

JOURNEY 2 MONEY

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MUMBAI

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Vcare Investment Services Pvt. Ltd.

...We convert your money to wealth!

DON'T QUIT UNTIL YOU FIND A NEW SPRING

Once, a merchant was leading a caravan to another country. They came to the edge of a desert that was so hot that no one - not even camels - could walk on it during the daytime. The merchant hired a desert guide - one who could read the stars - so they would travel at night when the sand was cooler and rest under tents during the daytime.

This went well, and they were nearly at the end of the desert. That night the guide dozed off, and the bullocks deviated, travelled in a big circle and ended up where they had started from the night before.

By then the sun had risen. When the other traders realised what had happened, they were upset as they had used up all their water and thought they would die of thirst. They started to blame the guide and the merchant.

The guide said that such journeys had risks and refused to take responsibility. The merchant understood that he would have to come up with a solution, and quickly, to save all of them. Looking around, he noticed some grass and thought, "No plant can survive in this desert without water".

He gathered the strongest of his companions and asked them to dig a hole at that spot. They dug but hit a large rock. The men started to complain, "We are now even more tired, thirsty, and will die because of your stupid decisions."

But the merchant replied: "No, we cannot give up. If we do, it will be our end."

He got down into the hole, placed his ear to the rock and heard the faint sound of flowing water. Taking the heavy hammer he started to strike the rock. The others watched and then one by one joined him. Soon the rock started to splinter and water started to seep out. Everyone was now excited and tried to drink the water.

"Patience, friends. We are almost there. There is much water below the rock. Let us break through this."

They followed his lead. Within a few minutes water began to gush and everyone was overwhelmed with joy. They drank, bathed, washed their animals, cooked

their food and ate heartily.

That night, they set off for the edge of the desert and made it across safely, happily and peacefully.

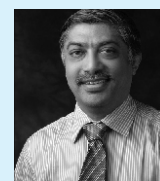
In case you are wondering what a Jataka Tale is doing here... this powerful story has some useful financial lessons for all of us:

- ❖ *All important financial goals come to fruition over time, and thus the persistence to keep working towards the goal, day after day, is very critical in achieving our goals.*
- ❖ *Setbacks are unavoidable and progress might be very slow, but getting upset and complaining is a waste of time and energy, it is better to take stock and keep moving in the right direction.*
- ❖ *It is important to recognize that perseverance is not just needed towards the end of the journey, the discipline is as important near the start of a financial goal, since it is very easy to just walk away believing that nothing will come to pass.*
- ❖ *Going against the accepted norms means that the chances of spotting opportunities increase as one is not complacent with what is.*

We hope that you will share this inspiring story, and its lessons, with your friends and loved ones, especially children. And do let us know your and their feedback on support@journey2money.com

[The Jataka Tales are the popular stories of former lives of the Buddha, who in every form exhibits some virtue, and which the tales teach.]

Happy Investing.



Piyush Desai - CEO

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Start Investing in ELSS Fund and get Dual benefit of Saving Tax along With Wealth Creation opportunity.

- ❖ **Lowest Lock in Period of 3 years**
- ❖ **Wealth Creation Opportunity**
- ❖ **Minimum investment amount of Rs. 500/-**
- ❖ **Professionally Manage.**

For more details contact : 022 6654 8814 / 15

UNDERSTANDING AXIS GROWTH OPPORTUNITIES FUND



Take off with your dream to invest in **Global Companies.**

Introducing **AXIS GROWTH OPPORTUNITIES FUND**

An open-ended equity scheme investing in both large cap and mid cap stocks

Aims to Invest



Advantages

Expertise

Aims to provide Axis Mutual Fund's domestic research & investing capabilities + Global expertise of Schroder Investment Management Limited in global equity market #.

New Opportunities

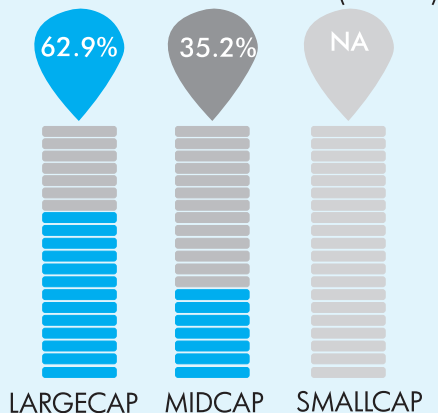
Opportunity to invest in world class companies and themes, which are not available in India.

Global Diversification

Domestic quality portfolio with global diversification can reduce volatility and drawdowns.

Current market cap split

(% NAV)

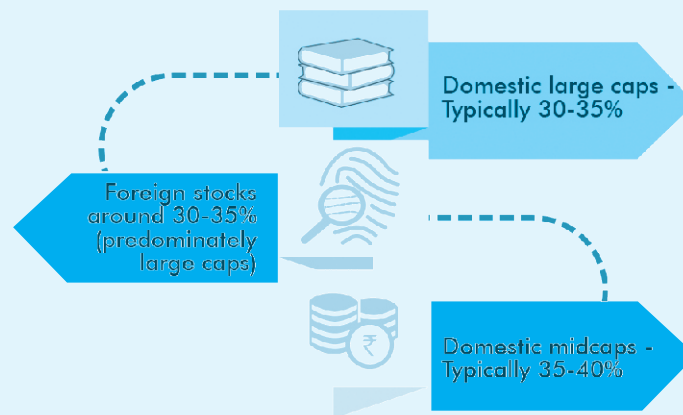


Allocation of domestic and global assets in Axis Growth Opportunities Fund

The investment in domestic equities will follow a large and midcap strategy with sectoral diversification and foreign equities will invest in primarily large caps.

The fund aims to capture the global opportunities that are not available for domestic investors. It will predominantly invest in large caps (typically companies with >\$5bn market cap) with key exposures in America, Europe, ex- UK middle east, emerging market & Japan.

Please refer to the Scheme Information Document for the detailed Asset Allocation and Investment Strategy.



Top 10 Stocks

Info Edge (India) Limited	7.2%
Torrent Power Limited	6.5%
Tata Consultancy Services Limited	5.1%
Kotak Mahindra Bank Limited	4.9%
PI Industries Limited	4.5%
Housing Development Finance Corporation Limited	4.5%
Cummins India Limited	4.1%
HDFC Bank Limited	3.5%
Bandhan Bank Limited	3.0%
Avenue Supermarts Limited	2.7%

Top 5 Sectors



Current Portfolio Allocations is based on the prevailing market conditions and is subject to change depending on the fund manager's view of the equity markets.

Vcare Investment Services Pvt. Ltd.

For any of your requirements in:

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

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MF Research Top Performing Mutual Fund - As on Date 30/08/2019

Large-Cap (Open Ended)

Scheme Name	Launch Date	AUm (Crore)	1 Year Return (%)	3 Years Return (%)	5 Years Return (%)	7 Years Return (%)	10 Years Return (%)
Mirae Asset Large Cap Fund	04-04-2008	13491.69	-4.03	10.64	11.66	17.06	15.26
Axis Bluechip Fund	05-01-2010	6500.66	-0.31	12.53	10.60	15.37	—
SBI Bluechip Fund	14-02-2006	21584.91	-5.77	5.89	9.43	14.67	11.40
Edelweiss Large Cap Fund	20-05-2009	157.99	-8.10	8.21	8.90	13.29	11.62
Canara Robeco Bluechip Equity	20-08-2010	211.70	-4.60	8.44	8.47	12.27	—

Large & Mid-Cap (Open Ended)

Scheme Name	Launch Date	AUm (Crore)	1 Year Return (%)	3 Years Return (%)	5 Years Return (%)	7 Years Return (%)	10 Years Return (%)
Mirae Asset Emerging Bluechip	09-07-2010	7498.56	-2.93	11.63	17.08	23.39	—
Canara Robeco Emerging Equities	11-03-2005	4640.03	-13.75	7.54	13.17	20.41	18.35
Sundaram Large and Mid Cap	27-02-2007	694.86	-9.84	10.05	10.83	13.65	10.43
Invesco India Growth Opportunities	09-08-2007	1559.94	-8.92	9.56	10.63	15.10	12.68
Kotak Equity Opportunities Fund	09-09-2004	2466.93	-5.21	7.57	10.42	14.56	11.72

Mid--Cap (Open Ended)

Scheme Name	Launch Date	AUm (Crore)	1 Year Return (%)	3 Years Return (%)	5 Years Return (%)	7 Years Return (%)	10 Years Return (%)
Kotak Emerging Equity Scheme	30-03-2007	4320.94	-11.56	4.77	12.02	17.79	14.78
DSP Midcap Fund	14-11-2006	5856.41	-10.14	5.37	11.65	17.26	15.49
L&T Midcap	09-08-2004	4805.30	-17.37	6.01	11.53	18.07	14.76
Axis Micap	18-02-2011	2634.45	-8.26	9.49	10.90	18.20	—
Franklin India Prima Fund	01-12-1993	6686.24	-11.94	3.93	10.74	18.24	15.55
Edelweiss Mid Cap Fund	26-12-2007	847.55	-15.19	4.51	10.70	17.85	15.85
Invesco India Mic Cap	19-04-2007	451.90	-14.18	5.77	9.71	17.13	16.04

Multi-Cap (Open Ended)

Scheme Name	Launch Date	AUm (Crore)	1 Year Return (%)	3 Years Return (%)	5 Years Return (%)	7 Years Return (%)	10 Years Return (%)
Kotak Standard Multicap Fund	11-09-2009	24959.68	-5.58	9.06	11.91	17.72	—
SBI Magnum Multicap	29-09-2005	7465.19	-4.63	7.95	11.85	16.15	11.67
DSP Equity Fund	07-06-2007	2497.65	-5.22	8.11	9.14	13.83	11.80
Invesco India Multicap	17-03-2008	811.41	-16.86	4.22	8.62	16.79	16.76
BNP Paribas Multicap	15-09-2005	688.44	-5.20	6.07	8.49	13.97	13.12

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

FIXED DEPOSIT - INTEREST RATE

HDFC Fixed Deposit

	Monthly	Qtrly	Yearly/Cumulative
12 Months	7.40	7.45	7.67
22 Months	7.50	7.55	7.77
33 Months	7.55	7.60	7.82
66 Months	7.55	7.60	7.82

Senior Citizen 0.25% Additional

Rate effective 16, August 2019

Mahindra Fixed Deposit

	Qtrly	Half Yearly	Cumulative
12/18 Months	7.55	7.60	7.75
24 Months	7.90	7.95	8.10
36/48/60 Months	8.25	8.30	8.45

Senior Citizen 0.25% Additional

Rate effective 22, August 2019

WHAT'S MORE IMPORTANT? YOUR CAR OR YOUR LIFE?

Rohan was overjoyed when he bought his new Audi car. Out on his first ride with his wife Reena and 5-year old daughter Ira on Lonavala's trip, the father in him was quickly flabbergasted because Ira had opened the dashboard and out of child-like curiosity asked daddy about the colourful insurance papers. Rohan clarified that they were intended to protect the car if by chance got stolen or damaged. It was then that Ira, innocently, asked him: "Consider the possibility that you get stolen. Will they return you as well?" This got Rohan pondering upon his life and what will happen to his family when he isn't around. A car can be purchased once more, however what about his life?

Rohan had bought car insurance like many other people because it was mandatory but he didn't opt for a term plan even after knowing that his wife and daughter totally depend on him. The point here is just as you protect the car against all damages by buying a car insurance cover, Rohan's life needs to be covered too. **Without him, the load of outstanding liabilities, daughter's education, and his wife's old-age would wipe out his family's future. A term life insurance does just that. It is one of the simple and most inexpensive type of life insurance that provides high cover at low rates.** In the case of an untoward event, your family will not have to bear a huge financial burden because of the loss of income.

It's all about realizing the importance of one's own life. If we can spend to insure our car for every year, can't we spend an amount to ensure that our family's future remains financially protected? There are two things in common in both car insurance and term insurance that if nothing

happens, there's no claim at the end of the period. But that should not daunt someone from avoiding or procrastinating the decision to buy life insurance. It's always better to be on the safer side rather than leaving things to chance.

The logic is really very simple that after spending Rs. 4 lakh and even higher for a car, and after that on car insurance to drive around the roads peacefully. Do we realize that the real peace will come in protecting ourselves and our dear families. If you earn Rs. 50,000 salary a month, you are worth Rs. 6 lakh a year alone. With interest rates falling at a sharp clip to about 7%, today you would need Rs. 85 lakh as fixed deposit to ensure your family gets Rs. 6 lakh income a year. While a car insurance costs about Rs. 20,000 to get cover for less than Rs. 3.5 lakh for a year, a Term insurance policy costing Rs. 10,000 can cover you for over Rs. 1.00 crore. So, buying a life insurance gives you 28-30 times more the cover at about half the price! Isn't it surprising? Have you ever thought of it? Just like how your Car insurance secures you financially from damages to the car, Life insurance secures your family's financial well being if an unfortunate event of death occurs to you. Insuring your life with a term insurance is cheaper. It's high time you wake up...Buy a term insurance before you start the car engine next time!

For Term Insurance Plan to Protect Your family
Contact Mehul Bheda : **9819592326**

THE JOURNEY OF A THOUSAND MILES BEGINS WITH A SINGLE SIP. PLAN YOUR INTERNATIONAL TRIP BY INVESTING IN MUTUAL FUNDS THROUGH AN SIP



Start SIP Today!

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

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