



# VB ABUNDANCE

## READY RECKONER & NEWSLETTER

March 2026



# VIVEKANANDDAN AS

CFP, Independent Director

✉ [vivek@vbabundance.com](mailto:vivek@vbabundance.com)



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



# VB ABUNDANCE



## 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



**S. Malar Selvi**  
Capital Markets  
VB Abundance



**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

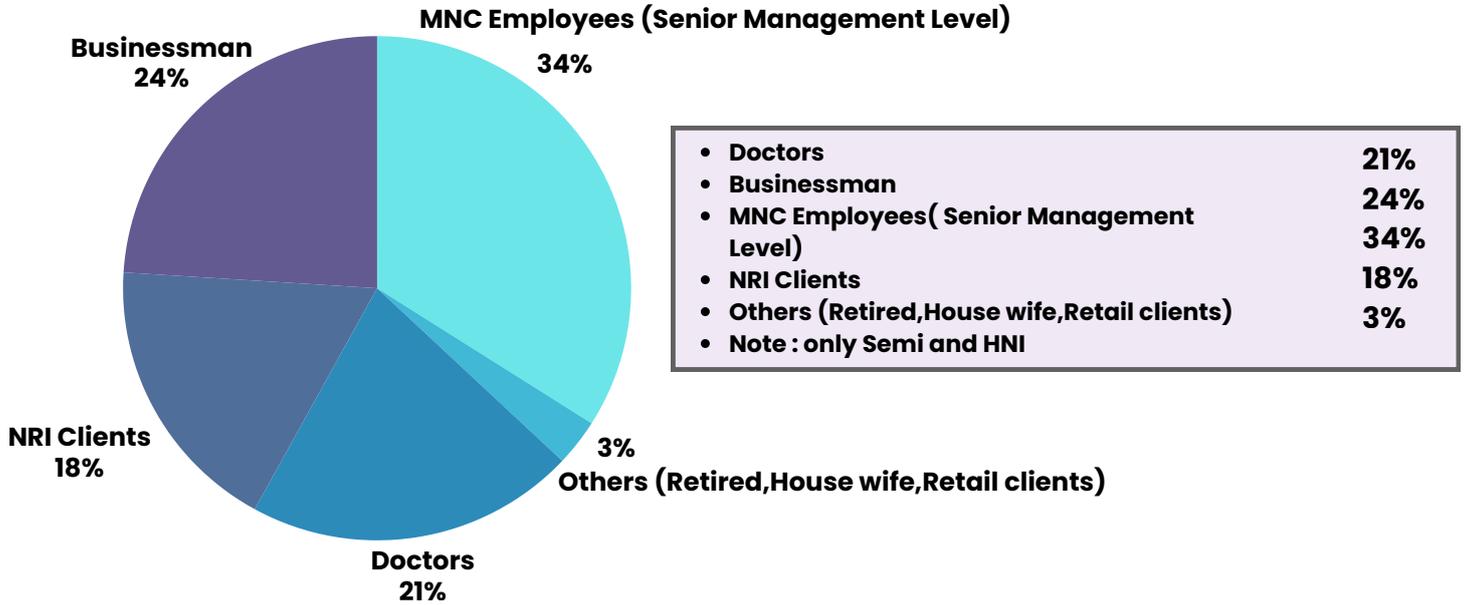
Ethical,  
Transparent,  
and Client-  
First Advisory  
Practices



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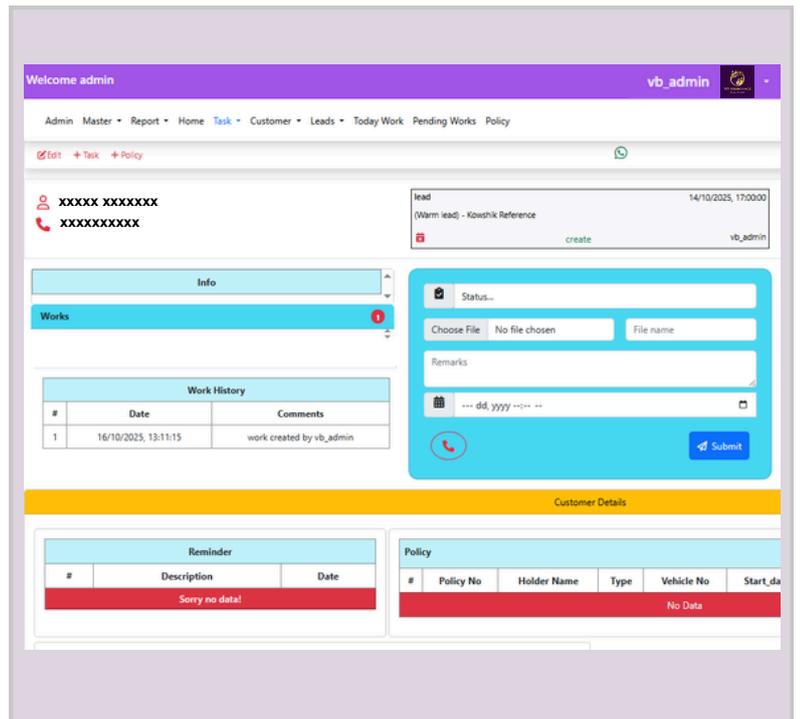
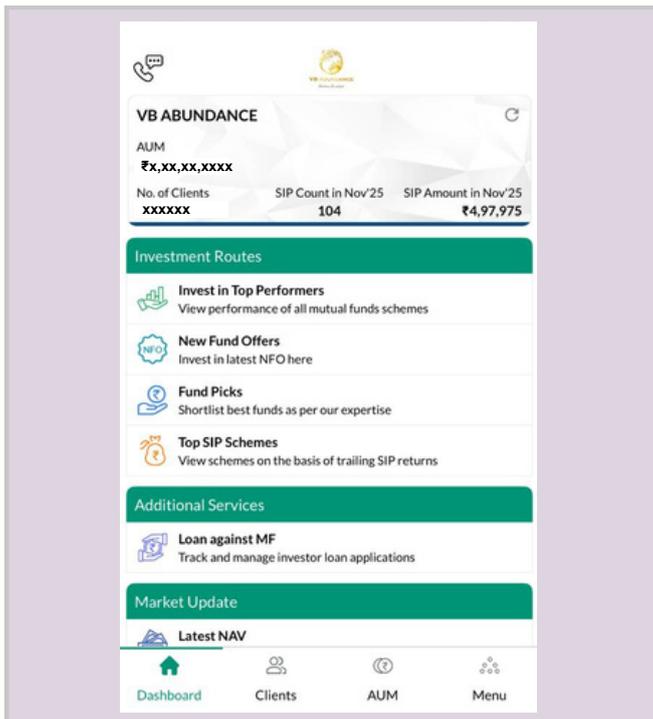
## Clientele - Our Valued Relationships



## 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: 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 : 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.

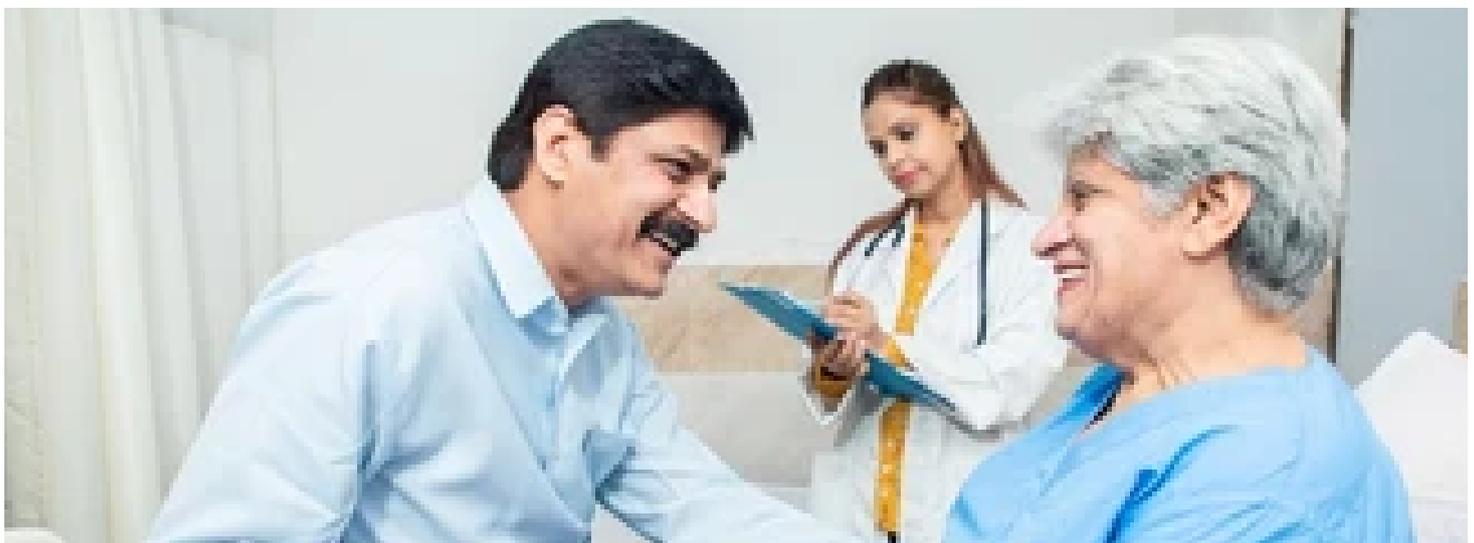
#### **Restore Benefit**

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: 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

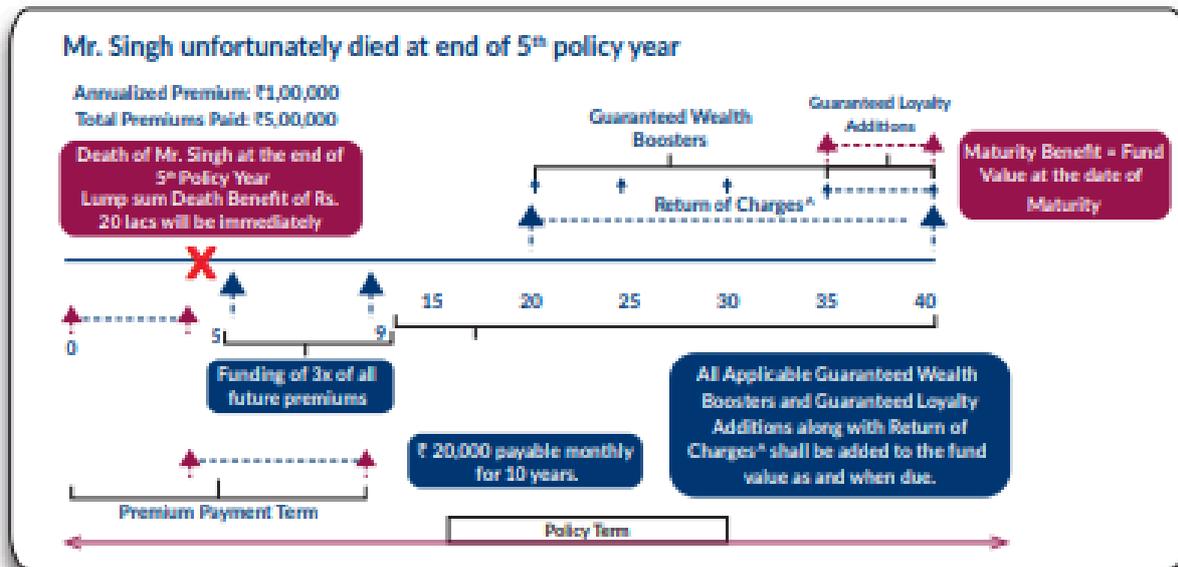
### 3D Life Secure Variant

#### Example 2:

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



<sup>A</sup>Return 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 3<sup>rd</sup> 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.

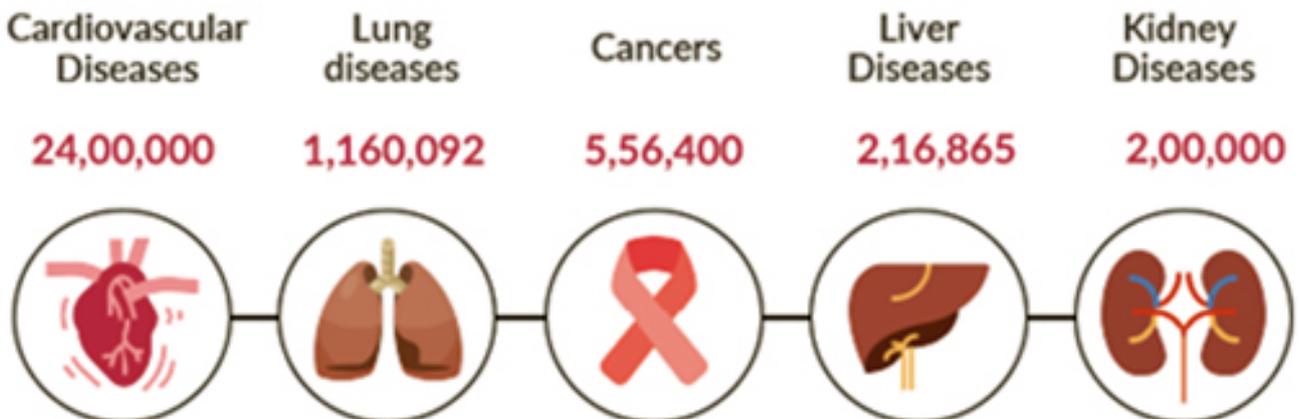
- **Survival Period**

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

### Equity ELSS, FoFs & Hybrid Funds

These funds invest in equities using specific strategies. Suitable for investors with a long-term horizon seeking wealth creation and, in case of ELSS, tax benefits.

### Funds-Equity

#### DSP ELSS Tax Saver Fund

- **Category:** Equity Linked Savings Scheme
- **Objective:** Long-term wealth creation with tax benefits.
- **Lock in:** 3 years

### Funds-FoF(Overseas)

#### Axis Global Equity Alpha FoF

- **Category:** Fund-of-Funds (Overseas)
- **Objective:** Global equity growth with diversification.

### Funds-Hybrid

#### Nippon India Multi Asset Allocation Fund

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

### Key considerations:

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

### 360 ONE Asset

#### DynaSIF Active Asset Allocator Long-Short Fund – (NFO) – (6Mar – 20Mar)

- Investment across equity, debt, equity and debt derivatives, InVITs and Commodity derivatives, including limited short exposure on permitted instruments through Derivatives.

### TATA SIF

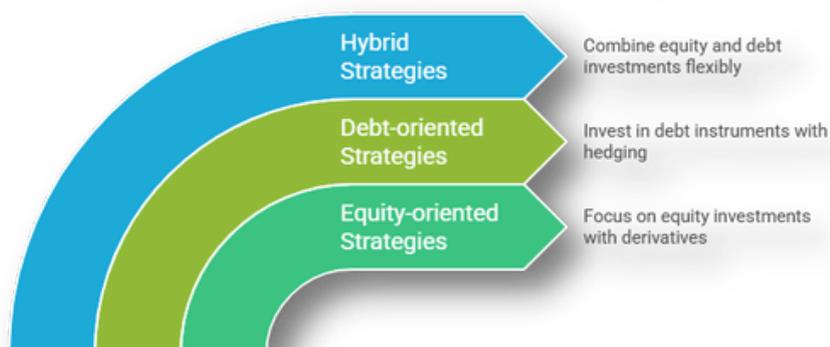
#### Tata Titanium SIF:

- 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:** Moderately 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><b>Investment Objective</b></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><b>Performance</b></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 &amp; 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

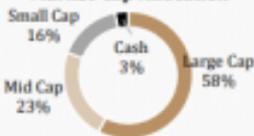
### Equity – Multi Cap PMS Abakkus All Cap Approach

#### Investment Objective

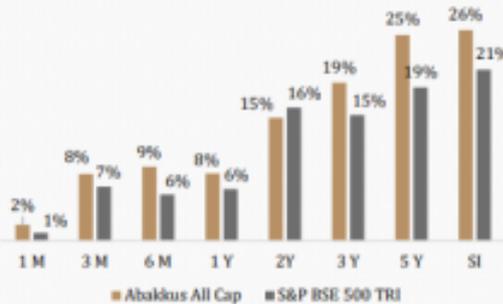
Abakkus All Cap Approach (PMS) employs a benchmark-agnostic, all-cap strategy driven by fundamental, bottom-up research and its proprietary "MEETS" framework to identify undervalued growth companies. The fund focuses on generating alpha through patient, buy-and-hold investing, with a flexible approach 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

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 30<sup>th</sup> 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><b>About the firm</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• They believe in investing in "quality growth at a reasonable price" and "risk diversification through forensic analysis"</li> </ul> <p><b>Investment Framework</b></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"> <li>➤ World-leading growth in GDP &amp; per-capita income</li> <li>➤ Embracing the latest advancements in technology</li> <li>➤ Balanced urban-rural development</li> <li>➤ Achieve global geopolitical significance (Vishwa Mitra)</li> <li>➤ Developed, advanced &amp; efficient infra.</li> <li>➤ Climate sensitive growth</li> </ul> <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&amp;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.

### Equity - AIF Buoyant Capital – Opportunities Strategy (CAT III AIF)

**Investment Objective**  
The objective of Buoyant Capital Opportunities AIF is to invest taking concentrated bets for the long term, following altering balance in the aggressiveness-to-defensiveness continuum, which is attained through diversification of cash flow streams, choice between predictable vs. growing cash flow streams and cash calls (pooled vs. model portfolio). Sector rotation strategy.

Particulars	Details
AUM	~3,024 Cr.
Fund Manager	Sachin Khivasara, Jigar Mistry
No. of Stocks	32
Inception Date	Nov 2022
Exit Load	Open-Ended
Core Portfolio	51%
Satellite Portfolio	43%
Drawdown	100% upfront

**Performance**

Period	Buoyant Capital AIF	BSE 500 TRI
1 M	1%	-
3 M	8%	7%
6 M	11%	6%
1 Y	14%	5%
2 Y	22%	20%
SI	23%	16%

Top 10 Holdings	Weight %
Axis Bank Ltd	7.3%
Shriram Finance Ltd	4.7%
One 97 Communications Ltd	4.6%
Vedanta Ltd	4.4%
Navin Fluorine International Ltd	4.3%
Marathon Nextgen Realty Ltd	4.2%
Aurobindo Pharma Ltd	4.2%
State Bank Of India	4.0%
Idfc First Bank Ltd	4.0%
Interglobe Aviation Ltd	3.9%

Top Sectors	Weight %
Banking	22.40%
HealthCare	9.40%
Info Tech	7.00%
Misc	6.70%
Insurance	6.20%
Real Estate	6.00%
NBFC	4.70%
Chemicals	4.60%
Building Materials	4.40%
Materials	4.40%

**Market-Cap Allocation**

Fee Structure	Fixed	Performance	Hurdle
Fixed	2.00%	-	-
Variable	-	20%	7%**

\*performance as on November 30<sup>th</sup> 2025.  
\*\*Hurdle rate is post-tax.  
\*\*\*For amount more than 50 Cr. please contact.

### 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





### What's Inside:

### Welcome Note,

Nature does not hurry, yet everything is accomplished. In the garden of wealth, there are seasons for planting, seasons for waiting, and seasons for harvesting. This March, as the world celebrates the nurturing spirit of women, we look at our portfolios through a similar lens—one of patience and long-term vision.

If your investments haven't moved much in the recent past, don't mistake silence for lack of progress. Beneath the surface, your discipline is building a foundation that the future will reward.

#### Market Insights

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& Key Data  
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Busy Market  
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#### Investor Education

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Hidden Growth  
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#### Investor Case Study

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Digital SIPs  
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#### Financial Wisdom

The Discipline of  
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#### Money Mantra

Time IN the Market  
vs. Timing  
(Page 7)

#### Contact & Closing

Your Patience Score &  
A Note for March  
(Page 8)



*"Real wealth isn't just made in the bull market; it is secured in the quiet market."*

## Market Insights

### February 2026 Market Snapshot

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
<u>Sensex</u>	80,722.94	85,871.73	80,387.25	81,287.19	0.70%
<u>Nifty</u>	25,333.75	26,341.20	24,571.75	25,178.65	-0.61%
<u>Nasdaq</u>	25,333.75	26,341.20	24,571.75	25,178.65	-0.61%
<u>Gold</u>	\$5,395.58	\$5,451.20	\$4,404.12	\$5,277.90	-2.18%
<u>Crude</u>	\$63.97	\$67.76	\$60.90	\$67.25	5.13%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
<u>Sensex</u>	1.85%	11.05%	11.30%	10.61%	13.38%
<u>Nifty</u>	3.08%	13.80%	13.32%	11.62%	13.61%
<u>Nasdaq</u>	17.35%	33.59%	30.02%	13.80%	18.55%
<u>Gold (\$)</u>	53.07%	84.63%	42.42%	24.94%	15.75%
<u>Crude (\$)</u>	5.42%	-3.65%	-4.22%	1.78%	7.45%

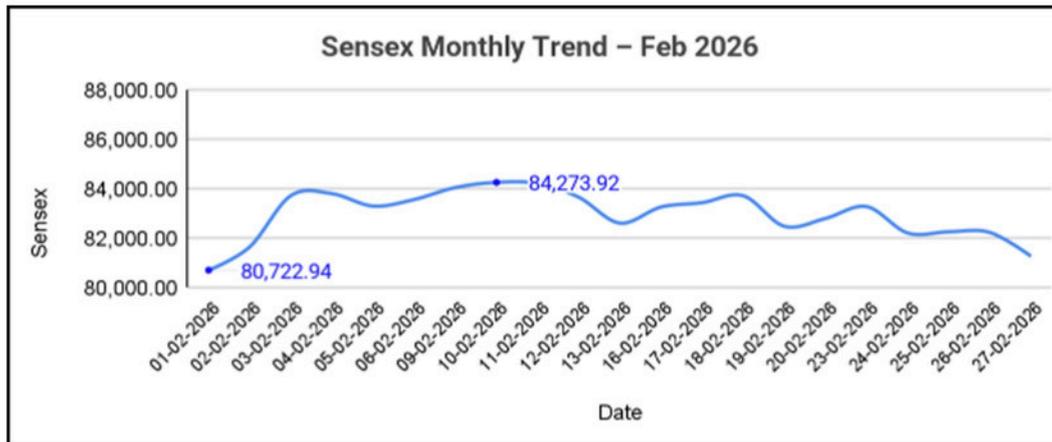
MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	15.06	20.67	18.07	17.83
Equity - Dividend Yield Fund	14.79	19.60	18.24	16.76
Equity - ELSS	12.69	17.00	14.57	15.46
Equity - Flexi Cap Fund	13.58	17.30	14.44	15.60
Equity - Focused Fund	13.82	17.01	13.97	15.36
Equity - Large & Mid Cap Fund	16.19	19.46	16.36	16.30
Equity - Large Cap Fund	14.11	16.01	12.97	14.15
Equity - Mid Cap Fund	18.35	22.45	18.80	17.93
Equity - Multi Cap Fund	14.65	19.52	16.85	16.64
Equity - Small cap Fund	12.91	19.31	19.68	18.24
Equity - Value Fund	14.93	19.69	16.87	16.09

\*Source: [Investing.com/wsj.com/masterstrokeonline.com](https://www.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 - 01/02/2026 to 28/02/2026

## Market Pulse & Investor Perspective



### Key News That Moved the Markets in Feb'26

Sensex and Nifty ended the month lower amid heightened volatility.

IT sector corrected sharply on AI disruption and earnings concerns.

Global cues remained volatile due to U.S. macro data and tech uncertainty.

Select global corporates reiterated long-term India growth commitment.

### What It Means for Long-Term Investors

- Short-term volatility does not equal structural weakness.
- Sector leadership may shift; diversification becomes critical.
- AI disruption may pressure valuations but reward adaptable businesses.
- Market corrections can create staggered accumulation opportunities.
- Portfolio discipline matters more than market timing.

 Market movements may change monthly – long-term outcomes depend on staying aligned with goals.

## Investor Education

### **The Bamboo Principle: Why Silent Phases Matter**

The Chinese Bamboo tree is a marvel of nature. For the first four years after planting, you see nothing—not even a single green shoot. You water it, fertilize it, and protect it daily, but to the naked eye, there is zero growth.

Then, in the fifth year, it suddenly bursts through the soil and grows **80 feet tall in just six weeks**.

**The Lesson:** Did the bamboo grow 80 feet in six weeks? No. It grew 80 feet in five years. During the "silent" years, it was developing a massive root system to support its future height.

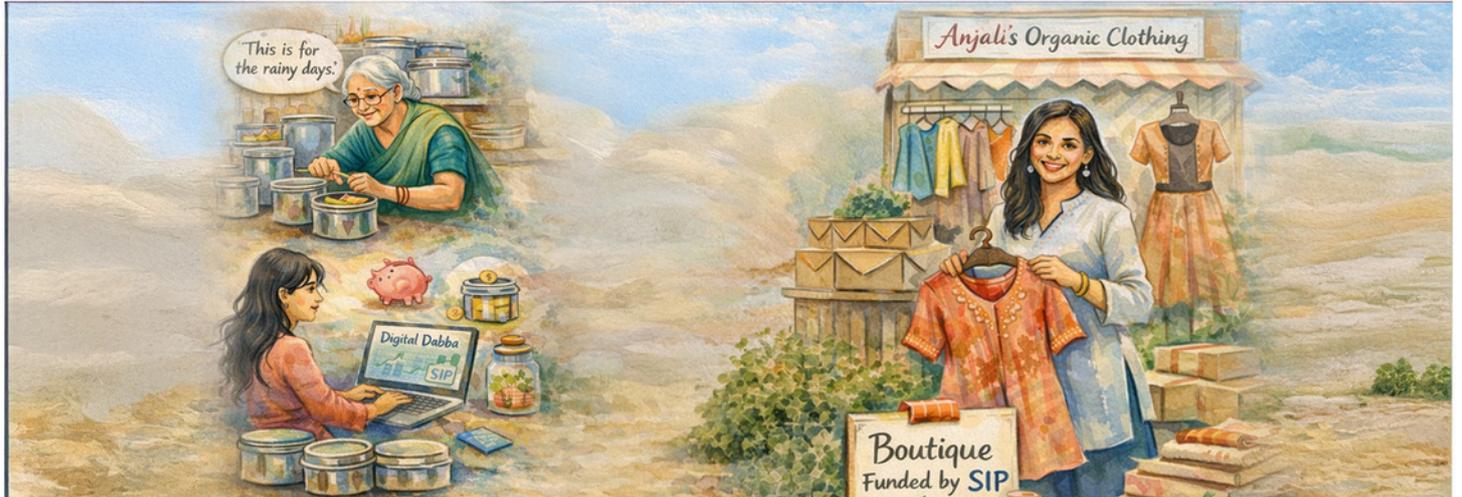


- Your SIPs over the last few months are your "roots."
- Every flat month is a month where you are accumulating units at lower costs.
- Without the silent foundation, the vertical growth of the 5th year wouldn't be possible.



*Don't judge a seed by the harvest you see today;  
judge it by the roots you are building for tomorrow*

### Investor Success Story



#### THE 'KITCHEN GOLD' TRANSITION: A LEGACY OF THE DIGITAL DABBA

Growing up, Anjali watched her grandmother, Nani, tuck away ₹100 and ₹500 notes into various steel dabbas in the kitchen. "This is for the rainy days," Nani would say. That habit—disciplined, quiet, and consistent—saved the family during many small crises.

When Anjali started her first job, she wanted to honor that legacy but in a modern way. She started a "Digital Dabba"—a monthly SIP in a diversified equity fund.

For the first few years, like Nani's jars, the growth felt slow. The urge to stop and spend the money often surfaced. But Anjali remembered Nani: "You don't open the jar until the dream is ready." The balance didn't excite her in the early years. But she trusted the habit more than the numbers.

**The Result:** Ten years later, Anjali didn't just have a "rainy day fund." Her consistent SIPs, compounded over time, provided the seed capital for her own boutique organic clothing brand. Today, she is a successful entrepreneur.

The steel dabbas of the past have become the digital portfolios of today. The method changed, but the magic ingredient remained the same: **Unshakeable Consistency.**

💡 "Legacy isn't just about what you leave behind; it's the habits you pass forward."

## Financial Wisdom

### The Discipline of Embracing 'Boredom'

Successful investing is often compared to watching paint dry or grass grow. If you are looking for excitement, the stock market is the wrong place.

Why do investors fail during flat periods?

**Action Bias:** We feel that if we aren't "doing something" (buying/selling), we aren't winning.

**Comparison Trap:** Seeing others chase "hot trends" while your portfolio stays steady.

**The Fatigue Factor:** Months of no growth feels like a failure, even if the economic fundamentals of the country are improving.



The Wisdom: Long-term investors understand that sideways markets are consolidation phases, not crises.



*The goal of investing is to fund your life, not to provide daily entertainment. If your portfolio is "boring," you are probably doing it right.*

## Money Mantra

### Time in the Market > Timing the Market

Most investors lose more money trying to anticipate a market recovery than they do in the actual downturn.

Waiting for the "perfect time" to invest is like waiting for all the traffic lights in the city to turn green before you start your car. You'll never leave the driveway.

#### Client Quiz:

**What is your "Patience Score"?**

**When the market stays flat for a prolonged period, you:**

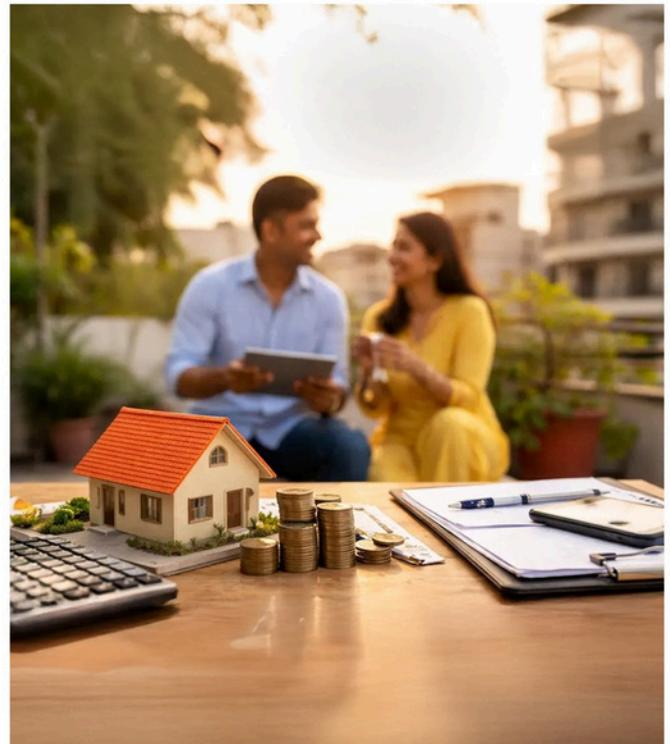
- a) Stop your SIP.
- b) Check your portfolio every day.
- c) Increase your SIP or stay the course.

**How often do you review your goals (not your returns)?**

- a) Only when the market crashes.
- b) Every week.
- c) Once a year with my advisor.

**If a "hot tip" promises 20% in a month, you:**

- a) Invest immediately.
- b) Research it for a day, then invest.
- c) Ignore it and stick to your plan.



## Contact and Closing

### Quote of the Month:



**"Patience is not the ability to wait, but the ability to keep a good attitude while waiting."**

**- Joyce Meyer**



**Closing Note :** As we close our March edition, remember that the most successful investors aren't necessarily the ones with the best "tips"—they are the ones with the best temperament. Whether you are building a business, a family, or a portfolio, the secret is the same: stay the course, even when it feels like nothing is happening.

### **Answer to "Patience Score" (Page 7)**

**Mostly Cs:** You are a "Master Planter." You understand that growth takes time.

**Mostly Bs:** You are a "Watchful Gardener." Be careful not to over-analyze; trust the process.

**Mostly As:** You are a "High-Speed Sprinter." Remember, wealth is a marathon. Let's connect to realign your strategy.

**Explanation:** Long-term wealth is built on behavior. Choosing 'C' in all scenarios shows an understanding that market cycles are temporary, but discipline is permanent.

**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...



“  
  
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



“  
  
The services provided by Vivek and team on financial advisory is exemplary. They provide completely customised advisory being agnostic of the principal partners. Keep up the good work.  
★★★★★  
**Jayesh Babu**  
IT Professional

# 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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