories



Ramesh Jagtap, Indore

I started an STP of one of my clients in liquid fund with ₹ 1 lakh, but after that he never made any part payment. Within a span of 15 years that became a huge amount that helped him in his son's higher education. Sometimes forgetting is also helpful.



Ratnesh Varshney, Aligarh

During an IAP in 2013, I met an investor who feared volatility in the Indian share market, despite a substantial income. I guided him about volatility factors and made him believe in long-term investment. I proposed to him that he should systematically invest ₹ 5,500 monthly (SIP) with a 10% annual top-up. This astute choice resulted in a consistent 14.8% XIRR annual growth. Gradually, his doubts transformed into contentment as the investment flourished. As fate would have it, the tumultuous year of 2020 saw his business succumb to Covid-19's grip. Miraculously, the SIP funds emerged as a lifeline in 2021, breathing life back into his enterprise. This experience profoundly shifted his vision, and he understood the value of investments. He has now increased his investments and also motivates people about the benefits from volatility in long-term growth.



Rishabh Kankaria, Kolkata

A client came to us after his retirement, having worked as a GST officer for the past 40 years. He feared investing his entire life savings in one place or should I say in one product. I met him at least four to five times to convince him that there is no better place for his money. He finally got convinced and invested with us. Today seven months later, he keeps calling and telling me that it is one the best decisions he took in his life and is extremely happy. I feel our real job as an MFD is to manage the psyche of an investor.



Ritesh Kumar Sipany, Surat

A client, who always wanted his daughter to complete her higher education abroad, asked me to help him. I did the financial planning for her education and also for his entire family. The little girl completed her education from a renowned organisation and became a lawyer. I still remember the day when her final result was announced. She called me and said, "I achieved my dream, Thank you so much! I have not even called my Dad yet. Without your plan, my dream would have remained a dream and not turned into reality."



Ruchika Verma, Delhi

This is a story of one of our clients who came into our contact 10 years back. He wanted to achieve his financial goal of creating a corpus for both his kids' higher education abroad. Before contacting us, initially he was just a saver and keeping aside money for this goal in bank FDs. But with our guidance and handholding, gradually he started increasing his exposure in mutual funds through SIPs and lumpsum. Two years back he successfully achieved his first goal of sending his son for PG in Canada and next year i.e. 2024 his daughter is going for higher Education to the US — both using the amount which is the outcome of successful investing! The journey of 10 years was not that smooth due to ups and downs in the equity market. We appreciate his patience, perseverance and his ability to cut down noises around and showing faith in our services which helped him to become a successful investor.

Volatility Coach Speaks



Sagar Panchal, Navsari, Gujarat

Ten years ago, Mr Gandhi, working in Muscat-Oman, was referred to us by one of our investors. We explained to him the importance of goal-based approach towards investing via MFs. He got a clear understanding of the importance of early planning and sought our expertise to make his dreams a reality. Throughout the 10-year journey, Mr Gandhi encountered various uncertainties. We guided him through economic downturns, market volatility, and changes in his personal circumstances, ensuring that he remain on track towards his retirement goals. Fast forward to the present day, and Mr Gandhi has achieved his retirement goals. Through careful planning, disciplined execution, and our unwavering commitment to his financial well-being, he now enjoys a comfortable retirement. His retirement nest egg has grown significantly, providing him with the financial security and peace of mind he always desired. The success story of Mr Gandhi serves as a testament to the power of early retirement planning and the value of our services.



Sameer Kaila, Delhi

A senior citizen couple visited our office in February 2020, just before the onset of Covid. They were looking to invest ₹ 30 lakh and for regular cash flow of ₹ 22,000 per month out of those funds. As we do for all our investors, we checked their risk appetite which was conservative and investment horizon. We invested the amount in two Dynamic Asset Allocation funds, with consent of investors, and initiated SWP (Systematic Withdrawal Plan) of ₹ 22,000 per month from March 2020 onwards. Post Covid, the couple is still enjoying regular cash flows of ₹ 22,000 per month, having pulled out over ₹ 8 lakh till date through SWP. The current value of their portfolio is over ₹ 32 lakh. The investors are very happy with the solution provided to them.



Sandeep Sharma, Agra

I met a middle-aged doctor couple few years ago who refused to trust any financial advisor other than their own relative. They decided to invest approximately ₹ 25 lakh in PMS through him. I pitched to them the idea of providing me the same amount and promised them profitable returns. That discussion with them was not only about exchanging expertise, but also about growing their faith in me and making them understand financial planning. They handed over the money to me and I parked it in several mutual funds. The money has grown three times since. At present, I manage their ₹ 1.5 crore of portfolio. I believe that spreading financial planning awareness is the key to success.



Sandeep Garg, Panchkula

Meet Mr X, a successful entrepreneur who once focused solely on his businesses. He had not ventured into the world of finance until a meeting with our advisory team changed everything. They stressed the importance of saving for the future and diversifying investments beyond his businesses. With curiosity and an open mind, Mr X started his investment journey with ₹ 3 lakh. Over time, his portfolio grew significantly, thanks to disciplined investing and the power of compounding. His Rs 3 lakh investment turned into ₹ 7 crore. But Mr X's success story goes beyond personal gain. He encouraged family members, including his sisters, nephew, and niece, to start investing, securing their financial futures. What is truly remarkable is that he also guided his domestic staff to invest, collectively growing their portfolios to ₹ 10 lakh. Mr X's journey showcases the transformative potential of savings, compounding, and sharing opportunities. It reminds us that anyone, whether a business tycoon or an everyday worker, can achieve financial success with knowledge and guidance. His story inspires us to start our own investment journeys and create a ripple of prosperity.

Investors' Success Stories



Sanjay Kr Thakur, Kolkata

We, as a financial consultant, always ask our investors to plan their finances in advance to reach their goals. I approached a middle-class family man Mr S Das, father of two daughters, with a financial plan for their marriage. Initially, Mr Das was not ready to take any risk with his hard earned money and invest in mutual funds. Despite that I started giving him information about mutual funds on a regular basis. After six months, he took the plunge and started investing in MFs. Few years later he was surprised to know that his money was growing beyond his expectations. By the time of his elder daughter's marriage, his money had become more than double in less than a 5-year term. At that time, he started saying, "You are God for me because I was never ready to invest in MFs. This happened only because of you Sanjay Ji."



Sanjay Kumar Verma, Varanasi

My client Pintu ji started SIP with a lot of hesitation and lack of confidence. I met and convinced him regularly. In the mid of his investment journey, he became hopeless during 2014 and told me to redeem the units. I assured him not to worry and to stick to his goal. Market volatility is an inbuilt feature. In the meantime, I was successful in motivating him to make additional purchase. Finally in 2022, he achieved his goal as his dream home and conveyed to me his happiness with a dinner party. Now I am not only his financial coach but also more than a family member. Today he is one of my most satisfied and biggest investors.



Sanjay Tiwari, Bilaspur

It is proved that wealth not only gives you financial security, but also gives you name and fame. This has been proved by one of my investors, Satish Kumar Gupta of Shri Shivam Medical Stores, Bilaspur, Chhattisgarh. He has been investing in MFs for many years and today he has created one of the biggest multi-speciality medical stores in the city. All this was possible because of the investments he did throughout his life.



Sanjeev Kumar Chawla, Delhi

We always say keep asking for references from your existing clients and friends. Similarly, I also got the opportunity to meet Abhinav and Ruchi almost nine years back through a reference. I used it to gradually earn their trust. Their resilience and commitment towards implementing my suggestions has helped them to achieve one of their most important financial goals of buying a dream home by regularly investing through SIPs. The journey continues with our mutual trust and I enjoy creating value for the entire family by sharing my knowledge and experiences which I have developed over the years as an MFD and volatility coach.



Shashank Jain, Dehradun

Investment means different things to different people across the Spectrum. For an ordinary individual, investment is more need based and he is on the look out for a solution by looking beyond the conventional ways of investment. Using the power of SIP, we have devised a new investment instrument, which is also a comprehensive saving solution, for those in education institutions like a teacher. For the likes of them, financial packages are not a criteria to impart wisdom and knowledge. Teaching as a profession does not provide any financial security. This innovation is a great service to society as it will build confidence in teachers that their future is secure. This innovation will get them the financial security they have strived for, for years. This comprehensive saving solution is awarded the best innovation award as it links savings investment, protection investment and pension in a single investment.

Volatility Coach Speaks



Shifali Satsangee, Agra

A teacher at a university fulfilled the financial objective of creating a corpus for his daughter's marriage. The day his daughter got married with the help of the corpus built over the years, he came to us the following week and emotionally broke down and thanked us for planning and building the corpus over time so that he could fulfill his fatherly duties comfortably. It was a very emotional moment for all of us at our workplace. Another instance was when after the untimely demise of my lady client who was a professor in a University in Delhi, we made sure the transmission was done in a quick and seamless manner so that the accumulated corpus could be used by the family members. As advisors, we should not forget that our duty towards them is beyond their life as well. In short, we serve as exemplary financial stewards and mentors to clients assisting them through their ever-changing lifecycle and goals.



Shreyansh Kumar, Agra

There was Mukesh, a client, who was 15 years away from retirement and concerned about his finances. Listening closely, I understood his worries and financial goals. I showed him how inflation could affect his savings and suggested a mix of equity and debt MFs for growth and stability based on his risk profile. Using real data, I explained these funds historically yield great future annual returns and can grow significantly in the coming years. We began a systematic investment plan (SIP) to invest regularly. Regular reviews and adjustments paid off as Mukesh's investments grew significantly. With retirement on the horizon, he is now more confident and excited about his future.



Srikanth Matrubi, Bangalore

A senior citizen couple came with a clear brief — “We want to invest our property sale proceeds in a product which gives us regular income adjusted for inflation with absolute principal safety”. Complicated task indeed but not for a seasoned volatility coach armed with abundant Volatility Coaches articles, resources and shared knowledge from peers. I empathised with the couple's situation. Highlighting the benefits of Multi-Asset funds and equities, I focused on implementing the Bucket Strategy, ensuring complete security of principal amount besides effectively handling inflation-adjusted expenses. The senior couple conveyed immense contentment with the outlined strategy, blessing my family's welfare. Their appreciative smiles turned out to be the most gratifying gift I received as an RVCC certificated that week. Our role extends beyond financial security, encompassing a fulfilling life experience and anticipation for our investors.



Subhankar Chakraborty, Kolkata

Closing a business can present significant emotional and financial challenges. My client Rajveer, a man in his mid-30s, embarked on a passion project, leading him to start a SaaS business leaving behind a secure and well-paying job. Unfortunately, his venture failed with a significant burden of debt close to ₹ 1 crore. It was during this challenging period when our crossed paths in 2018. Together, we strategised debt repayment and rebuilt assets with Rajveer going back to his job. Today after five years, a significant part of his debt has been repaid alongside a decent financial asset having been built and he is living a quality life.

Investors' Success Stories



Sujan Das, Kolkata

One of our young clients, Mr Amit Dey started his SIP of ₹ 5,000 in 2007 when he was aged 25 years. He increased it as his earnings grow, and he went on to accumulate ₹ 1 crore last year. I have also made his father's succession plan by making a proper will, so that he and his sister could inherit the assets smoothly. At his current age of 40, he has made his child's guardianship agreement and his own will on my advice. I am really happy with the way he has secured his family's financial needs.



Sumanta Banerjee, Burdwan

Sankar Prosad Roy is a young professional from a middle-class family, with a modest income and a burning desire to secure a prosperous future. He started his journey towards financial success through MF investments with disciplined approach under my guidance. After creating a roadmap for achieving those goals, I suggested to him that he should set aside a fixed amount systematically in MF schemes. By contributing regularly and staying committed to his investment strategy, he maximised the potential for long-term growth and higher returns.

He remained invested even during market downturns, trusting in the ability of MFs to weather temporary setbacks and deliver strong returns over time. Over the years, Sankar's consistent investment efforts paid off. His portfolio grew exponentially, surpassing his initial expectations. The compounded returns from his MF investments significantly outperformed traditional savings options. With the accumulated wealth, Sankar has not only achieved financial stability but also has the means to pursue his dreams.



Suraj Kishor Jagadale, Pune

One of my father's friends, Mr Sunil Rede retired two years ago. He came to me for his post-retirement plan. He was expecting a regular monthly income from his invested funds. So, I suggested to him to divide his funds in Hybrid Mutual Fund and Senior Citizen Scheme. He agreed to my proposal and invested ₹ 40 lakh in MFs through me. I divided his investment in Debt, Hybrid and Equity funds. I started a monthly SWP of ₹ 25,000 per month. Last month while taking review, he was pleased to see that his investment has grown to ₹ 47 lakh after

getting more than ₹ 5 lakh through SWP. He was so happy that he decided to invest more for a higher SWP amount. Client's success and fulfillment of dreams gives me great happiness.



Swati Joshi, Thane

In 2010, Mr Kishor, affectionately called 'Kaka', joined our office as an office assistant. He came to Thane in search of a better future, along with his wife, who worked as a house help. Their dream was to build a home in their village for their later years. Despite limited formal education, they believed that hard work and good advice could make any dream come true. In 2011, they began their first investment of ₹ 500 with Moneybolism. Kaka understood the value of trusting an advisor and chose not to constantly change their investments. Slowly but

steadily, they made progress. In 2022, their hard work and wise investments paid off, and they had enough to build their dream home without borrowing. Their next goal is to retire comfortably, and with my help, they're confident they'll achieve it in the next 10 years.



Ujjwal Kumar Jana, Kolkata

My client, whose retirement funds are managed by us has allocated his funds in a Systematic Withdrawal Plan (SWP) scheme with an increase in the principal amount. This has allowed him to receive a regular income stream while also ensuring that his retirement funds continue to grow. Additionally, my client has been able to provide for his child's education. By

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working together, we have been able to create a plan that not only meets his current needs but also provides for his future goals. With the right strategies in place, anyone can achieve financial goals and secure a brighter future for themselves and their loved ones.



Varun Mittal, Ghaziabad

In 2008, Prith Singh, a single woman residing in Gurgaon, sought our guidance to secure her retirement. We crafted a tailored strategy and invested in mutual funds and SIPs. By 2015, she achieved her retirement corpus goal, granting her financial freedom. Taking a leap of faith, Prith pursued her passion for cooking. She embarked on a culinary journey, starting a restaurant in Gurgaon in 2016. Her skills led her to Goa, Mumbai, and eventually, Singapore's prestigious Yellow Mustard in 2020. Prith credits her financial planning for empowering her

to chase her dreams fearlessly. As a volatility coach, I am elated to have played a role in her remarkable transformation, proving that diligent financial planning can pave the way to extraordinary success.



Rajiv Shah, Varanasi

In 2007, a professor with a salaried income came to me and started investing money regularly through SIPs and lump sums. He wanted to carefully plan for his children's education and one daughter's wedding over a 16-year horizon. I am happy to share that he successfully achieved these goals within the planned time. This highlights the importance of thinking ahead about finances, ensuring that every Indian family can confidently enjoy the benefits of mutual funds and wear a happy smile. JAI HIND!



Veerappan Aiyappan, Mysore

I came across one of my favourite sports physical education teachers one day. We got into a conversation, and I mentioned that I deal in mutual funds, insurance etc. He opened up and told me that he had sizeable money which he might require after two years for the purchase of land. He was skeptical about investing in MFs. I convinced him that it is a good option, and a lot of schemes are there which could be considered for the two-year horizon. I built a hybrid portfolio for him. After two years, he came across a land and called for redemption.

Within two days he got all the money back with a decent return and execution was online. After this pleasant experience, he started building a bigger portfolio and now I take care of his wife's and son's investments also.



Vijay Kumar Pruthi, Delhi

I met a retired army official, who is now an entrepreneur, in 2018 during one of the training programmes we attended together. We have been good friends since, and meet quite frequently. In one of the meetings, he shared with me his cash flow issues, and issues with his businesses. Adding to it, he had one property which had not appreciated in the last 10 years, and he was unable to sell it. After a handful of discussions, we finalised an action plan for his existing assets/ investments and business issues. I helped him sell the property, and invest

in mutual funds which have grown by 48.25% giving a CAGR of 16.67%. Further, on the business front we decided to focus on a single business of his, something which is his passion and delegate responsibilities to other partners for the other business. Now, he is well content with his financial growth and is always grateful for the right guidance at the right time and, magnification of his assets. I also feel satisfied and accomplished as I could contribute to the betterment of his life and his financial amelioration.



Vijayrangan V, Pune

Our client Mr Ravishankar and family are the third generation we will be serving. I always place their aspira-

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tions at the forefront. "Invest to achieve financial goals." I understood that the dreams Mr Ravishankar shared were not mere numbers on a balance sheet; they were the hopes of parents wanting to provide the best education abroad and exclusive lifestyle for their families. Guided by my innate integrity, I committed myself to helping Mr Ravishankar navigate the complex world of finance with sincerity and rectitude. I knew that trust is the cornerstone of my profession, and I nurtured it diligently. Over the years, my dedication bore fruit. Mr Ravishankar's dreams evolved into reality, his children's education was secured abroad — in a hasslefree manner and their lifestyles were also enhanced. Vijay InvestEdge's investment success story became a testament to the incredible power of passion, knowledge, and sincere rectitude. Through my unwavering dedication to our client Mr Ravishankar, his well-being was taken care of and our commitment to turning dreams into realities was met.



Vinod Choudhary, Kolkata

Ramji is now living a stress-free and financially worriless life and he is enjoying luxuries that were once a dream when he was working as a teacher. He does not have to think of money as he has completed all his financial obligations. He never used to travel in AC coaches when he was in his full-time profession but today he travels by AC 2 tier or above only. These words are more fulfilling than any rewards and recognitions for an MFD. After his retirement, he set his daughter and son free of the home loan burden. He now plans to construct a new house at his native place while his colleagues who retired 12 years ago are struggling for money. Ramji says he has withdrawn far more than what he put as investment so he is not worried about market fluctuations.



Vinod Kumar Harjai, Lucknow

During Covid times, many of our clients lost their lives and there was no one in the family to support them with finance. We visited their residences and assured them to not worry. Our team helped them with easy transmission of financial products and they did not have to step out of their residences. Family members were not aware of the actual wealth they had. This gesture of our company and our team further increased the trust in us. Some families said, "Sir, this smooth transmission happened only because of you."



Yezdi Minocher Daruvala, Nagpur

My client invested ₹ 1,000 per month for 10 years and this year redeemed an amount of ₹ 1,20,000 for his daughter's higher education. Around ₹ 50,000 still remains in balance. He is very happy and is continuing with his investing journey and commitment.



Praveen Jain, Agra

Mrs Jasmine D'Souza was a wealthy and generous woman. When our team approached her with investment plans, she wondered why someone already rich should invest. She wanted to use her wealth for the betterment of society. As her financial advisor, I explained that even for noble causes, it is crucial to preserve wealth. Sustainable financial growth can help achieve long-term goals. Wealth should be kept for years, even when the person is no longer around. We convinced her that her wealth could continue growing and benefiting future generations. She understood that preserving wealth is as important as creating it. The lesson here is that investing is just about making money; it is also about safeguarding and growing what you have. Financial planning serves both purposes: creating and preserving wealth.

FFF PROFESSIONAL MEET

THE ANNUAL MEET IS THE GATEWAY TO SUCCESS IN THE EVER-EVOLVING FINANCIAL INDUSTRY

The Financial Freedom Fraternity (FFF) Professional Meet has emerged as a game-changer for Mutual Fund Distributors (MFDs) across India. With five successful editions in Kolkata, Pune, Nagpur, Mumbai, and Kolkata again, this event is a goldmine of knowledge and networking opportunities, and attending it is a decision that can shape the trajectory of an MFD's career. The event is open to all MFDs and is organised by the volatility coaches of India in respective cities. One of the games out of 21 games created on personal finance is conducted followed by a fund manager/ expert from an AMC who shares the outlook on the market and industry. The success stories of MFDs of the city and the financial success stories of investors follow this.

The Journey So Far

The FFF Professional Meet embarked on its journey in Kolkata, igniting the spark that would soon become a blaze of industry insights, connections, and growth opportunities. The second edition in Nagpur reinforced the event's reputation as a must-attend for MFDs, drawing professionals from diverse regions to discuss market trends, compliance updates, and investment strategies. The Mumbai event took things up a notch by granting access to industry giants and thought leaders, offering insights.

Why Attend The Meet?

- 1. Expert Insights:** Each FFF Professional Meet boasts top-tier speakers and industry experts who provide invaluable insights into market dynamics, regulatory changes, and investment strategies.
- 2. Networking Opportunities:** Forge meaningful connections with peers, mentors, and potential partners. The event creates a robust support system that can boost your career.
- 3. Cutting-Edge Technology:** Stay ahead in the technology game. The meet offers hands-on experiences with the latest tools and platforms that can enhance your services and streamline operations.
- 4. Personal Growth:** The event focuses on personal development. Attend workshops that refine soft skills, such as communication, leadership, and time management.



► FFF professionals Meet in Kolkata in May 2023



► FFF Professionals Meet in Mumbai in August 2023



► FFF Professionals Meet in Pune in August 2023



► FFF Professionals Meet in Nagpur in August 2023



► FFF Professionals Meet in Kolkata in July 2023

JYOTI CHARAN SAMMAN



Happy retirement is the dream of each individual basking in the joy of a prosperous life they meticulously built through saving and investing in Mutual Funds (MFs) down the years. Contentment radiates as they gather to share their stories of success and fulfilment. These retirees, who are above the age of 70 or have completed 50 years of married life and invested wisely in MFs throughout their careers, now reap the rewards of their strategic financial decisions.

With an aura of satisfaction, they recount how their volatility coach played an indispensable role in guiding them through life's financial intricacies, ensuring they made informed choices. As they relish the tranquillity and richness of their retired lives, their tales inspire others to embrace thoughtful planning and investment, illustrating the immense value of securing a joyful and fulfilling retirement.

Jyoti Charan Samman will be held on November 18, 2023 at Kolkata.

The FFF Premier League: Uniting AMCs and MFDs in a Day of Sports & Bonding

The FFF Premier League 2023 Cricket Match was not just about cricket; it was a groundbreaking event that set new standards within the industry. With eight teams in action, including like HSBC AMC, AXIS AMC, BAJAJ Finserv AMC, SBI AMC, ICICI AMC, White Oak AMC, Union AMC, and the spirited team from MAI (My Alternative Investments), the league showcased the power of unity and collaboration.

More than 100 Mutual Fund Distributors (MFDs) from Kolkata joined in the fun. The teams played cricket matches that showed great skill and teamwork. It was a real treat to watch!

What made the day even more special was that it wasn't just about sports. The event let people from the finance industry connect in a relaxed way. Mutual Fund Distributors (MFDs) and Relationship Managers (RMs) got a chance to make new friends and strengthen their professional bonds.

The Tournament had an exciting semifinal with SBI AMC, AXIS AMC, Union AMC and HSBC AMC as the winners. In the big final, AXIS AMC played against SBI AMC, and SBI AMC won. They were really good at working together and planning their game all on January 21, 2023 at Kolkata.



Team SBI AMC



Team Union AMC



Team HSBC AMC



Team ICICI AMC



Team Bajaj Finserv AMC



Team WhiteOak Capital AMC



Team AXIS AMC



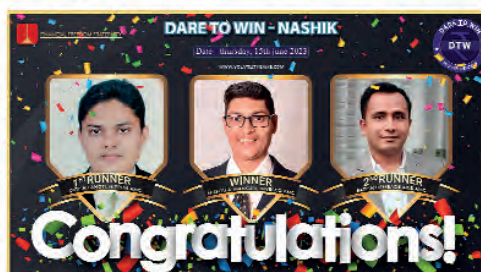
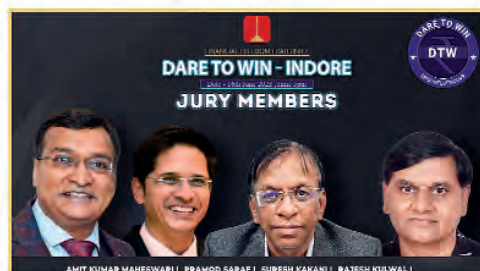
Team MAI

DARE TO WIN — A REALITY GAME SHOW FOR RELATIONSHIP MANAGERS OF VARIOUS CITIES

'Dare to Win' is an innovative and engaging reality game that took the mutual fund (MF) industry by storm in 2023. Over 400 dedicated Relationship Managers (RMs) enthusiastically nominated themselves to participate in this unique competition. What set this event apart was the active involvement of 5,000 Mutual Fund Distributors (MFDs), who played a pivotal role by casting their votes to determine their preferred RM. This collaborative approach turned 'Dare to Win' into a dynamic and interactive experience.

This extraordinary event was held in multiple cities across India, including Hyderabad, Jaipur, Surat, Nagpur, Guwahati, Indore, Nashik, Lucknow, Ahmedabad, and Pune. The extensive reach of 'Dare to Win' ensured that RMs from diverse regions had the opportunity to participate and showcase their skills.

'Dare to Win' revolutionised the MF industry by providing RMs with a platform to not only demonstrate their expertise but also learn from their peers. By competing, RMs honed their skills and gained practical experi-





ence, all while the MFDs had the opportunity to identify and support their preferred RMs. This interactive approach fostered a deeper understanding of best practices, teamwork, and client engagement strategies within the industry.

The ultimate benefit of 'Dare to Win' extends beyond the individual RMs and MFDs involved. It strengthens the bonds between these crucial players in the MF ecosystem, leading to enhanced collaboration and encourages more informed decision-making.

The game format of 'Dare to Win' injected excitement and engagement into the industry, ultimately elevating the mutual fund experience for both professionals and clients alike.

FOCUS ON UPSKILLING AND UPDATING

Beyond Classroom is a transformative online program tailored exclusively for MFDs, and it is changing the way they approach professional development. Held every Thursday from 5 pm to 6 pm on the versatile Zoom platform, this weekly session has already garnered the active participation of over 5,000 MFDs. So, what makes 'Beyond Classroom' a must-attend event for MFDs across the board?

The program goes far beyond traditional learning by providing an interactive environment where MFDs can upskill and stay updated with the latest industry trends and insights.

Whether you are a seasoned professional or just starting your career, 'Beyond Classroom' offers a wealth of knowledge and practical skills that are directly applicable to your role. From portfolio management strategies to client relationship building, each session is curated to ensure MFDs can harness valuable information and put it into action immediately.

The ultimate benefit of attending 'Beyond Classroom' is that it empowers MFDs to stay ahead in a competitive industry. By investing just one hour a week, participants gain a competitive edge, boost their confidence, and build a robust network of like-

minded professionals. They receive real-world guidance from industry experts and thought leaders, helping them navigate market fluctuations, adapt to regulatory changes, and better serve their clients.

In a field where knowledge is power, 'Beyond Classroom' equips MFDs with the tools they need to not just survive but thrive, setting them on a path towards continued growth, success, and excellence in their financial advisory careers. Do not miss out on this unparalleled opportunity — join us every Thursday to unlock your full potential in the world of Mutual Fund Distribution.

BEYOND CLASSROOM Season 11
STRATEGY FOR MANAGING PORTFOLIO

18th Nov Tue 4 PM
Mr. Vinay Pathak
Senior Manager, Investment

19th Nov Wed 4 PM
Mr. Umair Shaikh
Manager, Portfolio Strategy

20th Nov Thu 4 PM
Mr. Chirag Patel
Senior Manager, Investment

21st Nov Fri 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

22nd Nov Sat 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

23rd Nov Sun 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

24th Nov Mon 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

25th Nov Tue 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

26th Nov Wed 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

27th Nov Thu 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

28th Nov Fri 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

29th Nov Sat 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

30th Nov Sun 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

Zoom ID - 84264451227 | Passcode - fff

BEYOND CLASSROOM SEASON - 12
BACK OFFICE MANAGEMENT

18th Nov Tue 4 PM
Mr. Chetan Doshi
Senior Manager, Investment

19th Nov Wed 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

20th Nov Thu 4 PM
Mr. Chirag Patel
Senior Manager, Investment

21st Nov Fri 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

22nd Nov Sat 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

23rd Nov Sun 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

24th Nov Mon 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

25th Nov Tue 4 PM
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Senior Manager, Investment

27th Nov Thu 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

28th Nov Fri 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

29th Nov Sat 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

30th Nov Sun 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

Zoom ID - 84264451227 | Passcode - fff

BEYOND CLASSROOM Season 16
IDEA TO IMPLEMENTATION

18th Nov Tue 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

19th Nov Wed 4 PM
Mr. Chirag Patel
Senior Manager, Investment

20th Nov Thu 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

21st Nov Fri 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

22nd Nov Sat 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

23rd Nov Sun 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

24th Nov Mon 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

25th Nov Tue 4 PM
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26th Nov Wed 4 PM
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Senior Manager, Investment

27th Nov Thu 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

28th Nov Fri 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

29th Nov Sat 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

30th Nov Sun 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

www.volatilitygame.com

BEYOND CLASSROOM SEASON 15- STRATEGIES

18th Nov Tue 4 PM
Mr. Chetan Doshi
Senior Manager, Investment

19th Nov Wed 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

20th Nov Thu 4 PM
Mr. Chirag Patel
Senior Manager, Investment

21st Nov Fri 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

22nd Nov Sat 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

23rd Nov Sun 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

24th Nov Mon 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

25th Nov Tue 4 PM
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Senior Manager, Investment

26th Nov Wed 4 PM
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Senior Manager, Investment

27th Nov Thu 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

28th Nov Fri 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

29th Nov Sat 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

30th Nov Sun 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

Zoom ID : 897 1631 0358 | Passcode : fff

BEYOND CLASSROOM Season 14
GROW YOUR PRODUCTIVITY WITH VS TOOLS, SOFTWARES & GAMES

18th Nov Tue 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

19th Nov Wed 4 PM
Mr. Chirag Patel
Senior Manager, Investment

20th Nov Thu 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

21st Nov Fri 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

22nd Nov Sat 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

23rd Nov Sun 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

24th Nov Mon 4 PM
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25th Nov Tue 4 PM
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Senior Manager, Investment

26th Nov Wed 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

27th Nov Thu 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

28th Nov Fri 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

29th Nov Sat 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

30th Nov Sun 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

BoS of FFF conferences - 1st Nov 2021

BEYOND CLASSROOM SEASON 13
Alternative Investments & Leverage

18th Nov Tue 4 PM
Mr. Chetan Doshi
Senior Manager, Investment

19th Nov Wed 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

20th Nov Thu 4 PM
Mr. Chirag Patel
Senior Manager, Investment

21st Nov Fri 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

22nd Nov Sat 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

23rd Nov Sun 4 PM
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27th Nov Thu 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

28th Nov Fri 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

29th Nov Sat 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

30th Nov Sun 4 PM
Mr. Anurag Saboo
Senior Manager, Investment

FINANCIAL WELLNESS THROUGH VOLATILITY GAME

LIST OF CORPORATE WHO ORGANISED FINANCIAL WELLNESS PROGRAMS WITH VOLATILITY GAMES DURING THE YEAR 2019-23.
HUNDREDS OF EMPLOYEES OF THESE ORGANISATIONS WERE BENEFITED



Awards and Recognitions

The Volatility Game and its various Financial Wellness Program wins:

- Wealth Forum most innovative Investor Awareness Program 2018
- RMB in association with The Economic Times most innovative investor education program 2018, 2019, 2020, 2021
- HR Sampark most accepted financial wellness program for the employees of organisation 2019 & 2022

Company

Dabur India Ltd
Vistara – TATA SIA Airlines Ltd
Randstad India
Recruitment Consultants
Sodexo India
Titan Company Limited
Sony India Pvt. Ltd
Kohler India Corporation Private Limited
Bajaj Auto Limited
KONE Elevator India private limited
Tata Power Limited
CESC
Reliance Jio Infocomm Limited
The Times of India Group
The Hindu Group
Rotary Means Business
Networking Platform of Rotary
Xorient Technologies
Ashok Leyland
MCCI, JITO, TPF
Lions Dist of Kolkata
Arambag Foods
Container Corporation of India Ltd
RDIAS Institute
SSKM Institute



All we need to grow 10X...



11 AMAZING VG CALCULATORS FOR MFD
BUSINESS GROWTH



ACCESS TO ALL BEYOND CLASSROOM
EVENTS & FFF PROFESSIONALS MEETS



ONE PAGE GOAL BASED FINANCIAL
PLANNING SOFTWARE FOR INVESTORS



TAAT (TACTICAL ASSET ALLOCATION &
TRANSACTIONS) CERTIFICATION



MF ANALYSIS SOFTWARE (FIND THE BEST
MF SCHEME FOR YOUR INVESTORS)



COMPLIMENTARY ACCESS 4TH FFF
CONFERENCE IN ASSOCIATION WITH THE
ECONOMIC TIMES FROM 30TH SEPT TO 2ND
OCT AT J W MARRIOTT SAHAR MUMBAI
WORTH RS 18000 PLUS GST
(NON RESIDENTIAL)



EQUITY FUNDAMENTAL ANALYSIS (CREATE
STOCK PORTFOLIO OF A CLIENT)



SPECIAL ONE ON ONE MENTORING SESSION
WITH A VOLATILITY COACH FOR ONE YEAR



11 MASTER CLASSES FOLLOWED BY FFF
PROFESSIONAL CERTIFICATION 2023-24



GROWTH TRIBE - MEMBERSHIP TO
NATIONAL LEVEL TRIBE FOR ALL RELEVANT
ANSWERS AT ONE PLACE
(LIMITED BY NUMBERS)



A Joint Certification On
Wealth Management
Through Gamification

———— With ————

REBALANCE STRATEGY

PROFESSIONAL DEVELOPMENT PROGRAM



9 Modules On 9 Days (18 Hrs)

- Volatility Game
- Debt Volatility Game
- Technical Analysis Game
- Fundamental Analysis Game
- Derivatives & Options
- Mutual Fund Analysis Game
- Vision Game
- Influencers Game
- Financial Planning



**Over 2500
Certificants so far
and Counting**



**Over 235 RVCC
Authorised
Trainer
across India**