



VB ABUNDANCE

READY RECKONER & NEWSLETTER

February 2026



VIVEKANANDDAN AS

CFP, Independent Director

✉ vivek@vbabundance.com



99430 18682



www.vbabundance.com

<https://calendly.com/vb-abundance/vb-abundance-appointment?month=2026-01>



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Our Leadership & Team

- Vivekananddan brings over 24 years of Extensive Experience in the Financial Services Industry, having held diverse Leadership and Advisory Roles across reputed Multinational Organizations. He is a Gold Standard CFP® Professional, Certified by the Financial Planning Standards Board (FPSB). He is the Founder of VB Abundance, a specialized Wealth Management and Financial Planning Firm. Additionally, he holds a valid Independent Director Certification from the Indian Institute of Corporate Affairs (IICA), making him well-qualified to participate in Boardroom Discussions and Advisory roles within listed Companies.



R. Balan
Real Estate



V. Malar Selvi
Capital Markets



M. Uma Maheshwari
Customer Relationship Manager
Insurance



N. Jayashree
IT Supporter



D. Deepak
Relationship Manager
Investments

Our Professional Advantage

Certified Financial Planner® (CFP®) – Global Gold Standard in Financial Planning

FPSB Authorized Financial Planning Firm

ISO 9001:2015 Certified Advisory Practice

Recognized Resource Person for NCFE (Central Government), EDII (Tamil nadu)

Trusted brand with strong client referrals and long-term associations

Our Planning Philosophy

Goal-based
Financial
Planning, not
Product-
Driven Advice

Strong focus
on Risk
Management
and
Downside
Protection

Long-term
Relationship
approach
with Periodic
Reviews and
Rebalancing

Simple
Communicati
on of Complex
Financial
Concepts

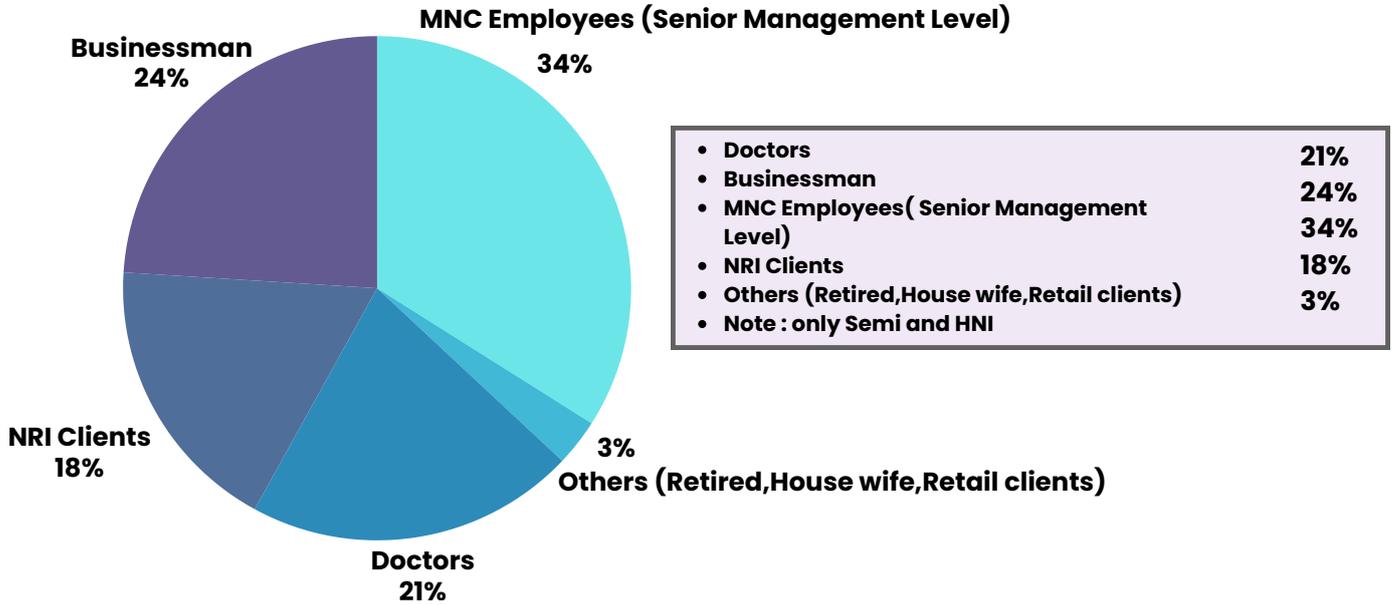
Ethical,
Transparent,
and Client-
First Advisory
Practices



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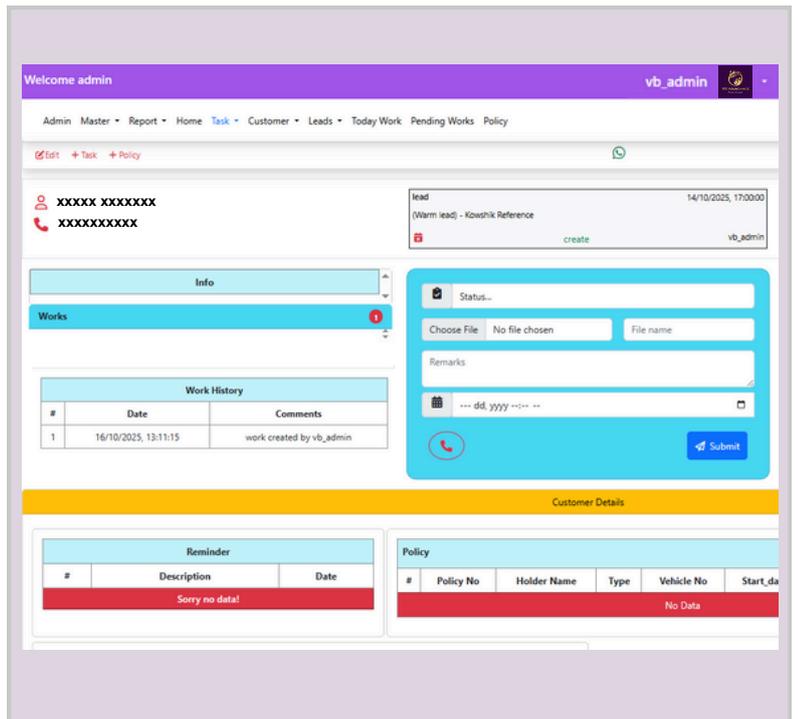
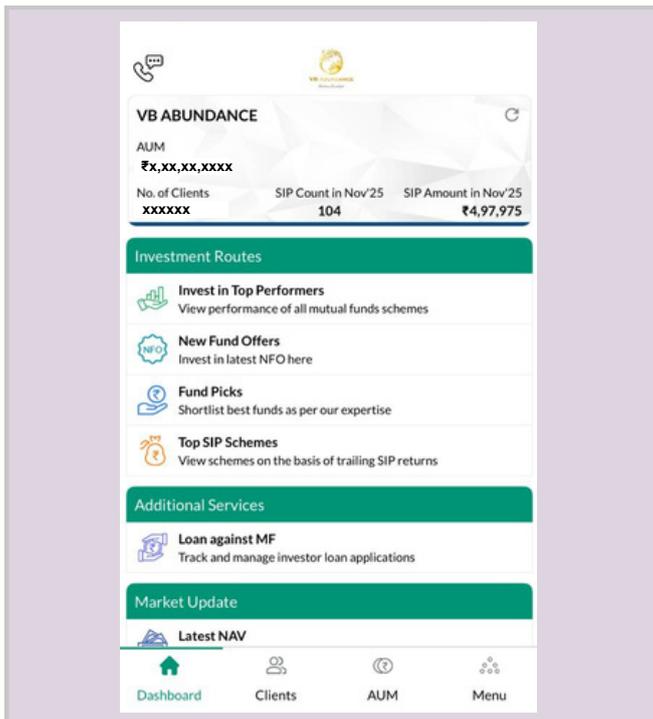
Clientele - Our Valued Relationships



Technology Enablement (Mobile App & ERP)

Dedicated Client access through Digital Platforms and ERP Systems

Easy access to Reports, Policy Details, and Financial Documents





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RECOMMENDED PRODUCT

RISK MANAGEMENT: LIFE INSURANCE (TERM INSURANCE)



PRODUCT NAME: Max Life Smart Total Elite Protection Term Plan – Step Up

Objective

Term insurance is to provide long-term financial protection to your family by ensuring income replacement and financial stability in case of the policyholder's untimely demise.

DESCRIPTION

Inbuilt Terminal Illness Cover

- Provides financial support if the life assured is diagnosed with a terminal illness.

Special Exit Value (Free of Cost)

- Option to receive a special exit value at the end of the 30th policy year.

Level Sum Assured

- Offers a fixed sum assured throughout the policy term, ensuring consistent protection.

Premium Deferment Option

- After completing 3 active policy years, policyholders can defer premiums for up to 12 months while enjoying uninterrupted life cover.

Instant Claim Benefit

Quick payout upon claim intimation to provide immediate financial support:

- ₹20 Lakhs – ₹50 Lakhs → ₹50,000
- ₹50 Lakhs – ₹1 Crore → ₹1,00,000
- ₹1 Crore & above → ₹2,00,000

Action

Your family's security starts with one smart decision





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RISK MANAGEMENT: HEALTH INSURANCE



PRODUCT NAME : HDFC – OPTIMA SECURE

OBJECTIVE

Provide enhanced and long-term health protection by automatically increasing your health cover and ensuring sufficient financial support for multiple hospitalizations, without burdening your savings.

DESCRIPTION

Secure Benefit (Guaranteed Additional Cover)

Automatically adds 100% of the Sum Insured every year for the first two policy years, irrespective of claims.

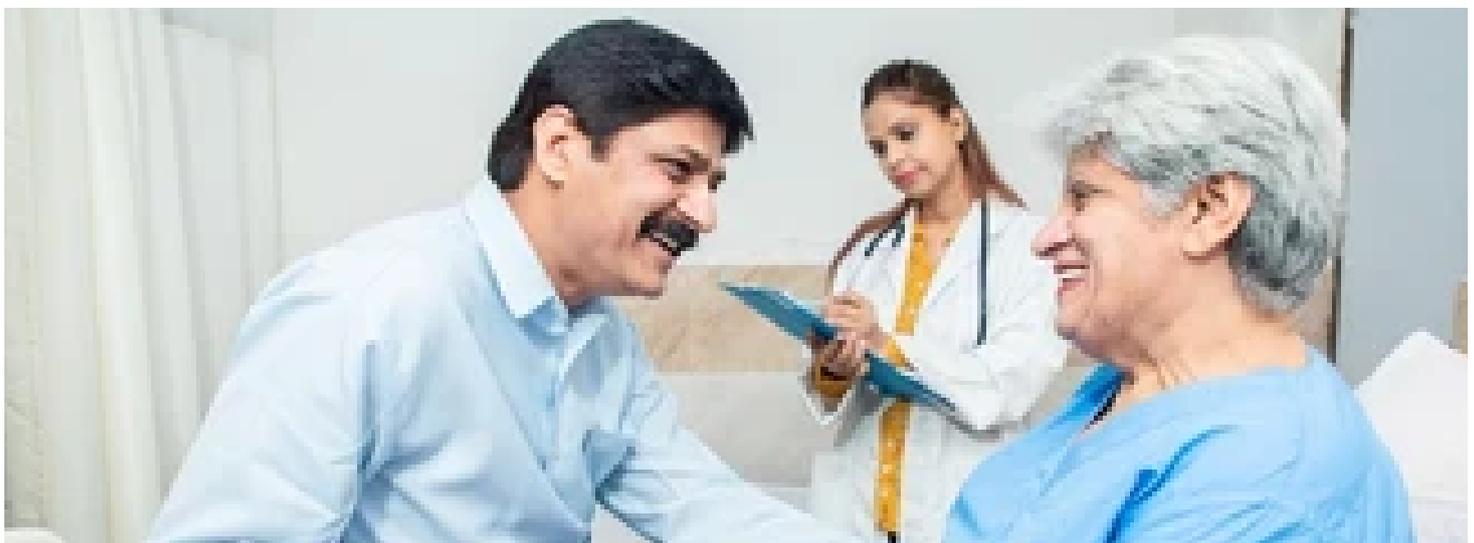
Restore Benefit

Reinstates 100% of the Sum Insured once it is exhausted, for unrelated illnesses in the same policy year.

- Double coverage from Day 1 Ex: Take 50 lac Get 1 crore.
- **Multi Years Discounts** - 7.5% on 2 Years & 10% discount on 3 Years
- same disease / same illness covered.

Action

Act today—because health emergencies don't come with notice





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SAVINGS CUM INVESTMENT: ULIP



PRODUCT NAME: TATA – SMART SIP

OBJECTIVE

Help you build long-term wealth while ensuring life insurance protection, so your financial goals—especially your children’s education and marriage—remain secure even in your absence.

DESCRIPTION

Comprehensive Death Benefit

In the unfortunate event of the policyholder’s death, the insurer waives future premiums (if applicable) and the policy continues to grow. On maturity, the total accumulated fund value is paid to the beneficiaries.

Zero Allocation Charges – Invest Smarter

Enjoy zero premium allocation charges, meaning 100% of your premium is invested in the chosen fund from day one, helping maximize potential returns.

Smart Lady Extra Allocation

Women policyholders receive additional allocation on the first-year premium:

0.25% for Single Pay

0.5% for Limited / Regular Pay

- This provides a faster start to wealth creation.

Immediate Sum Assured

- Life cover starts from day one, ensuring immediate financial protection for your family.

Goal-Based Maturity Benefit

- Designed to ensure that the maturity value supports children’s education or marriage.

Tax Benefits

- Premiums paid are eligible for tax benefits up to ₹1.5 lakh under Section 80C of the Income Tax Act, as per prevailing laws.

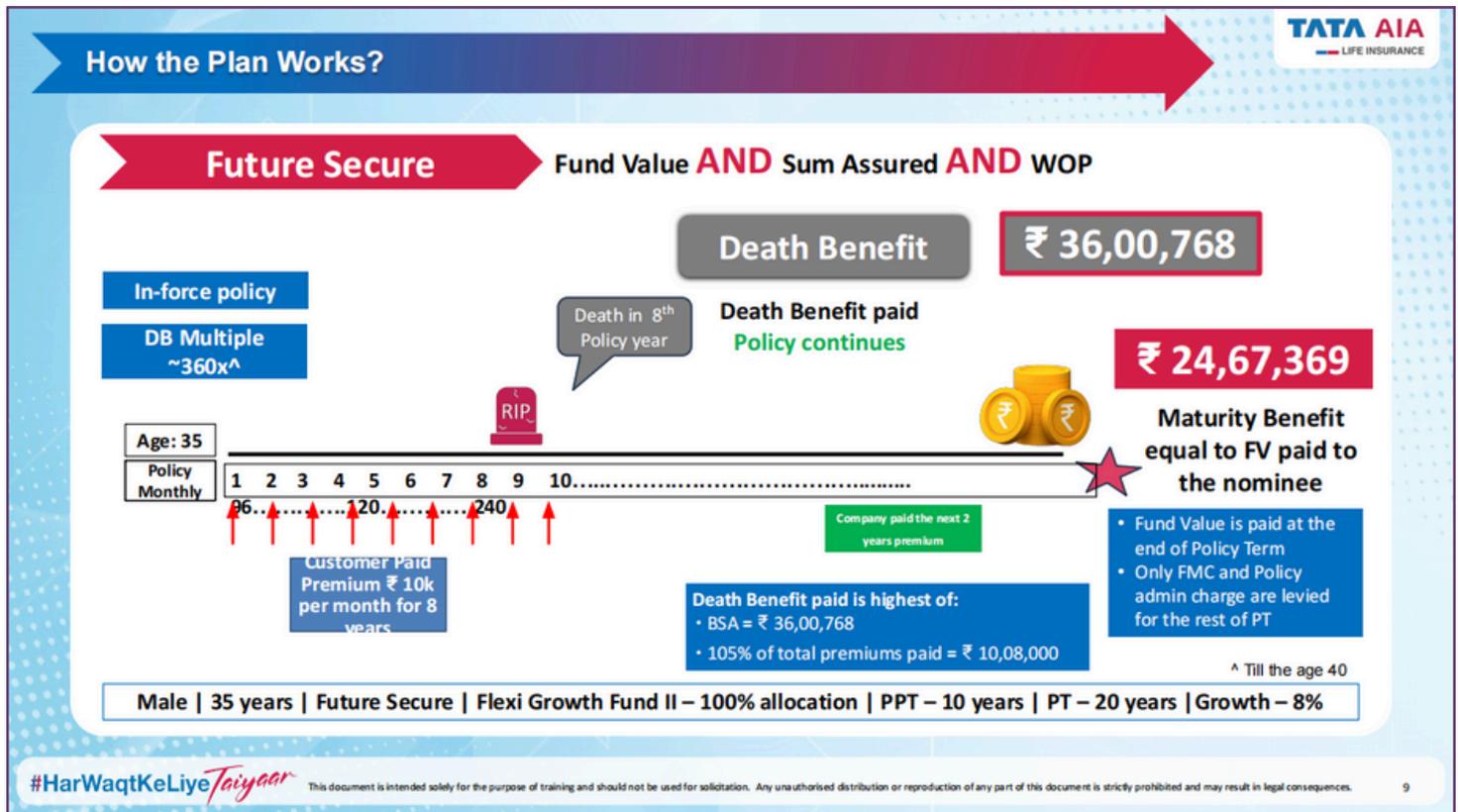
Multiple of Coverage – Death Benefit up to 360 Times

- Offers enhanced life cover, providing strong financial protection along with investment growth.

Action : Protect your life. Grow your wealth.



SAVINGS CUM INVESTMENT: ULIP



VB Abundance – Useful Links & Resources

We are pleased to share a curated set of resources designed to support your financial planning journey. These tools, guides, and platforms are created to help you plan better, stay informed, and make confident financial decisions.

Official VB Abundance Platforms

Visit our website & social hub for updates, services, and insights

Website: <https://vbabundance.com/>

Linktree (All VB Abundance SM links in one place):

<https://linktr.ee/vbabundance>

Smart Financial Tools

Plan, track, and improve your finances with our practical tools

Personal Budget Tool:

https://vbabundance.com/soft/personal_budget_tool.html

Books by VB Abundance

Practical guides to strengthen your financial knowledge

Book 1 (Amazon):

<https://www.amazon.in/dp/B0G44BGNFY>

Book 2 (Amazon):

<https://www.amazon.in/dp/B0FCG26FC3>

Free Knowledge Resources (PDFs)

Download and learn at your own pace

Financial Resource PDF – 1:

• <https://pdflink.to/e78c4801/>

Financial Resource PDF – 2:

• <https://pdflink.to/d6751b2c/>

Financial Resource PDF – 3:

• <https://pdflink.to/1718c50d/>

About the Advisor

Know more about our professional journey and experience

Personal Profile:

• <https://vbabundance1.wixsite.com/vivekananddanas>



INVESTMENTS: MUTUAL FUNDS

Equity Thematic, Hybrid & Commodity Funds

These funds invest based on specific economic themes and specific strategies. Suitable for investors with a long-term horizon who prefer structured equity exposure.

Funds-Equity

Motil Oswal Financial Services Fund - NFO - (27Jan - 10Feb)

- Theme: Financial sector growth
- Sectors: Banking, NBFCs, insurance, financial services

DSP Natural Resources and New Energy Fund

- Theme: Resources & clean energy transition
- Sectors: Natural resources, renewable energy, power, energy infrastructure

Funds-Hybrid

Nippon India Multi Asset Allocation Fund

- Theme: Diversified asset allocation
- Assets: Equity, debt, gold & other asset classes

Funds-Commodity

Motil Oswal Gold and Silver Passive FoF

- Theme: Precious metals exposure
- Assets: Gold ETFs, Silver ETFs

Key considerations:

- **Investment option:** SIP / Lumpsum
- **Investment horizon:** 5+ years
- **Investment nature:** Moderately Aggressive



**Mutual
Funds**



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INVESTMENTS: SIF – SPECIALIZED INVESTMENT FUNDS

Specialized Investment Funds (SIFs) are a SEBI-introduced category between mutual funds and PMS, aimed at investors seeking more focused or advanced strategies.

Key Features:

- Follow specific, well-defined strategies (e.g., concentrated equity, factor-driven, sectoral or hybrid approaches).
- Offer more flexibility than mutual funds, with regulatory oversight.
- Typically higher risk than diversified mutual funds but lower complexity than PMS/AIF.

ICICI SIF

ISIF Equity Ex-Top Long Short Fund:

- Traditional long short strategy on equities (long stocks expected to rise, short stocks expected to fall).
- Uses derivatives (futures/options) for short exposure up to 25%.
- Designed to deliver returns even in varied market conditions.

TATA SIF

Tata Titanium SIF:

- Hybrid long-short strategy combining equities, debt, and derivatives. Can take short positions up to 25% and include diversified assets like REITs and InvITs. Designed to deliver flexible, risk-adjusted returns across rising, falling, or sideways markets.

Key considerations:

- **Investment option:** 10 Lakh onwards
- **Investment horizon:** 5+ years
- **Investment nature:** Aggressive

Overview of SIF Investment Strategies



INVESTMENTS: BONDS

A. Government Bonds

1. Andhra Pradesh Mineral Development Corporation Bond

- **Coupon Rate: 9.30% p.a.**— the interest paid annually on the face value.
- **Interest Payment: Quarterly.**
- **Face Value: ₹ 5,00,000** per bond.
- **Rating: CRISIL AA** indicating relatively strong credit quality.
- **Security:** Many APMDC bonds are **secured**, meaning they are backed by specific assets or collateral.
- **Maturity: 5-6 Years (66 Months).**



Key considerations:

- **Investment option:** ₹5 lakhs onwards
- **Investment horizon:** 5+ years
- **Investment nature:** Conservative

INVESTMENTS: BONDS

B. Corporate Bonds

1. Navi Finserv Limited

- **Coupon Rate:** 10.75% p.a. Depending on the series/ISIN & tenure.
- **Interest Payment:** Monthly.
- **Face Value:** Typically ₹ 5,00,000 per bond.
- **YTM:** 10.75%
- **Rating:** CRISIL A / Stable, indicating high credit quality with moderate risk.
- **Security:** Secured bonds, backed by company assets/security
- **Maturity:** 1 to 3 Years (18 - 36+ months)

2. Muthoot Fincorp

- **Coupon Rate:** 10.26% p.a. Depending on the series/ISIN & tenure.
- **Interest Payment:** Monthly
- **Face Value:** Typically ₹ 5,00,000 per bond.
- **YTM:** 10.42%
- **Rating:** CRISIL AA, indicating good credit quality with risk.
- **Security:** Sub-Debt & Listed bonds, backed by company assets/security
- **Maturity:** 1 to 3 Years (18 - 36+ months)



Key considerations:

- **Investment option:** ₹5 lakhs onwards
- **Investment horizon:** 5+ years
- **Investment nature:** Moderate to Conservative



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INVESTMENTS: PORTFOLIO MANAGEMENT SERVICES (PMS)

Personalized investment management where a professional manager builds and manages a tailored portfolio for an individual investor. Can use equities, derivatives, and hedging with flexible strategies to pursue specific goals. Suited for sophisticated/HNI investors with high minimum investment requirements.

1. ICICI PMS – Large Cap Strategy

- Focuses on large-cap Indian equities with a conservative to moderate risk profile
- Aims for stable long-term wealth by investing in established, high-quality companies
- Designed for investors seeking capital appreciation with relatively lower volatility

Equity – Large Cap PMS ICICI Prudential Largecap Strategy

<p>Investment Objective</p> <p>The fund is a diversified equity portfolio that endeavors to achieve long term capital appreciation by investing predominantly in large-cap companies. The Strategy seeks to achieve capital appreciation through investments in Indian companies or sectors with potential for growth. It aims to predominantly invest in companies that tend to grow earnings at a fast pace and are reasonably priced using top-down and bottom-up approach.</p>	<p>Performance</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Top 10 Holdings</th> <th>Weight %</th> </tr> </thead> <tbody> <tr><td>Larsen & Toubro Ltd</td><td>7.88%</td></tr> <tr><td>State Bank of India</td><td>7.32%</td></tr> <tr><td>ICICI Bank Ltd</td><td>7.13%</td></tr> <tr><td>Bharti Airtel Ltd</td><td>6.83%</td></tr> <tr><td>HDFC Bank Ltd</td><td>5.95%</td></tr> <tr><td>Samvardhana Motherson International Ltd</td><td>5.57%</td></tr> <tr><td>SBI Life Insurance Company Ltd</td><td>4.31%</td></tr> <tr><td>Tata Steel Ltd</td><td>4.31%</td></tr> <tr><td>HDFC Life Insurance Co. Ltd</td><td>3.69%</td></tr> <tr><td>Ultron Tech Cement Ltd</td><td>3.67%</td></tr> </tbody> </table>	Top 10 Holdings	Weight %	Larsen & Toubro Ltd	7.88%	State Bank of India	7.32%	ICICI Bank Ltd	7.13%	Bharti Airtel Ltd	6.83%	HDFC Bank Ltd	5.95%	Samvardhana Motherson International Ltd	5.57%	SBI Life Insurance Company Ltd	4.31%	Tata Steel Ltd	4.31%	HDFC Life Insurance Co. Ltd	3.69%	Ultron Tech Cement Ltd	3.67%																												
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INVESTMENTS: PORTFOLIO MANAGEMENT SERVICES (PMS)

Personalized investment management where a professional manager builds and manages a tailored portfolio for an individual investor. Can use equities, derivatives, and hedging with flexible strategies to pursue specific goals. Suited for sophisticated/HNI investors with high minimum investment requirements.

2. Abakkus PMS – All Cap Approach

- Invests across large-, mid-, and small-cap stocks to capture broad market opportunities
- Seeks balanced growth by blending the stability of large caps with upside potential of mid/small caps
- Designed for long-term wealth creation with active stock selection

Equity – Multi Cap PMS Abakkus All Cap Approach

Investment Objective

Abakkus All Cap Approach (PMS) employs a benchmark-agnostic, all-cap strategy driven by fundamental, bottom-up research and its proprietary "MEETS" framework to identify undervalued growth companies. The fund focuses on generating alpha through patient, buy-and-hold investing, with a flexible approach across sectors and market caps. It avoids momentum chasing and credit risk, emphasizing a strict risk-reward discipline and robust portfolio diversification.

Particulars	Details
AUM (INR crs)	7,644 Cr.
Fund Manager	Sunil Singhania, Aman Chowhan
No. of Stocks	25-30
Inception Date	29 October 2020
Exit Load	0-12months: 1.5% Post 12months: NIL

Market-Cap Allocation



Performance



Top Sectors

Allocation %

Top Sectors	Allocation %
Banks	19.2%
Industrials	13.7%
Nbfc	12.0%
Commodities	11.4%
Health Care	8.2%

Top 10 Holdings

% Weight

Top 10 Holdings	% Weight
Aditya Birla Capital Ltd	6.63%
Max Financial Services Ltd	5.91%
State Bank of India	5.56%
IIFL Finance Ltd	5.36%
Sun Pharma Industries Ltd	5.20%
Axis Bank Ltd	5.14%
HDFC Bank Ltd	5.14%
Larsen & Toubro Ltd	5.14%
Bharti Airtel Ltd.	4.85%
NTPC Ltd	3.91%

Fees Structure

Fee Structure	Fixed	Performance	Hurdle
Fixed	2.50%p.a.	-	-
Hybrid	1.75%p.a.	15%	9%

*performance as on November 30th 2025

**Hybrid fee without catch up & with annual high watermark

Key considerations:

- Investment option: ₹50 lakhs onwards
- Investment horizon: 5+ years
- Investment nature: Hyper Aggressive



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INVESTMENTS: ALTERNATIVE INVESTMENT FUNDS (AIF – CATEGORY III)

Alternative Investment Funds (AIFs) are pooled investment vehicles that invest in assets outside traditional mutual funds (equity, debt, money market). They are regulated by SEBI and target high-net-worth and sophisticated investors.

Hedge funds, long-short funds, funds using leverage (can take complex positions)

1. Carnelian Bharat Amritkaal Fund (Cat III AIF)

- **Strategy:** India-focused long/short and tactical equity strategy.
- **Objective:** Capture opportunities arising from India's long-term structural growth while managing downside risk.
- **Approach:** Actively managed portfolio with flexibility across sectors and market caps
- **Investment Fit:** Suitable for investors seeking absolute returns with professional risk management over a full market cycle

Equity – AIF Carnelian Bharat Amritkaal Fund (Cat III AIF)

<p>About the firm</p> <ul style="list-style-type: none"> • A boutique investment management firm founded by industry veterans in April 2019, managing INR ~12,000 Cr with an aspiration to create a best-in-class asset management platform known for its values, expertise and best practices. • They believe in investing in "quality growth at a reasonable price" and "risk diversification through forensic analysis" <p>Investment Framework</p> <p>"Amritkaal" is the PMs 25-year vision (till 2047) for a "New India @100"; ambition being to make India a Viksit (developed) country, marked by:</p> <ul style="list-style-type: none"> ➢ World-leading growth in GDP & per-capita income ➢ Embracing the latest advancements in technology ➢ Balanced urban-rural development ➢ Achieve global geopolitical significance (Vishwa Mitra) ➢ Developed, advanced & efficient infra. ➢ Climate sensitive growth <p>The fund will be designed to leverage opportunities arising from 7 mega trends emerging across 5 sectors.</p> <p>A 25-30 stock portfolio ((Quality Growth at Reasonable Price), benchmarked against S&P BSE 500 Index.</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Particulars</th> <th>Details</th> </tr> </thead> <tbody> <tr> <td>Type</td> <td>Long only, multi cap, sector agnostic fund</td> </tr> <tr> <td>Theme</td> <td>Focusing on companies benefitting from Mega trends during Amritkaal</td> </tr> <tr> <td>Category</td> <td>Open-Ended</td> </tr> <tr> <td>Minimum Investment</td> <td>5 Crs</td> </tr> <tr> <td>Tranches</td> <td>Initial 30%, balance in two equal tranches balance in two equal tranches over a period of 8 months</td> </tr> <tr> <td>Stocks</td> <td>25-30</td> </tr> <tr> <td>Exit Load</td> <td>2% if within 12 months</td> </tr> <tr> <td>Inception Date</td> <td>05-April-24</td> </tr> </tbody> </table> <div style="text-align: center;"> <p>Performance</p> </div> <div style="text-align: center;"> <p>Market Cap Allocation</p> </div>	Particulars	Details	Type	Long only, multi cap, sector agnostic fund	Theme	Focusing on companies benefitting from Mega trends during Amritkaal	Category	Open-Ended	Minimum Investment	5 Crs	Tranches	Initial 30%, balance in two equal tranches balance in two equal tranches over a period of 8 months	Stocks	25-30	Exit Load	2% if within 12 months	Inception Date	05-April-24	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Top Holdings</th> <th>Weight %</th> </tr> </thead> <tbody> <tr><td>Aditya Birla Capital</td><td>8.9%</td></tr> <tr><td>Biocon</td><td>6.7%</td></tr> <tr><td>Laurus Labs</td><td>5.2%</td></tr> <tr><td>Maruti Suzuki</td><td>4.9%</td></tr> <tr><td>Canara Bank</td><td>4.3%</td></tr> <tr><td>L&T</td><td>4.0%</td></tr> <tr><td>ICICI Bank</td><td>4.0%</td></tr> <tr><td>Punjab National Bank</td><td>3.1%</td></tr> <tr><td>M&M</td><td>3.1%</td></tr> <tr><td>Star Health</td><td>3.0%</td></tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Sectors</th> <th>Weight %</th> </tr> </thead> <tbody> <tr><td>BFSI</td><td>27.9%</td></tr> <tr><td>Manufacturing</td><td>27.3%</td></tr> <tr><td>Consumption</td><td>21.4%</td></tr> <tr><td>Services</td><td>14.3%</td></tr> <tr><td>Infrastructure</td><td>8.8%</td></tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="4">Fee Structure</th> </tr> <tr> <th>Corpus (5-15crs)</th> <th>Fixed</th> <th>Hurdle</th> <th>Perf. fees</th> </tr> </thead> <tbody> <tr> <td>Fixed</td> <td>2.25%</td> <td>-</td> <td>-</td> </tr> <tr> <td>Hybrid</td> <td>1.75%</td> <td>8%</td> <td>15%</td> </tr> </tbody> </table> <p><small>*Data as on November 30th, 2025. **Performance fees is without catch up ***Note- Carnelian Bharat Amritkaal Fund 2 is available for a ticket size of Min 1Cr (lumpsum)</small></p>	Top Holdings	Weight %	Aditya Birla Capital	8.9%	Biocon	6.7%	Laurus Labs	5.2%	Maruti Suzuki	4.9%	Canara Bank	4.3%	L&T	4.0%	ICICI Bank	4.0%	Punjab National Bank	3.1%	M&M	3.1%	Star Health	3.0%	Sectors	Weight %	BFSI	27.9%	Manufacturing	27.3%	Consumption	21.4%	Services	14.3%	Infrastructure	8.8%	Fee Structure				Corpus (5-15crs)	Fixed	Hurdle	Perf. fees	Fixed	2.25%	-	-	Hybrid	1.75%	8%	15%
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Type	Long only, multi cap, sector agnostic fund																																																																					
Theme	Focusing on companies benefitting from Mega trends during Amritkaal																																																																					
Category	Open-Ended																																																																					
Minimum Investment	5 Crs																																																																					
Tranches	Initial 30%, balance in two equal tranches balance in two equal tranches over a period of 8 months																																																																					
Stocks	25-30																																																																					
Exit Load	2% if within 12 months																																																																					
Inception Date	05-April-24																																																																					
Top Holdings	Weight %																																																																					
Aditya Birla Capital	8.9%																																																																					
Biocon	6.7%																																																																					
Laurus Labs	5.2%																																																																					
Maruti Suzuki	4.9%																																																																					
Canara Bank	4.3%																																																																					
L&T	4.0%																																																																					
ICICI Bank	4.0%																																																																					
Punjab National Bank	3.1%																																																																					
M&M	3.1%																																																																					
Star Health	3.0%																																																																					
Sectors	Weight %																																																																					
BFSI	27.9%																																																																					
Manufacturing	27.3%																																																																					
Consumption	21.4%																																																																					
Services	14.3%																																																																					
Infrastructure	8.8%																																																																					
Fee Structure																																																																						
Corpus (5-15crs)	Fixed	Hurdle	Perf. fees																																																																			
Fixed	2.25%	-	-																																																																			
Hybrid	1.75%	8%	15%																																																																			

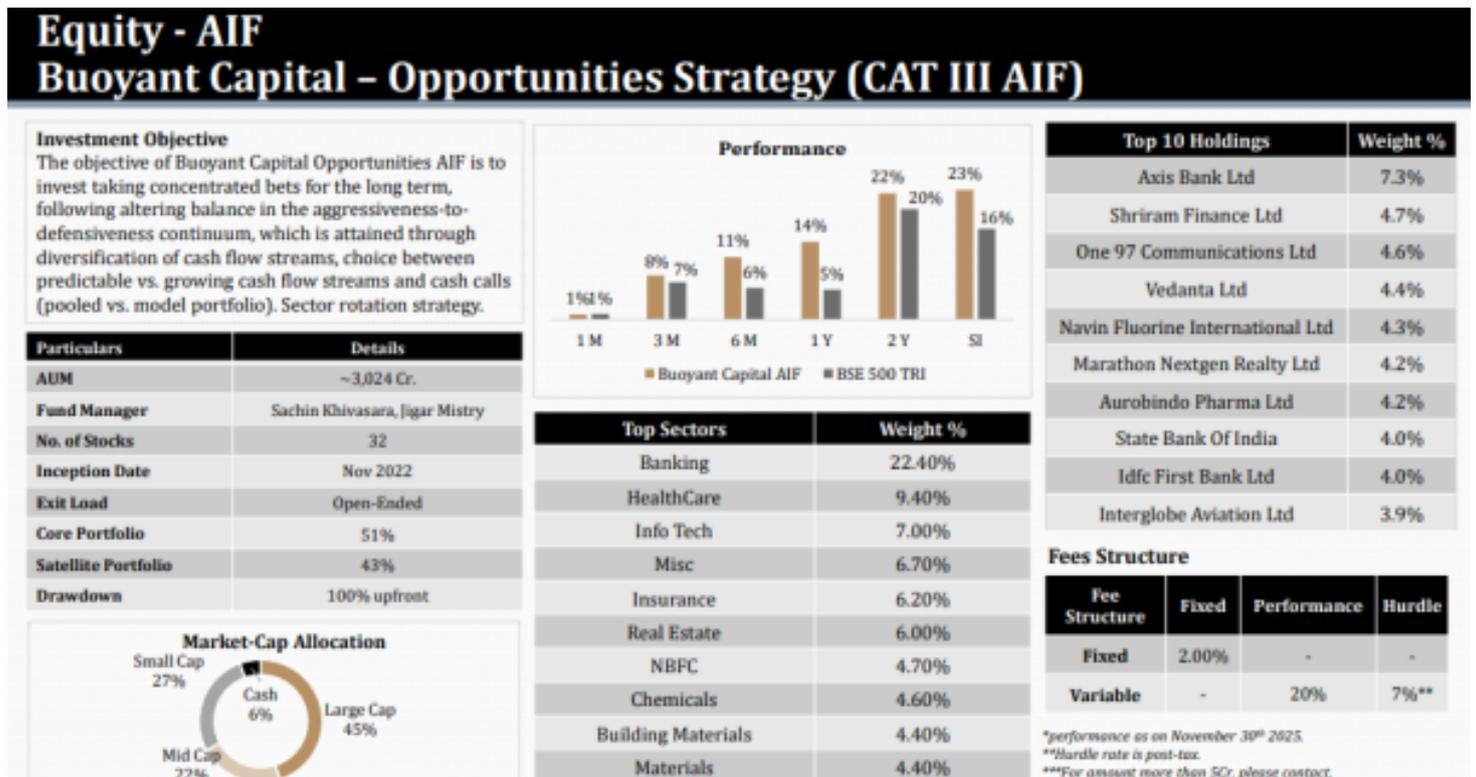
Key considerations:

- Investment option: ₹50 lakhs onwards
- Investment horizon: 5+ years
- Investment nature: Hyper Aggressive

INVESTMENTS: ALTERNATIVE INVESTMENT FUNDS (AIF – CATEGORY III)

2. Buoyant Capital – Opportunities Strategy (CAT III AIF)

- **Strategy:** India-focused long-only equity strategy with multi-cap and sector flexibility.
- **Objective:** Generate superior risk-adjusted returns by capturing high-quality equity opportunities while managing downside risk.
- **Approach:** Actively managed portfolio using a core-satellite allocation, adjusting dynamically across market cycles.
- **Investment Fit:** Suitable for sophisticated investors seeking absolute returns with disciplined risk management over a full market cycle.



Key considerations:

- Investment option: ₹1 Crore onwards
- Investment horizon: 5+ years
- Investment nature: Hyper Aggressive

INVESTMENTS: GIFT CITY INVESTMENTS

GIFT City (Gujarat International Finance Tec-City) is a planned smart city and global financial services hub located in Gujarat, India. It was initiated by the Government of Gujarat to create a world class business district focused on international finance, technology, sustainable infrastructure, and economic growth.

Tata India Dynamic Equity Fund (Inbound) – GIFT IFSC

- This is a retail-oriented inbound feeder mutual fund launched by **Tata Asset Management** (part of the Tata Group) under the **International Financial Services Centre Authority (IFSCA)** at **GIFT City** in Gujarat

Key highlights:

- Designed for foreign individuals, NRIs, OCIs and eligible institutional investors.
- Invests into Tata AMC's equity mutual fund schemes and ETFs with diversified exposure (large, mid, small-caps) and theme opportunities.
- Uses dynamic allocation to balance risk and growth based on market condition

Key considerations:

- **Investment option:** \$500 Dollars onwards
- **Investment horizon:** 5+ years
- **Investment nature:** Aggressive



MONTHLY NEWS LETTER FEB 2026



What's Inside:

Welcome Note,

Investing success is rarely shaped by single events. It is built through consistent actions taken over time. This February edition focuses on long-term goals, steady discipline, and the value of staying invested – even when attention is drawn elsewhere. Because consistency remains one of the most powerful forces in long-term investing.

 **Market Insights**
Market Snapshot
& Key Data
(Page 2)

 **Market Pulse**
Investor Perspective
on Recent
Developments (Page 3)

 **Investor Education:**
Common Investor
Mistakes During Budget
Season (Page 4)

 **Investor Case Study**
A Love Story That
Started with SIP (Page 5)

 **Financial Wisdom:**
Money Habits That
Strengthen
Relationships (Page 6)

 **Money Mantra:**
The Invisible
Progress Test
(Page 7)

 **Engagement Corner**
A Thought for
Long-Term Investors
(Page 8)

 *“Long-term goals don’t need constant changes – they need consistent commitment.”*

Market Insights

February 2026 Market Snapshot

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
<u>Sensex</u>	85,255.55	85,883.50	81,088.59	82,269.78	-3.50%
<u>Nifty</u>	26,173.30	26,373.20	24,919.80	25,320.65	-3.26%
<u>Nasdaq</u>	23,481.49	23,988.27	22,916.83	23,461.82	-0.08%
<u>Gold</u>	\$4,329.42	\$5,595.46	\$4,310.01	\$4,865.35	12.38%
<u>Crude</u>	\$57.36	\$66.25	\$55.70	\$65.45	14.10%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
<u>Sensex</u>	1.34%	6.15%	11.37%	12.19%	12.71%
<u>Nifty</u>	2.23%	7.71%	12.76%	13.18%	12.84%
<u>Nasdaq</u>	11.08%	19.54%	26.52%	12.41%	17.66%
<u>Gold (\$)</u>	47.94%	73.70%	36.15%	21.39%	15.84%
<u>Crude (\$)</u>	-7.99%	-10.87%	-6.09%	4.67%	6.85%

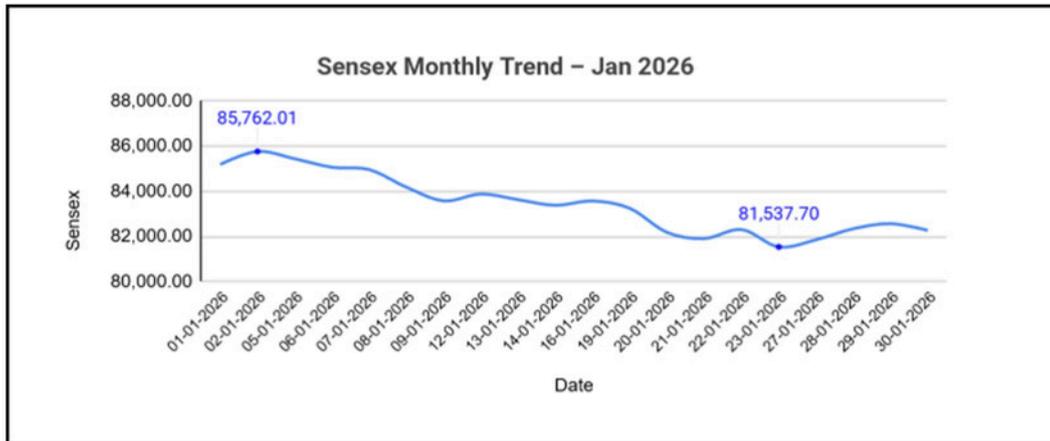
MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	8.70	20.20	19.97	16.70
Equity - Dividend Yield Fund	8.42	19.36	19.69	15.71
Equity - ELSS	6.64	16.48	15.90	14.30
Equity - Flexi Cap Fund	6.82	16.60	15.72	14.43
Equity - Focused Fund	7.76	16.37	15.34	14.17
Equity - Large & Mid Cap Fund	8.32	18.68	17.86	14.99
Equity - Large Cap Fund	8.40	15.28	14.16	13.10
Equity - Mid Cap Fund	8.22	21.57	20.47	16.38
Equity - Multi Cap Fund	6.57	18.90	18.53	15.12
Equity - Small cap Fund	2.20	18.61	21.55	16.67
Equity - Value Fund	8.26	18.99	18.58	14.78

*Source: [Investing.com](https://www.investing.com)/[wsj.com](https://www.wsj.com)/[masterstrokeonline.com](https://www.masterstrokeonline.com)

* All Sectoral, Thematic, Index & ETF Funds are excluded from the above list. Returns are not guaranteed.

Financial Market Performance Snapshot Data Period - 01/01/2026 to 31/01/2026

Market Pulse & Investor Perspective



Key News That Moved the Markets in January 2026

- Sustained FII Selling Pressures Indian Equities
- Domestic Flows Cushion Market Volatility
- Gold Records a Strong Rally on Global Uncertainty
- Silver Outperforms with Sharp Gains



What It Means for Long-Term Investors:

FII selling reflects short-term global risk management and does not necessarily alter long-term fundamentals of quality investments.

Strong domestic participation highlights the growing role of long-term Indian investors in market stability.

Gold's rally reinforces its role as a portfolio hedge during periods of equity uncertainty.

 Gold and silver may not be return drivers every year – they can be portfolio stabilisers over cycles.

Investor Education

Common Investor Mistakes During Budget Season

Mistakes

- ✗ Reacting to headlines immediately
- ✗ Changing investments based on expectations
- ✗ Last-minute tax-saving decisions
- ✗ Comparing portfolios with others
Ignoring asset allocation

Smarter Approach

- ✓ Allow time for clarity
- ✓ Stay aligned with long-term goals
- ✓ Choose tax-saving options that fit long term plans
- ✓ Focus on your own goals and risk profile
Maintain diversification across asset classes



Budgets are annual events – disciplined investing is a long-term journey.

Case Study/Investor Story



A Love Story That Started with SIP

“Some dreams don’t need grand beginnings — just belief, patience, and the right partner to walk the journey together.”

It was Urmila who insisted Akash start an SIP – back when they were still in college. Saving money then wasn’t easy. It meant cutting down on coffee breaks, taking buses instead of cabs, and saying no to small comforts. But Urmila believed that dreams needed an early start, even if the beginnings felt modest. Both of them started their first SIP.

What started as a friendship soon turned into love. After college came jobs, responsibilities, and eventually marriage. As their careers grew, so did their SIP contributions – gradually and without strain. They never chased shortcuts or compromised their lifestyle; they simply stayed consistent.

Three years into their marriage, life brought another joyful chapter. With Urmila expecting their first child, the couple wanted something more than just a house – they wanted stability. When they booked their apartment, they did it confidently, without depending on anyone else. Looking back, Akash often smiles at that college-day suggestion.

What once felt like sacrifice had quietly turned into security.

Some dreams don’t need grand beginnings — just belief, patience, and the right partner to walk the journey together.



Starting early and growing steadily can turn small sacrifices into life-changing milestones.

Financial Wisdom

Money Habits That Strengthen Relationships

Love grows with understanding, trust, and shared effort.

So does financial stability.

Many relationships don't struggle because of money – they struggle because money is left un-planned or unspoken. When partners plan together, finances become a source of confidence, not conflict.

Here are a few money habits that quietly strengthen relationships over time:

Planning together builds trust

Discussing goals early reduces uncertainty later.

Small habits prevent big stress

Regular saving avoids last-minute pressure during life milestones.

Consistency reduces conflict

Disciplined investing removes the need for repeated financial debates.

Shared goals create alignment

When both partners move toward the same future, decisions feel easier.

Transparency brings peace of mind

Knowing where you stand financially builds calm and confidence.



*Strong relationships aren't just built on emotions
they're built on shared responsibility and clarity.*

Money Mantra

The Invisible Progress Test

Most meaningful financial progress is invisible. There are no alerts when discipline works.

No applause when SIPs run quietly.

No excitement when compounding does its job. But years later, the results speak – softly, but clearly.

If nothing dramatic is happening in your investments, it usually means something important is working.



Progress often feels silent before it becomes visible.

Client Quiz

Which sign most often indicates healthy long-term investing?

- a) Frequent portfolio changes
- b) Constant excitement and action
- c) Quiet consistency with little drama
- d) Daily market tracking

Contact and Closing

Quote of the Month:



“The most important investment you can make is in yourself.”

- Warren Buffett



Closing Note

As February reminds us of commitment and consistency, it's worth remembering that meaningful financial progress rarely announces itself loudly. It builds quietly – through habits repeated, plans respected, and patience maintained.

Markets will move, opinions will change, and headlines will come and go. But investors who stay focused on long-term goals and disciplined actions often find themselves better prepared for life's milestones.

✚ **Answer to Client Quiz (Page 7)** ✓ **c) Quiet consistency with little drama**

Explanation:

Long-term wealth creation is usually the result of disciplined investing and patience. Periods without excitement often indicate that compounding is working as intended, while frequent activity can interrupt long-term progress.

Disclaimer:

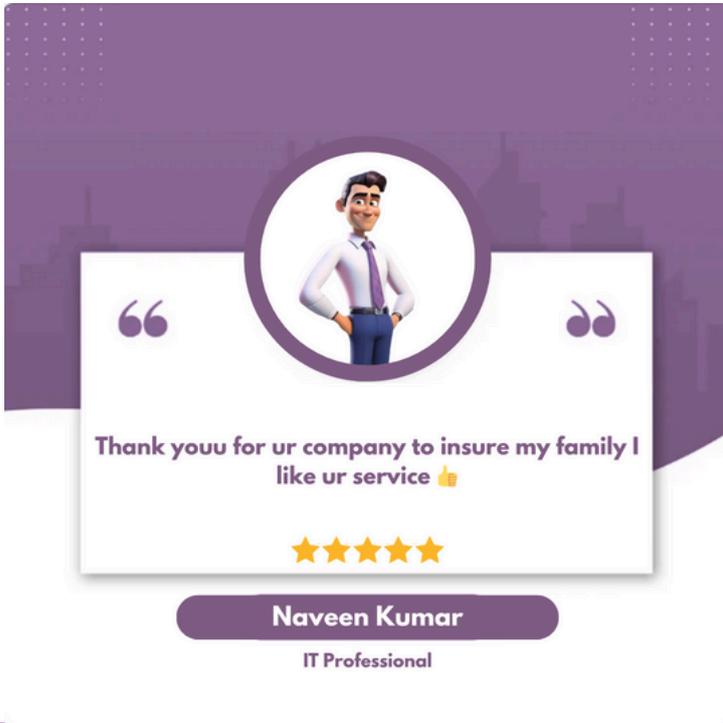
Mutual Fund investments are subject to market risks. Read all scheme-related documents carefully. Past performance is not a guarantee of future returns and may or may not be sustained in the future. This report has been prepared based on data available to us and we have taken all precautions so that there are no errors and lapses. However, we do not assume any liability for actions taken based on this report. Contact us for scheme-specific risk. The 'Investor Story' narrative involves creative liberties for storytelling purposes.



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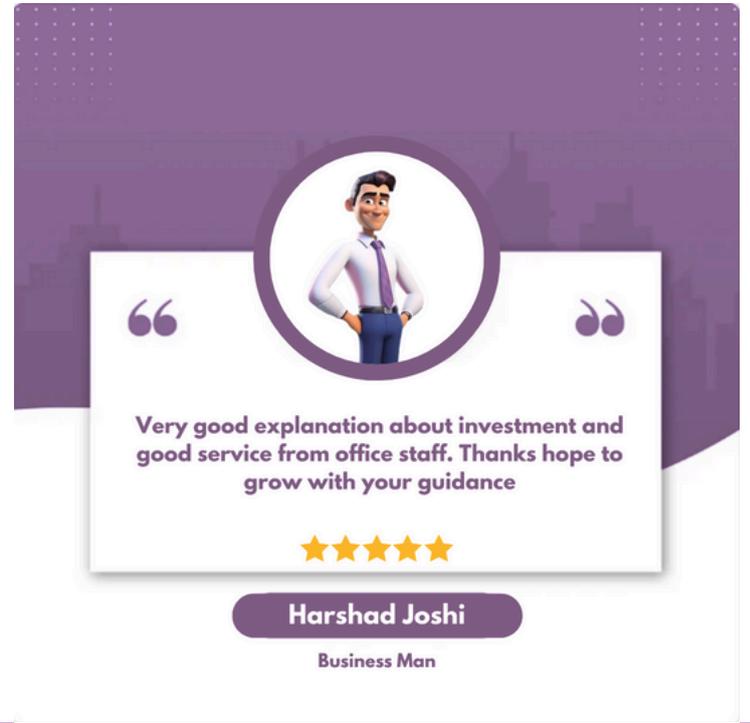


OUR CLIENT SAYS...



“

”
Thank you for ur company to insure my family I like ur service 👍
★★★★★
Naveen Kumar
IT Professional



“

”
Very good explanation about investment and good service from office staff. Thanks hope to grow with your guidance
★★★★★
Harshad Joshi
Business Man

THANK YOU!

We continuously evolve our portfolio construction approach to serve our clients better. Through disciplined research and strategic selection, we have curated a focused set of high-quality options in this reckoner, designed to strengthen and sustain your long-term wealth.

– Vivekanandan

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