

# JOURNEY 2 MONEY

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## Vcare Investment Services Pvt. Ltd.

...We convert your money to wealth!

### What do you do when a friend gives a sure-shot hot-stock tip?

The painter told Anjali that two cans of paint were leftover. She was surprised and confused. Her neighbour Mayank, who had gotten his home painted last month, had mentioned he would bought 12 cans and the two homes were similar in size.

Anjali called her neighbour and told him that she was wondering if the painter had done an incomplete job. Mayank immediately agreed that there was no professionalism amongst these experts. In fact, he too had been left with two cans.

This might appear to be a joke and you may say that you would not do something like this, not without consulting an expert, but this is exactly what we do with many parts of our life.

For instance, a friend recommends a stock that he had bought and we go ahead and buy it without even bothering to ask our financial advisor. Or worse, call the advisor and

recommend the stock as a hot tip. Then, when we find out that the share price has tanked, we call our friend and find out that either the friend has also lost his money or has sold off but forgot to ask us to do the same.

While there is nothing wrong with sharing a tip with an expert, if it is done to get his advice, it is important to let the expert take the final decision and to accept it. Not blindly, you should ask for and understand the reasoning, but after all, the expert is where he is because of his wisdom that comes from his experience, which has come from bad choices that were made many years ago.

Is there a point if you too make the same bad choices?



**Happy Investing!**

Piyush Desai - CEO

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Think before You Invest in **PPF** for 2019 - 2020  
Invest in **ELSS** (Equity Linked Saving Scheme) and  
Get Dual Benefit of Saving Tax along with Wealth Creation.

For more details, call us on 022-66548814/15

# The Jet Airways Experience – lessons for investors

Many investors prefer to have direct ownership in stocks. Remember that this route has its risks, with companies like Jet Airways, Kingfisher, Reliance Communication, Unitech, etc being prime examples. Nearly 70% of companies ever listed have faded away. One needs to have reasonable expertise before investing directly in stocks.

As one entered the airport on April 18, 2019, it was sad to see the airport without Jet Airways. Honestly, as customers, many of us have personally enjoyed the Jet Airways experience – be its quality of service, timelines or just the food. Jet has been around for over 25 years offering great service to customers, but the last few months will probably make most regular fliers feel bad. It is a sad day.

Till just a few weeks back the company's revenues were Rs 65 Cr per day (approximately Rs 24,000 Cr last year) and suddenly its revenues today are non-existent. but the incident does have its lessons for equity investors.

1) One needs to have reasonable expertise before investing

directly in stocks. If you don't have the expertise, do leave it to professionals to manage your portfolio and invest through Mutual Fund Route.

2. Diversified portfolios are better than concentrated portfolios

For most normal investors, who are investing for the long run, holding a diversified basket of companies is better than having a few concentrated bets.

3. Equity Mutual Funds should fit most investor requirements

If you believe the Indian economy will do well, and companies at an aggregate will do well, it is better to participate in the growth of the Indian economy through a collection of companies owned by equity mutual funds. It is one of those approach strategies that require minimal thinking and the approach strategy can last a long period of time.

**Fortunes of companies might change but an investment strategy built on certain common sense approaches will ensure your fortunes change only for the better.**

## INCULCATE 10 FINANCIAL HABITS TO SECURE FINANCIAL FREEDOM

**We would like to share with our fellow Indians regarding our experiences in Personal Finance, which is a vital requirement, and might also benefit most of us in the long term:**

1. Ensure at least 25% of your net monthly income is saved for your financial goals/life goals and utilise this for any wealth generating products.
2. Develop habit of timely and regular communication with your financial planner to guide you towards financial independence.
3. Follow the principle of Saving or Investing First, followed by spending.
4. Inculcate habit of "Income - Investment = Balance (for spends)
5. The golden opportunity lies in saving from the beginning of your career, to reap rewards for life and for your family.
6. Ensure credit card limit utilisation is not more than 35%
7. Buy only for needs, don't be greedy and lose your hard earned money.
8. Pay credit card payments in full rather than the minimum - it's a significant point to note, or else it can eat into your savings.
9. Don't get tempted, wait, and watch before purchasing anything.
10. Discuss with your spouse before taking any financial decisions, or at least take their opinion and disclose important things about your finances to them in a timely manner – it is one of the best habits to build.

**Finally, develop attitude of "Saving or Investing First, Spending Later"**

## Vcare Investment Services Pvt. Ltd.

**For any of your requirements in:**

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



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# STAY FOCUSED AND AIM TO ACHIEVE RESULTS INVEST IN MIRAE ASSET FOCUSED FUND

## Asset Allocation

Under normal circumstances, the asset allocation will be as follows:

Type of Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Indian equities and equity related securities <sup>\$*</sup>	65%	100%	High
Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds	0%	35%	Low to medium

<sup>\$</sup> subject to overall limit of 30 stocks.

<sup>^</sup> Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc.

The scheme can invest upto 50% of Net Assets of Scheme into equity derivative instruments for the purpose of trading, hedging and portfolio rebalancing, However, the aggregate exposure to gross derivatives, debt instruments, money market instruments and equity will not exceed 100% of the net assets of the scheme. The Scheme will not participate in stock lending more than 20% of total Net Assets of the Scheme and would limit its exposure with regard to stock lending for a single intermediary to the extent of 5% of the total net assets at the time of lending. The Scheme may invest in repo/reverse repo in corporate bonds. The gross exposure of the scheme to corporate bonds repo transactions shall not be more than 10% of the net assets of the concerned scheme. The scheme shall not engage in short selling and credit default swaps. The scheme shall not invest in any unrated debt instruments. The scheme will not advance any loans. The scheme does not intend to invest in foreign securities.

## Investment Style



## Investment Details

- ❖ **Type of Scheme**  
An open ended equity scheme investing in a maximum of 30 stocks intending to focus in large cap, mid cap & small cap category (i.e., Multi-cap)
- ❖ **Benchmark**  
Nifty 200 Index (TRI)
- ❖ **Fund Manager**  
Mr. Gaurav Misra
- ❖ **Systematic Investment Plan (SIP)**  
Monthly/Quarterly: Minimum 5 transers of Rs.1000 each and in multiples of Rs. 1 thereafter
- ❖ **Plan / Options**  
The scheme will have Regular Plan and Direct Plan. Both Plans would offer (1) Growth Option & (2) Dividend Option  
The Dividend Option will have 2 sub options (a) Payout (b) Reinvestment
- ❖ **Minimum Investment**  
Investors can invest under the scheme with a minimum investment of Rs. 5,000/- and in multiples of Rs. 1/- thereafter
- ❖ **Exit Load**  
If redeemed within 1 year (365 days) from the date of allotment: 1%  
If redeemed after 1 year (365 days) from the date of allotment: NIL

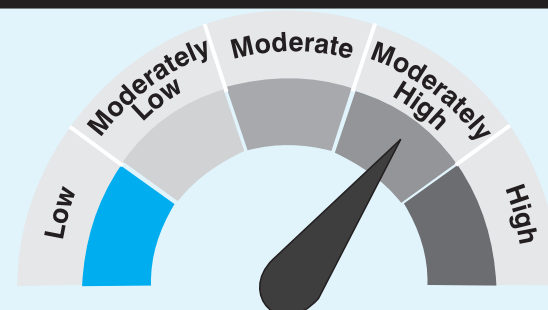
## Product Labelling

Mirae Asset Focused Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation/income
- Investment in a concentrated portfolio of equity & equity related instruments of up to 30 companies across large, mid and small cap category.

\* Investors should consult their financial advisers if they are not clear about the suitability of the product.

## RISKOMETER



Investors understand that their principal will be at Moderately High Risk

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

## MUTUAL FUND NEWS CORNER: APRIL 2019

- ❖ Mutual funds collect Rs 8,055 crore via SIP in March  
(Source: EconomicTimes.com)
- ❖ Edelweiss Mutual Fund has decided to change the fund manager of Edelweiss Long Term Equity Fund (Tax Savings) with effect from April 30, 2019  
Existing FM: Harshad Patwardhan  
New FM: Harsh Kothari & Pratik Dharmshi  
(Source: Value research.com)
- ❖ Ex Axis MF fund manager Pankaj Murarka applies for mutual fund license Currently, Murarka is the founder of Renaissance Investment, which runs PMS and AIF business
- ❖ 6 out of 10 SIP accounts have been active for more than five years 89% of SIPs came in regular plans.
- ❖ Massive decline of 56% in equity net inflows in equity funds fell from Rs.2.60 lakh crore in FY 2017-18 to Rs.1.10 lakh crore in 2018-2019
- ❖ Franklin Templeton Mutual Fund has decided to change the fund manager of Franklin India Dynamic PE Ratio FoF and Franklin India Multi Asset Solution Fund with effect from May 01, 2019  
Existing FM: Anand Radhakrishnan  
New FM: Paul S Parampreet
- ❖ Stick to largecaps, buy financials, consumption stocks on dips: Jinesh Gopani, Axis Mutual Fund  
(Source: Economic times.com)
- ❖ L&T Infrastructure Fund: Fund Review In the past 5 year and 10 years period, the scheme has given 17.4% and 13.2% returns, while it's category has given 12% and 11.3% respectively, in the same period.  
(Source: Economic Times.com)
- ❖ Kotak Mutual Fund has extended the maturity of Kotak FMP Series 186 by 365 days. Subsequent to the roll over the scheme shall mature on April 22, 2020. The existing maturity date of the scheme is April 23, 2019.  
(Source: valueresearch.com)
- ❖ Aditya Birla Sun Life Mutual Fund has proposed to change the name of the Aditya Birla Sun Life Global Commodities Fund to Aditya Birla Sun Life Global Emerging Opportunities Fund.  
(Source: Value Research.com)
- ❖ YES Mutual Fund has decided to change minimum application amount in YES Liquid Fund to Rs.1000 from Rs.10000 with effect from April 15, 2019
- ❖ 2019 is the year of SIP, says S Naren of ICICI Prudential Mutual Fund  
(Source: Economic times.com)
- ❖ Invest your extra money in long duration debt funds: Dhawal Dalal, CIO, fixed income, Edelweiss Mutual Fund  
(Source: Economic times.com)

### Invest in a Great Future through Study Abroad!

Studying abroad provides a host of benefits to students to enrich their future and become better individuals. Besides getting an opportunity to avail world class & globally recognised education students studying abroad also get exposure to a wide cultural diversity, make new friends from all over the world, learn new languages, travel new places and explore new food. Not to forget improving your employability and also become a more independent and stronger individual when you move out of your comfort zone in your home country.

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