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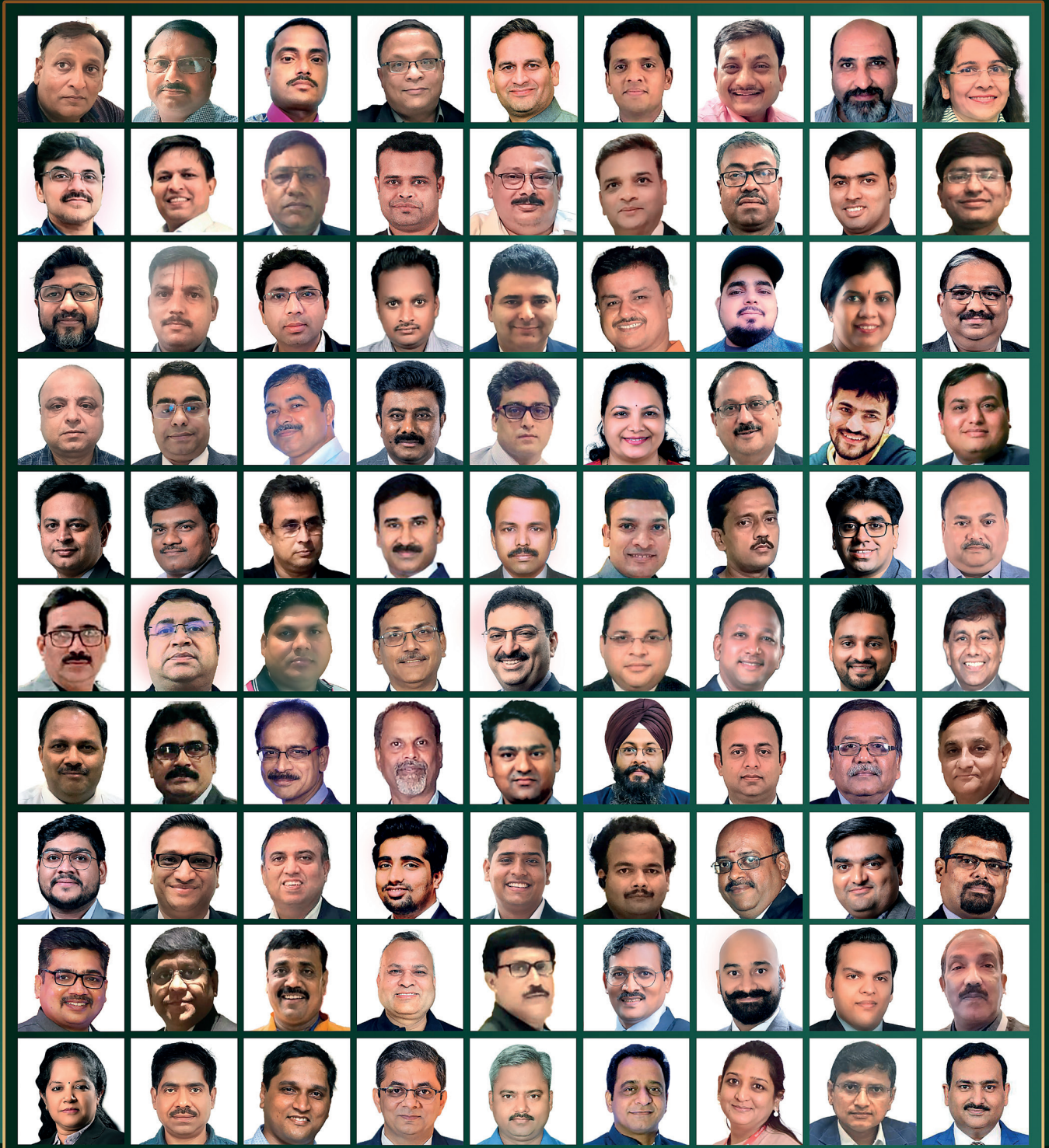
THE ECONOMIC TIMES

VOLATILITY COACHES OF INDIA



7th Edition, September - 2025

VOLATILITY COACHES OF INDIA



EDITOR'S NOTE

Volatility Coaches, the much-anticipated get-together of the best financial advisors in India, is scheduled in Bengaluru this year. We are happy to present you with the seventh edition of their annual magazine **Volatility Coaches of India** which is being published on the occasion. This edition captures the insights, success stories, diverse experiences, and updates from the Financial Freedom Fraternity — a distinguished community of Certified Financial Planners, RVCC Alumni, Financial Professionals, MF Distributors and Portfolio Managers committed to continuous learning and professional development.

India's economy continues to demonstrate resilience amid a complex global backdrop marked by persistent trade disruptions and geopolitical uncertainty. India has managed to steer clear of widespread market volatility. Policymakers have maintained a tone of diplomatic composure while prioritising macroeconomic stability, and this has ensured continued investor confidence. High-frequency indicators such as GST collections (₹ 2.4 trillion), e-way bill volumes, and robust PMI readings under-

score the country's economic vibrancy.

During an event in the capital recently, PM Narendra Modi said that at a time when there are concerns in world's economies, India has achieved a growth of 7.8%. He noted, if India's current economic momentum holds, the nation's path to becoming the world's third-largest economy would only accelerate.

All this certainly makes it the most opportune time to go ahead and invest in Equities, Mutual Funds, and other investment instruments. And, the best way to go about it would be to seek the help of professional wealth advisors who are there to provide highly-personalised support and strategies to guide one through every market cycle and situation.

This edition highlights success stories from the country's top financial advisors, along with expert opinions and insights from industry leaders and volatility specialists. We hope this presentation effectively satisfies your curiosity and enriches your understanding of the dynamic and complex financial landscape.

— Aditi Guha

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THE NEXT BIG LEAP

COLLABORATION, GEN-NEXT, AND GAMIFIED INVESTOR EDUCATION

The Mutual Fund (MF) industry in India is poised for exponential growth. Rising financial awareness, growing household incomes, and a shift from physical assets to financial investments are all creating unprecedented opportunities. Yet, for Mutual Fund Distributors (MFDs), the real question is: How do we capture and sustain this growth? Three powerful levers stand out — collaboration, the entry of the next generation into the business and Gamification for simplicity and engagement.

COLLABORATION – THE POWER OF WORKING TOGETHER

Traditionally, MFDs have operated as independent silos — servicing their own client bases and guarding their proprietary knowledge. While this worked in the past, the evolving market demands a different approach.

COLLABORATION CAN OPEN MULTIPLE DOORS:

- **Resource Sharing:** Pooling research, market insights, and operational support can reduce costs & improve client service.

- **Geographical Expansion:**

Tie-ups with MFDs in other cities allow for cross-referrals and servicing clients' families spread across regions.

- **Specialisation Advantage:** One MFD might focus on HNI clients, another on retail SIPs, and another on retirement planning — together, they offer a comprehensive suite of solutions.

- **Stronger Negotiation Power:** Larger collaborative networks can negotiate better with AMCs on marketing support and training programs.

THE NEXT GENERATION – FRESH ENERGY, DIGITAL DNA

The average age of a successful MFD is often 45+. While experience is invaluable, the future belongs to

those who can combine it with fresh energy and tech-savvy execution.

The entry of the next generation — be it children of existing MFDs or young entrepreneurs — can supercharge growth:

- **Digital Marketing Expertise:** Social media, SEO, webinars, and influencer tie-ups to reach younger investors.

- **Tech-Enabled Client Service:** Instant onboarding, mobile app-based portfolio tracking, and AI-driven recommendations.

- **Younger Investor Connect:**

The next generation speaks the same language as millennial and Gen-Z investors, making financial concepts relatable.

- **Innovation in Offerings:**

New-age financial wellness workshops, gamified SIP challenges, and goal-based investing apps.

When the wisdom of the first generation meets the agility of the second, the result is a distribution business that is future-ready.

GAMIFICATION – EDUCATING INVESTORS, EXPANDING THE BASE

Investor education does not

have to be boring. Gamifying financial learning — through quizzes, volatility game, asset allocation games, reward-based saving milestones — can make investing fun and habit-forming. Younger investors, especially, respond better to interactive, goal-based learning than to plain lectures.

THE SWEET SPOT

When collaboration meets generational change — and both embrace gamification — the result is exponential client growth. The future belongs to those who can combine trust + tech + playfulness in financial education.



KANAK KR JAIN
FOUNDER - FFFP

PLANNING FOR TOMORROW'S INDIA

WITH RETIREMENT NO LONGER A BRIEF PHASE BUT A 15–20 YEAR AFFAIR, ONE NEEDS TO PREPARE WELL FOR THE TIME AHEAD

India is at an inflection point in its economic journey. With strong macroeconomic fundamentals, structural reforms, and a demographic dividend, the nation is aiming to become developed by 2047. Our capital markets have deepened, with Mutual Funds (MFs) and SIPs fostering retail participation under SEBI's robust oversight. More importantly, social infrastructure through Jan Dhan, Aadhaar, and mobile (the JAM trinity) has transformed financial inclusion. Yet, one critical pillar remains greater focus: retirement security.



NAVNEET MUNOT
MD & CEO - HDFC AMC

ers. This makes personal financial planning and risk-asset investing, especially equities, the most viable path to retirement security.

HOUSEHOLD WEALTH

Indian households still channel most wealth into physical assets, which remain illiquid during old age. Encouragingly, the rise of SIPs and Demat accounts reflects a shift towards financial assets, though equity penetration remains just 5%. MFs, with their ability to beat inflation over long horizons, offer a powerful vehicle for retirement savings.

Awareness and investor education is critical.

RETIREMENT: NO LONGER A BRIEF PHASE

As life expectancy rises (70.8 years today), retirement is no longer a brief phase but a 15–20 year stage of life. Coupled with soaring healthcare costs (medical inflation at ~14%), the elderly face mounting financial pressures. Today, India has an elderly population of ~15 crore, around 10% of the total population. By 2050, this number is expected to reach ~35 crore or ~20% of the population. Societal changes like shift to nuclear families from traditional joint family set-ups place even greater onus on individuals to plan their own retirement.

LEARNING FROM GLOBAL EXPERIENCES

The risks of ignoring this transition are clear. China's "4-2-1 problem" — four grandparents and two parents dependent on one child, highlights the strain of ageing without adequate social support. Even advanced economies face challenges: the World Economic Forum estimates a global retirement savings gap of \$400 trillion by 2050. While US retirees rely heavily on social security, India lacks such buff-

BUILDING A SUPPORTIVE ECOSYSTEM

Beyond individuals, retirement-linked investments can play a national role. A vibrant equity and bond market can direct long-term patient capital into infrastructure and nation-building. Domestic flows also provide stability against volatile foreign investments, reinforcing India's financial resilience. Policy frameworks must encourage disciplined long-term savings through taxation incentives, pension reforms, and support for gig workers, whose rising share of the workforce underscores the urgency of new solutions.

THE ROAD AHEAD

India must act now to prepare for its ageing future. Retirement planning should be seen as a national imperative. By mobilising household wealth into productive financial assets and strengthening retirement-linked investment frameworks, India can secure both its economic resilience and the dignity of its citizens in old age.

MISSION: ACHIEVING FULL POTENTIAL

INDIA'S MF INDUSTRY IS ON THE GROWTH TRACK THROUGH NEW CLIENT ACQUISITION AND THE CRITICAL ROLE OF MUTUAL FUND DISTRIBUTORS

India's Mutual Fund (MF) industry has been on an extraordinary growth trajectory over the past decade, with AUM soaring from ₹13.17 trillion in 2015 to a staggering ₹75.36 trillion as of July 2025 — a more than sixfold increase. This phenomenal expansion is a testament to the deepening penetration of MFs across the nation's investor base. With over 24 crore active folios, the MF sector is becoming the preferred wealth creation avenue for millions of Indian households who are taking their first steps into formal financial markets. Retail investors now account for over 60% of total market share, reflecting an accelerating democratisation of financial markets.

Central to this dynamic growth story are MFDs — the often-unsung champions driving new client acquisition across urban and rural India alike. While technology platforms and direct plans have broadened access to MFs, the tangible human connection that MFDs provide remains irreplaceable. It is through their personalised guidance, trust-building, and financial education that millions of first-time investors gain both confidence and clarity to embark on their investment journeys.



B. GOPKUMAR

MD AND CEO - AXIS AMC

Nationwide, MFDs are building enduring client relationships, driving SIP adoption, and bridging the gap between complex financial products and first-time investors. Their local expertise and trust capital are especially vital in Tier II and Tier III cities, which now contribute nearly 25% of AUM, with 5.4 crore unique investors as of 2025. However, with MF penetration still only 3.6%, this signals immense untapped potential — millions of Indians remain outside the fold of formal investment and bringing them in will define the industry's next phase.

NEW CLIENT ACQUISITION

Successful client acquisition is

about fostering financial inclusion. The growth of small-ticket SIPs illustrates a shift: enabling many to make their initial forays into investment, often motivated by an approachable MFD in their own language and culture. Data from SEBI and AMFI reinforces this: in the last year alone, over 49 lakh new SIPs were registered, and crores of first-time investors entered the market, aided by distributor-led outreach and government literacy programmes. In my discussions with industry peers, the consensus is clear: the partnership between AMCs and MFDs is a defining growth lever.

THE PATH FORWARD

AMCs must continue investing in MFD empowerment. Training, digital tools, and product innovation tailored to local client needs will enable distributors to scale rapidly and serve ever-more diverse communities. Regulatory support and evolving business models will reinforce these efforts, creating an ecosystem where MFDs act not just as sellers, but as educators and trusted advisors. Growth, in this era, means ensuring no one is left behind — and in this mission, MFDs are one of our most indispensable partners.

Source: Axis MF Research, SEBI, AMFI as on 31st Aug 2025
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VISION, COURAGE & PATIENCE HOLD THE KEY

IT HELPS TO UNDERSTAND INVESTMENT OPPORTUNITIES IN THE EXPANDING FINANCIAL MARKET

The Indian Mutual Fund (MF) industry crossing the ₹ 75 lakh crore mark in assets under management makes for a good headline. Many investors also feel encouraged by the rising number of new demat accounts opening, growing SIP flows and steady increase in equity market participation in India. However, if viewed in the larger context, these are early signs of what could be the beginning of a long-term wealth creation cycle.

Rising household savings and growing investor participation not only support capital market related businesses, but also indicate the sizeable investment opportunity ahead. Let's look at some numbers quickly. India has accumulated ₹ 1,000 lakh crore in savings over last 25 years of which around ₹ 80 lakh crore — just 8% — is invested in MFs and alternative investments.

Estimate the share that wealth management and BFSI — Banking, Financial Services and Insurance — together may receive out of the expected ₹ 9,000 lakh crore in savings in next 25 years as our economy expands. For perspective, since India is expected to follow the US economic growth trajectory, consider the comparison — the AUM-to-GDP ratio of



AKHIL CHATURVEDI

DIRECTOR & CHIEF BUSINESS
OFFICER - MOTILAL
OSWAL AMC

Indian MF industry is 9%, while the American statistic stands at 52%. There is a significant long-term growth potential for investment products, wealth management and allied services. For eg, alternates market is expected to grow five-fold to \$2 trillion by FY2034, compared to \$400 billion in FY2024. A closer look at the structural growth story helps understand how stakeholders can benefit over time.

Manufactures of financial products need to focus on product development and reach wider audience by leveraging technology and the trained talent pool within the industry. Increasing investor awareness remains an

ongoing process. While MFs continue to work diligently for investors, new-age financial products — alternates involving quantitative strategies in both listed and unlisted spaces — may attract more interest. These innovative strategies aim to tap into emerging themes early. Data-driven approaches may help manage risk more efficiently and support long-term wealth-building as savings pool expands, more investors will seek evolved strategies.

The regulatory framework has kept pace with evolving financial landscape by introducing appropriate measures to safeguard investors' interests and ensure that all stakeholders comply with transparent and fair-trade practices. In turn, this should encourage the launch of more innovative investment products. Investors may benefit from rising competition in the financial services industry. To build wealth over time, one needs the vision to see potential growth, the courage to buy and — most crucially — the patience to hold. While many of us may come across numerous products and even invest in a few of them, historical trends suggest that long-term investors have often been better placed to participate in growth opportunities.

Source: MOFSL, AMFI, SEBI, PWC Study, Aventus Research, McKinsey Analysis.

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INVEST, BUILD, GROW!

MOMENTUM INVESTING FOCUSES ON CHANGE IN PRICE OR RETURNS OUTPERFORMANCE IN A PRE-DEFINED PERIOD AS THE CRITERIA FOR STOCK SELECTION

The key to wealth creation is staying long enough in the market. For longevity, one needs to start early and have multiple presence points. Below are the ways in which one can create wealth through MFs.

TAKE EXPOSURE TO FLEXICAP ACTIVE FUNDS

There are many basic industries unique to midcap and smallcap segment while higher liquidity offered by largecaps tends to limit the adverse impact of bear market phases. Sectors in each marketcap segment could either offer value or reflect growth at any given point in time. If the investor is unable to decide on reallocating to various fund categories at any point in time, to arrive at the apt allocation to marketcap segments based on valuation, best would be to invest in active Flexi and Multicap funds.

SECTOR ACTIVE FUNDS IN SATELLITE PORTFOLIO

The idea of sector funds is also to bring out a unique portfolio, offering exposures to certain micro areas of the market which find presence in diversified funds to a small extent. Also, some sector or thematic funds can offer exposure to low volatility and stable earnings while certain niche and emerging themes can offer high risk - high return equation.



SHAILY GANG

HEAD – PRODUCTS, TATA
ASSET MANAGEMENT LTD

ADD PASSIVES TO YOUR PORTFOLIO – MARKETCAP AND SECTOR

In an Index Fund portfolio, the index applies two to three rules to a pre-defined Universe for stock selection and weight allocation. In an active portfolio, the basis of fund manager's decisions is the ground-up criteria. It may be different for different stocks. .

HYBRID FUNDS - KEY TO MANAGE VOLATILITY

During phases of market volatility or at points where valuations have run up, investors can increase exposure to such products. Tactical allocation calls under a dynamic asset allocation structure of Hybrid MFs by a professional money manager, if and when required, makes cash available from within the portfolio at the right time when not many

investors on their own shell our cash towards correcting asset classes. One of the reasons why investors suffer is because they move out of an asset class completely when they are faced with adverse market conditions. Products like Balanced Advantage funds can adjust the net equity exposure levels according to the market valuations or macro indicators or both depending on the asset allocation model each one follows. Multi Asset allocation funds help to maintain the right balance between risk and reward in the long run.

TAKE EXPOSURE TO FACTOR STRATEGIES

Invest money into strategies which are consistent and outperforming the index on a longer period. In India, momentum strategy has outperformed broad market indices across time periods by a good margin. Momentum Investing focuses on change in price or returns outperformance in a pre-defined period as the criteria for stock selection.

COMBINATION OF GOLD & SILVER ETFs

Gold and Silver ETFs would add value to the portfolio as their co-relation with equities is low. One should have a combination of Gold and Silver in the portfolio as per market environment.

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ADJUSTING YOUR INVESTMENTS WITH AGE

A LIFECYCLE-BASED APPROACH BREAKS DOWN THE INVESTMENT JOURNEY INTO THREE PHASES: ACCUMULATION, CONSOLIDATION AND DISTRIBUTION

Planning for retirement is not just about saving money – it's about aligning your investments with your evolving financial goals, responsibilities and risk tolerance over time.

ACCUMULATION PHASE: LAYING THE FOUNDATION

This phase typically begins at the start of one's career. Young investors often have:

- A longer time horizon
- Fewer financial obligations
- Higher risk tolerance

These factors make it an ideal time to adopt an aggressive investment strategy. Equity, being a high-risk, historically high-return asset class, is often the preferred choice during this phase. The goal is to maximise long-term growth by leveraging the power of compounding & market cycles.

THE KEY STRATEGY

- High allocation to equity
- Lower allocation to fixed income and commodities

CONSOLIDATION PHASE: BUILDING STABILITY

As individuals transition into middle age, their responsibilities grow — mortgages, children's education and healthcare needs. Risk appetite naturally reduces. This is the time to rebalance the portfolio with a more moderate



KAILASH KULKARNI

CEO - HSBC MUTUAL FUND, INDIA

As the CEO, apart from having the responsibility of growing the Indian business, Kailash Kulkarni also collaborates with other countries to showcase the Indian investment capabilities to get allocation from global investors. He was the erstwhile CEO of L&T Investment Management and also led the marketing initiatives for L&T.

approach. A mix of equity and debt instruments is suggested.

THE KEY STRATEGY

- Moderate allocation to both equity and fixed income
- Focus on wealth preservation with measured growth

DISTRIBUTION PHASE: STEADY INCOME

This final phase begins at retire-

ment. The focus now shifts from growing wealth to preserving capital and generating a stable, regular income. The investment approach is conservative. Portfolios should have low-risk assets and stable instruments. Equity exposure, if any, should be minimal and targeted towards relatively less volatile options.

THE KEY STRATEGY

- High allocation to fixed income and safer assets
- Limited exposure to equity

THIS APPROACH MATTERS

The lifecycle-based investment strategy maps your changing risk appetite with age, helping you transition smoothly from growth-focused to income-focused investing. By reducing exposure to volatile assets as you age, you can protect your capital and ensure your money works for you when it matters the most.

- Young age = Aggressive investing for growth
- Middle age = Balanced investing for stability
- Old age = Conservative investing for income

By adapting your portfolio to your life stage, you ensure your financial plan remains relevant, resilient and ready for the future.

An Investor Education & Awareness Initiative by HSBC MF

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A PRODUCT CLASS FOR VARIED INVESTMENTS

WHETHER YOU ARE JUST STARTING OUT OR PLANNING YOUR RETIREMENT, HYBRID MUTUAL FUNDS CAN ACT AS A RELIABLE FINANCIAL COMPANION

"Many people pride themselves on being 'long-term investors,' but acting deliberately when prices are bouncing around is not so easy." – Peter Bernstein.

Equity, as an asset class, is recognised as a powerful tool for long-term wealth creation. However, market volatility often deters investors from completing this journey. Hybrid funds offer a compelling solution by combining the stability of debt with the growth potential of equity — and sometimes even commodities like gold — creating a diversified investment vehicle.

In today's era of constant information flow and global interconnectedness, volatility has become the norm rather than the exception. This heightened uncertainty, particularly for first-time investors, often leads to reactionary decisions, driven by recency bias — the tendency to give undue weight to recent events. Such behaviour results in frequent churning, which undermines the power of compounding and effective risk management.

In the Indian context, constructing an inflation-beating investment strategy is crucial for long-term savers. Hybrid funds provide a structured approach to this, making them a solution not only for young investors but also for retirees seeking stable returns with manageable risk. Hybrid funds are goal-based investing, tax efficiency, and risk-averse investors across different life stages. Investing in this class comes with multiple benefits:

- **Tax Efficiency:** Hybrid funds offer a more tax-efficient solution.
- **Professional Management:** Expert fund managers dynamically adjust the portfolio across asset classes based on market conditions.



MOHIT BHATIA

CEO - BANK OF INDIA INVESTMENT MANAGERS PRIVATE LIMITED

- **Automatic Rebalancing:** Portfolios are automatically rebalanced, reducing the need for individual monitoring and improving risk management.
- **Behavioural Advantage:** According to Prospect Theory, as proposed by Richard Thaler and Daniel Kahneman, investors tend to feel the pain of losses more intensely than the pleasure of gains. Hybrid funds help mitigate emotional decision-making by cushioning downside risks & managing volatility-induced anxiety.
- **Strategic Asset Allocation:** Tailored to match an investor's risk appetite and life stage, hybrid funds range from conservative multi-asset allocations to more aggressive equity-tilted strategies.

Each category of hybrid class has its own unique characteristics, benefits, and risks:

- **Aggressive Hybrid Fund:** These funds invest a larger proportion of their assets in equities, with a smaller allocation to debt securities. They are suitable for investors with a higher risk tolerance as well as young professionals who intend to build wealth with higher equity exposure.
- **Multi-Asset Allocation Fund:** These funds invest in a mix of asset classes, such as equities, debt, and other securities, to provide diversification and potentially reduce risk. This is suitable for goal-based savers who want to diversify across equity, debt, and gold for specific financial goals.
- **Conservative Hybrid Fund:** These funds invest a larger proportion of their assets in debt securities, with a smaller allocation to equities. They are suitable for investors with a lower risk tolerance as well as for those in their pre-retirement phase who intend to preserve capital with a tilt towards debt.
- **Equity Savings Fund:** These funds invest in a mix of equities and debt securities, with a focus on generating tax-efficient returns. They are suitable for investors looking for tax savings and relatively stable returns.

Disclaimer: Mutual fund investments are subject to market risks, read all scheme related documents carefully.

THE ARCHITECTS OF NEW INDIA'S WEALTH REVOLUTION

A DISCIPLINED AND GUIDED INVESTMENT APPROACH IS THE KEY TO UNLOCKING THE LONG-TERM WEALTH CREATION OPPORTUNITIES OFFERED BY INDIA'S GROWTH STORY

Most of us know that Mutual Fund Distributors (MFDs) are the backbone of India's wealth creation journey. More than just being intermediaries, MFDs educate, guide, and protect investors — ensuring every rupee works harder, safer, and smarter. As India aims for financial independence by 2047, MFDs remain pivotal catalysts of financial inclusion.

WHY MFDs MATTER MORE THAN EVER?

The industry's transformation is remarkable: as of July 2025, India's MF AUM stands at ₹75.36 trillion, nearly tripling in just five years. Such rapid growth reflects heightened aspirations but also a surge in complexity and risk. In this environment, MFDs provide the steady guidance both first-time and seasoned investors need to navigate market volatility and maintain a disciplined approach.

Despite relatively low penetration versus global peers, India's MF participation is accelerating. FY25 saw folios rise 32% to 23.45 crore, fuelled mainly by equity funds; SIP assets alone grew 24.6% in a year. These gains reflect deepening investor trust — not just in the markets, but in the guidance MFDs provide for structured, long-term wealth building.



DEBASISH MOHANTY

CHIEF STRATEGY OFFICER -
THE WEALTH COMPANY

THE EDGE OF MFD-LED INVESTING

Data clearly supports the value of MFDs. As of March 2024, 21.2% of MFD-led investors held their investments for over five years, compared to just 7.7% for direct investors. This is testament to the professional coaching and discipline MFDs deliver — attributes that underpin lasting financial success.

KEY ADVANTAGES INCLUDE:

- **Professional Expertise:** Research-backed, goal-oriented advice.
- **Discipline & Retention:** Longer holding periods drive true compounding benefits.

- **Diversification & Rebalancing:** Proactive portfolio adjustments as markets and personal situations shift.
- **Investor Education:** Demystifying finance to empower better choices.

BEYOND COST: CREATING REAL VALUE

Direct investing may initially appear less expensive, but lack of guidance can prove costly. Many investors lack either the time, technical skill, or emotional detachment needed for long-term results. MFDs provide unbiased advice, risk management, and behavioural coaching — the very principles credited by investing luminaries like Graham and Munger for building sustainable wealth.

THE BOTTOM LINE

MFDs are not just distributors — they are educators, enablers, and steadfast partners in financial resilience. They exemplify the values at The Wealth Company AMC: care, patience, and commitment to long-term prosperity.

As India advances toward its 2047 vision, smart investing means investing with an MFD by your side. For us, MFDs are true architects of India's wealth revolution.

GROWTH DRIVERS IN THE INVESTMENT ECOSYSTEM

MUTUAL FUNDS CONTINUE TO BE A KEY TOOL FOR FINANCIAL INCLUSION AND CAPITAL MARKET GROWTH IN INDIA'S JOURNEY TOWARDS BECOMING A \$10 TRILLION ECONOMY

India's capital market is entering a new era where retail investors significantly shape its future. Among the various financial instruments available, Mutual Funds (MFs) emerge as the most effective tool for financial inclusion, wealth creation, and long-term market stability.

MFs AS A GATEWAY TO INCLUSION

MFs make investing accessible by allowing individuals to start with small amounts, often through Systematic Investment Plans (SIPs). This accessibility means that investing is no longer limited to wealthy individuals; it is now open to millions of middle-class households, professionals, and first-time savers. With features like diversification, professional management, and strong oversight from SEBI, MFs empower small investors to join India's growth story.

1. LENDING AGAINST MUTUAL FUNDS (LAMF)

A notable innovation is the ability to borrow against MF holdings. Instead of cashing out investments during difficult times, investors can access liquidity while their long-term wealth continues to grow. This option cushions them during market fluctuations and decreases panic-driven sell-offs, protecting the benefits of compounding. By connecting



ROHIT PATERIA

FOUNDER - LARK FINSERV

savings and credit, LAMF builds investor trust.

2. AI-LED INVESTMENT PLATFORMS

Technology has simplified and enhanced investing. AI-driven platforms now customise portfolios based on individual risk profiles and goals. They provide real-time insights and adjust investments as needed. This automation simplifies the process and helps first-time investors make informed choices, making mutual funds more approachable and user-friendly.

3. GOAL-BASED INVESTING AND SIPs

Today's investors want to align their money with life milestones, such as education, home ownership, and retirement. MFs allow for goal-based investing, where regular contributions help turn

aspirations into reality. SIPs serve as accelerators, transforming small, consistent amounts into significant wealth over time. This systematic method reduces speculation and keeps investors grounded through market cycles.

WHY RETAIL PARTICIPATION MATTERS

Wide participation is crucial for a stable and resilient capital market. MFs direct domestic household savings to productive investments, decrease reliance on foreign capital, and distribute wealth creation across society. Increased retail involvement also enhances market liquidity and minimises concentration risk, strengthening the system and making it more inclusive.

THE ROAD AHEAD

India's journey towards becoming a \$10 trillion economy will need deeper capital markets. MFs, backed by innovations like LAMF, AI-driven advisory tools, and expanded SIPs, will be central to this change.

For new investors, MFs are more than just products; they are a way into disciplined wealth creation, financial resilience, and long-term prosperity. By investing today, retail investors not only secure their futures but also contribute to a more stable, inclusive, and growth-focused capital market.

BEAT VOLATILITY WITH HYBRID STRATEGIES

HYBRID INVESTMENT STRATEGIES CAN PROVE TO BE POWERFUL TOOLS TO MITIGATE VOLATILITY WHILE BALANCING RISK AND RETURN

Volatility in financial market remains a persistent challenge. Market fluctuations can derail even the most carefully constructed portfolios. However, hybrid funds can combat market turbulence.

BEHAVIOURAL BIASES: HOW EMOTIONS CAN HARM INVESTMENT OBJECTIVES

During bull markets, characterised by sustained price rallies of 20% or more, greed often dominates decision-making. Investors overestimate growth prospects, chase high-flying stocks, and ignore valuation metrics, leading to inflated asset bubbles. Conversely, bear markets — marked by declines of 20% or more from recent peaks, trigger panic-driven sell-offs. This “loss aversion” bias, where the pain of losses outweighs pleasure of gains, often results in premature exits, missed recovery opportunities or worse, permanent loss. Diversifying your portfolio across asset classes limits downside risk.

ASSET ALLOCATION: THE BEDROCK OF RISK MANAGEMENT

Equity provides capital appreciation, debt provides portfolio stability, gold provides inflation protection, etc. Asset allocation helps balance risk and returns. Studies show that over 90% of return variability stems from allocation decisions rather than security selection or market timing. (Brinson, Hood, and



HARSHAD BORAWAKE

HEAD - RESEARCH AND FUND
MANAGER, MIRAE ASSET
INVESTMENT MANAGERS (INDIA)

Beebower 1986 study titled “Determinants of Portfolio Performance”).

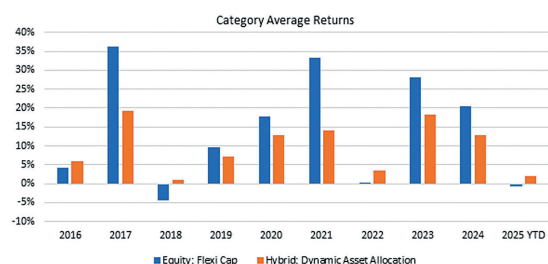
HYBRID STRATEGIES: TAME VOLATILITY

Aggressive Hybrid Funds: Cushioned Volatility

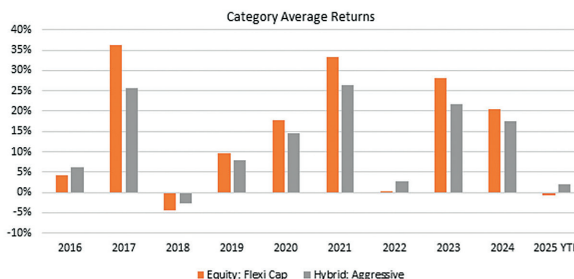
SEBI mandates at least 20-35% debt exposure in these funds which contributes to reducing downside risk compared to pure equity funds. The chart below shows the category average returns of flexicap and aggressive hybrid funds over the last 10 years. While aggressive hybrid

funds gave slightly lower returns (on a relative basis) in the years in which the market was up, it was able to outperform the equity fund category, in the years when the market was flat or down.

BALANCED ADVANTAGE FUNDS: DYNAMIC DEFENCE



Source: Advisorkhoj Research as on 05/06/2025. **Disclaimer:** Past performance may or may not be sustained in the future.



Source: Advisorkhoj Research as on 05/06/2025. **Disclaimer:** Past performance may or may not be sustained.

BAFs adjust equity-debt ratios based on various parameters like – P/E, P/B, Bond Yield and Earnings Spread, Momentum, etc. When market falls, impact of volatility is lower since equity exposure is low. When valuations are low (market lows), fund will again increase exposure to equity. The chart below shows the category average returns of flexicap and balanced advantage or dynamic asset allocation funds over the last 10 years.

TRUE WISDOM IS IN KNOWING

DIVERSIFYING PORTFOLIO ACROSS EQUITIES, DEBT, INTERNATIONAL EQUITIES, PRECIOUS METALS, ALTERNATIVES, AND CASH CAN SMOOTH OUT VOLATILITY, REDUCE RISK & GET BETTER RISK-ADJUSTED RETURNS OVER THE LONG RUN

Socrates once said, "The only true wisdom is in knowing you know nothing". This simple truth remains profoundly relevant to investing. No matter how much research we do, or how confident we feel about a stock or sector, the future is inherently uncertain. Markets are shaped by countless variables — economic cycles, political events, consumer behaviour, technological shifts — most of which are beyond any investor's control or foresight.

WHY DIVERSIFY?

In investing, this wisdom translates into diversification. It's difficult to predict which stock, sector or asset class will outperform consistently each year. The way out? Spread your investments across asset classes. Suppose your portfolio falls by -50%. How much do you think it has to recover to come back at the previous level? 100%. Thus, protecting downside is the first step.

BEHAVIOUR OF ASSET CLASSES

Take the example of silver, which has traditionally not got as much attention as gold. Interestingly, silver has been the second-best performing commodity in the last one year, up by 45 %, while gold has logged



ABHISHEK TIWARI

CHIEF EXECUTIVE OFFICER -
PGIM INDIA ASSET
MANAGEMENT PVT LTD

ASSET CLASS RETURNS

Asset Class	1 year return %
International FoF	25.67
Gold	40.18
Silver	45.31
BSE SENSEX	-2.27
CCIL All Sovereign	5.53
Bond - TRI	

As of September 1, 2025

Source: (Trading Economics, Value Research)

the third-best performance in the commodities pack, up more than 40%. (Source: Trading Economics.) Investors who would have had certain allocation to silver and gold may have added some alpha to their portfolio.

A few takeaways:

- * Different asset classes perform differently in different economic scenarios.

- * Equities are great for long-term wealth creation but offer little to no protection during a down cycle, while Debt provide stable returns but fail to capture the upcycle.

- * Precious metals are known to provide greater downside protection

during downcycles.

- * A diversified portfolio with a mix of major asset classes can help to achieve risk-adjusted return over longer term.

It is heartening to see that the participation of retail investors in equities is on the rise. Retail investors should look at owning global equities which can provide diversification to their portfolios. The International FoF category has delivered 25% return over the last one year while the broader Indian market has been in the red.

SPREADING FINANCIAL WELLNESS THROUGH VOLATILITY GAMES

VOLATILITY COACHES OF INDIA CROSS 2,500+ IAPS IN 2025, REACHING 1.5 LAKH INVESTORS!

The Volatility Coaches (VCs) in India have achieved a major milestone in 2025. Over the last 12 months, more than 2,500 Investor Awareness Programs (IAPs) were successfully conducted nationwide, directly engaging over 1.5 lakh investors from leading corporates, academic institutions, and social organisations.

DRIVING FINANCIAL LITERACY AT SCALE THROUGH VOLATILITY GAMES

The initiative reflects the growing emphasis on financial literacy, investment awareness, and long-term wealth creation among working professionals, entrepreneurs, students, and community groups. By partnering with corporates, universities, and associations, VCs have been able to bring practical knowledge about investments, volatility management, and disciplined wealth-building strategies to diverse audiences.

CORPORATE ENGAGEMENT ACROSS SECTORS

Consumer & Manufacturing

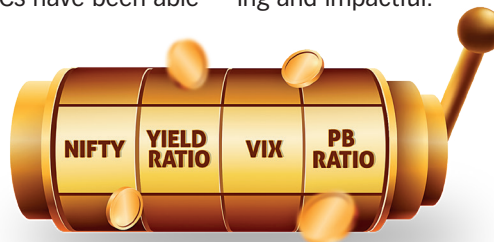
Giants: Reliance Jio, Titan, Sony India, Samsung India, Dabur India, Kohler India, Bajaj Auto, Ashok Leyland, Titan Co. Ltd, CESE, TVS Mobility, TVS Motor, Apollo Tyres, TEAL, Kohler India, Kone Elevator, Arambag Foods, Xorient Technologies.

Global & Technology Companies: GE Healthcare, KPMG, Mastercard, Syngenta, Alstom, Asian Paints, Bharat Cloud, Bridgegap Consultants LLP, Bontruu Group, Mintuitive, ITSoft, Randstad India, Sodexo India.

Energy & Infrastructure Leaders: NTPC, ONGC, Gail, PGCIL, RITES, CONCOR, EIL, IREDA, WDRA, Coal India, MECON, NALCO, NCRTC, HCL, REC, HUDCO, HAL, SPMCIL, BDL, BPCL, HSCC, Petronet LNG, Airport Authority of India, Indian Airlines, Indian Aviation Academy, MMTC.

CREATING REAL IMPACT

The cumulative reach of 1.5 lakh+ investors across India, the US, the UK and Middle East is not just a number — it highlights the scale at which awareness on Mutual Funds (MFs), market volatility, and long-term investing is being institutionalised. Many sessions also included interactive volatility games that made the learning process engaging and impactful.



LOOKING AHEAD

With financial markets evolving rapidly and investor participation in MFs rising steadily, the role of VCs in bridging knowledge

gaps is more crucial than ever. The success of 2025 sets a strong precedent, and the movement is expected to scale further with higher outreach, deeper partnerships, and greater adoption of digital learning platforms.

The vision is clear — to empower every household, corporate employee, and student community in India with the knowledge to make informed financial decisions and manage market volatility with confidence.

THE ENDURING POWER OF SIPs

TIME IN THE MARKET, NOT TIMING THE MARKET, ALONG WITH DISCIPLINED INVESTMENT OUTPERFORMS PREDICTION IN ALL MARKET CYCLES AND DELIVERS EXPONENTIAL OUTCOMES

Markets will always oscillate between exuberance and despair, but one truth remains indisputable — discipline triumphs over prediction. Every cycle brings with it a familiar temptation for investors — the urge to predict the next move. While many investors attempt to time the market, many wait endlessly for the perfect moment that never arrives. This is where a more powerful and reliable strategy lies in a simple yet profound concept — the SIP. The SIP has long been championed as the cornerstone of a sound investment philosophy, and the data consistently proving its enduring power.

The core principle of an SIP is rupee-cost averaging. By investing a fixed amount at regular intervals, an investor buys more units when prices are low and fewer units when prices are high. This mechanism automatically averages out the purchase cost over time, protecting the investor from the pitfalls of market volatility. Volatility, often feared by investors, becomes an ally through SIPs. The principle of rupee cost averaging ensures that more units are purchased when markets fall and fewer when they rise, steadily lowering the average cost of investment. During March 2020, as markets plunged, SIP investors accumu-



A BALASUBRAMANIAN

MANAGING DIRECTOR & CEO -
ADITYA BIRLA SUN LIFE AMC LTD

lated units at depressed valuations. In the strong rally that followed, these units contributed outsized gains, transforming short-term volatility into long-term wealth creation. This is the mechanism that turns market uncertainty from a threat into an opportunity.

Investor behaviour is often the biggest barrier to wealth creation. Fear leads to redemptions during market downturns, and greed drives over-allocation during market rallies. SIPs remove emotion from decision-making, embedding consistency even when markets test investor resolve. This is perhaps the most underappreciated advantage of SIPs — they not only generate wealth mathematically but also improve investor behaviour.

The principle of compounding amplifies this discipline into extraordinary wealth creation. A ₹10,000 monthly SIP compounded at 18.28% for around three decades grows to nearly ₹6.45 crore [1] against a principal of just ₹32.20 lakh. For instance, despite the market corrections in 2022, the fact that SIP inflows remained robust, demonstrated that investors were not panicking but instead adhering to their long-term plans. This steady flow of capital into MFs, regardless of market sentiment, provides stability and signals a maturing investor base that prioritises long-term wealth creation over short-term gains.

The power of SIP extends beyond mere rupee-cost averaging; it is a tool for building financial discipline. It automates the investment process, transforming it from a discretionary act into a habit. The Indian macroeconomic environment only amplifies the relevance of SIPs. With a young demographic, rising incomes, and accelerating financialisation of savings, MFs are becoming the default savings vehicle for millions. Equities have already demonstrated their ability to outperform traditional avenues like FDs, gold, or real estate over long horizons.

[1] Returns calculated are an example of ABSL Flexi Cap Fund's offering since inception

THE NEW PLAYBOOK

LESSONS FROM INDIA'S HNIs

GROWTH IS NOT SIMPLY MEASURED IN PORTFOLIOS, BUT IN THE VALUES AND HABITS WE CULTIVATE AROUND MONEY

Growth is one of those words that could be generally overused or underestimated. It may be overused because every headline and market commentary speaks of it. It may be underestimated because the true story of growth is rarely about numbers alone.

It is all about discipline, resilience, and perspective. India's journey over the past three decades is a case in point. From the hesitant policies of self-reliance and import substitution in the post-independence era, to the opening of the economy in 1991, India's growth has been built on transformation.

FACT CHECK

The India of today is one of the world's top five economies in nominal GDP, and vastly different from the India of even 20 years ago. The MF industry tells this story better than anything else. In July 2025, the MF industry's AUM crossed ₹75 lakh crore, according to the Association of Mutual Funds (AMFI). This number was around ₹13 lakh crore in July 2015, according to AMFI. The rise in AUM was powered by a surge in systematic investing. SIP inflows hit an all-time high of ₹28,464 crore in a single month, AMFI data shows.

Source: <https://www.amfiindia.com/mutual-fund>
<https://timesofindia.indiatimes.com/business/india-business/explained-in-charts-india-to-become-4th-largest-world-economy-soon-whats-the-road-ahead-to-no-3-spot/article-show/121418460.cms>

Disclaimer: The opinions expressed above are of a personal nature and do not constitute the views of 360 ONE Asset Management Limited. Statements/ opinions/recommendations in this interview which contain words or phrases such as "will",



RAGHAV IYENGAR

CEO - 360 ONE ASSET

CONSISTENCY TAKES ROOT

There has also been a notable shift towards solutions like multi-asset funds, which combine the discipline of SIPs with the resilience of diversification across equities, debt, and commodity segments. What does this say about us as investors? It says that a culture of consistency is taking root. Most importantly, it says that investing is becoming a habit, not an event.

LEARN FROM HNIs

While SIPs are often associated with retail investors, it is striking how many HNIs use the same principles to shape their wealth journey. Their scale may be different, but the behaviours they institutionalise offer powerful lessons for every investor:

1. Think in probabilities, not predictions. HNIs rarely bet the house on a single forecast. They prepare portfolios for scenarios, not certainties. The lesson: Accept uncertainty and build resilience into your plan.

2. Institutionalise discipline. For wealthy families, investment committees and advisors are not just accessories. They are guardrails. The lesson: Put systems in place that prevent your emotions from driving your money.

3. Use volatility as a tool. HNIs don't dread drawdowns; they expect them. Market declines may provide opportunities. The lesson: Volatility may not be a threat; it could be a discounting mechanism if you manage your liquidity and stay patient.

4. Prioritise risk-adjusted returns. The wealthy focus on protecting and optimising capital, not just chasing returns. The lesson: Risk is not just about volatility, but also about the potential erosion of capital over time.

5. Diversify with intent. True diversification for HNIs extends across geographies, timelines, and asset types. Increasingly, this also means adopting structures like multi-asset funds, which may offer a disciplined way to allocate across asset classes.

"expect", "could", "believe", and similar expressions or variations of such expressions are "forward-looking statements". Actual results may differ materially from those suggested by the forward-looking statements due to market risk or uncertainties. The above is only for informational purposes and does not constitute any guidelines or recommendations on any course of action to be followed by the reader. Recipients of this communication should rely on information/data arising out of their own investigations. Readers are advised to seek independent professional advice, verify the contents, and arrive at an informed

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VOLATILITY COACH SPEAK

AMINDER SINGH, PUNE



"At InvestLogical, we recently helped a family overcome ₹24 lakh of unsecured high-interest debt, primarily from credit cards and personal loans with rates as high as 36% annually. Their goal was to fund their daughter's Master's degree in the UK within two years. We began with a structured financial audit and implemented a disciplined Systematic Investment Plan (SIP) strategy using hybrid and low-duration debt funds — without touching their retirement savings. Through focused cash flow management and debt elimination, they became loan-free in just over a year. Simultaneously, we built a goal-linked education corpus via global equity and fund-of-fund investments, considering currency risk and timeline sensitivity. By month 22, ₹18 lakh was ready to support tuition and visa costs. Their daughter is now studying overseas, and SIPs are underway for their younger child's future."

AMIT KACHROO, NOIDA



"A 53-year-old senior professional had two clear goals: maintain a ₹2.5 lakh monthly lifestyle post-retirement and pursue his passion for travel. With only 10 years to achieve this, we designed an aggressive, disciplined investment plan focused on these objectives. At 60, he chose to retire early and asked us to manage his corpus immediately. Adapting quickly, we adjusted his portfolio to support monthly withdrawals of ₹2.75 lakh. Today, he enjoys his desired lifestyle and travels to destinations once thought unreachable."

ANKIT ARVIND JAIN, MUMBAI



"Priya, a dedicated schoolteacher, had a simple yet ambitious dream — to see her son study at a top engineering college. With an estimated cost of ₹25 lakh, it felt out of reach on her modest income. But instead of giving in to doubt, she chose discipline. She began an SIP of just ₹5,000 per month in carefully selected equity MFs. Over 15 years, she remained consistent and committed to her goal. Last month, when her son received his acceptance letter, her investment — ₹9 lakh in total — had grown into a corpus exceeding ₹25 lakh. Her steady habit had turned a mother's dream into a fully funded reality."

ANUP KUMAR GUPTA, GORAKHPUR



"In 2016, during a visit to a client's shop, one of the staff members overheard our conversation about SIPs and approached me with interest. He decided to start a small SIP of ₹2,000 per month with a simple goal in mind — his daughter's future marriage. Years passed, and he remained consistent with his investment. Today, that SIP has grown to around ₹5 lakh. When he recently checked the value, he was overjoyed. For him, this amount means a great deal — it is a major step toward fulfilling an important life goal."

ARPAN ARORA, BENGALURU

"A client in their mid-40s aspired to retire early but was uncertain whether their finances could support such a goal. Despite having built a substantial savings corpus, they lacked confidence in their portfolio's ability to sustain long-term returns. We conducted a thorough financial assessment and developed a strategy that struck the right balance between growth and stability."

INVESTOR'S SUCCESS STORIES



By optimising asset allocation, enhancing tax efficiency, and focusing on reliable income generation, we diversified their investments across multiple asset classes to align with both their risk tolerance and retirement timeline. Three years later, the client successfully transitioned into early retirement. Today, they enjoy the freedom, financial security, and peace of mind they once believed was out of reach — proof that the right strategy can turn ambition into reality.”

ASHISH PANDEY, MUMBAI



“During a period of intense market volatility, one of our valued clients faced not just financial challenges, but significant emotional stress. Recognising the pressure he was under, we provided consistent guidance and encouraged a deeper understanding of market behaviour, including the analysis of derivative data. Through patient coaching, we helped him develop the confidence to navigate uncertainty — learning when to stay cautious and when to take calculated action. As the markets recovered, he was not only financially well-positioned but also mentally equipped to make informed decisions.”

ASHISH SARMA, KOLKATA



“When Alok, a high-earning corporate professional, first met me, he admitted candidly — “I never have money left to save”. Despite a substantial income, lifestyle expenses and scattered, low-return investments were holding back his wealth potential. I conducted a detailed review of his expenses and portfolio, eliminated unproductive investments, implemented a structured budgeting plan, and channelled the surplus into a disciplined, goal-based mutual fund strategy. In just five years, Alok has built a robust, diversified corpus, secured his children’s education, and developed complete confidence

in his long-term financial future.”

ATULKUMAR RAMESHWAR RATHI, PUNE



“One of my clients has always dreamed of reaching his first crore. I still remember the day I called him to share the good news: “Congratulations Sir, aap Crorepati ban gaye hain”. Hearing his disbelief and joy over the phone was truly rewarding. I met him through a referral in 2010. Over the years, with disciplined SIP investments and consistent guidance, he steadily moved towards his financial goals. In 2025, he finally crossed that important milestone.”

BHAVESH GARG, PANCHKULA



“Pankaj, a hairdresser from Chandigarh, once asked me what I did for a living. That question led to a meaningful conversation and the start of his financial journey. He began an SIP with just ₹5,000 a month. Over time, his disciplined investing shifted his focus from home visits to wealth creation. Today, his portfolio has grown to ₹8 lakh. Even more inspiring is his influence — he referred 10 fellow professionals, guiding them to begin their own SIPs. Pankaj’s story is proof that financial empowerment doesn’t require a big start — just the right mindset and guidance. It shows how consistent investing can transform lives, no matter

VOLATILITY COACH SPEAK

where the journey begins — even with a simple haircut.”

BHAVIK UDESHI, KOLKATA



“At 58, a client came to us after retiring without any prior financial planning. He was in a difficult situation — struggling to maintain his lifestyle and battling depression. Together, we revisited his financial reality with his family. One key step was selling a piece of unused ancestral land in his village. Though emotionally difficult, it became a turning point. With the proceeds, we helped him restructure his finances, covering basic needs and restoring financial stability. More importantly, he regained clarity, peace of mind, and the ability to live with dignity. Today, his children fully trust our guidance. We’ve now planned

for his granddaughter’s wedding and his son’s retirement.”

BIKASH HARLALKA, GUWAHATI



“One of my clients, aged 37, began his financial journey with us in 2015 with a humble SIP of ₹10,000. Over time, we educated him and his wife about MFs and other financial products. With consistent guidance and service, they now invest over ₹4 lakh monthly and have built a corpus of ₹3+ crore. He aims to retire early at 55 with a ₹25 crore goal, and we are helping him stay on track. He’s entrusted us with his complete wallet share and reaches out to us even when others approach him for investments. We have also planned separately

for his daughter’s higher education. What started with just ₹10,000 has evolved into a relationship built on trust, commitment, and shared dreams — turning aspirations into reality.”

BIRANCHI SARANGI, MUMBAI



“Mr Amit, a Mumbai-based Chartered Accountant, began investing in 2018 with ₹50,000, gradually building his portfolio through SIPs, MFs, and ULIPs with proper asset allocation. He seized market opportunities by investing lump sums during downturns, including substantial windfalls and bonuses, and maintained discipline by avoiding withdrawals even at market peaks. His consistent approach, especially during volatile phases, accelerated his wealth creation. In 2022, he was appointed Global MD & CEO of his US-based healthcare equipment manufacturing company. By 54, he achieved financial freedom,

resigned in January 2025, and now enjoys quarterly SWP withdrawals. Pursuing his passion, he has launched his own accounting consultancy with three fellow CAs, embracing entrepreneurship while living life on his terms.”

BISHAN AGARWAL, FARIDABAD



“In 2015, our client began a disciplined monthly SIP of ₹50,000, consistently investing for nine years. Through prudent and steady investing, her corpus grew significantly over time. By 2024, she achieved a remarkable milestone — purchasing her dream home valued at ₹1.5 crore entirely through her investments, without relying on any bank loans or EMIs. This financial freedom not only gave her immense pride but also freed up monthly cash flow, prompting her to increase her SIP contribution from ₹50,000 to ₹1 lakh.”

INVESTOR'S SUCCESS STORIES

C. K. VANITHA, BENGALURU



"I met Mr Prasad, a reputed HR Head at an MNC, during his income accumulation phase. His investments were scattered and conservative, lacking a clear retirement plan. We streamlined his portfolio and implemented a Bucket Strategy, enabling him to comfortably withdraw ₹2 lakh monthly — outpacing inflation with a diversified asset mix. Today, Mr Prasad enjoys financial freedom, and both his children have joined our planning journey. Recently, we also welcomed his grandchild, for whom we are now planning long-term education needs."

CA HARESH NAGPAL, LUDHIANA



"One of my clients once trusted only traditional savings like FDs and PPFs. With patient guidance, he gradually began investing ₹10,000 monthly through SIPs. Over the years, this disciplined approach blossomed into a portfolio exceeding ₹5 crore, enabling him to fulfil lifelong dreams such as owning a family home. When cancer struck, he entrusted us with a deeply personal mission: to help his family manage and settle his legacy with fairness and unity. Though he is no longer with us, his brother and sons continue the investment journey he started, preserving and growing the foundation, he so carefully built."

CHETAN JAIN, BENGALURU



"In 2017, Mr Rajeev, a 48-year-old professional, set a clear goal — to fund his daughter's future engineering education. With a nine-year horizon, we evaluated his goals, income, and risk profile, and recommended a ₹25,000 monthly SIP in diversified equity MFs. Committed to the plan, Rajeev remained disciplined through market volatility, avoiding emotional decisions and staying invested. By 2025 — well before his daughter's admission — he successfully achieved his target corpus."

CHIRAG JAIN, KOLKATA



"In 2006, our client, Mr Anil Singh, made an investment for his daughter through Suskan Wealth. By 2010, the investment had nearly doubled, and he considered redeeming it. We advised him to remain invested unless there was an urgent need for funds. Trusting our guidance, he decided to stay invested. Over the years, this decision proved invaluable — by 2024, the investment had multiplied more than 40 times. Sadly, Mr Singh recently passed away, but his daughter has now inherited this wealth. She has chosen not to redeem it, seeing it as her father's legacy and blessing. This journey reflects the power of long-term investing and the lasting impact of disciplined financial decisions."



DAVID JOHN AIREDDY, HYDERABAD

"A client began his SIP journey with us in 2009, gradually gaining confidence in wealth creation through Equity MFs. His trust was strengthened over the years through our Investor Awareness Programmes, which deepened his understanding of the market. After retiring as an Executive Director from a government

VOLATILITY COACH SPEAK

organisation, we helped him plan his cash flows and align his financial goals. His spouse also started investing following her retirement settlements. Their positive experience inspired their children and extended family to invest with us, each building wealth steadily through SIPs.”

DEEPAK PATIL, ICHALKARNJI



“Dr Atul and Dr Vasundhara, both respected medical professionals, came to us with a clear goal — to secure their family’s future through smart investments and comprehensive term insurance. Tragically, after just four to five years, Dr Atul passed away, leaving the family in shock and placing the entire responsibility on Dr Vasundhara. Their elder son pursued BDS, and their younger daughter continued her schooling. Thanks to the foresight and careful financial planning, Dr Vasundhara remained financially secure. The term insurance provided a vital safety net, while disciplined investments ensured that her children’s education continued uninterrupted and their lifestyle remained stable without added financial stress.”

DEEPESH R MEHTA, BENGALURU



“In 2018, Mahesh, an IT professional from Bengaluru, retired at 45 to pursue his passions — yoga, badminton, and wellness. Under the guidance of his financial planner, Deepesh Mehta (Founder & CEO, Happy Investor Finserv LLP), he implemented a five-bucket strategy tailored to different retirement phases. This approach balanced safety, liquidity, and long-term growth. Now, seven years into early retirement, Mahesh lives with confidence — even through events like the 2020 pandemic — thanks to disciplined asset allocation. His daughters’ education and family vacations are seamlessly planned, and his portfolio is structured to support him comfortably until age 90.”

DEV PATEL, KORBA



“One day, while visiting an investor, I saw his two daughters playing outside. When I met their father, I introduced myself as an MF distributor who helps people create wealth. He shared that for four years he had been wanting to start an SIP, but banks only offered him life insurance policies. He asked me to start his SIP immediately. He began with ₹10,000 plus a ₹2,000 top-up. Today, his SIP has grown to ₹32,000, creating ₹48 lakh in wealth, projected to reach ₹1.25 crore by 2030. Seeing someone’s wealth grow like this gives me immense satisfaction. He often thanks me, saying it was my guidance and effort that made it possible.”

DEVENDER GOSWAMI, LUDHIANA



“A Ludhiana-based client referred me to Mr and Mrs Arora from New Delhi, a couple in their late 40s. Despite investing for years through bankers, relatives, and others, their portfolio — over 20 MFs, insurance policies, FDs, and direct stocks — lacked structure. They were saving but without clear goals or alignment to risk and timelines. We began with a comprehensive review and restructured their investments into a focused, goal-based plan: 70% equity, 20% debt, 10% gold. Redundant insurance was replaced with a term plan and health cover. SIPs with top-ups and regular reviews were implemented. In just

INVESTOR'S SUCCESS STORIES

two years, their portfolio stabilised, life goals were on track, insurance costs dropped, and financial stress reduced. They now feel confident and in control — proving that clarity, not complexity, drives financial success.”



DHIRAJ KUMAR GUPTA, GORAKHPUR

“One of my young clients recently helped his father purchase a dream property worth over ₹1 crore. What made this moment truly special was that he contributed more than 30% of the amount from his own savings — built steadily over 10 years through a disciplined SIP. This wasn’t just a financial milestone for him, but also a deeply emotional one for the entire family.”

DIBYENDU MAJUMDAR, KOLKATA



“Nilanjana, a determined woman entrepreneur who transformed her financial journey through discipline, resilience, and the power of professional guidance. With limited resources but strong intent, she embarked on a path of wealth creation through an SIP. Guided by my advice, Nilanjana navigated market volatility and economic uncertainty with confidence. Together, we identified opportunities to optimise her investments, ensuring both security and flexibility for her future. Her commitment to long-term planning and staying the course made all the difference.”

DIVESH KUMAR BAJAJ, VARANASI



“In 2004, we began with a humble ₹20,000 investment in a Tata Motors FD. The goal was simple yet meaningful — saving for his daughter’s wedding. With discipline, patience, and a consistent investment approach focused on purpose rather than chasing market returns, we stayed committed. Over the years, the family avoided distractions and stayed invested through all market cycles. Today, one daughter is happily married, and their total financial assets have grown to nearly ₹7 crore. They didn’t just achieve their goal — they surpassed it. Now, we are planning the next chapter of their financial journey together.”

DR UJJWAL KUMAR JANA, KOLKATA



“I’ve had the privilege of working with this client since 2009, and our partnership continues to thrive — a reflection of the mutual trust we have built over the years. From the very beginning, our conversations have been rooted in strategy, long-term thinking, and tailored financial planning. I recall a particular moment that became a turning point in his journey. He was considering increasing his home loan EMI to repay the loan faster. After understanding his situation, I suggested an alternative: channel that additional amount into a disciplined SIP instead. He trusted the process, and today, he’s witnessing the

powerful impact of compounding. Moments like these remind me that good advice, backed by long-term commitment, can create lasting financial outcomes.”

GAGAN GUPTA, MUMBAI

“When Mrs Neeta Pujari lost her husband, she was suddenly faced with managing all her financial matters alone. She had always left these responsibilities to him, so the situation felt overwhelming.

VOLATILITY COACH SPEAK



My team and I approached her case with patience and empathy, ensuring her money was invested safely while generating a steady income to meet her needs. We took time to explain every step, never rushing her decisions, and gradually built her confidence in handling her finances. Today, she manages her expenses comfortably while growing her savings, knowing her long-term goals are in safe hands."

GAURAV JAIN, LUCKNOW



"Mr Ayush Singh, a 50-year-old FMCG distributor from Uttar Pradesh, had a clear goal: to save ₹5 crore in three years for his elder son's wedding. Despite having the financial capacity, most of his money was tied up in business, and his personal and business finances were deeply entangled — leading to confusion and lack of clarity. We stepped in with a structured, disciplined solution: an SIP of ₹7 lakh/ month in carefully selected MFs. The approach was focused on capital preservation with moderate growth, avoiding excessive risk. In just three years, the portfolio grew steadily to ₹5.13 crore with an average annual return of 12% — right on time, and without stress. Impressed with the results, Mr Singh has now started a ₹10 lakh/ month SIP for his younger son's wedding."

GHANSHYAM DAS GUJRATI, VARANASI



"One of my young clients, Mr Brajesh Kumar, a businessman, set a financial goal of investing ₹2 lakh monthly through SIPs starting five years ago. Today, his portfolio value has grown to ₹2 crore. Looking ahead, Mr Kumar aims to grow his investment corpus to between ₹50 crore and ₹100 crore over the next 15 years by increasing his SIP contributions by 10% annually. I am proud to share that his disciplined approach and commitment have made him a successful investor. Furthermore, Mr Kumar has referred 15 other individuals, all of whom have responded positively and are witnessing encouraging results."

GIRINDRA NARAYAN GHOSH, CUTTACK



"In 2005, a client wished to gift her newborn grandson a small investment. Instead of a traditional FD, I suggested an MF Children's Plan — a new concept at the time. She agreed, and years later, I encouraged the child's parents to start an SIP in the same fund for both their children. What began as a small gesture grew into a well-structured education fund. In 2018, the elder son secured admission to B.Tech at SRM University, Chennai, and the fund comfortably covered his annual fees through planned redemptions. In 2023, the younger son also joined the same university, with his course fully funded from the investment. That single decision in 2005 has now financed two engineering degrees — a true testament to disciplined, long-term investing."



GIRISH KHANDELWAL, CHENNAI

"I have had the privilege of working with this client since 2009, and our partnership continues to thrive — a reflection of the mutual trust we've built over the years. From the very beginning, our conversations have been rooted in strategy, long-term thinking, and tailored financial planning. I recall one particular moment that became a turning point in his journey. He was

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considering increasing his home loan EMI to repay the loan faster. After understanding his situation, I suggested an alternative: channel that additional amount into a disciplined SIP instead. He trusted the process, and today, he's witnessing the powerful impact of compounding."

GURDEESH BHALLA, PANCHKULA



"From gardening work and limited income to achieving life-changing milestones, Mr Suresh's story is a testament to the power of discipline. A few years ago, he came to me with a simple yet profound goal — to secure his future and fulfil his family's dreams. We started small, with just ₹1,000 per month. The amount was modest, but his trust and commitment were immense. Month after month, without fail, he continued investing. Today, he proudly owns his own home, celebrated his daughter's wedding with joy and dignity, and accomplished it all without a single loan. This is the power of consistency. As I guided and planned alongside him, the real credit belongs to Mr Suresh for his patience, dedication, and belief in the process."

GURURAJ B PISE, DHARWAD



"A successful professional came to us with a portfolio heavily concentrated in a single asset class, leaving them exposed to significant risk. After understanding their financial goals, we recommended a strategic asset allocation plan — balancing equities for growth, fixed income for stability, and alternative assets for diversification. Over the next three years, this well-structured portfolio not only withstood market volatility but also delivered consistent returns, staying aligned with their long-term objectives. Through disciplined diversification, the client achieved both security and sustainable growth, ultimately enabling them to retire early with the confidence that their wealth was working efficiently across all asset classes."

HARISH NAGANNA, PUNE



"One of my clients aspired to buy a 2 BHK flat in Pune — but without taking a loan. Instead, he chose disciplined investing through MF SIPs, trusting long-term growth over EMIs. Surprisingly, the Covid pandemic became an opportunity to save more, accelerating his progress. Over 10 years, his SIPs not only built the required corpus but also covered major expenses like his daughter's education, home maintenance, furniture, and a housewarming. Now, with just ₹15 lakh left under a construction-linked plan, he's confident his MF portfolio will fully cover it."

HARWINDER SINGH CFP, CHANDIGARH



"In 2019, Mr Sharma approached us with ₹12 lakh in savings and a strong desire to secure his family's financial future. With limited experience in structured financial planning, we developed a personalised, goal-based strategy aligned with his risk profile. He began investing consistently through SIPs in diversified equity MFs. Through regular portfolio reviews, timely rebalancing, and a disciplined approach, his investments benefited from the power of compounding. By 2025, his portfolio had grown to over ₹1 crore."

HEMANT KUMAR AGARWAL, NAJIBABAD



"Ten years ago, one of my former clients started an SIP based on my financial advice, with the goal of securing funds for his daughter's wedding. In April 2025, he withdrew ₹50 lakh from his SIP corpus, which provided significant financial support for the event. He personally thanked me for the guidance, sharing how this disciplined investment approach helped him meet an important life goal without financial stress. This experience reinforces the value of timely and well-structured financial planning. It's always rewarding to see long-term strategies deliver real results, especially during life's major milestones."

JAY SHUKLA, SURAT



"Mr and Mrs Desai, a dynamic entrepreneur couple from the fashion and design industry, began their investment journey with enthusiasm — but little structure. Their scattered and impulsive choices delivered minimal progress toward wealth creation. Six years ago, they decided to seek expert guidance. With proper handholding, we helped them define clear financial goals — chief among them, owning their dream home. A disciplined investment strategy was implemented, built on thoughtful asset allocation across equity, debt, and liquid funds. Consistent reviews and goal-based investing became their new financial routine. Today, they proudly live in their dream home — and the EMI is fully covered by returns from their well-structured portfolio."

JAYANTA CHOWDHURY, KOLKATA



"When I first met Mr Aditya Dev, a talented software engineer, his investment decisions were largely influenced by internet searches and trending advice from financial influencers. While well-intentioned, this information overload had led him to unknowingly drift away from his true financial goals. I explained the risks of following unverified, generic advice and introduced him to a structured, goal-based investment approach. By aligning his investments with clearly defined objectives and implementing a disciplined asset allocation strategy, we brought clarity and purpose to his financial journey. Today, Aditya is a confident, cash-rich investor with a well-defined path toward financial freedom — a transformation built on clarity, discipline, and personalised guidance."

JEET LAL PRAJAPATI, GORAKHPUR



"A few years ago, one of my client's daughters married into an affluent family. Her father would often tell me with pride, "Meri beti rani ki tarah rehti hai". Her husband, a senior IT professional, handled everything — banking, investments, passwords — entirely online. She was never involved in the finances. Tragically, he passed away suddenly at just 39. Despite the wealth, she had no access: no joint accounts, no nominations, no Will, and all devices locked. She was financially stranded."

K. K. PANDEY, GHAZIABAD

"Mrs Dipti Sharma, a 30-year-old homemaker from Ghaziabad, had always been a conservative

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investor, preferring FDs and gold. In 2012, after a detailed discussion with me, she decided to diversify her portfolio by investing ₹10 lakh in a balanced MF — a mix of equity and debt offering both growth potential and stability. By 2022, her investment had grown to ₹25 lakh, demonstrating how a balanced approach can yield significant results, even for risk-averse investors. Her journey underscores the value of diversification and the benefits of choosing the right investment vehicle.”

KRISHNA KUNDA, HYDERABAD



“This family’s investment journey is a strong example of disciplined, goal-oriented financial planning across generations. The primary investor began SIP investments in 2015 and discontinued them upon retirement in 2023. Since then, he has been withdrawing ₹30,000 monthly, yet his portfolio continues to deliver an impressive CAGR of 15.91%. His spouse made a one-time investment that has grown steadily at a CAGR of 15.95%. Their son, who started his SIPs in 2023, is already seeing a remarkable CAGR of 17.57%. Collectively, the family’s investments reflect a robust overall CAGR of 15.75%,”

showcasing the power of consistent investing, long-term vision, and the importance of financial planning tailored to each life stage.”

KUDBUDEEN AJMAL, MADURAI



“Mr Saravanan, an electrical trader from my hometown, was concerned about funding the future marriage expenses of his three daughters. Six years ago, we set a clear financial goal, estimating the future cost by factoring in inflation and aiming for an expected return of 15%. We implemented a disciplined SIP strategy in carefully selected top-performing mutual funds, with timely portfolio rebalancing to manage risk and optimise growth. Today, we have successfully built a corpus of over ₹50 lakh for his eldest daughter’s wedding. Pleased with the outcome, Mr Saravanan has adopted the same investment

strategy for his other two daughters.”

LAKSHMIPATHI YELAM, BENGALURU



“Umesh, an IT professional, wanted to use his ₹25 lakh bonus to close his home loan, believing it would bring him peace of mind. As a financial coach, I encouraged a deeper review. A 360° assessment revealed a significant shortfall in his child’s education fund. While loan closure offered emotional relief, it posed long-term financial risks. Through discussion, we uncovered two key fears: untimely death and job loss. We addressed these by increasing his term insurance, building an emergency fund, and exploring career upskilling. With these protections in place, Umesh chose to invest the bonus strategically

rather than repay the low-interest loan.”



MAHESH GOKULDAS GATTANI, AMRAVATI

“One of our long-standing clients, who has been engaged in the film distribution business for over five decades, followed a smart and disciplined financial strategy. Every time his business thrived, or a film release succeeded, he prudently invested a portion of his earnings into MFs. This consistent

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approach paid off handsomely over the years, helping him build a substantial and reliable corpus. When the Covid-19 pandemic brought the film industry to a standstill, his MF investments became his financial backbone. With business income halted, he still managed to pay his employees' salaries without any job losses, thanks to the liquidity and growth from his investments."

MANISH MAHESHBHAI VYAS, SURAT



"One of my long-standing clients, Mr Anand Gudihal — a senior leader at an MNC — has been working with me since 2015. Over the past decade, it's been a privilege to support him on his financial journey. From the beginning, we focused on building a disciplined, goal-oriented investment strategy. By consistently investing in MFs through SIPs and making timely shifts based on market trends and his evolving goals, his portfolio has delivered returns that have consistently outperformed market benchmarks. What makes our partnership strong is mutual trust and open communication. I have always made it a priority to listen actively, understand his objectives clearly, and offer well-reasoned, tailored advice."

MANOJ KANTILAL MUNOT, PUNE



"A cautious investor began investing in Gold ETFs 15 years ago, when the price was around ₹2,500 per gram. He started a small monthly SIP, staying consistent during festive occasions while enjoying the benefits of digital investing — no worries about purity, storage, or pricing. As gold prices crossed ₹9,900 per gram, his portfolio grew substantially. When his daughter's wedding approached, he redeemed a portion of his ETFs to buy physical gold with financial ease. His journey highlights how modern investment tools can fulfil traditional goals without compromise."

MEET SHAH, GANDHINAGAR



"Eighteen years ago, I met Mr Patel, a hardworking farmer from a small village in Gujarat with modest income but big dreams: educating his children, retiring comfortably, and achieving financial independence. Together, we set clear goals and crafted a simple, tailored plan focused on consistent saving and disciplined investing, avoiding emotional reactions during market fluctuations. Despite challenges like the 2008 financial crisis and the 2020 pandemic, Mr Patel remained patient and committed. His resilience paid off — today, his child studies abroad, and he is approaching a secure retirement."

MOHAN AGARWAL, KOLKATA



"Rajesh Kumar, a 30-year-old engineer from Pune, approached us with an ambitious goal — a ₹10 crore retirement corpus. Despite household commitments, he began with a ₹10,000 monthly SIP in equity MFs, uncertain if it could fulfil his dream. We designed a plan to step up his SIP by 10% annually with salary growth, ensuring his contributions kept pace with inflation. Over 30 years, this disciplined approach — regardless of market fluctuations — would see him invest ₹94 lakh in total, projected to grow to over ₹10 crore at a 12% annual return. Today, Rajesh looks to retirement with confidence, crediting consistent investing and gradual scaling for turning his vision into reality. His

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journey proves that starting small, staying disciplined, and giving time to compounding can achieve extraordinary results.”

MOHD SHAHNAWAZ RAZVI, BILASPUR



“In 2015, one of our clients began his investment journey with us by starting a monthly SIP of ₹3,000 after careful discussions and guidance. Over time, he invested a total of ₹3,57,000, which has grown to ₹9,36,896, delivering an impressive XIRR of 18.61%. As our relationship deepened, he continued to add investments based on our advice during regular meetings. Today, his family’s MF portfolio has crossed ₹1 crore, and his current SIP stands at ₹61,000 per month. He often expresses his gratitude, acknowledging our role in shaping his portfolio and consistently valuing the trust and services we provide.”

MOHIT GUPTA, LUCKNOW



“We proudly share the inspiring journey of Mr Ravindra toward financial freedom. Our partnership began in 2004 with a comprehensive long-term financial plan centred on clear goal-setting, disciplined investing, and strategic asset allocation. Over 15 years, he consistently invested through equity MFs and SIPs, viewing market volatility as an opportunity rather than a risk. In 2019, we introduced a Systematic Withdrawal Plan (SWP) at 9% p.a., providing him with steady income while preserving his capital. Today, Mr Ravindra enjoys a peaceful retirement, with his wealth continuing to grow. His story exemplifies the power of early planning and steadfast commitment.”

MRIGENDRA MISHRA, RANCHI



“Twenty-two years ago, shortly after his retirement, one of my very first clients began his investment journey with me. At that time, I had just started my career as an MFD. His goal was clear — to maintain financial independence and never have to rely on anyone. We invested his retirement corpus as a lump sum and established an SWP to provide him with a steady income. Over the years, this approach has given him peace of mind, financial stability, and the freedom to live life on his own terms. Today, his corpus remains strong, and our enduring partnership has fostered lasting trust and purpose.”

MUKESHKUMAR P PATEL, ANAND



“A client began investing with us in 2008. By 2014, when he moved permanently to the US, his MF portfolio was ₹14 lakh. Despite relocating, he continued disciplined, consistent investments over the next five years. Today, his portfolio has grown to ₹8 crore — a nearly sixfold increase — demonstrating the power of compounding and systematic investing. Now retired, he spends six months each year in India and the US, supported by an SWP. He shared that many peers with higher incomes have not achieved financial independence. His improved well-being and peace of mind reflect sound financial planning. His satisfaction has resulted in multiple client referrals.”

N KRISHNA ANAND, KOCHI

“Twelve years ago, on a rainy evening, my domestic help came to me, worried. Her daughter was

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4, and she asked, "Will I ever be able to send her for degree studies after 12th?" I responded not with sympathy, but with a plan. We started an SIP of ₹1,000 in her name. To support her, I increased her salary by ₹1,000 and matched the SIP, making it ₹2,000 monthly. Fast forward to today — that SIP has grown to nearly ₹7 lakh. Her daughter, Chandana, just secured admission for BSc Nursing at a government college in Kerala. The three-year fee? ₹6 lakh — fully covered. That small step on a rainy evening funded a dream, changed a life, and secured a future."

NARENDRA KUMAR SURANA, GUWAHATI



"At Swastik, we believe that small steps lead to big leaps. Back in 2019, Mr Jain, a prominent businessman from the Northeast, walked into our office for a casual visit. He shared his aspiration to become financially free by 2026, despite carrying a ₹2 crore bank cash credit burden. We had a deep conversation about SIPs and started with a simple ₹50,000 monthly investment. Nothing fancy — just discipline, patience, and faith in the process. As his business grew, he gradually increased his SIP, and today he invests ₹2.5 lakh every month. His portfolio has grown to ₹1.5 crore, and he is well on track to close his C/C. More importantly, he now understands money better and sees SIPs as his silent partner in success."

NARENDRA MOHAN AGARWAL, PATNA



"When a retired couple approached me, they were anxious about their dwindling savings and rising medical expenses. They feared outliving their money. After a careful review, we restructured their portfolio with a focus on low-risk hybrid funds and monthly income plans, designed specifically to meet their post-retirement needs. The result? A steady, reliable income stream with capital preservation at its core. Even during market downturns, their income remained stable. Today, they live with confidence and stress-free, enjoying occasional travel and proudly supporting their grandchild's education."

NARESH KUMAR VERMA, NOIDA



"One of the most inspiring journeys I have had the privilege to manage is that of a 95-year-old retired colonel, whose investment portfolio I have been handling for the past 18 years. Despite never having invested in MFs during his service years, he placed his trust in my advice and began his investment journey post-retirement — with discipline, patience, and a clear sense of purpose. Today, during our meeting, he shared something deeply moving: "I've fulfilled all my goals — from donating to schools, blind homes, and orphanages to publishing books. It was all possible because I remained committed to your guidance." His words were more than a compliment — they were a powerful reminder of what long-term investing is."



NEEPA KHATRI, PUNE

"A high-earning couple felt financially stuck despite strong incomes, burdened by EMIs, lifestyle inflation, and family obligations, with no savings and growing anxiety. We introduced a spending structure: 50% for essentials, 20% for wants, and 30% for goals like debt repayment and investments. Utilisation boundaries limited impulsive purchases and set realistic budgets for gifts, vacations, and

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festivals, bringing discipline without guilt. The real breakthrough was emotional boundaries — helping them say “no” to external pressures and fostering honest money conversations. Within six months, they became debt-free. Within a year, they started SIPs and created a clear roadmap for long-term goals.”

NIKHIL NAIK, MUMBAI



“Over the past four years, I have had the privilege of guiding Mr Suraj Dodecha and his family on their financial journey through Naik Wealth. Our role has been to understand their unique goals and aspirations, and to design strategies that not only ensured financial stability but also supported the growth of their family business. What makes this journey meaningful is the trust placed in us and the collaborative approach we have built together. Seeing their progress and the positive impact of disciplined financial planning has been truly rewarding. I look forward to continuing this partnership with the Dodecha family and helping them achieve even greater milestones in the years to come.”

NITIN AGARWAL, JHUNJHUNU



“Madhumita, one of our valued clients, is passionate about turning idle money into meaningful wealth. Guided by a disciplined investment plan, she has been steadily accumulating quality stocks through regular stock SIPs in fundamentally strong scrips and mutual fund schemes, building a solid portfolio over time. Her strategy is simple yet effective — consistently buying, selling only 50% at higher levels in partial quantities, and repurchasing when prices dip. This has helped her reduce her average purchase cost and enhance returns, especially in the early stages of her journey. Complementing this, she has invested in

Niftybees, Goldbees, and Silverbees, paving the way for lasting wealth and a secure financial future for her loved ones.”

NITISH GOEL, JALANDHAR



“In 2008, a simple newspaper leaflet introduced a client to Goel Investments. What began as a casual inquiry soon blossomed into a journey marked by trust, growth, and a lifelong partnership. Impressed by our experienced advice and transparent service, he began investing in MFs and quickly became one of our most loyal clients. His role, however, extended far beyond that. Through market highs and lows — and even during the uncertainty of Covid — he remained calm, composed, and unwavering in his belief. His empathy inspired us, his referrals expanded our network, and his trust laid the foundation on which we continue to build. He

grew his wealth with us, and in turn, we grew because of him.”

OM PRAKASH, NOIDA



“At 21, Vikram earned ₹5,000 a month tutoring children in Delhi and travelled by bus. Life was simple, but he had an insatiable desire to learn. One evening, a blog on personal finance sparked a lifelong habit. He explored free YouTube videos, read Rich Dad Poor Dad, and applied every insight. With just ₹500 a month, he began an SIP in a balanced MF, raising it by 10% whenever his tuition income increased. He didn't wait to have “enough money” — he started with what he had. Fifteen years later, discipline and patience grew his portfolio to

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₹35 lakh. Now, with over 2 lakh YouTube subscribers, he teaches others the same lesson: small, consistent steps can yield extraordinary results.”

OPINDER JAIN, HYDERABAD



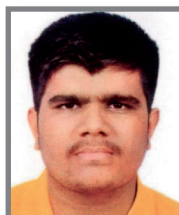
story stands as a powerful example of what thoughtful planning and commitment can achieve.”

OVISHEK CHOWDHURY, SILIGURI



him build a substantial corpus — far beyond his initial expectations.”

PARTH VIRAJ UDESHI, KOLKATA



“Two years ago, a friend of mine, fresh out of college and in his first job, thought investing was “something to do later”. Over a casual coffee chat, I shared the importance of starting early and how even modest amounts can grow significantly over time. Motivated, he began his first-ever investment — a ₹3,000 monthly SIP in an index MF. Within a year, he not only saw encouraging returns but also built the discipline to invest before spending. Now, with each salary hike, he plans to increase his SIP.”

PARTHA PRATIM CHATTOPADHYAY, KOLKATA



as a financial awareness advocate.”

PAWAN AGARWAL, KOLKATA

“When 43-year-old business owner Mr Rajeev Mehta approached us, his finances were scattered — multiple insurance policies, uncoordinated SIPs, and no clear financial direction. Although he

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earned well, he lacked confidence about his family's future. We started with a comprehensive financial plan, consolidating his investments and aligning them with defined goals: his children's education, retirement planning, and legacy creation. With disciplined execution and regular reviews, Rajeev began to feel more in control. Within two years, he achieved clarity and confidence, with a structured portfolio worth ₹5 crore. More importantly, he gained peace of mind, knowing his family's future is secure. His words continue to inspire us: "For the first time, my money has a purpose"."

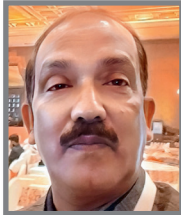
PHANI RAJA SEK HAR MELLACHERUVU, HYDERABAD



"When Mr Ramesh, a 38-year-old IT professional, approached us in 2016, he felt overwhelmed by scattered investments and lacked a clear financial direction. We implemented a structured, goal-based strategy using our SSI approach — Security, Safety, and Investment — designed to provide protection, stability, and long-term growth. With the right mix of term and health insurance, disciplined SIPs, and regular portfolio reviews, his financial foundation steadily strengthened. Over nine years, his portfolio grew to ₹2.8 crore. In 2025, he was able to fund his son's overseas education entirely debt-free. Today, Mr Ramesh

is financially secure, on track to retire by age 52, and proudly shares: "SP Financial Services didn't just manage my money — they gave me peace of mind"."

PINAKI ACHARYYA, SHILLONG



"Creating an emergency fund is like building a financial safety net for life's uncertainties. I always advise clients to maintain one. A retired state police officer, one of my clients, was always healthy, yet I insisted he keep ₹5 lakh aside. Months after moving from Shillong to Guwahati, he suddenly had chest pain and needed urgent bypass surgery costing ₹6 lakh. With no sufficient balance and no help from relatives, the family panicked. That's when they remembered the emergency fund. I initiated the redemption, and the amount was credited the next day. The surgery was done on time, and he is now recovering well."

PRADIP DEY, GUWAHATI



"A long-standing client, a forward-thinking business owner, has always placed employee welfare at the forefront, offering comprehensive health insurance to his team. When an employee required hospitalisation, the insurer unexpectedly rejected the claim on questionable medical grounds. Determined to protect his staff, the client personally covered the entire bill, though the incident left him disheartened. For us, the matter was far from closed. We meticulously reviewed the case, gathered supporting evidence, filed multiple appeals, and escalated the matter to the Ombudsman. After four months of persistent

follow-up, the Ombudsman ruled in our favour, and the claim was fully honoured."



PRANESH NAGARAJAN, TIRUVANNAMALAI

"Happiness is seeing a client move into their dream home without any debt — and we are proud to have played a small part in that journey. Nearly 50% of the house was funded through MF redemptions, made possible by our client's disciplined approach of investing regularly through SIPs and lumpsums over

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the years. With this goal achieved, their focus now is on building wealth further to meet upcoming milestones such as children's education, retirement, and long-term wealth creation. This success story highlights how mapping financial goals through Mutual Funds can make a significant difference for investors. We look forward to guiding and working with more such determined investors in the future."

PRASAD SHETTY, MUMBAI



"A few days ago, a couple walked into my office beaming with joy and gratitude. They had just celebrated their daughter's graduation as an MBBS doctor — now heading to the US for her Master's — with zero education loans. The gentleman had retired a month earlier, financially secure with a retirement corpus of ₹3.8 crore. Eight years ago, in 2017, they had entered my modest office unsure and overwhelmed, concerned about funding their daughter's dream. With careful planning — liquidating underutilised assets, optimising taxes, and investing strategically — we aligned their finances with their life goals. Today, they're living debt-free in a larger home, proud and financially independent."

PRAVEEN KUMAR JAIN, AGRA



"As a proactive financial coach, I firmly believe that consistent planning is the key to lasting prosperity. One such example is Mr Atul Sharma, a 30-year-old marketing executive, who approached me five years ago, eager to start investing but unsure where to begin. We started with a modest SIP in MFs, aligned with his goals and risk profile. Over time, I helped him diversify into equity funds and other growth-oriented instruments, always ensuring his investments stayed on track. Even during market volatility, Atul remained disciplined — an essential trait I continually encouraged. Today, he stands on a solid financial foundation and is confidently pursuing his long-term objectives. His journey reflects how steady effort, guided by the right mentor, can lead to true financial success."

PREETAM AMRUT MUTHA, PUNE



"One of my clients, a young professional with ambitious goals — buying a home, planning for retirement, and securing his child's education — approached me to bring structure to his finances. We began by identifying his objectives, risk tolerance, and time horizons. Based on this, I designed a balanced portfolio spread across equity, debt, and hybrid MFs. I made sure to simplify concepts like SIPs, STPs, SWPs, asset allocation, and tax-saving strategies so he could make informed choices with clarity and confidence. Through regular portfolio reviews and timely adjustments, we kept his investments aligned with his evolving goals. Even during market volatility, consistent communication helped him stay disciplined and focused. Today, he feels confident and in control of his financial future — a transformation I'm proud to have been part of."



PRIYESH SAMPAT, MUMBAI

"Kumar and Saumya's journey from a modest beginning to building a personal net worth of ₹10 crore is truly inspiring. They began their SIP in 2007 with just ₹1,400 per month—proving that starting small, starting early, and staying consistent can create life-changing outcomes. Their disciplined approach to

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investing, avoiding unnecessary expenses, and sticking to their financial plan helped them steadily grow their wealth. With clearly defined goals — owning a home, buying a luxury car, and funding their children's overseas education — they remained focused and motivated throughout. Their unwavering trust in Sampat Investments helped them navigate market volatility with confidence. Today, their dreams are a reality.”

PROF SAURABH BAJAJ, MUMBAI



“Mr Harish Sinha, a businessman from Mumbai, came to us overwhelmed by financial stress that was impacting his health. Burdened with multiple high-interest loans and lacking a clear plan, he sought our help to regain control. We adopted a comprehensive approach by restructuring his debts and reducing his EMIs, which provided much-needed financial relief. Alongside this, we developed a savings roadmap and helped him start his first SIP to secure his future. Within 12 months, Harish experienced a significant reduction in debt and consistent savings, which contributed to a noticeable improvement in his health and peace of mind.”

RAHUL CHANDALIA, DELHI



“A retiring government officer came to us for advice on his small MF portfolio. We soon found his previous broker had been switching funds frequently to earn commissions and pushing high-commission insurance products disguised as investments. He sought a more ethical, structured approach. His financial documents were scattered across multiple policies and bonds. We began by understanding his key goals: retirement, his elder daughter's wedding, and long-term security. We realigned his portfolio, digitised his records, and restructured investments accordingly. The daughter's wedding was funded with minimal tax impact, and both daughters later started investing with us. Today, the family's MF portfolio exceeds ₹5 crore, with a total net worth over ₹11 crore. We're now guiding them on estate and will planning — turning trust into our greatest achievement.”

RAJESH BANSAL, DELHI



“In 2014, a close friend sought my help to plan a grand wedding for his daughter. Traditional savings tools like FDs and RDs fell short of his goal. I introduced him to the power of SIPs — highlighting how time, discipline, and the right strategy can create meaningful wealth. With a target of ₹1.5 crore, he began a ₹40,000/month SIP. By March 2024, his investments had grown to over ₹2.5 crore. At his daughter's destination wedding in Goa, he shared on stage, “This wedding was made possible because of SIP and the right advice at the right time”.”

RAJESH KUMAR JHA, PATNA



“In 2008, at the very beginning of my career, I met Dr Jha, a renowned surgeon in Patna. He started a SIP of ₹50,000, and our first meeting proved invaluable. He openly shared his financial health, future goals, and timelines, which helped me provide proper consultation. This transparency laid the foundation of trust and encouraged me to seek referrals. Over time, I consistently educated him about MFs, financial markets, and the importance of patience and persistence — emphasising that wealth creation is a long-term journey, not an overnight

VOLATILITY COACH SPEAK

outcome. Since then, I have been managing his investments along with those of his family and referrals.”

RAJESH KUMAR, PRAYAGRAJ



“In the early days of my professional journey, I met Mr Kapoor, a bank officer. After a couple of meetings, he began investing with me — nearly 20 years ago. Over time, and with my guidance, he gradually increased his investment amounts. Now, as he nears retirement, we’ve been working together to align his portfolio with his post-retirement financial goals. During a recent meeting, his wife shared how proud and happy she felt, expressing that their well-planned investments had helped them achieve every milestone they had envisioned. It was a moment of deep satisfaction. This success didn’t happen overnight — it was made possible through disciplined rebalancing, consistent handholding, and staying the course even during volatile market phases. It’s a testament to the power of long-term planning and trust.”

RAJIV SHAH, VARANASI



“At 45, Mr Srivastava, a marketing professional, realised that regular savings alone wouldn’t secure his retirement by age 60. After attending one of my sessions, he explored mutual funds as a solution to grow his wealth steadily. Understanding how MFs offer diversification and professional management, he chose a mix of equity and balanced funds aligned with his goals and risk tolerance. Through disciplined, long-term investing and reinvestment of returns, he experienced the power of compounding despite market fluctuations. By age 60, his portfolio had grown enough to fund a secure, comfortable retirement.”

RAJIV SINGH, MUMBAI



“One of our most memorable clients is a well-known TV actor who faced challenges with erratic shooting schedules and irregular income, making consistent savings difficult. We began with small SIPs tailored to his cash flow and gradually built a portfolio aligned with his lifestyle. During the Covid-19 lockdown, when shoots were halted, we advised him to continue investing. Trusting the process, he stayed disciplined. Today, his portfolio has grown significantly, enabling him to purchase his first home in Mumbai — partly funded by gains from his MF investments.”

RAKESH TRIPATHI, FARIDABAD



“In July 2024, I met a new client interested in MF investments. He had two main questions: the difference between Regular and Direct plans, and a desire to invest solely in Small Cap funds. After assessing his risk tolerance, I advised against focusing only on Small Cap funds due to their volatility. I also explained that investments through me could only be made via Regular plans, as Direct plans require investing directly through the AMC. Despite initially preferring Direct plans, he trusted my guidance and invested ₹28 lakh. We used a mix of Systematic Transfer Plan (STP) and lump sum investments to balance risk and opportunity. By June 2025, he was pleased with the steady growth, highlighting the value of client education, realistic expectations, and trust in achieving long-term success.”

INVESTOR'S SUCCESS STORIES

RAM KIRTI TRIPATHI, DELHI



"In September 2007, I guided a LIC employee to start a ₹5,000 monthly SIP in MFs, supplementing his existing investments in LIC endowment plans. When markets began to correct in early 2008 — with his portfolio dropping nearly 48% — he remained committed to his goal. Not only did he continue his SIP, but he also increased his contributions and topped up during market lows. His patience and consistency paid off. Today, he has built a substantial corpus, ensuring a secure retirement and supporting his daughter's marriage — all without financial stress."

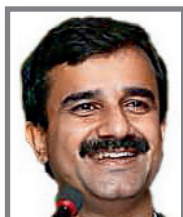
RAM SHAH, GUWAHATI



"Six years ago, an educator approached us with a modest investment and the dream of owning her own home. Through disciplined SIPs, a balanced asset allocation, and comprehensive health insurance, we guided her through every stage — even during the challenges of Covid, when income was uncertain and markets volatile. She remained committed, weathered the downturns, and steadily built her wealth. This year, she celebrated her housewarming, proudly introducing us to her friends and family as if we were guests of honour. Witnessing her achieve this milestone, knowing we helped turn her vision into

reality, is among our most fulfilling moments."

RAMAKRISHNAN V NAYAK, CHENNAI



"When one of our clients, a dedicated schoolteacher, faced sudden disablement due to a road accident, his family stood at a critical financial crossroads. Fortunately, his SIP investments and emergency corpus — carefully structured during our planning sessions—provided a crucial safety net. His daughter's education continued uninterrupted, and medical expenses were met without resorting to loans or compromises. His wife once said, "We were shaken, but never shattered". For me, this moment was more than a testament to financial planning; it was the fulfilment of a promise. With discipline and clarity, his finan-

cial plan became their emotional anchor. Today, they are rebuilding with resilience, their heads held high and their hearts full of hope."

RATNESH VARSHNEY, ALIGARH



"We met Ravi through a mutual reference when he was struggling financially and unaware of investments his late parents had made. Sensing his confusion, we offered help and began sifting through old documents and bank records. Gradually, we uncovered hidden investments, some lying dormant in the Investor Education and Protection Fund (IEPF) due to missing KYC details. With patience and persistence, we guided Ravi through the recovery process, handling multiple follow-ups until all investments were retrieved. As trust grew, he shared his financial worries and goals. We then helped him clear debts, build

savings, and set realistic plans for a secure future. Seeing Ravi smile with renewed confidence was the true reward. He had found peace, hope, and a fresh start. Helping him was about more than numbers — it was about restoring faith and empowering a life, making every effort worthwhile."

VOLATILITY COACH SPEAK

RISHABH KANKARIA, KOLKATA



"A few years ago, we began managing the portfolio of my father's long-time client, a 59-year-old successful entrepreneur with significant board roles. Despite a lavish lifestyle funded by strong cash flow and a large home loan, he entrusted us with funds strictly for retirement. Considering this, we adopted a cautious strategy, focusing on debt and hybrid funds to preserve capital and maintain liquidity. When he faced an unexpected loss of income, the portfolio provided steady cash flow to cover EMIs and living expenses."

RUCHI MEHRA, KOLKATA



"Twelve years ago, a retired Merchant Navy officer and close family friend entrusted us with his life savings of ₹50 lakh. With a focus on growth and stability, we invested primarily in aggressive hybrid funds and established an SWP of ₹48,000 per month to support his lifestyle. Today, he enjoys a retirement corpus of ₹2 crore, financial freedom, and peace of mind. His days are now filled with gardening, travel, and quality time, all while thoughtfully planning to leave a meaningful legacy for his children."

RUCHIKA VERMA, DELHI



"In 2007, one of our clients had all his investments tied up in FDs and life insurance products, even for long-term goals, viewing MFs as too volatile and uncertain. We took the time to understand his concerns, dispel common myths, and explain the importance of asset allocation and how disciplined, long-term investing in MFs could pave the way to financial freedom. Gaining clarity and confidence, he began his MF journey under our guidance. Nearly two decades later, he has witnessed steady portfolio growth and experienced the power of compounding firsthand."

SADASHIV PHENE, MUMBAI



"Starting as a client in 1986, I have always put my clients first, consistently delivering impressive returns. During the Harshad Mehta era, I managed to multiply investments tenfold in less than six years, while protecting my clients' money through every market crisis — be it 2000, 2008, or 2020. My strategy of buying aggressively in bad markets has kept investors satisfied and secure. Today, I manage portfolios for 3,000 to 4,000 clients, including celebrities who trust my guidance without question. My commitment to safeguarding and growing their wealth has been unwavering, and this trust is the foundation of my success. Over three decades, I have built a legacy of trust and financial growth, proving that with the right guidance, even the toughest markets can bring significant rewards."

SAGAR KIRANKUMAR PANCHAL, NAVSARAI

"A 74-year-old couple faced deep distress when their health insurance claim of ₹5.63 lakh was unfairly rejected by Star Health Insurance on baseless grounds. Despite multiple appeals to the company's grievance cell, they received no relief — only silence and denial. In their search for justice, they reached out to us. We took up their case and escalated it to the Insurance

INVESTOR'S SUCCESS STORIES



Ombudsman. After persistent follow-ups, a formal hearing was scheduled with all parties present — the Ombudsman, the insurer's representative, the couple, and their son. The Ombudsman, after listening carefully, recognised the injustice and promptly ordered the insurer to settle the claim — along with interest. That day, we didn't just recover a claim — we restored trust. The tears of joy and relief in that elderly couple's eyes were a powerful reminder of why we do what we do. With the right support, helplessness can be transformed into victory."

SAMEER KAILA, DELHI



"After 35 years in senior leadership, Mr Srinivasan retired with a well-earned corpus and a clear goal: to live a financially worry-free life while preserving capital and generating regular income. At DhanCreators, we crafted a retirement strategy tailored to his needs. This included an SWP through MFs, investments in the Senior Citizen Savings Scheme (SCSS), and carefully selected FDs. The diversified approach ensured steady monthly cash flow, capital preservation, tax efficiency, and flexibility to adapt over time. Today, Mr. Srinivasan enjoys the freedom to travel, mentor younger professionals, and

pursue personal passions — all without financial stress. His trust in our team has transformed his retirement into a fulfilling phase marked by peace, purpose, and prosperity."

SANJAY KR THAKUR, HOOGHLY



"One of my clients was initially reluctant to invest beyond traditional options like banks and post office schemes. However, through consistent support and guidance regarding his banking and post office investments, he gradually became more open to exploring other financial products. After four years, he decided to diversify and invest in equity and other long-term wealth-creating instruments. Today, after five years, I manage his entire portfolio, and he has become a strong advocate for investing through me. He actively encourages many people in his community to start their wealth-building journey with us at

Nivesh Nidhi Financial Services Pvt Ltd. He now frequently visits our office, bringing new clients who trust us with their investments."

SANJAY ROJEKAR, AURANGABAD



"Ten years ago, Meena — a dedicated schoolteacher and single mother — came to us filled with uncertainty and anxiety about her daughter's future. With limited savings and no financial protection, she lacked both direction and peace of mind. We started small: a disciplined SIP in MFs, along with essential term and health insurance to create a safety net. Despite challenges like job transitions and rising living costs, Meena remained committed to the plan. Today, her investment portfolio fully funds her daughter's education in the US — a dream once clouded by doubt. More than just financial achievement, it's

the confidence and security she now carries that defines her transformation."

SANJAY TIWARI, BILASPUR

"In 2015, Dr Awasthi, a respected gynaecologist from our city, came to us with a clear vision: to gradually retire from her demanding medical practice within five years and sustain herself entirely

VOLATILITY COACH SPEAK



on passive income. Through disciplined financial planning and a carefully crafted investment strategy, we guided her through a smooth transition toward financial independence. Today, Dr Awasthi no longer practices actively and enjoys the rewards of her well-built portfolio. What makes her journey truly rewarding is that her passive income not only comfortably covers her living expenses but also funds her passions — especially travel. Her portfolio continues to deliver consistent performance, balancing stability with growth.”

SANJEEV CHAKRABORTY, KOLKATA



“Mr Sinha began his SIP journey in 2002 with a modest monthly contribution of ₹3,000. Over 18 years, he steadily increased his SIPs in line with his rising income. By his retirement in 2020, his monthly SIP had grown to ₹75,000, successfully building a corpus of ₹80 lakh. During the Covid-19 market downturn, Mr Sinha made his boldest move yet. Trusting the MF strategy and my guidance, he invested his entire retirement corpus at the market dip. Within a year, his investments had doubled. Today, at 65, Mr Sinha enjoys financial freedom — living a peaceful, worry-free retirement, resilient to inflation, market volatility, and unexpected expenses.”



SANJEEV KUMAR CHAWLA, DELHI

“Abhinav, a client transformed his financial future by following our Financial Freedom Cycle. Starting from scratch in 2013, Abhinav committed to consistent saving, smart investing, and disciplined wealth growth. Today, he proudly owns his home, has secured his daughter’s education, and built a substantial investment portfolio.”

SARANG KHATUWALA, NAGAON



“One of our senior citizen clients, with no spouse or children, came to Sarang Investment Services for guidance. We helped her diversify across real estate, savings accounts, FDs in multiple banks, gold, and various MF schemes, reviewing and rebalancing regularly. Though we advised her to prepare a will, she chose not to. Recently, after a prolonged illness, her relatives and caretakers withdrew funds from her bank accounts and FDs, citing medical expenses. Her financial position declined, and her SIM card was deactivated and reassigned. Attempts to access her mutual funds failed due to signature mismatch and updated contact details. Thankfully, her health has improved, and around ₹1 crore remains safe in MFs.”

SATHISH KUMAR C, CHENNAI



“When Rajiv, a 42-year-old IT professional, approached us, his investments were scattered and underperforming. He was concerned about funding his children’s education and planning for early retirement. We helped him set clear financial goals and created a tailored strategy focusing on diversification, regular SIPs, and tax efficiency. With disciplined investing and periodic portfolio reviews, Rajiv’s investments grew steadily — achieving a 14% CAGR over five years, despite market volatility. Now, he’s on track to retire by 55 and feels confident about his financial future.”

INVESTOR'S SUCCESS STORIES

SAURABH JAIN, KOLKATA



"Ms Praveen, a dedicated investor, committed to a monthly SIP of ₹1 lakh, maintaining consistency through all market conditions. Her disciplined investing helped her build a well-diversified portfolio across equity, debt, and hybrid funds — bringing her closer to financial independence. However, over ₹1 crore of her savings remained locked in a traditional pension plan with limited returns and flexibility. Seeking better outcomes, she approached us for guidance. With our expert support, she successfully exited the plan and reinvested the capital into growth-oriented, diversified options. This key decision unlocked both her capital and her potential. Today, Ms Praveen enjoys complete financial freedom — living life on her terms, with clarity and confidence."

SHAIBAL KUMAR BHADURI, DHANBAD



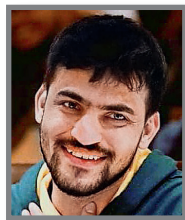
"In 2011, Ms Sangeeta Chaudhury, a music teacher and single parent, walked into Finowlish with quiet determination. Having recently lost her husband, she was navigating immense personal challenges while trying to secure her daughter's future and her own financial independence. We started small — with a simple SIP strategy tailored to her needs. What stood out was her unwavering discipline. Despite tough times, she stayed committed to the plan. Over the years, her patience paid off. By 2024, she had built a corpus of ₹65 lakh — enough to retire early and give her daughter a beautiful, debt-free wedding. Today, at 60, Sangeeta Ma'am has a portfolio of over ₹1 crore. She lives independently, continues to teach music, and fulfils her dream of supporting underprivileged children through the arts."

SHIFALI SATSANGEE, AGRA



"The greatest gift a parent can give their child is security, not just emotional, but financial. This becomes even more vital when the child has special needs. In one such case, we assisted a client in creating a formal, long-term Trust structure tailored to her child's future. We built a step-by-step financial roadmap and set up dedicated investments through MFs, blending equity, fixed income, and gold/silver — all mapped to the Trust, ensuring tax efficiency and long-term stability. Through disciplined reviews and regular monitoring, the portfolio evolved into a reliable, sustainable legacy. Today, the Trust is fully operational and meeting the child's needs with confidence."

SHREYANSH KUMAR, AGRA



"As a financial advisor, my goal is to help clients move from uncertainty to clarity — and ultimately, to financial freedom. One such journey is that of Mr Mahesh, a 34-year-old engineer who came to me overwhelmed by a high-interest personal loan and lacking a clear financial direction. I created a customised financial plan for him, centred on disciplined budgeting, targeted loan repayment, and systematic SIP investments. With consistent effort and commitment, Mahesh not only repaid his loan well ahead of schedule but also began building a strong, diversified investment portfolio. His transformation is a testament to what focused planning and professional guidance can achieve. Financial freedom isn't just a dream — it's a structured plan, executed with discipline."

SRIDHARAN SUNDARAM, CHENNAI

"Eight years ago, Mr Mahesh, a seasoned software professional with over 20 years of experience,

VOLATILITY COACH SPEAK



sought comprehensive financial planning to fund his daughters' higher education and secure his retirement. Upon reviewing his portfolio, we identified a major risk — around 80% of his investments were concentrated in company-issued ESOPs, linking both his career and wealth to one organisation's performance. We advised diversifying his assets to reduce vulnerability, recommending fixed income instruments for capital protection, equity mutual funds for growth, Portfolio Management Services (PMS) for tailored equity strategies, and Alternative Investment Funds (AIFs) for unique asset exposure. Mr Mahesh understood this approach's importance, especially after his company faced challenges that impacted his ESOP value. This strategic diversification helped safeguard his financial goals and chart a secure path toward long-term success."

SRIKANTH MATRUBAI, BENGALURU



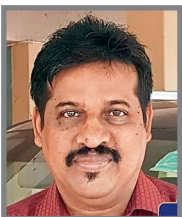
"Deepak, a 35-year-old IT professional from Bengaluru, initially invested based on random tips without a clear plan. When the Covid crash in March 2020 caused a 28% drop in his equity portfolio, panic set in, and he considered moving to FDs. After attending my Volatility Coaching Webinar and requesting a portfolio review, we realigned his investments to his goals — child's education, retirement, and housing — using a structured SIP and STP strategy across hybrid and equity funds. A Step-Up SIP with 10% annual increments and a dedicated fund for buying dips strengthened his portfolio. By mid-2025, Deepak's portfolio had grown 42% from the 2020 low. Now, investing ₹25,000/month, he views volatility as an opportunity, not risk, reflecting how clarity and discipline transform panic into peace."



SUBHENDU SEKHAR NANDA, KOLKATA

"When Dr Ojha asked me, "Why should I invest through you instead of a platform like ICICI Securities?" — I simply smiled and said, "Because I offer more than just a platform. I offer personal attention, genuine care, and a promise to stand by your family when it matters most". That moment of honesty built a bond of trust — and soon after, he entrusted me with investments exceeding ₹1.5 crore."

SUDHANSU MOHAPATRA, BHUBANESWAR



"Mr Rath, an NRI based in Saudi Arabia, was primarily investing in NRE FDs, unaware of the broader MF opportunities available in India. During our initial online consultation, I learned about his plan to return to India in 10 years and retire, yet he had no concrete plans for purchasing a home or funding his children's education. I explained how relying solely on FD returns would fall short of his goals and introduced him to the growth potential of equity MFs. Convinced by the structured financial plan I proposed, he shifted his investments and started disciplined SIPs. Nine years later, Mr. Rath owns a bungalow in Bhubaneswar, his children are completing higher education, and he is financially prepared to return home and enjoy a peaceful retirement — just as he envisioned."

SUGANDH GOENKA, KANPUR

"At 55, Mr Sharma, a successful businessman, approached me with concerns about funding his daughter's wedding within two years — without compromising his retirement. Instead of jumping into numbers, I took time to understand his aspirations for both the wedding and his retirement lifestyle. We implemented a tailored cash flow strategy using the bucket approach: a

INVESTOR'S SUCCESS STORIES



short-term bucket with low-risk debt funds for the wedding, a medium-term bucket with balanced funds for lifestyle needs, and a long-term equity bucket for retirement growth. We also created an emergency fund covering six months of expenses to safeguard unforeseen events. Two years later, the wedding was beautifully funded, and his retirement plans remained intact. Mr Sharma, feeling confident and at peace, shared, "My advisor managed my peace of mind."



SUKHENDU CHAKRABARTI, KOLKATA

"I successfully manage a portfolio of over 1,000 clients, providing them with comprehensive financial solutions through MFs, Life Insurance, and Health Insurance."

SUMANTA BANERJEE, BARDHAMAN



"Mr Ritesh Ghosh, a mid-career professional based in Dubai, planned to retire in Maheshtala, Kolkata. Despite a strong international income, he struggled with inconsistent advice and unclear tax implications on his Indian investments. He sought a comprehensive strategy to balance foreign earnings with domestic commitments while ensuring liquidity and peace of mind. I simplified his NRE account structure, clarified repatriation and tax rules, and designed a goal-based SIP plan for his daughter's education, retirement, and property acquisition — aligned with timelines and risk profiles. Regular, clear portfolio updates kept him informed and confident. As a result, Ritesh achieved consistent returns, financial clarity, and tax compliance. He successfully repatriated funds for real estate and now refers Dubai-based professionals seeking similar guidance."



SUMIT AGGARWAL, DELHI

"In July 2007, my friend Neeraj began his financial journey with a modest salary of ₹18,000/month. On my advice, he started a ₹6,000 monthly SIP in MFs — despite tight finances. His unwavering discipline, even through crises like 2008 and Covid-19, was key. Fast forward to 2025, that consistent investment has grown into a corpus of over ₹1 crore. This is not a story of luck, but of long-term vision, compounding, and commitment."

SUNIL CHACHLANI, MUMBAI



"In 2015, during a visit to Jaipur for a wedding, I reached out to an acquaintance for a courtesy call, which led to a scheduled appointment. At the time, her investments were primarily concentrated in FDs. As the General Manager of a hotel under a major global chain in the hospitality industry, it was easier to discuss financial goals and asset allocation in a relatable way. We began a modest SIP journey and restructured her existing investments with a clear focus on two major goals: funding her daughter's education and achieving early retirement. Through consistent guidance and support, her confidence in mutual funds grew steadily. As her career flourished, so did her SIP contributions and lump sum investments. Today, at 49 years old, with an AUM of ₹5 crore and having successfully funded her daughter's education, she is confident and at peace."

ter's education in Canada, she is poised for early retirement — choosing to work on her own terms. This is a true testament to financial freedom.”

SUNIL KUMAR, PATNA



“Eight years ago, I met a client — a dedicated doctor — who was navigating a difficult phase after the loss of her husband, who had been a direct investor. She felt overwhelmed and unsure about managing her finances on her own. When we first spoke, she believed she didn't have enough money to invest meaningfully. I introduced her to the concept of SIPs and encouraged her to start small, with discipline and long-term vision. She trusted the process and stayed consistent over the years. Today, her SIP investments have grown into a portfolio worth nearly ₹2 crore. She often expresses how grateful she is for the guidance and support that helped turn her uncertainty into financial confidence. Now, with renewed belief in long-term investing, she has set a bold new retirement goal of ₹20 crore.”



SURAJ KISHOR JAGADALE, PUNE

“I first met Mr S. B. at a xerox centre, where he noticed an MF document in my hand, sparking a conversation. He was struggling to manage his modest MF investments of around ₹6 lakh, receiving conflicting advice from multiple sources. I helped him streamline and organise his portfolio according to his future goals and guided him to invest additional amounts in a disciplined, structured manner. Inspired by this positive change, he also encouraged his daughters to adopt similar investment habits. Today, their family's MF portfolio has grown to over ₹1.50 crore.”

SURAJIT MANDAL, CHAKDAHA



“I met Mr Dutta, a disciplined government officer, 15 years ago. His financial goals were clear — to fund his daughter's education and marriage, and to build a secure retirement corpus. Together, we created a plan based on long-term investments and regular SIPs. What stood out was his unwavering commitment. Even during market downturns, he never wavered or withdrew. He understood that wealth creation is a journey, not a quick race. His patience and discipline paid off. Today, Mr. Dutta is enjoying a peaceful retirement. His daughter is well-settled, and every financial milestone he once shared with me has been achieved.”

TRINATH LENKA, BHUBANESWAR



“In 2016, Mr Anil Bhatt retired from NALCO as Head of Corporate Communication, with limited exposure to financial planning. His wife, Dr Neelam Bhatt, a Life Sciences professor, shared similar constraints. At a post-retirement workshop, they met me, Trinath Lenka, MD of W4W, where I spoke on capital preservation, yield optimisation, and risk-adjusted returns for senior citizens. Since then, for over nine years, W4W has managed their savings with prudent asset allocation, while guiding them on tax efficiency, wealth accumulation, and liability management. Our personalised approach encouraged their children to join too. Through our app, their family now enjoys complete transparency across asset classes. For them, W4W is more than an advisor — it's part of their family, ensuring prosperity for the next generation and security for today.”

INVESTOR'S SUCCESS STORIES



VARUN MITTAL, GHAZIABAD

"Sudhir Gupta, a 72-year-old retired professional, has been investing in MFs and equities for over two decades. In March 2020, when the Nifty 50 crashed from 12,000 to 7,500 — a fall of 38% — many investors exited in panic. Sudhir, however, chose a disciplined path. Instead of redeeming, he increased his equity allocation by 25% using his available liquidity. His patience was rewarded when the market recovered to 18,000 by December 2021, delivering strong gains.

Even during subsequent corrections of 10–15% in 2022–23, he continued his SIPs without interruption. By March 2024, his consistent approach ensured steady, inflation-beating growth, providing him with both financial security and a comfortable post-retirement income."

VEERAPPAN AIYAPPAN, MYSORE



"Recently, a close friend of one of my clients passed away suddenly, leaving his family financially vulnerable. Moved by their situation, my client and friends pooled funds to support the deceased's two daughters, aged 23 and 20, both college students from a remote Tamil Nadu village. With my assistance, we helped the family set up internet banking, complete their KYC, and make their first MF investment. Following clear instructions on fund use, the money was invested solely to secure the daughters' education and future well-being."



VIJAY BHARADWAJ, GHAZIABAD

"In 2012, I assisted a grieving life insurance advisor in filing her ITR to claim a TDS refund. Over time, I noticed her declining income and lack of a retirement plan. Encouraging her to start investing, she began with ₹10,000 in November 2014 and a SIP of ₹1,000 in January 2015. That simple step became a turning point. Her growing interest in MFs led her to become a MF Distributor by the end of 2015. With mentorship, training, and discipline, she now serves over

100 families, earns around ₹1 lakh per month, and has built a retirement corpus of ₹40 lakh."



VIJAY MISHRA, DELHI

"As an MF advisor, one of my most impactful experiences was helping a family transition from traditional savings like FDs and post office schemes to MF investments. Initially sceptical and fearful of market volatility, they hesitated to explore beyond familiar territory. I addressed their concerns by educating them on MF basics — risk management, diversification, and long-term growth. We began with low-risk funds tailored to their goals, allowing them to build confidence gradually. With consistent guidance and a disciplined approach, they stayed invested through market fluctuations, focusing on long-term wealth creation. Over time, their portfolios grew steadily, and they experienced the real value of smart investing. Today, they invest confidently, with clarity and purpose, toward a financially secure future."



VIJAYENDRA DUTT DUBEY, VARANASI

"Nearly a decade ago, he started investing with a modest amount despite financial constraints. In 2020, when he received a maturity claim from his LIC policy, I advised him to invest the additional funds into a pharmaceutical sector MF, emphasising its long-term growth potential. By 2024, this well-timed investment matured perfectly, enabling him to comfortably meet his daughter's major wedding expenses."

VOLATILITY COACH SPEAK



VINOD KUMAR HARJAI, LUCKNOW

"Many of our clients began their investment journey with modest SIPs, guided by our belief that even small, consistent investments can lead to big achievements. Over time, as they understood the value of disciplined investing, they increased their contributions. We educated them on the accumulation and dispersal phases, ensuring their portfolios aligned with life goals. Years later, these clients have successfully met major milestones — funding their children's education, purchasing homes, and now, entering retirement with confidence. Many have entrusted us with their full retirement corpus. The trust has extended to the next generation, as their children, whom we first knew as students, are now investing with us."



VIPULESH YADAV, LUCKNOW

"I first met Mr Sachan around 20 years ago. At the time, he had no clear financial goals — just a few scattered investments across different asset classes and limited experience in investing. We began with a few SIPs and some lump sum investments. Over the years, we gradually diversified into various MFs and built a well-structured, goal-oriented portfolio. The first major milestone we achieved was funding his children's education — redeeming the required amount exactly when needed. Later, when his son got a job, we helped him gift funds for his first flat. Today, Mr Sachan's total wealth stands at approximately ₹49 lakh, out of which he has already withdrawn ₹26 lakh to fulfil important life goals."



VISHNU PRABHAKAR SHUKLA, DEHRI

"Back in August 2011, I attended my client's daughter's birthday party. During the celebration, relatives gifted cash envelopes, which totalled a little over ₹10,000. I suggested investing the amount in MFs, and her mother agreed. I diversified the investment across two AMCs. Fourteen years later, in 2025, she reached out to inquire about that investment. I informed her that the ₹10,000 had grown to over ₹1.25 lakh. She was pleasantly surprised and deeply satisfied with the outcome. Impressed by the long-term growth and trust built over time, she has now become one of my regular and loyal clients."



VIVEK AMRITKAR, SHAMBAJI NAGAR

"In December 2018, I met a couple seeking comprehensive investment planning. Their priorities included purchasing a home, funding their children's education, securing adequate health and life insurance, and preparing for retirement. We began with modest SIPs, gradually increasing contributions and incorporating active top-ups. Over seven years, this disciplined approach helped us build a robust portfolio. In May 2024, they purchased their dream home, drawing ₹15 lakh from their housing portfolio of ₹32 lakh for the down payment. The remaining amount was strategically moved into an SWP to cover EMIs for the next two to three years without financial strain. Today, they continue to maintain a healthy corpus, their SIPs are on track, and all other financial goals remain firmly on course."



YEZDI DARUVALA, NAGPUR

"My client began investing ₹1,000 per month, maintaining this disciplined routine for 10 years. This year, he redeemed ₹1,20,000 from his investment to support his daughter's higher education. The relief and pride he felt were evident, knowing that his consistent approach had secured his daughter's future."

INVESTOR'S SUCCESS STORIES

Remarkably, even after the redemption, his investment account still holds a balance of ₹50,000. This experience has strengthened his belief in the power of systematic investing. Enthusiastic about his journey, he is committed to continuing his investments, confident that his disciplined approach will continue to yield positive results for his family's future needs."



YOGENDRA SINGH TOMAR, INDORE

"Rishabh, a close friend, was initially stressed about his investments, uncertain about how market volatility worked. The ups and downs made him anxious, and he lacked clarity on how to navigate them. During a casual conversation in the lift, he shared his concerns. I offered to help, and the next day, we reviewed his portfolio together. I explained the fundamentals of mutual funds, the importance of staying invested long-term, and how to manage emotions during market fluctuations. Today, Rishabh feels confident and informed. He's not only at ease with his investments but also encourages others to start their journey."

ATCHUTA MARUTI KIRAN KUMAR RAJAHMUNDRY



"Ramkumar (name changed) says — Everyone dreams of a son to care for them in old age. Life had other plans for me — so I adopted an MF instead. Like a parent nurturing a child, I invested monthly SIPs with love and discipline. My goal: 1 lakh units. If each unit reaches ₹500 in 20 years, I'll have ₹5 crore by 60. This wasn't just math — it was mindset given by my coach and I resonated deeply. Mutual funds may not hug you, but they'll support you. Treat them like your Lakshmi Putra and they'll grow with patience, purpose, and quiet power. That's true wealth. By the way I have accumulated 35000 MF units till now.

Targeted 1 lakh units will be accumulated in next three years."



SHILPI BANSAL, JAIPUR

"A successful businessman in his 50s approached us with a scattered portfolio worth ₹45 crore. Despite his wealth, he felt uncertain and insecure, with major life goals approaching but no clear financial roadmap. Over three years, we worked closely with him to streamline his investments, eliminate inefficiencies, and design a structured, goal-based financial plan. The focus was not just on growing wealth but on aligning it with his family's aspirations and long-term security. Today, his children are studying in their dream colleges, his portfolio is well-structured and efficient, and he enjoys peace of mind about the future. His journey from "wealthy yet insecure" to confident and secure reflects the true impact of purposeful financial planning."

VIJAYKUMAR YASHVANT DALVI, SANGLI



"Our journey with Mr Santosh Navale began in 1997 when he purchased his first LIC policy with a modest premium of just ₹940 paid half-yearly. Over time, we gradually built his financial portfolio with the right mix of protection, tax planning, and investments. A comprehensive life insurance and mediclaim policy ensured security, while a carefully chosen term plan safeguarded his family's future. In 2018, he took the next big step by starting an SIP of ₹15,000 per month. With discipline and consistency, his commitment has grown stronger. Today, his family invests ₹1,00,000 every month through SIPs and together they have proudly achieved their first milestone of ₹1 crore. Looking ahead, his goals are even more ambitious, with a vision of creating ₹10 crore of wealth and eventually building a ₹100 crore single-family MF portfolio."

WHERE KNOWLEDGE MEETS GROWTH & CONNECTIONS

The Financial Freedom Fraternity (FFF) Professional Meet 2025 once again brought together the best minds in the Mutual Fund Distribution (MFD) community — this time across 12 cities. With each city hosting an exclusive gathering of 100+ carefully selected MFDs, the meet proved to be a powerful blend of learning, networking, and innovation.

A highlight across all venues was the Asset Allocation Game, curated and conducted by Kanak Jain, Volatility Coach. This interactive module transformed complex financial concepts into a hands-on experience, equipping MFDs with tools to better engage their clients in conversations around asset allocation — through a fun and memorable format.

Throughout the meeting, success stories of MFDs and their investors took centre stage. These narratives not only inspired but also showcased the impact of consistent advisory, goal-based planning, and client-centric service. Each story reflected dedication, trust, and long-term vision.

The event also had a keynote address from the supporting AMC senior officer. The engaging session at all cities was much appreciated and remained a key highlight.

But beyond the structured agenda, the real success of the FFF Professional Meet 2025 lay in the connections formed throughout the day. Over coffee breaks, shared laughter, and informal chats, MFDs found a rare space to collaborate, share challenges, and discover new perspectives. It was clear that this was not just another industry event — it was a celebration of the community that drives India's wealth management sector.

The final city wrapped up the session with Dare to Win, a reality game show with the RMs of various AMC. These RMs are the top 10 RMs of the city who came as winners after the voting done by all the MFDs of the city. One thing was evident: the FFF Professional Meet 2025 was not just about strategies or products. It was about people. And it left every participant with a renewed sense of purpose, pride, and belonging in the fraternity.



Jamshedpur Keynote Speaker- Anupam Patnaik. **Speaker Panel** - Bidyut Mitra, R. R. Singh, Dhiraj Sawa, Anjan Mitra, Keshavi S. Velani, Uday Dhawan



Ranchi Keynote Speaker - Niraj Harlalka **Speaker Panel** - Rajeev Murarka, Lallit Tripathi, Mrigendra Mishra, Avinash Dubey



Dhanbad Keynote Speaker - Avik Mukherjee. **Speaker Panel** - Shaibal Bhaduri, R. K. Jha, Partha Sinha, Chetan Tulsyan



Kolkata Alok Singh, Mayur Patel, Sanjay Kumar Panday, Gopi Kishan Agarwal, Chandra Kant Udani, Sajal Roy, Abhenav Khettry, Vikash Kumar Baid

Dare To Win Jury - Manish Dokania, Hitesh Jain, Bharat Bagla, Saibal Biswas, Ashish Dey



Mumbai (Borivali) Keynote Speaker - Prithvi Kakkar, Product Specialist, ICICI Pru AMC.
Speakers Panel - Sadashiv Phene, Priyesh Sampat, Vikas Agarwal. **Dare To Win Jury** - Pares Shah, Vinayak Sapre, Ritesh Sheth, Abhay Shah, Rajendra Bhatia
Mumbai (Thane) Keynote Speaker - Ritesh Pathak, MOAMC. **Speaker panel** - Sameet Chaudhary, Vinay Singh, Yogendra Joshi, Srinivas Rao



Jaigaon Keynote Speaker - Sanket Kurtakoti.
Speaker Panel - Sunil Kanade, Atul Desale, Dr. Nilkant Patil, Avinash Mujumdar, Sachin Shriode.
Dare To Win Jury - Prashant Joglekar, Vaibhav Kotkar, Deepak Kasat, Kunal Mahajan



Patna Keynote Speaker - Aditya Bagul
Speakers Panel - Manu Mehrotra, Bikesh Ojha, Shashi Charan Pahari, Raj Kumar Gupta.
Dare To Win Jury - Niraj Sinha, Sunil Kumar, Rajesh Jha, Narendra Mohan Agarwal

Bhubaneswar Keynote Speaker - Sonam H Udasi. **Speaker Panel** - Arun Sahoo, Rupakumar Pradhan, Trinath Lenka, Bibhuti Bhusan Dash, Sudhansu Mohapatra.



Dare To Win Jury - Sarada Prasan Padhi, Bedamati Mohapatra, Susanta Kumar Biswal, Bikash Agarwal, Biswajit Mohanty



Kochi Keynote Speaker - Sandeep Sundar.
Speaker Panel - Krishna Anand, Jagadeesh Pai, Ramesh A, Sreenath Prabhu, Gireesh Nambiar, Nikhil K. G., Johncy Jacob. **Dare To Win Jury** - Balchandra Viswaram, Philip Cerian, Purushotaman SS, Jasmine Bayer



Aurangabad Keynote Speaker - Jeevan Sabnis. **Speaker Panel** - Haridas Komatwar, Rajesh Karhade, Divesh Patel, Sanjay Inchure, Santosh Baheti, Ketan Nanivadekar.
Dare To Win Jury - Chandrakant Amritkar, Sandeep Deshmukh, Sanjay Rojekar, Vishal Basarkar



Guwahati Keynote Speaker - Sanjay Chaurasia, Rajesh Sarawgi. **Speakers Panel** - Mrigesh Baruah, Prakash Kumar Jain, Pukhraj Lunkar, Vijaye Bawri. **Co-Convenors** - Bhanu Pratap Jain, Narendra Surana, Pradip Dey, Bikash Harlalka, Vivek Khemka

MUTUAL FUND WALKONNN BY FFFP

EMBRACE THE CHANCE TO TRANSFORM WELLNESS INTO A SHARED MISSION — WALK FOR HEALTH, FOR FUN, AND PRIDE

In the world of Mutual Funds (MFs) and Financial Planning, we often say, "Health is Wealth". It is time now to walk the talk — quite literally. Introducing "Walk Onnn" — a unique intercity challenge designed exclusively for Mutual Fund Distributors (MFDs) and Asset Management Companies (AMCs) employees. Over 60 days, participants will take on the challenge of walking 10,000 steps every day, building healthy habits while competing city versus city in a fun, energetic, and rewarding format.

This challenge goes beyond fitness — it is about mindset, motivation, and momentum. Whether you are walking to clear your thoughts before a client meeting or clocking your steps after a busy day, every stride brings you closer to both personal and professional wellness.

Over 800 participants across 59 cities participated in the first year of the FFFP Mutual Fund Walk ONNN challenge.

Transform wellness into a shared mission. Walk for health, for fun, and pride!



Mutual Fund Walk ONN

Congratulations, to the winners!

Top 3 Winning Teams



Bengaluru

2,390 daily goals completed
43,072,843 steps



Belgaum

1,840 daily goals completed
31,665,299 steps



Delhi NCR

1,324 daily goals completed
22,618,476 steps



Top 3 Winner Males

01

Sriramulu G
Chennai

2,061,983 steps
61 daily goals completed

02

Hrushikesh Swain
Kolkata

1,986,562 steps
61 daily goals completed

03

Rakesh Jain
Guwahati

1,885,339 steps
61 daily goals completed



Top 3 Winners Females

01

Sradhanjali
Pattanayak
Bhubaneswar

1,754,956 steps
61 daily goals completed

02

Sumaiya Tabassum
Bengaluru

1,622,846 steps
61 daily goals completed

03

Bhaswati
Chatterjee
Bengaluru

1,058,874 steps
60 daily goals completed

Note: The leaderboard is based on daily goal points participants get for completion of 10k steps daily.

STEP SET GO

ABOUT CRICKET, SUNSHINE AND CAMARADERIE

THE FFF PREMIER LEAGUE UNITES EMPLOYEES FROM AMCs, MFDs, AND OTHER PLATFORMS OVER A DAY OF FUN ALONGSIDE HIGH-ENERGY COMPETITION

The FFF Premier League is more than just a cricket tournament — it's a vibrant blend of sportsmanship and financial industry camaraderie. It unites employees from Asset Management Companies (AMCs), Mutual Fund Distributors (MFDs), and other platforms like PMS, AIF, and P2P companies, all sharing a passion for cricket. Mirroring the excitement of the IPL, players are auctioned to form dynamic teams, setting the tone for a day of high-energy competition.

KOLKATA – JANUARY 25, 2025

The excitement carried on in Kolkata, where finance professionals once again brought their A-game to the pitch. The matches were competitive and action-packed, with moments of brilliance on the field. SBI claimed the championship title, while DSP put up a strong fight to finish as runner-up.

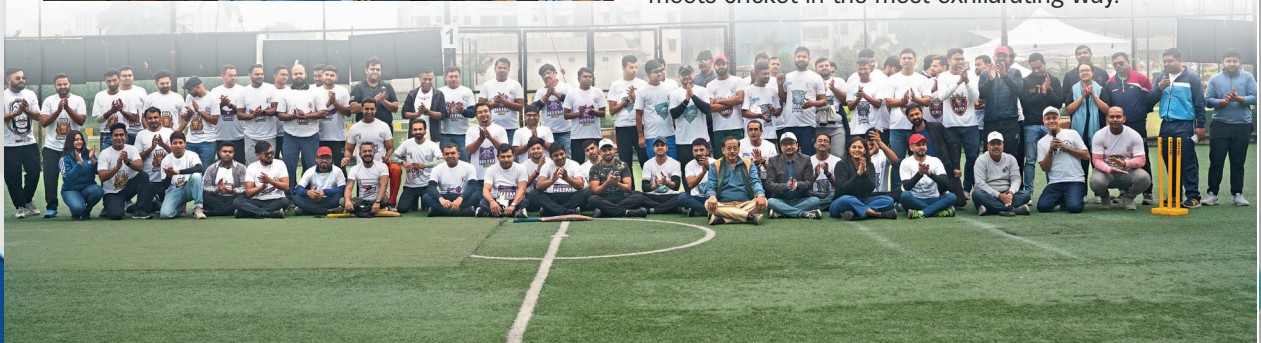


Participating Teams: SBI MF, DSP MF, Lark Finserve, HDFC AMC, Motilal Oswal AMC, 360 One AMC, ICICI AMC, Bandhan AMC, Bajaj AMC, Samco AMC

MORE THAN JUST A GAME

Beyond cricket, the FFF Premier League is a platform for networking, idea exchange, and building stronger professional connections outside the office. It encourages collaboration, strengthens industry bonds, and creates lasting memories over a shared love for the game.

With its mix of competition, camaraderie, and community spirit, the FFF Premier League has become a must-attend annual event, where finance meets cricket in the most exhilarating way.



MUMBAI LEG



MUMBAI – JANUARY 11, 2025

The first leg of the 2025 season unfolded in Mumbai under clear skies, with 10 spirited teams battling for cricketing glory. The day was filled with powerful sixes, sharp catches, and strategic plays that kept the crowd on edge. HSBC emerged as the champions, while 360 One secured the runner-up position after a commendable performance.

Participating Teams: HDFC AMC, LIC MF, Edelweiss MF, Mirae AMC, Trust AMC, ABSL AMC, ICICI Pru AMC, LARK Finserve -Goal Achievers, HSBC AMC, 360 One AMC.



BLOCK THE DATE:

For next year the scheduled dates are January 3, 2026 for Kolkata and January 10, 2026 for Mumbai



LEVEL UP

THIS REALITY GAME SHOW FOR RELATIONSHIP MANAGERS OF ASSET MANAGEMENT COMPANIES (AMCs) ALLOWS THEM TO LEARN FROM EACH OTHER

In the fast-paced world of Mutual Funds (MFs), success is built on strong relationships. The Dare To Win contest is a prestigious and one-of-a-kind competition specifically designed to honour the dedicated Relationship Managers (RMs), of the cities, who are the backbone of the industry.

This initiative recognises the vital role that RMs

play in supporting MF Distributors (MFDs) and ultimately, in helping clients achieve their financial objectives. This becomes a platform for RMs of AMCs to learn from each other and use the learning in their practice. The award is also important as it comes from the best MFDs of the city, who are the jury members.

JAMSHEDPUR



Sanjay Pandit - Bajaj Finserv AMC, **Anil Kumar** - ITI MF, **Rajat Roy** - Tata Mutual Fund
Jamshedpur Dare To Win Jury - Bidyut Mitra, R. R. Singh, Dhiraj Sawa, Anjan Mitra, Uday Dhawan

GUWAHATI



Neepjyoti Saikia - Union AMC, **Anupol Saikia** - Bajaj Finserv AMC, **Chinmoy Sarma** - Mahindra Manulife AMC
Guwahati Dare To Win Jury - Rajesh Sarawgi, Ram Shah, Satya Bikash Bhuyan

RANCHI



Digwendra Kumar - UTI Mutual Fund, **Md Ahashan Alam** - Bajaj Finserv Asset Management, **Akhlaqur Rahman** - HDFC Mutual Fund
Ranchi Dare To Win Jury - Mrigendra Mishra, Tarun Kumar, Saikat Sen, Ram Chandra Prasad, Rajeev Murarka

DHANBAD



Pranshu Mehrotra - DSP Asset Managers Pvt. Ltd., **Animesh Sinha** - UTI Asset Management Company, **Rahul Chatterjee** - ITI Asset Management Ltd.

Dhanbad Dare To Win Jury - Prakash Agarwal, Shaibal Bhaduri, R. K. Jha, Partha Sinha, Chetan Tulsian

KOLKATA



Nutan Sharma - WhiteOak Capital AMC, **Aehtesham Sohail** - Union Mutual Fund, **Akshay Kumar Pandey** - Kotak Mutual Fund
Kolkata Dare To Win Jury - Manish Dokania, Hitesh Jain, Bharat Bagla, Saibal Biswas, Ashish Dey

MUMBAI (BORIVALI)

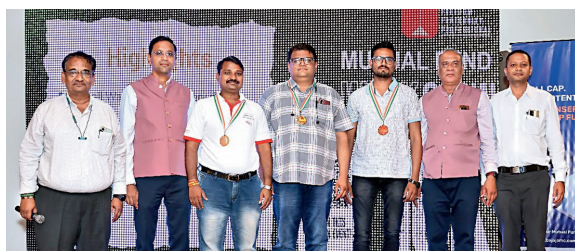


Shishir R. Chavan - UTI AMC, **Mitul Modi** - HDFC AMC, **Nilesh Sharma** - Nippon India AMC
Mumbai Dare To Win Jury - Paresh Shah, Vinayak Sapre, Ritesh Sheth, Abhay Shah, Rajendra Bhatia

CHHATRAPATI SAMBHAJINAGAR

Nageshwar Dalve - Kotak Asset Management Company, **Vedika Vishal Gore** - SBI Funds Management Ltd, **Mayur Vaishnav** - DSP MF
Aurangabad Dare To Win Jury - Chandrakant Amritkar, Sandeep Deshmukh, Sanjay Rojekar, Vishal Basarkar

JALGAON



Abhijeet Bhasin - HDFC AMC, **Mukesh Bapurao Bari** - Nippon Asset Management Ltd, **Mayur Jadhav** - Sundaram AMC Ltd
Jalgaon Dare To Win Jury - Prashant Joglekar, Vaibhav Kotkar, Deepak Kasat, Kunal Mahajan

PATNA



Ankit Kumar - Kotak AMC, **Rahul Rajak** - Tata Mutual Fund, **Dhiraj Kumar** - Bandhan AMC
Patna Dare To Win Jury - Niraj Sinha, Sunil Kumar, Rajesh Jha, Narendra Mohan Agarwal

BHUBANESWAR



Rachita Panigrahi - Nippon India MF, **Priyabrata Patnaik** - ICICI Prudential AMC, **Shreeja Sarangi** - Kotak Asset Management Company
Bhubaneswar Dare To Win Jury - Sarada Prasan Padhi, Bedamati Mohapatra, Susanta Kumar Biswal, Bikash Agarwal, Biswajit Mohanty

KOCHI



Mahesh Nair - HDFC AMC, **Krivesh S. S.** - Kotak Mutual Fund, **Nipu Jacob George** - HDFC AMC
Kochi Dare To Win Jury - Balchandra Viswaram, Philip Cerian, Purushotaman S. S., Jasmine Bayer

BRIDGING KNOWLEDGE & NETWORKING

FFF PROFESSIONAL MEET WAS ORGANISED BY SSL ACADEMY AT NISM PATALGANGA CAMPUS TO DEVELOP THE SKILL AND KNOWLEDGE OF THE PARTICIPATING MF INTERMEDIARIES



A three-day residential FFF Professional Meet was organised by SSL Academy at NISM Patalganga Campus with 350 Mutual Fund (MF) distributors, AMC CBOs, and wealth management companies' experts. The theme of the FFF Professional Meet was — Narrative for the people of India to inspire them and motivate them to invest in MFs. The meet was marked with the opening remarks of Kanak Kr Jain, founder of the Financial Freedom Fraternity Professional India. The purpose of the meet was to develop the skill and knowledge of the MF intermediaries coming from over 60 cities to one place. The basic mission was to create narratives and a structure for the next year for growth. The Indian economy is at a junction where the capital market is expected to grow exponentially. And, the wealth managers will play a very important role in the same. The chief guest, Sunil Kadam, Registrar, NISM, and Chief General Manager, SEBI, emphasised the importance of such a session and briefed the participants on various other courses offered by NISM.





Other important people present were Debasish Mohanty, Alpa Shah, Alope Vohra, and many volatility coaches of India.

The special attraction was the panel discussion with the CBOs of various AMCs on strategies, narratives, AI, and technology in the MF Distribution business with Manish Mehta, National Head - Sales Marketing and Digital Business, Kotak AMC; Manish Ranjan, Director & Amp, Head - Sales, Groww MF; Vaiibhav Chugh, Head - Sales, White Oak MF; Rithesh Pathak, EVP & AMP - National Retail Sales, Motilal Oswal AMC Ltd; Abhishek Tiwari, ED & amp, CBO - PGIM India Asset Management Pvt Ltd. The session was moderated by VC Ramesh Bhat, Aniram Chennai.

The second important panel focused on recent reports and developments in the wealth management industry. Panel speakers were Rohit Pateria, Co-Founder & AMP, CEO, Lark Finserve, a startup dealing in loan against MF and Securities; Prashant Kaware, Regional Business Head - HDFC AMC; Honey Narwani, Regional Head Mumbai - ICICI Pru AMC; Gopal Suchak, Head - Strategic Alliance, Key Accounts and Marketing, Bank of India AMC and Prasad Nandurbarkar, Executive Vice President - 360 ONE AMC. The session was moderated by VC Rahul Chandalia, Investment Advisor, Delhi. The group played a volatility game, which focuses on PE ratio, Market Cap to GDP ratio to understand Volatility and do rebalancing.

The second workshop-based game played was the Technical Analysis Volatility Game, considering RSI, VI, X, and EMA as the data points in the game. The third game was VG 2.0, which focused on the Yield ratio and the PB ratio.

The 4th game was an asset allocation game, and participants understood that for peace of mind, one needs to invest in all asset classes, viz, equity,

debt, and gold. The 5th Influencer game was to improve the communication skills of participants.

On the last day, Kanak Jain also conducted an MF Analysis game and briefed the participants on the volatility coach and FFF Pro Membership. Each participant left the beautiful premises of NISM with memories and knowledge that will last for years. Six influential personalities recognised at the FFF Professional Meet were Ramesh Bhat, Chennai; Sam Koshy, Kollam; Vaibhav Kotkar, Khandesh; Bhadrash Hemani, Rourkela; Sanjay Thakur, Kolkata; and Alpa Shah, Mumbai.

The participants also experienced GMCKS Meditation of Twin Heart conducted by Kanak Jain on the first morning. The second morning was dedicated to FFF Professional Football Premier League, where the Green Team won the Finals and were recognised on the last day. Both days, the evenings were light with songs and music played by select volatility coaches attending.

All eyes are now on the upcoming 20-city one-day FFF Professional Meet at Kohlapur, Chhatrapati Sambhajinagar, Sangli, Jabalpur, Raipur, Hyderabad, Bhubaneswar, Patna, Ranchi, Dhanbad, Jamshedpur, Kolkata, Delhi, Jaipur, Jodhpur, Kota, Udaipur, Vishakapattanam, and Delhi. These meets will be attended by about 100 MFDs in each city. They will play the asset allocation game, listen to the keynote address from an AMC speaker, and top MFDs of the city. The meet will end with the reality game show for the RMs of the AMCs – Dare To Win.

This will be followed by the mega 6th FFF Professional Meet Conference at the Hilton Bangalore, which will have all the CEOs and CIOs of various MF companies. The registration for the same is open and will close anytime soon. The AUM of the hall is expected to touch ₹ 1,50,000 crore during the meet from September 12-14, 2025.

EMPOWERING MFDs FOR SUSTAINABLE GROWTH

THE THURSDAY MASTER CLASS AT 4PM AIMS TO EMPOWER MUTUAL FUND DISTRIBUTORS FOR SUSTAINABLE GROWTH

Beyond Classrooms has established itself as one of the most impactful knowledge-sharing platforms for Mutual Fund Distributors (MFDs), blending strategy, behavioural insights, and practical execution.

Designed to move beyond theory, these sessions provide actionable frameworks that help financial advisors grow their businesses, strengthen client relationships, and build long-term impact.

SEASON 20: EXPANDING STRATEGIC AND OPERATIONAL HORIZONS

Season 20 pushed advisors to elevate both their business and behavioural competencies. Piyush Rakhecha presented “Powerful Strategies to Grow AUM”, while Shubhankar Dongre introduced innovative growth ideas in “Compound Express.” Karan Datta brought strategic foresight with “War and Investing,” and Kanak Jain conducted deep-dive sessions on Technical Analysis, Selling Skills & Objection Handling, and Investor-Centric Presentations & Online Calculators.

Growth remained central with Veerappan Aiyappan’s “Growing AUM”, Ram Shah’s “Team Building for Business Growth”, and Lalit K. Mundra’s “Managing MFD Business”. Sagneet Kaur addressed “Behavioural Barriers to Retirement”, while Srikanth Matrubai elevated aspirations with “AAA: Aptitude, Attitude & Altitude”.

Targeted programmes like “10X Growth for New MFDs” by Narendra Kumar Surana and Kiran Kumar equipped new entrants with acceleration strategies.

Together, Seasons 20 and 21 reinforced the Beyond Classrooms philosophy: sustainable growth for MFDs is achieved not just through

knowledge, but through discipline, adaptability, and the right mindset.

SEASON 21: ADVANCING FINANCIAL ADVISORY EXCELLENCE

Season 21 continued the tradition of blending technical insight with strategic application. Sessions emphasised adaptability, deep client understanding, and experiential learning — showing that flexibility often delivers stronger results than rigid execution.

Season 21 opened with “Experience Over Execution” by Divesh Bajaj, who underscored that adaptability, client understanding, and experiential learning often lead to better outcomes than rigid implementation. The series then spotlighted “How to Acquire Quality Clients from Workshops” by Girish Khandelwal, highlighting workshops as a strategic client acquisition channel. Lakshmipati Yelam introduced the “90-Day Implementation-Plan”, a structured advocacy framework to convert plans into clients and clients into advocates.

Opinder Jain, in his session “Client First, Always”, urged advisors to shift their focus from meeting sales goals to building meaningful, trust-based relationships.

The foundations of wealth management were covered by Sridharan Sundaram in “The 4 Ps of Wealth Management”.

At the same time, Ramesh Bhat offered critical insights into “Forming a Corporation for an MFD”, ensuring long-term business continuity and succession planning.

By its close, Season 21 had empowered participants with a strong mix of relationship-building, structured client engagement, and advocacy-driven growth strategies.

EVOLVING WITH INVESTORS

AS DISTRIBUTION CONTINUES TO EXPAND, MUTUAL FUND DISTRIBUTORS NEED TO GET READY FOR THE NEXT CHAPTER SO THAT THEY CAN KEEP DELIVERING THE BEST

India is rapidly transforming into an investment-led economy. Awareness is growing, digital platforms are expanding, and the experience of wealth creation has become more seamless than ever before. This shift is clear in the MF industry where AUM has grown nearly eightfold, from about ₹10 lakh crore in May 2014 to over ₹77 lakh crore in July 2025.

Yet, a critical gap remains unresolved: fewer than 5% Indians invest in MFs, compared with over half of American households². This is not merely statistics. It is indicative of how much work is still needed to make MF investing an integral part of India's everyday financial behaviour.

Overall, the progress of India's MF industry is impressive. Distribution continues to expand, new players are entering the space, and digital access is steadily improving. However, access alone is not enough. The marketplace is becoming more crowded, with a rising number of product launches and growing complexity. In FY25, the number of NFOs in the equity category rose to 70 from 58 in FY24, while passive NFOs nearly doubled to 150 from 77 in the previous year. Investor understanding has not always been able to keep pace with the industry's rapid expansion. Amidst the multitude of options, investors often struggle to decide what is right for them — not due to lack of intent, but due to lack of informed guidance.

THIS IS WHERE THE MF DISTRIBUTOR (MFD) BECOMES CRITICAL

Distributors do far more than explain products — they are often the first point of guidance for households entering formal investing. They help investors make sense of market noise, avoid common mistakes, and stay committed through periods of volatility. Most importantly, they shape long-term behaviour. Industry data shows that guided investors are nearly three times more likely to hold their investments beyond five years, and almost twice as likely

to maintain their SIPs over the same horizon. Such financial discipline is one of the most powerful determinants of long-term wealth creation.

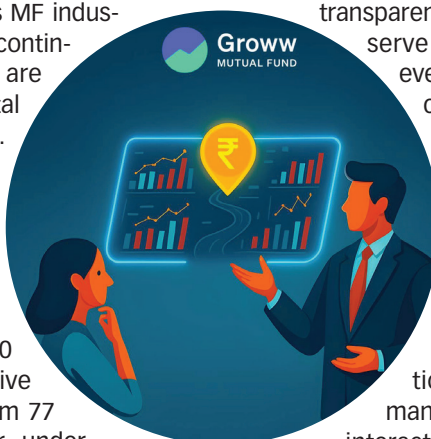
Given today's backdrop, the relevance of distributors has never been greater — but their role is also evolving. For decades, distribution growth rested on three pillars: product, pricing, and performance. These are no longer sufficient. Products are increasingly standardised, pricing gaps have narrowed, and performance remains cyclical and misunderstood.

At the same time, the next generation of existing clients is coming of age. They are younger, digitally native, and carry different expectations around transparency, communication, and speed. To

serve them, MFDs must upgrade everything from content to conduct to communication. Content must be educational, visual, and easy. Conduct must embody transparency, compliance, and proactive service. And, communication must be delivered through formats that are digital-first, bite-sized, and interactive.

The traditional model of distribution—built on physical presence, manual processes, and transactional interactions—may no longer keep pace with their demands. Future growth will come from a digital-first, technology-enabled approach. Investor behaviour too reflects this shift. Over the past five years, Web searches for “mutual fund distributor near me” have surged by 300%, showing that individuals are seeking accessible, trusted advice online. In this evolving landscape, the MFD must transform into a “wealth counter”: a round-the-clock, digitally-powered hub for education, advice, and service.

As millions of first-time investors come on board, they won't just look for platforms — they'll look for people. For MFDs, the opportunity is immense. By reimagining their role with tech and sharper engagement, distributors can do three things: preserve household relationships across generations, ensure that wealth compounds within families, and attract a new base of investors seeking guidance.



TACTICAL ASSET ALLOCATION AND TRANSACTION CERTIFICATION COURSE



SESSION 1

Asset Allocation Game
(understanding practical
way of doing various types
of asset allocation)



SESSION 2

Volatility Game 2.0
(Understanding how
Factors like Yield ratio and
Volatility Index help you to
take
tactical calls)



SESSION 3

MF Ratio Analysis ,
Volatility Calculators &
Transactions



SESSION 4

AI for MFDs
(Use AI to create website ,
Videos, blogs ,content ,
songs ,excel formulas and
much more)



A Joint Certification On
Wealth Management
Through Gamification

With

REBALANCE STRATEGY

PROFESSIONAL DEVELOPMENT PROGRAM



ReBalance Volatility Certification Course

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 2900
Certificants so far
and Counting**



**Over 285 RVCC
Authorised
Trainer
across India**