



VB ABUNDANCE

READY RECKONER & NEWSLETTER

January 2026



VIVEKANANDDAN AS

CFP, Independent Director

✉ vivek@vbabundance.com



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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**

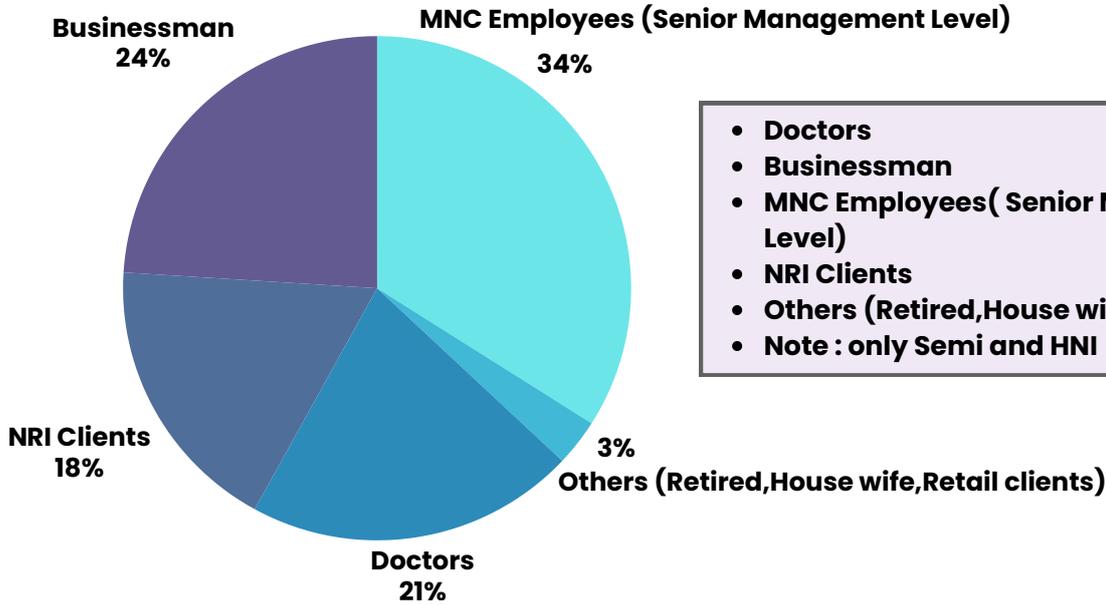
**Ethical,
Transparent,
and Client-
First Advisory
Practices**



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Clientele - Our Valued Relationships

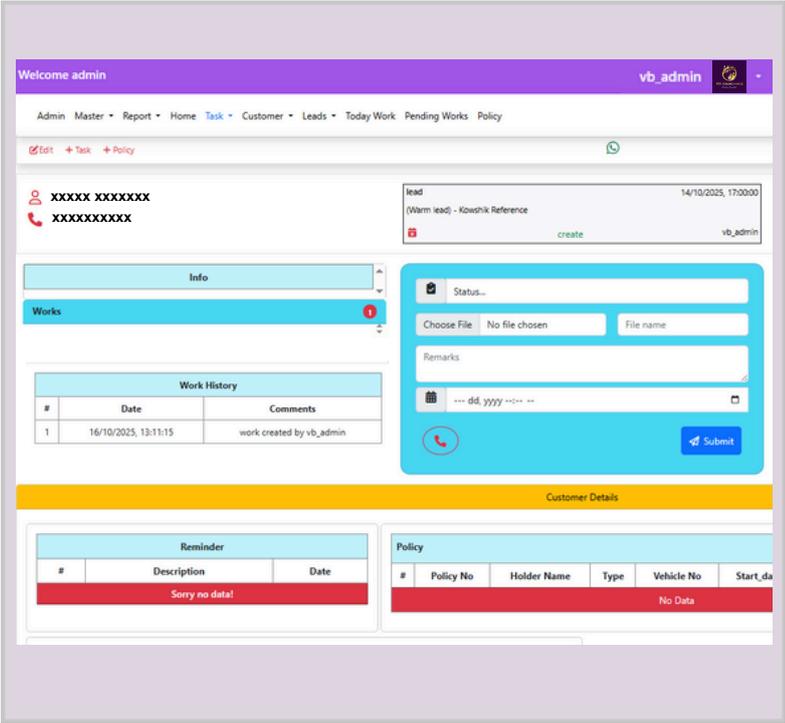
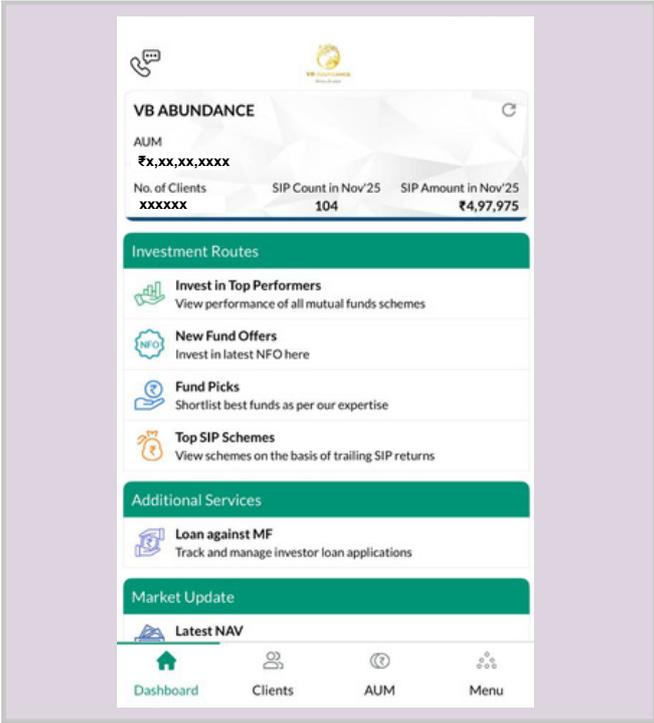


- Doctors **21%**
- Businessman **24%**
- MNC Employees (Senior Management Level) **34%**
- NRI Clients **18%**
- Others (Retired, House wife, Retail clients) **3%**
- Note : only Semi and HNI

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: TATA Sampoorna Raksha Promise

Objective

Term Insurance is to provide financial protection to your family in case of the policyholder's unexpected death during the policy term.

DESCRIPTION

- Protects your loved ones from financial burdens
- Return of Premium option – Get back all premiums paid on survival
- Premium Waiver option if diagnosed with a critical illness
- Immediate lump-sum payout on terminal or critical illness
- Inbuilt Terminal Illness Cover for added security
- Tax-free payout to nominee in case of death*
- Whole Life Coverage – Protection up to 100 years of age, ensuring lifelong financial security for your family

Action

Pay small premium → Get large life cover → Family gets payout if something happens, Don't have term insurance? Make it your first financial decision.





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RISK MANAGEMENT: HEALTH INSURANCE



PRODUCT NAME: ReASSURE 2.0

DESCRIPTION

- **Lock the Clock**

1. Pay less as you grow older.
2. Your premium is fixed based on your entry age and stays the same until you make a claim

- **ReAssure Forever**

1. Coverage that never runs out.
2. After your first claim, your Sum Insured is restored unlimited times, every year, for life.

- **Booster+**

1. Unused cover doesn't go to waste.
2. If you don't use your Sum Insured, the unused amount is carried forward to increase your coverage.

- **Safeguard+ (Optional)**

1. No surprises in hospital bills.
2. Covers all non-payable expenses like gloves, syringes, masks, etc.
3. Live Healthy

- **Stay fit. Pay less.**

1. Earn up to 30% discount on renewal premium based on your daily step count.

Action : Be healthy, pay less—start today





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SAVINGS CUM INVESTMENT: ULIP



PRODUCT NAME: Axis Max Life STAR (Smart Term with Additional Returns ULIP)

Objective of ULIP (Unit Linked Insurance Plan)

The main objective of a ULIP is to provide both Life Protection and Wealth Creation in a single plan.

DESCRIPTION

Star 3D Life secure benefits :-

Maturity benefits:

- Fund value + Return of charges
- Inbuilt features:
- Term booster with accelerated terminal illness
- Accidental Death benefit
- Accidental total & permanent Disability.
- Incase of Risk
- Lumpsum benefit on death
- Monthly Income benefit for next 10 years - i.e 20% of Annualized base premium
- Funding of future premium
- At maturity - fund value + Return of charges.



Action

Invest → Grow money → Stay insured → Achieve goals
Protect your life while growing your wealth



SAVINGS CUM INVESTMENT: ULIP

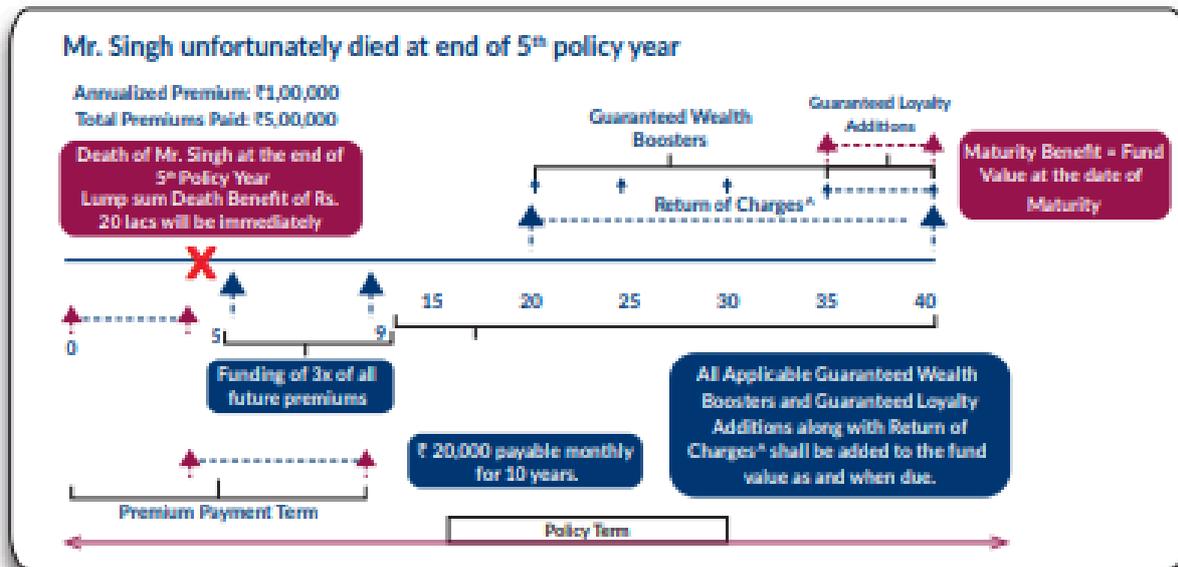
3D Life Secure Variant

Example

Mr. Singh aged 35 years purchased Axis Max Life Smart Term with Additional Return ULIP (3D Life Secure Variant and Wealth Sub Variant) with the details as below:

Premium Payment Term = 10 years; Policy Term = 40 years; Mode of Payment = Annual

Annualized Premium = 1,00,000; Fund chosen: Growth Super Fund. Cover Multiple: 20 times of Annualized Premium



^AReturn of charges refer to

1. Return of Mortality charges on death benefit and Return of Morbidity charges on CI/Dismemberment Benefit
2. Return of Premium Allocation Charges
3. Return of Administration Charges

In case of death of the life insured in the 3rd year following benefits shall be payable:

- 1) **Lump sum benefit:** 20X of Annualized Premium = Rs.20,00,000
- 2) **Income Benefit:** 20% of Annualized Premium provided as Monthly Income's for 10 years = Rs. 20,000 per month for 10 years resulting to a total benefit of Rs.24,00,000.
- 3) **Funding of Premium:** 3 Times of all future outstanding premiums as and when due. For the next 5 years, Rs.3,00,000 shall be funded as per the premium payment frequency prevalent at the time of death of the life insured. Assuming 3X option was opted by the policyholder at the time of inception.
- 4) **Maturity Benefit:** All Guaranteed Wealth Boosters, Guaranteed Loyalty Additions, Return of Mortality Charges on death benefit and Return of Morbidity Charges on CI/Dismemberment Benefit, Return of Premium Allocation Charges & Return of Administration Charges as and when due shall be added to the fund value. At the maturity date the prevailing fund value shall be provided to the beneficiary.

All premiums are payable at the beginning of the year.



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RISK MANAGEMENT: CRITICAL ILLNESS



WITH YOU ALWAYS

PRODUCT NAME:TATA – CRITI MEDI CARE

Objective

Critical Illness Insurance is to provide financial support through a lump-sum payout when a person is diagnosed with a serious illness, helping them focus on recovery without financial stress. Strong protection when life takes an unexpected turn.

Description

- Coverage for 100 Critical Illnesses

Comprehensive protection against 100 major critical illnesses, including cancer, heart attack, kidney failure, and more—ensuring extensive coverage and peace of mind.

- Initial Waiting Period

A standard 90-day waiting period from policy commencement before coverage begins, helping you plan your protection effectively.

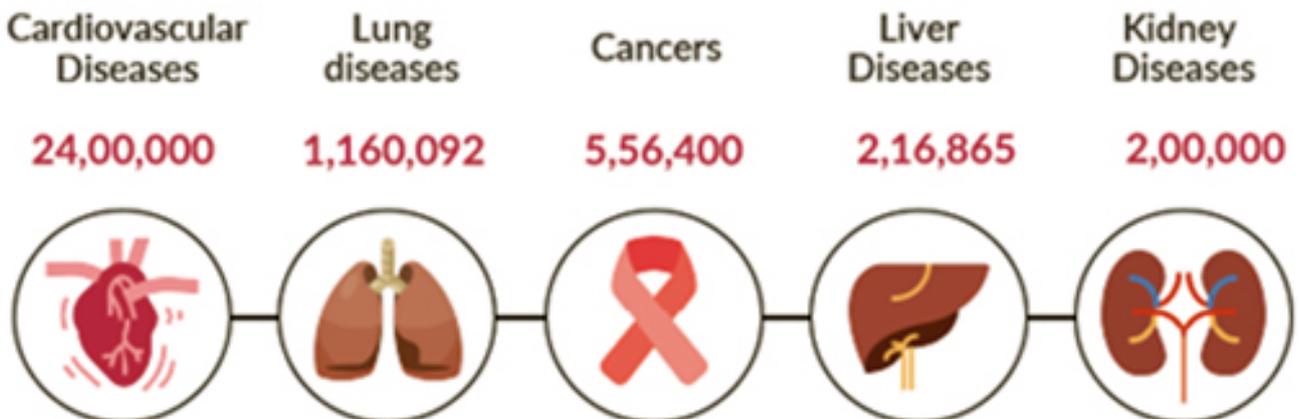
- Survival Period

Requires a 30-day survival period after diagnosis for policy benefits to be payable—designed to support your recovery and financial needs.

Action

Don't wait for a diagnosis—act before it happens. Take critical illness cover while you are healthy.

Estimated deaths per year and average cost of treatment





INVESTMENTS: MUTUAL FUNDS

Thematic & Multi-Factor Equity Funds

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

Funds-Equity

- **Tata Consumer Fund**
 1. **Theme:** Consumption-led growth
 2. **Sectors:** FMCG, beverages, household & personal care
- **Sundaram Services Fund**
 1. **Theme:** Service-driven economy
 2. **Sectors:** IT, banking, healthcare, financial services
- **Franklin India Multi-Factor Fund**
 1. **Strategy:** Value, quality, momentum & low volatility
 2. **Objective:** Smoother returns with controlled downside risk



Funds-Commodity

- Motilal Oswal Gold and Silver ETF-FOF
 1. Invests in domestic Gold & Silver ETFs
 2. Acts as an inflation hedge and portfolio stabilizer

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.

QUANT SIF

QSIF Equity 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).**

2. Telangana State Industrial Infrastructure Corporation Bond

- **Coupon Rate:** 9.35% p.a. — interest paid on the face value
- **Interest Payment: Quarterly.**
- **Face Value:** Typically ₹ 5,00,000 per bond.
- **Rating: CRISIL AA / AA+** indicating high safety and strong credit quality.
- **Security: Secured bonds**, backed by assets and often supported by a Government of Telangana guarantee.
- **Maturity: 4 to 5 years (60–84 months).**



Key considerations:

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

INVESTMENTS: BONDS

B. Corporate Bonds

Navi Finserv Limited

- **Coupon Rate:** 10.00% p.a. Depending on the series/ISIN & tenure.
- **Interest Payment:** Monthly.
- **Face Value:** Typically ₹ 5,00,000 per bond.
- **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. IIFL Samasta Finance Limited Bond

- **Coupon Rate:** Typically 9–10% p.a. varies by series.
- **Interest Payment:** Monthly.
- **Face Value:** ₹ 5,00,000
- **Rating:** AA- credit rating, indicating high credit quality with moderate risk.
- **Security:** Secured bonds, backed by company assets.
- **Maturity:** Typically 2 to 3+ years (around 36 months), suitable for income-oriented investors seeking higher yields than bank FDs.



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 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 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

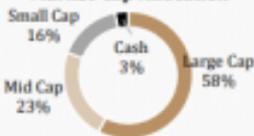
Equity – Multi Cap PMS Abakkus All Cap Approach

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

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 PM's 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%; 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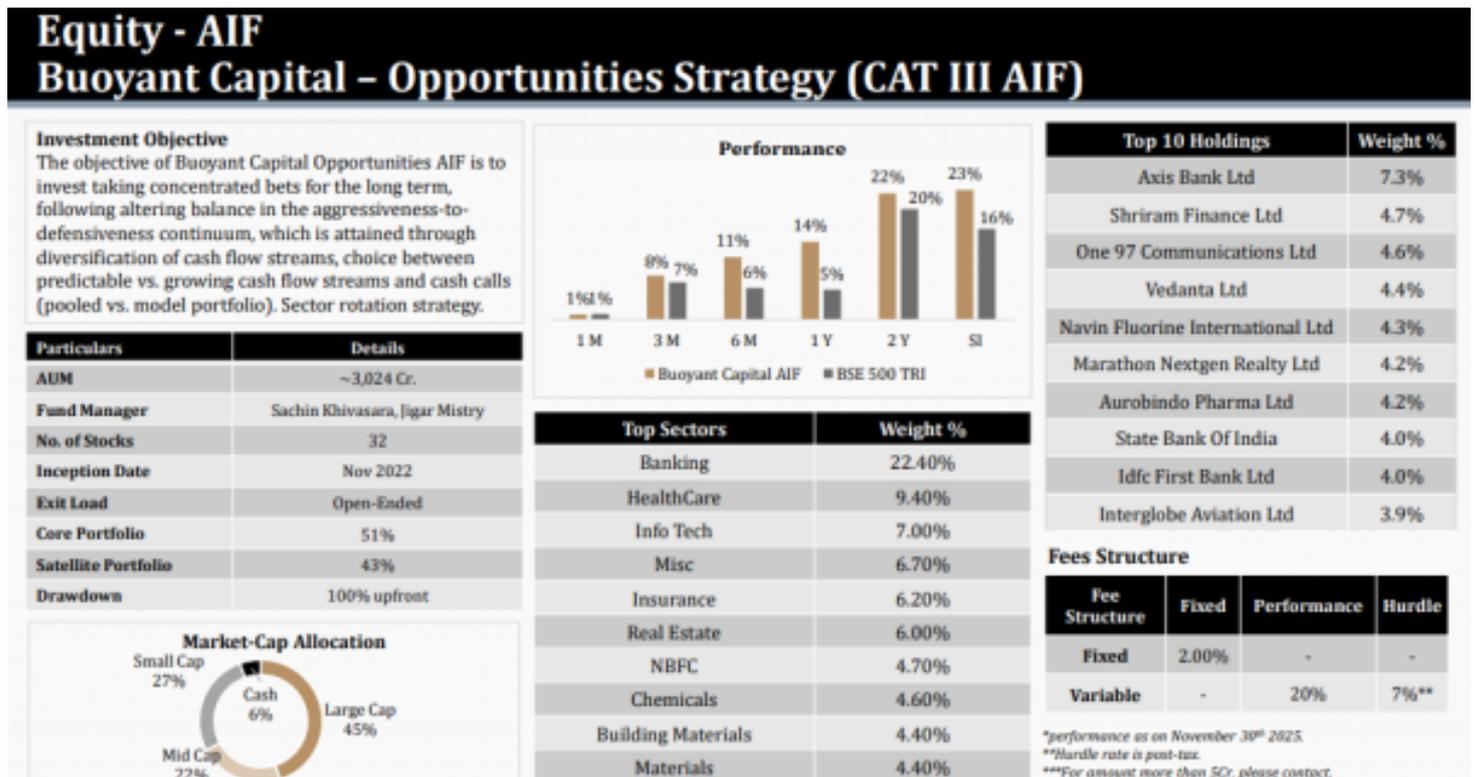
Key considerations:

- 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 JAN 2026



What's Inside:

Welcome Note,

As we step into 2026, we wish you and your family a very Happy New Year.

A new year doesn't always need a new financial strategy – it often needs better execution.

This edition focuses on making smarter moves with the same long-term goals by strengthening discipline, refining habits, and avoiding unnecessary distractions. Because in investing, consistent actions taken year after year matter far more than frequent changes.

Market Insights

December Market Snapshot
(Page 2)

Market Pulse & Investor Perspective:

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Investor Story:

Progress Through Consistency
(Page 5)

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Smart Moves Worth Repeating (Page 6)

 **Money Mantra:**
One Simple Improvement for the Year (Page 7)

 **Engagement Corner**
A Thought to Carry Forward (Page 8)



"A new calendar doesn't need a new strategy – just better execution."

Market Insights

December 2025 Market Snapshot

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
<u>Sensex</u>	86,065.92	86,159.02	84,150.19	85,220.60	-0.98%
<u>Nifty</u>	26,325.80	26,325.80	25,693.25	26,129.60	-0.75%
<u>Nasdaq</u>	23,172.34	23,704.08	22,692.00	23,241.99	0.30%
<u>Gold</u>	\$4,223.93	\$4,550.11	\$4,163.01	\$4,315.09	2.16%
<u>Crude</u>	\$59.27	\$60.26	\$54.90	\$57.33	-3.27%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
<u>Sensex</u>	1.93%	9.06%	11.89%	12.28%	12.55%
<u>Nifty</u>	2.40%	10.51%	13.01%	13.32%	12.64%
<u>Nasdaq</u>	14.10%	20.36%	30.46%	12.52%	16.59%
<u>Gold (\$)</u>	30.26%	64.46%	33.24%	17.87%	15.06%
<u>Crude (\$)</u>	-19.40%	-19.89%	-10.72%	3.50%	4.45%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	5.56	20.31	20.74	16.48
Equity - Dividend Yield Fund	5.05	19.45	19.57	14.90
Equity - ELSS	3.39	16.56	16.42	14.01
Equity - Flexi Cap Fund	3.02	16.51	16.06	14.05
Equity - Focused Fund	4.78	16.20	15.76	13.76
Equity - Large & Mid Cap Fund	4.16	18.57	18.43	14.77
Equity - Large Cap Fund	7.27	15.17	14.39	12.83
Equity - Mid Cap Fund	1.94	21.57	21.32	16.02
Equity - Multi Cap Fund	2.29	18.76	19.37	14.87
Equity - Small Cap Fund	-4.47	19.28	22.81	16.36
Equity - Value Fund	4.67	18.99	19.10	14.32

*Source: Investing.com/wsj.com/masterstrokeonline.com

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

Financial Market Performance Snapshot Data Period - 01/12/2025 to 31/12/2025

Market Pulse & Investor Perspective



Key News That Moved the Markets in December 2025

- Global central banks maintained a cautious stance, signalling rate stability but no immediate cuts.
- Gold prices remained firm as global investors sought safety amid interest-rate uncertainty and geopolitical risks.
- Silver saw higher volatility, reacting to mixed cues from industrial demand expectations and global growth outlook.
- Consistent domestic mutual fund and SIP inflows provided stability amid FII volatility.



What It Means for Long-Term Investors

Market consolidation is a healthy phase after strong rallies and helps reset expectations. Interest-rate uncertainty reinforces the need to stay focused on long-term goals rather than attempting to time the market. Strong domestic SIP participation continues to provide resilience to Indian equity markets. Precious metals continue to act as a hedge during periods of equity consolidation and global uncertainty.



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

Investor Education

Smarter Investing in 2026: What to Continue, What to Improve

*A new year often tempts investors to make drastic changes – switching funds, chasing last year’s performers, or overreacting to predictions. But long-term wealth is usually built by **refining habits**, not reinventing strategies. As you enter 2026, here’s a smarter way to review your approach:*

Continue

- Goal-based SIP investing
- Staying invested through market cycles
- Long-term focus over short-term noise

Improve

- Annual SIP top-ups aligned with income growth
- Asset allocation review to manage risk
- Portfolio alignment with evolving life goals

Avoid

- Performance chasing
- Frequent portfolio reshuffling
- Decisions driven by headlines or emotions



Wealth improves when habits improve – not when strategies keep changing.

Case Study/Investor Story

The Day Ramesh Drove It Home

Standing inside the car showroom along with his family, waiting for the keys, Ramesh felt a quiet sense of pride. Four years ago, this moment had felt distant.

Back then, when he first spoke about buying a car, a close friend had suggested the easy route – “Why wait? Just buy it on EMI.”

The car was tempting. The EMI looked manageable.

But something made Ramesh pause.

Instead of rushing, he chose to plan.

With guidance from a Mutual Fund Distributor, Ramesh invested the amount he had set aside as a down payment and began a disciplined SIP equal to the EMI he would have paid.

The idea was simple – if he could afford an EMI, he could afford to invest the same amount.

The next four years weren't glamorous.

There were crowded buses and metros, occasional ride-sharing, and moments when convenience felt compromised.

But the SIP never stopped.

Today, as the sales executive handed him the delivery papers, Ramesh realised something powerful – the car was entirely his.

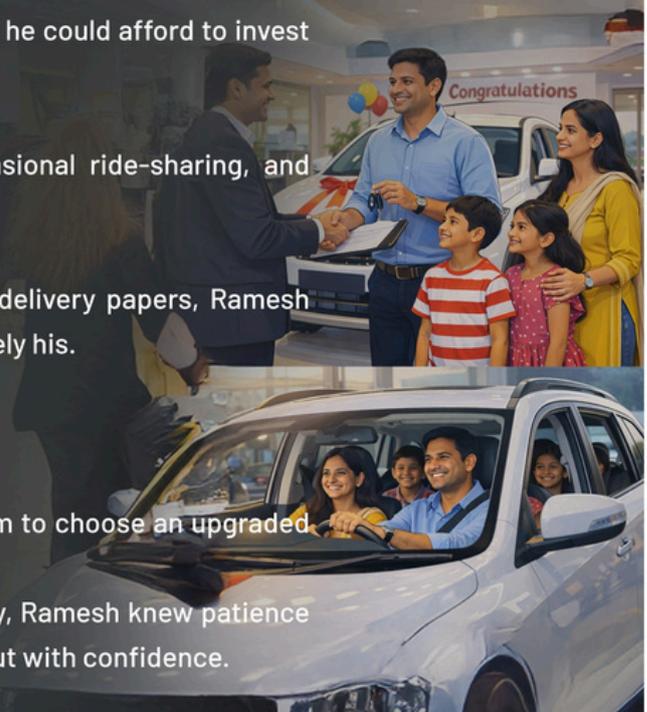
No EMIs.

No interest.

No financial stress.

In fact, his disciplined planning even allowed him to choose an upgraded model.

As he drove out of the showroom with his family, Ramesh knew patience had rewarded him quietly – not just with a car, but with confidence.



 “Sometimes, waiting costs less than rushing.”

Financial Wisdom

The 2026 Investor Checklist:

A simple reset to keep your financial journey on track

As a new year begins, investors are often tempted to make big changes. But smart investing in 2026 doesn't require bold moves – it requires clarity and alignment. Before reacting to predictions or headlines, take a moment to walk through this simple checklist. Sometimes, a calm review is all it takes to move forward with confidence.

✓ Checklist for a Smarter 2026

✓ Are your financial goals still relevant?

Life changes – review whether your goals still match your priorities.

✓ Are your SIP amounts aligned with your income today?

Even small increases can strengthen long-term outcomes.

✓ Is your asset allocation balanced?

Equity, debt, and gold each play a role – balance helps manage risk.

✓ Is your emergency fund intact?

Stability outside the portfolio protects discipline within it.

✓ Have you scheduled at least one portfolio review this year?

Review with purpose – not with panic.

Start 2026 by organising what already works – clarity today creates confidence tomorrow.



A clear checklist often delivers better results than chasing forecasts.

Money Mantra

The Boring Test

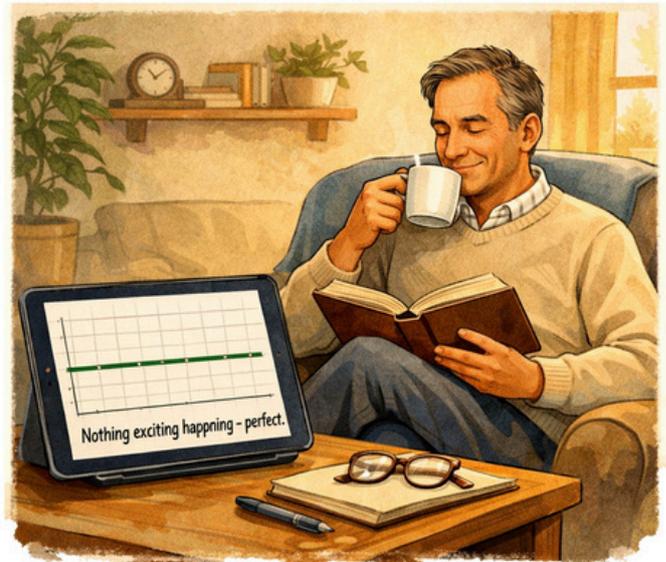
If your investment strategy feels boring, repetitive, and uneventful – congratulations.

You're probably doing it right.

Wealth is rarely built through excitement, constant action, or dramatic moves. It's built quietly – through habits that don't demand attention but reward patience.

In 2026, don't chase thrill.
Chase consistency.

Because the most successful investors are often the ones with the least exciting stories – until years later.



If your investments don't demand daily attention, they're likely working exactly as intended.

Client Quiz

An investor has been running a disciplined SIP for long-term goals. Markets turn volatile in early 2026. What is the smartest action?

- a) Stop the SIP and wait for stability
- b) Switch to last year's top-performing fund
- c) Continue the SIP and review goals calmly
- d) Redeem partially to "protect gains"

Contact and Closing

Quote of the Month:



“The stock market is a device for transferring money from the impatient to the patient.”

- Warren Buffett



Closing Note

As the new year begins, remember that successful investing is rarely about bold predictions or perfect timing.

It is about clarity, discipline, and staying the course – year after year.

May 2026 bring you calm decisions, consistent habits, and steady progress toward your goals.



Answer to Quiz: c) Continue the SIP and review goals calmly

Explanation:

Market volatility is a normal part of investing. Stopping, switching, or redeeming investments based on short-term movements often disrupts long-term plans. Continuing disciplined SIPs and periodically reviewing goals helps investors stay aligned with their objectives, allowing compounding to work over time.

Disclaimer:

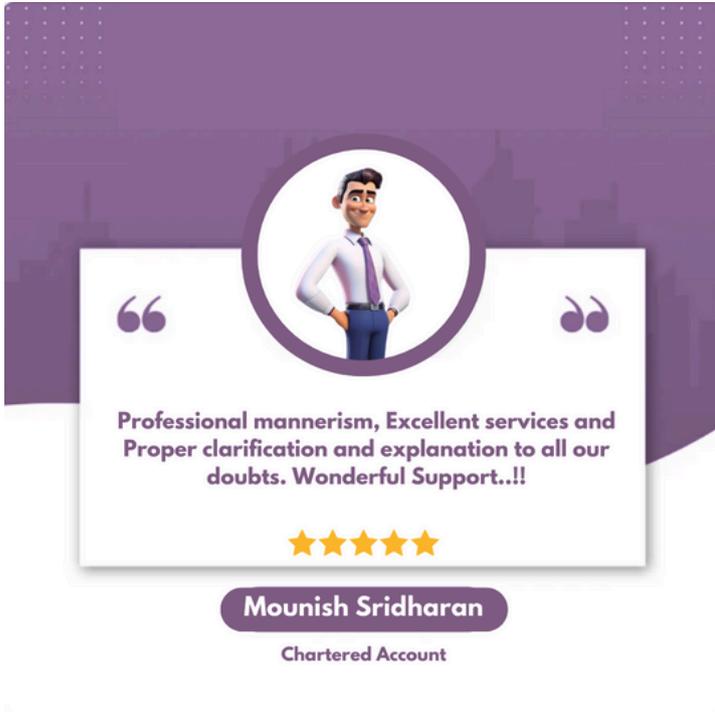
Mutual Fund investments are subject to market risks. Read all scheme-related documents carefully. Past performance is not a guarantee of future returns and may or may not be sustained in the future. This report has been prepared based on data available to us and we have taken all precautions so that 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.



VB ABUNDANCE



OUR CLIENT SAYS...



“
Professional mannerism, Excellent services and Proper clarification and explanation to all our doubts. Wonderful Support..!!
★★★★★
Mounish Sridharan
Chartered Account



“
I'm from Bangalore and I approached sir for advice regarding debt restructuring. He guided me in the right way, and I'm very happy with his service. Highly recommended!👍😊👏
★★★★★
Satish Elijah
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

VB ABUNDANCE



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