

# JOURNEY 2 MONEY

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MUMBAI

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## Vcare Investment Services Pvt. Ltd.

We are your MF Distributor... begin your *Journey to Money* with us.

### IS IT THE RIGHT TIME TO INVEST?

What is the right time to start something new?...anything new?...educational course, investment, learning recreational activities like swimming, mountaineering, photography, etc.

Well of course, particular time phases are apt and much more conducive to start few things...for handful of such things, time gone is gone for ever...so yes, do respect that time, else you will never achieve.

But there are many other things where better late than never is true...cliche...but under appreciated or under implemented.

Of course time gone can't return, but many things can still be done/begun NOW...it is never late if you determine to!...but people miss out saying now what or its too late...that is not a right approach

As an investment professional, apt example I can give is had I invested in 2008 Nifty fall then ?...fast forward years

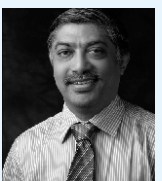
to 2020...had I invested in COVID lows ?...yes you would have been better off...but fast forward to 2032 and you may think had I started investing in 2022...

It could be anything...you will feel better after starting some things new, irrespective of your age, than regretting not doing it in past and equally thinking its too late now...better now when you are alive, else it really will be too late!

If's and but's lead you nowhere.

So, for many things, the time is NOW!

Go, start something new today what you always wanted to do!



Piyush Desai - CEO

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“Failing to plan is the same as planning to fail, you'll never get where you want to go if you don't plan your route. That's true for road trips and retirement..!!”

- Chris Hogan

# UNDERSTANDING SBI MULTICAP FUND

**Aims to provide a mix of Large, Mid and Small cap companies identified through a robust research process**

**NFO** February 14, 2022  
**PERIOD** February 28, 2022

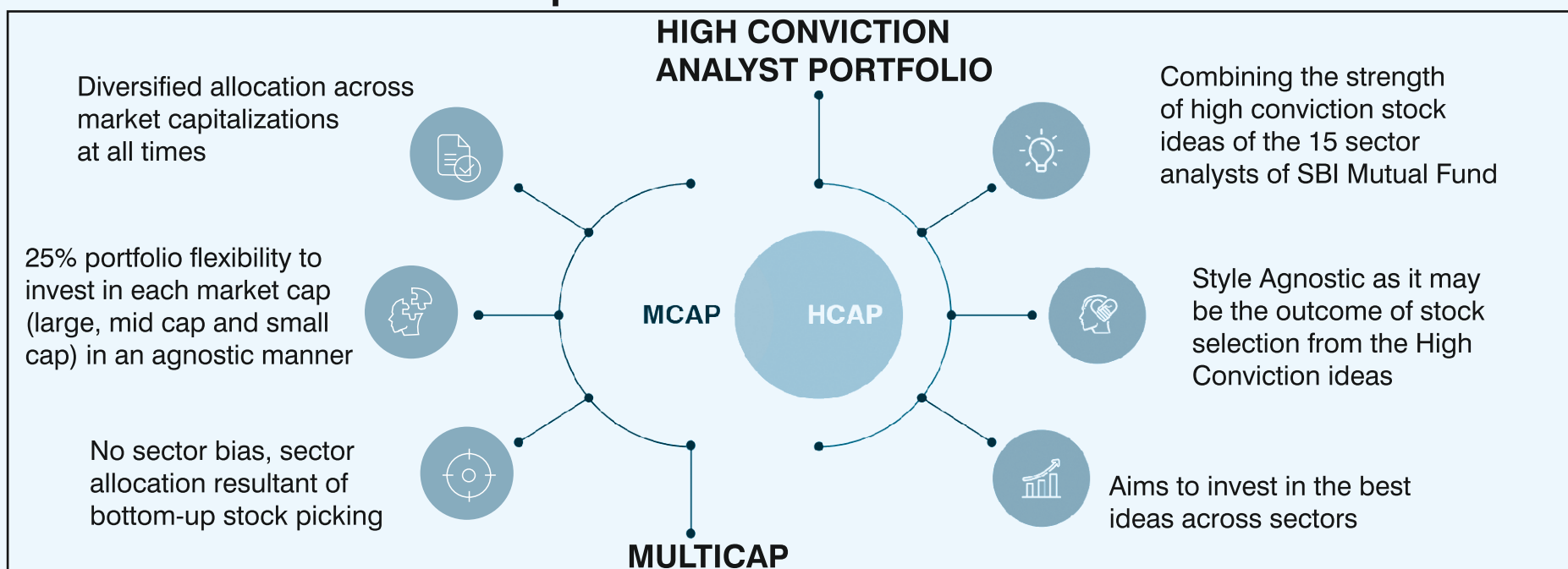
## Investment Objective

The investment objective of the scheme is to provide investors with opportunities for long term growth in capital from a diversified portfolio of equity and equity related instruments across market capitalization. However, there can be no assurance that the investment objective of the Scheme will be realized.

## Asset Allocation

Instruments	Indicative allocations (% of total assets)		Risk Profile High / Medium / Low
	Minimum	Maximum	
Equity and Equity related instruments: Minimum investment in equity & equity related instruments (including derivatives – 75% of total assets in the following manner: • Large Cap Companies • Mid Cap Companies • Small Cap Companies	25 25 25	50 50 50	High
Debt securities (including securitized debts & debt derivatives) and money market instruments	0	25	Low to Medium
Units issued by REIT and InvITs*	0	10	Medium to High

## SBI Multicap Fund: The Power of Diversification



## Who should invest?

### Millennials & First time Investors

Looking for Long term Wealth Creation (>5 years), wanting to have an unbiased flavor of market caps

### Consolidation

Investors having multiple investment across market capitalisation, looking for consolidation through a single fund.



### Long Term Investors

Aiming to build wealth to meet their long-term financial goals with a potentially better risk return trade-off.

### Direct Equity Investors

One stop solution that offers diversification across market cap unlike holding on to individual stocks

## Fund Facts

<b>Type of Scheme</b>	An open-ended equity scheme investing across large cap, mid cap, small cap stocks
<b>Fund Manager</b>	Mr. R. Srinivasan & Mr. Mohit Jain (Dedicated Fund Manager for overseas securities)
<b>Benchmark</b>	NIFTY 500 Multicap 50:25:25 TRI Index
<b>Minimum Application</b>	Rs.5000/- and in multiples of Re.1 thereafter, Additional Purchase: Rs.1000/- and in multiples of Re.1 thereafter.
<b>Minimum Monthly SIP*</b>	Rs. 500/- and in multiples of Re.1
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 years from the date of allotment.</li> <li>1% of the applicable NAV - if units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment.</li> <li>NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment.</li> </ul>

\* For detailed minimum amount of SIP across frequencies & number of installments, please refer the Scheme Information Document or Key Information Memorandum.

# WHAT IS KOTAK MANUFACTURE IN INDIA FUND?

It is an open-ended equity scheme following a manufacturing theme. It invests in companies engaged in manufacturing activities, giving you an opportunity for wealth creation alongside the growing Indian economy.

**Investment Objective:** The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow the manufacturing theme.

**NFO starts on 1st February 2022 and ends on 15th February 2022**

## Indian manufacturing sector is poised to bring renaissance



Phased manufacturing program



PLI scheme



100% automatic FDI



Tax cuts



Single window clearance

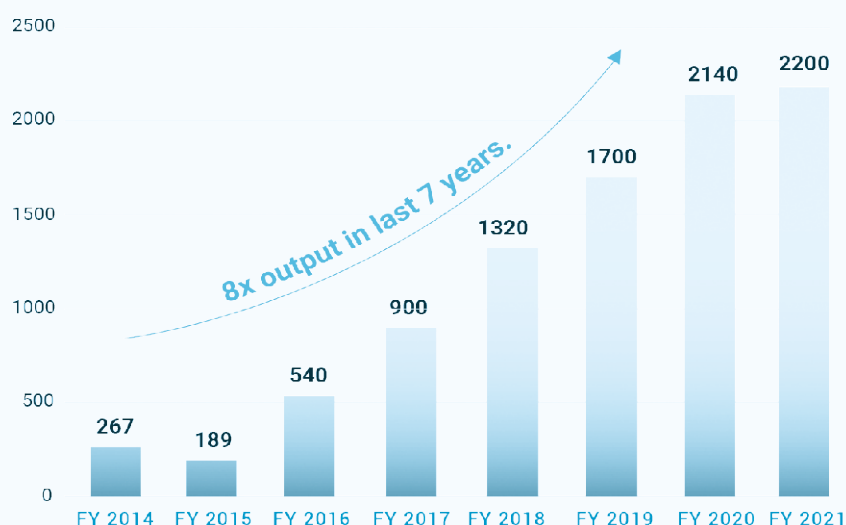


Electronic clusters



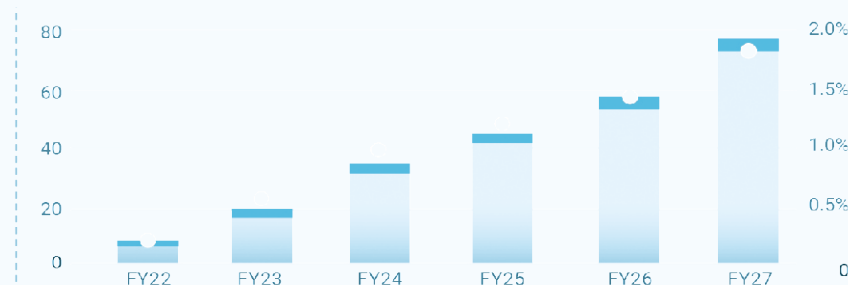
Import duty protection

Manufacturing value of mobile phone in INR Billion



## Government initiative of Performance Linked Incentive (PLI) scheme is bringing a positive change

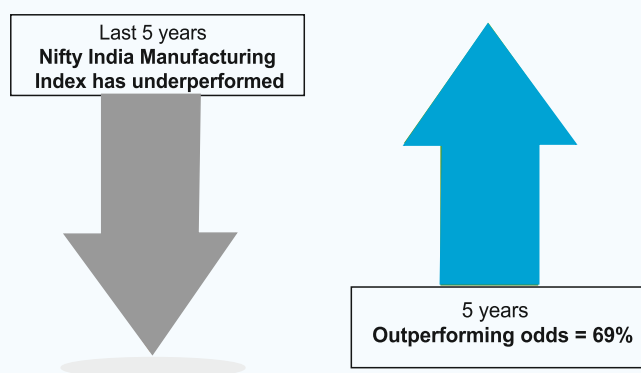
Real manufacturing GFCF may be double by FY27



Estimated GDP Impact from the 13 PLI schemes have been announced

## Why invest in Kotak Manufacture in India Fund now?

Recent underperformance provides attractive allocation zone



Higher odds of outperformance in the past over 5 year time horizon. However recent underperformance by 4.6% CAGR<sup>^</sup> provides attractive zone for allocation into this strategy.

## Nifty India Manufacturing Index Vs Nifty 500 Index Higher Odds Of Outperformance In The Long Term

The Nifty India Manufacturing Index aims to track the performance of stocks that represent manufacturing sectors in India

Investment Horizon	Percentage of total instances of Outperformance and Underperformance vs Nifty 500 on daily rolling return basis			
	Instances of Underperformance vs Nifty 500 % Times Alpha < 0%	Average Underperformance	Instances of Outperformance vs Nifty 500 % Times Alpha >= 0%	Average Outperformance
10 year	39.5%	-1.8%	60.5%	1.6%
7 year	49.8%	-1.6%	50.2%	2.1%
5 year	31.2%	-3.6%	68.8%	1.9%
3 year	52.2%	-4.5%	47.8%	4.5%
1 year	51.1%	-7.0%	48.9%	10.9%

Instances of outperformance or underperformance calculated using daily rolling returns. Data as Dec. 31, 2021. The Nifty India Manufacturing Index has a base date of April 01, 2005. Average underperformance is calculated as the simple average of periodic returns for all periodic returns lower than 0%. Average outperformance is calculated as the simple average of periodic returns for all periodic returns of at least 0%.

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

## Vcare Investment Services Pvt. Ltd.

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- ❖ Mutual Funds
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# IT'S TIME TO SAVE TAX U/S 80-C OF INCOME TAX ACT FOR FY 2021-22






## BEST PERFORMING ELSS (Tax Saving Schemes)

Scheme Name	Launch Date	AUM (Crore)	1 Year Return (%)	2 Years Return (%)	3 Years Return (%)	5 Years Return (%)	7 Years Return (%)	10 Years Return (%)
Quant Tax Plan	08-03-2000	658.11	59.79	54.55	36.59	24.68	21.06	19.53
IDFC Tax Advantage (ELSS) Fund	26-12-2008	3532.70	45.41	33.44	24.17	18.63	14.40	18.49
PGIM India ELSS Tax Saver	11-12-2015	342.34	37.27	28.70	21.42	16.71	—	—
BOI AXA Tax Advantage Fund	25-02-2009	552.46	36.41	31.65	28.51	20.07	14.51	17.18
Mahindra Manu ELSS Kar Bachat Yojana	18-10-2016	429.44	36.14	26.71	19.67	12.41	—	—
Nippon India Tax Saver	21-09-2005	12023.75	36.04	19.74	14.48	8.89	6.83	14.80
Baroda ELSS 96	02-03-2015	216.70	35.83	26.84	20.04	13.37	—	—
Parag Parikh Tax Saver Fund	26-07-2019	375.27	34.41	31.97	—	—	—	—
DSP Tax Saver	18-01-2007	9635.58	33.76	26.08	23.16	16.19	14.28	18.49
Kotak Tax Saver	23-11-2005	2417.76	32.15	22.86	21.17	15.76	12.56	15.90

Scheme Performance as on date: 02/02/2022

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

### 5 Features of Tax Saving Mutual Fund (Equity Linked Savings Scheme - ELSS)

-  Lowest lock-in period of 3 years among Sec. 80C investment options.
-  Offers tax benefit on investment upto Rs. 1.50 lakhs u/s 80C of Income Tax Act, 1961.
-  Long term capital gains earned is exempt upto Rs. 1 lakh; above Rs. 1 lakh taxed at 10%.
-  Investment in diversified equity portfolio of stocks chosen by professional fund manager.
-  Flexibility to invest through SIP mode on monthly basis.

**ELSS offers dual advantage of saving tax and opportunity to build wealth through equity investments.**



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