

WEALTH 360

OPULENCE WEALTH 

BY OPULENCE WEALTH

EDITION 17 | Jan 2024

**Budgeting Tips
for Newly Weds**

Republic Day 2024 
Pledge your Right to a
Secure Financial Future.

**Historical
Data & Changes**



**The Illuminating Story of
Ram Mandir in Ayodhya.**



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The Illuminating Story of Ram Mandir in Ayodhya: A Shining Example of Compassion & Faith

The construction of the Ram Temple in Ayodhya, India, represents a significant and historic event that carries profound lessons and implications. The Ayodhya dispute, which revolved around the religious and cultural significance of the site, had been a contentious issue for decades. It pitted different religious communities against each other, fuelled political controversies, and even led to violent clashes in the past.

The resolution of the Ayodhya dispute and the subsequent construction of the Ram Temple offer valuable insights into various aspects of society, politics, and culture. These lessons serve as a testament to the power of dialogue, legal processes, and peaceful coexistence, while also shedding light on the role of religion in politics, the importance of historical reconciliation, and the impact of such developments on a nation's identity and economy.

The Ayodhya Ram Temple, a significant construction in India, has both positive and negative implications. It has gained international attention and is a subject of reflection. Examining these lessons can provide a deeper understanding of societal and political dynamics in the contemporary world, where cultural and religious issues often intersect with governance, law, and identity. Here are some **9 lessons that can be drawn from this development-**

01 Religious Tolerance and Coexistence:

The Ram Temple in Ayodhya, India, was built after a decades-long dispute led to violence, mistrust, and polarization among different religious communities. The Ram Temple's construction serves as a reminder of peaceful solutions despite religious beliefs and historical grievances. It demonstrates dialogue and compromise in resolving conflicts, emphasizing the importance of respecting all citizens' sentiments and faith. This case sets an example for other nations dealing with similar religious disputes, emphasizing the role of meaningful dialogues, interfaith understanding, and religious freedom in preventing conflicts and promoting social cohesion.

02 **Legal Resolution:**

The Ayodhya Ram Temple construction in India demonstrated the power of legal resolution in resolving religious disputes. The Supreme Court's impartial judgment, based on legal principles and historical evidence, provided closure and legitimacy to the conflict. Legal resolution preserved the rights of all parties involved and prevented violence, offering a structured and peaceful resolution. This case sets a precedent for nations dealing with similar disputes, emphasizing the importance of the rule of law and an independent judiciary.

04 **Historical Reconciliation:**

The Ram Temple construction marks a significant step towards historical reconciliation, addressing the Ayodhya dispute that had sparked centuries-old conflicts. The peaceful resolution and construction of the temple represent a willingness to move beyond historical grievances and seek harmonious coexistence. This development demonstrates the potential for societies to heal historical wounds through dialogue, compromise, and legal processes, fostering understanding and reconciliation among different cultural and religious groups.

Jefferies, a leading full-service investment banking and capital markets firm anticipates an economic upswing with the inauguration of Ayodhya's Ram temple, projecting over 50 million annual tourists in the region. Furthermore... forecasts a significant rise in tourists which will stimulate both economic growth and religious migration to the town.

06 **Cultural Identity:**

The construction of the Ayodhya Ram Temple serves as a potent embodiment of cultural identity. It signifies the deep-rooted cultural heritage and traditions cherished by a substantial segment of the Indian populace. The temple's completion underscores the significance of safeguarding and promoting cultural legacies, as they contribute to a sense of belonging, unity, and historical continuity within a diverse society. It reinforces the idea that cultural identity can be a powerful force for cohesion, fostering a shared sense of pride and belonging.

03 **Political Implications:**

The Ram Temple construction in Ayodhya has sparked a political controversy, with politicians using it to rally support and create a polarized atmosphere. This case highlights the complex relationship between religion and politics, emphasizing the need for responsible leadership that promotes unity and secularism while respecting diverse beliefs. It also underscores the importance of critically assessing the role of religion in politics and its impact on societal harmony.

05 **Economic Development:**

The construction of the Ayodhya Ram Temple has the potential to spur economic development in the region. Religious and cultural sites often draw tourists, pilgrims, and investors, leading to increased economic activity. The completion of the temple is expected to attract visitors, creating opportunities for businesses, hotels, restaurants, and local artisans. This development highlights the broader economic impact of cultural and religious heritage. It underscores the potential for such projects to stimulate job creation and boost the local economy. As a result, it becomes not only a symbol of faith but also a catalyst for regional growth and prosperity.

07 **National Unity:**

The Ram Temple project in Ayodhya has transcended regional and religious boundaries to become a symbol of national unity in India. It has garnered widespread attention and participation from people across the country, irrespective of their faith. This unity around a common cultural symbol emphasizes the potential for such projects to bring people together, fostering a sense of national pride and shared identity. It serves as a reminder that cultural and religious symbols can play a unifying role in a diverse and pluralistic nation like India.

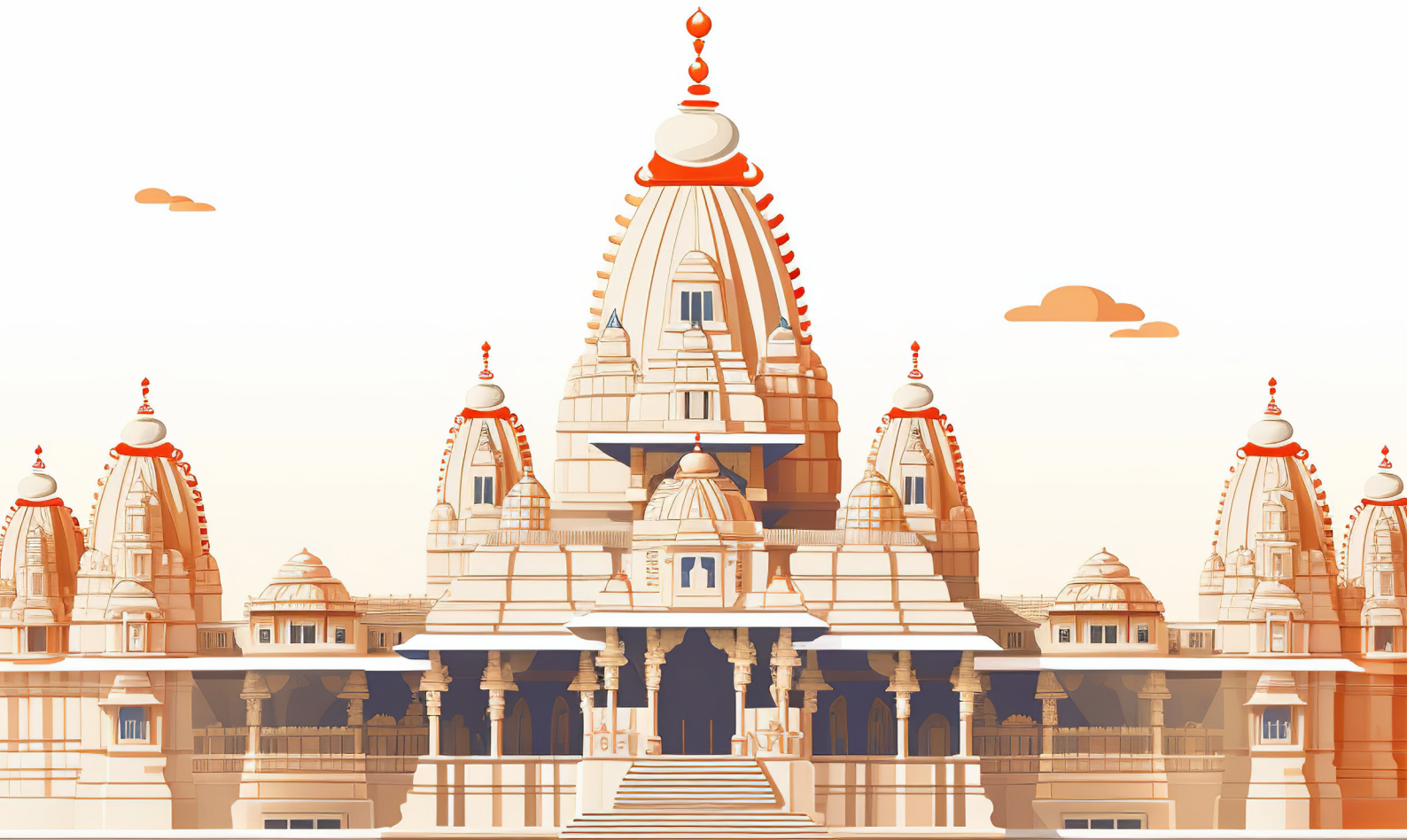
08 Dialogue and Negotiation:

The Ayodhya Ram Temple's peaceful construction underscores the importance of dialogue and negotiation in resolving complex disputes. It took years of negotiations and legal proceedings to reach a consensus, demonstrating that even deeply entrenched conflicts can be resolved through patient and persistent efforts in seeking common ground. This serves as a valuable lesson on the effectiveness of peaceful negotiation and diplomacy in overcoming seemingly insurmountable obstacles, promoting understanding, and fostering cooperation.

09 Maintaining Peace and Harmony:

The Ayodhya Ram Temple's peaceful construction exemplifies the significance of maintaining peace and harmony during contentious religious and cultural developments. Despite the emotive nature of the issue, the absence of violence and unrest demonstrates that societies can navigate such sensitive matters peacefully. It emphasizes the importance of mutual respect, even in the face of profound religious and cultural disagreements, setting a positive example for conflict resolution worldwide.

It is important to note that the Ayodhya Ram Temple construction has both positive and negative implications, and different people may draw different lessons from this event based on their perspectives and beliefs. Nonetheless, these lessons can serve as a starting point for reflection and discussion on the broader issues surrounding religious and cultural conflicts.



Office Event 22-Jan-24 – Ayodhya Ram Mandir Consecration Celebrations





On this Republic Day, Pledge your Right to a Secure Financial Future.

As India celebrates its 75th Republic Day, it is not only a time for patriotic fervour but also an occasion to reflect on our rights and responsibilities as citizens. While we often associate Republic Day with the grand parade, the unfurling of the national flag, and the display of military might, it is also an ideal moment to ponder our individual and collective financial well-being.

Financial security is a fundamental right, and on this Republic Day, let us make a pledge to secure our financial future. In this blog, we will explore the significance of financial security, why it is a crucial aspect of our lives, and how to take steps toward achieving it.

Why is Financial Security Important?

Financial security is more than just having enough money in your bank account. It is about having the peace of mind that comes from knowing you can cover your essential expenses, handle unexpected emergencies, achieve your financial goals, and retire comfortably. Here is why it is vital-

01 Independence

Financial security offers you the flexibility to make decisions that are consistent with your values and ambitions. It enables you to live your life on your own terms without relying on others. Essentially, it is about the peace of mind and freedom that prosperity provides, allowing for a more meaningful and balanced life. Living the life, you have always wanted and being stress-free, especially in terms of finances, allows you to be truly independent.

02 Stress Reduction

Financial stress is a significant source of anxiety for many people. Achieving financial security can alleviate this stress, improving your mental and emotional well-being. Also having enough resources in hand which is a result of solid financial wellbeing you tend to enjoy life and accomplish a feeling of content.

03 *Goal Achievement*

Everyone has one or the other goals in life. Whether it is buying a home, sending your children to college, or traveling the world, financial security enables you to pursue your dreams and aspirations. With the guidance of a financial planner, you can accomplish your goals as per the planned timeline.

05 *Legacy Building*

Financial security allows you to leave a meaningful legacy for your loved ones or contribute to causes you care about. It will not only ensure the continuation of values and belief if goes into the right hand but also have a positive social impact.

10 Steps to Achieve Financial Security

Now that we understand why financial security is essential, let us explore the steps you can take to achieve it:

01 *Assess and Understand Your Financial Situation*

Start by thoroughly assessing your financial situation. This includes understanding your income, expenses, debts, and assets. Creating a net worth statement and analysing your cash flow are essential first steps in this process. This assessment provides a clear picture of where you stand financially and is crucial for setting realistic goals.

03 *Create a Detailed Budget*

Budgeting is fundamental to financial security. Your budget should account for all your income and expenditures, including savings and investments. Allocate funds towards your necessities first, then savings, followed by wants. Regularly review and adjust your budget to reflect changes in your financial situation.

05 *Eliminate High-Interest Debt*

High-interest debts, like credit card balances, can derail your financial progress. Prioritize paying off these debts using strategies like the debt snowball or avalanche methods. Reducing debt not only eases your financial burden but also improves your credit score, which is vital for future financial flexibility.

04 *Retirement Comfort*

It ensures a comfortable and financially stable retirement, allowing you to enjoy your golden years without worrying about finances. Having your finances sorted for your old age, you not only alleviate dependency on others but also are capable enough to fulfil the needs of your dependents.

02 *Set Clear Financial Goals*

Define your short-term, medium-term, and long-term financial goals. These might include paying off debt, saving for a home, funding your children's education, or preparing for retirement. Goals should be specific, measurable, achievable, relevant, and time-bound (SMART). Having clear goals will guide your financial decisions and keep you motivated.

04 *Build an Emergency Fund*

An emergency fund is critical for financial stability. Aim to save at least three to six months' worth of living expenses. This fund helps cover unexpected costs such as medical bills, car repairs, or job loss, preventing the need to accrue high-interest debt.

06 *Save and Invest Wisely*

Regular saving is key to building wealth. Automate your savings to ensure consistency. Invest your savings to outpace inflation and grow your wealth. Diversification across different asset classes (stocks, bonds, real estate) can reduce risk. If you are unsure about investing, consider seeking advice from a financial advisor.

07 *Goal Achievement*

Regardless of your age, it is crucial to start planning for retirement. Contribute for your retirement by doing right investments at the right time. Take help from a Certified Financial Planner and determine your retirement corpus. Make an investment portfolio which ideally covers all your financial goals. Allocate investments .

09 *Continuously Educate Yourself Financially*

Financial literacy is a lifelong journey. Stay informed about financial matters and continuously educate yourself. This knowledge empowers you to make better financial decisions and keeps you adaptable to changing economic circumstances.

08 *Insure Your Assets and Health*

Insurance is a critical component of financial security. Ensure you have adequate health, life, disability, and property insurance. This protects you and your family from unforeseen events that could otherwise be financially devastating.

10 *Review and Adjust Your Financial Plan Regularly*

Your financial situation will evolve over time due to changes in your personal life, career, and the economy. Regularly review and adjust your financial plan to align with these changes. This includes reassessing your goals, budget, investments, and insurance needs.

The Role of Financial Literacy

Financial literacy is one of the most important factors in reaching financial security.

Financial literacy is an essential ability that enables people to make educated and successful decisions about their financial resources. It entails understanding fundamental financial principles like budgeting, investing, saving, and using credit cards and loans responsibly. An individual with financial literacy can set realistic financial objectives, prepare for retirement, appreciate the ramifications of loans and mortgages, and negotiate the complexity of numerous investment possibilities. This understanding is critical in today's environment, when financial goods and services are becoming more sophisticated. Financial literacy not only improves personal financial health and security, but it also has a substantial impact on societal economic stability and wellbeing.

On this Republic Day, let us recognise the value of financial education.

Conclusion

This Republic Day, let us not only celebrate our nation's democracy but also pledge to secure our financial future. Financial security is not a privilege reserved for a few; it is a right that every citizen can and should aspire to achieve. By setting clear goals, practicing sound financial habits, and seeking knowledge, we can all work toward the financial security we deserve. In doing so, we not only empower ourselves but also contribute to the overall prosperity and well-being of our nation. Happy Republic Day



Budgeting Tips for Newly Weds

Budgeting for newlyweds is a crucial aspect of marriage that sets the foundation for a financially secure future. As you embark on this journey together, it is important to develop a comprehensive understanding of how to manage your finances as a couple. Here are some detailed budgeting tips to help you get started-

01 Open Communication: The Cornerstone of Financial Unity

Begin with an honest and open discussion about your financial situations. This conversation should include disclosing income, debts, savings, investments, and goals. Discuss your personal financial habits and attitudes towards money. Understanding each other's perspectives on spending and saving is key. Regularly sit and do financial meetings or discussion on personal finance to review and adjust your budget and financial goals.

02 Establishing Joint Financial Goals

Set both short-term and long-term financial goals. Short-term goals could be saving for a vacation or paying off small debts, while long-term goals might include buying a home or planning for retirement. Prioritize your goals based on importance and feasibility. Some goals might need immediate attention, while others can be planned.

03 Creating a Joint Budget

List all sources of income and all monthly expenses, including bills, groceries, entertainment, and personal allowances. Allocate funds for savings and investments as part of your budget. Consider setting aside a percentage of your income for emergency funds, retirement plans, and other savings goals. Monitor your spending and adjust your budget as needed. There are various budgeting apps and tools available that can help track expenses.

04 *Managing Debts Together*

For newlyweds, collaborative debt management is critical for a secure financial future. Openly discuss all outstanding debts and establish a unified approach to address them. Prioritise obligations with higher interest rates, such as credit card bills, to reduce overall interest payments. Consider combining debts for better management and maybe lower interest rates. Be open about your own spending patterns and build a budget with debt repayment as a significant component. Help each other keep spending under control to prevent incurring more debt. Remember that debt repayment is a collaborative process that involves patience, understanding, and mutual support to attain financial freedom.

06 *Investing in Your Future*

Learn about several investment options, including stocks, bonds, mutual funds, and retirement plans. Consider meeting with a financial planner to talk about investment strategies and retirement plans. This requires a basic understanding of finance and banking. What is going on around you may not always be to your liking, but you should be aware of how the tea is brewed.

A financial planner can alleviate your concerns by assessing your existing financial condition and adjusting tactics accordingly.

08 *Understanding and Managing Taxes*

Understanding and efficiently managing taxes is a pivotal aspect of financial planning. Couples should be aware of the tax benefits available under various sections of the Income Tax Act. Joint ownership of assets like property can lead to benefits on tax deductions on home loan interest and principal repayments under Section 24 and Section 80C. Additionally, investments in tax-saving instruments such as ELSS, PPF, and others can be strategically used to maximize deductions. It is also crucial to understand the implications of the clubbing of income, particularly if one spouse has a significantly lower income or is not working. Proper planning and awareness of these nuances can lead to substantial tax savings and a more efficient financial setup.

05 *Save For Emergencies*

Saving is an important element of financial planning, especially for newlyweds who are starting their lives together. Create an emergency fund to serve as a financial safety net for unexpected needs like medical bills, car repairs, or job loss. It can keep you from tapping into other savings or incurring high-interest debt. Aim to have enough savings to cover 3–6 months of living expenditures. Start small if required, then gradually increase your contributions. Set up a direct transfer to a savings account every payday to help you save more.

07 *Smart Spending Habits*

Adopting smart spending habits is essential for newlyweds to ensure a stable and secure financial future together. The first step in this process is to differentiate between needs and wants. Needs are essentials, such as housing, groceries, utilities, and transportation, while wants are extras like luxury items, dining out, or high-end electronics. Understanding this distinction helps in making more informed and responsible spending decisions.

09 *Insurance and Protection Planning*

Review and update your insurance policies, including health, life, auto, and home insurance. See if its inadequate since after marriage the expenses and responsibilities changes and so does your protection cover. Consider getting long-term disability insurance to protect your income in case of unforeseen circumstances.

10 *Balancing Individual and Joint Accounts*

Decide on having joint accounts, separate accounts, or a combination of both. This decision should be based on your financial goals and individual preferences. If you opt for separate accounts, decide how household expenses will be shared. Change crucial information if required after marriage like change in address, Name, or nominee.

12 *Seeking Professional Help When Needed*

If monitoring your finances becomes overwhelming, consider hiring a financial planner. A professional can provide unbiased advice and assist you in developing a solid financial plan. He can also make changes based on the shifting conditions. You can focus on other vital elements of your life while he or she handles your finances.

To summarise, successful budgeting as newlyweds includes open communication, setting shared financial goals, generating, and adhering to a budget, controlling debt, and planning for the future. It is critical to collaborate as a team, respect each other's financial perspectives, and be open to changing your plans as your life together unfolds. By being proactive with your finances, you may lay a solid financial foundation for your marriage. Remember that the key to good financial planning is not only managing money, but also cultivating trust, cooperation, and mutual respect in your partnership.

11 *Celebrating Financial Milestones*

Acknowledge and celebrate when you reach your financial goals. This can motivate you to continue managing your finances effectively. Adjust your financial goals as your life changes, such as the birth of a child or a change in employment.



Term Plan for Women

What is a Term Insurance/ Plan?

A term insurance plan is a form of life insurance. It is a pure risk protection plan that provides financial security for your loved ones. If you die within the policy's term, they will receive a specified quantity of money as a death benefit to help them meet their financial obligations and goals.

As a woman, you lead a multifaceted existence, whether you are a breadwinner, a housewife, a mother, a wife, or a career. You play a variety of duties and make significant sacrifices and contributions to your family. Your loss can have a negative impact on her family's emotional and financial well-being. How can you provide a safety net for them?

While you cannot alleviate the emotional suffering that your loved ones will experience because of your absence, you can protect their financial prospects with term insurance. This will ensure that they have a safety net to fall back on when you are not present, allowing them to avoid worrying about their finances and experiencing more misery.

What you need know is that anyone who earns or contributes to their family's lifestyle should consider purchasing term insurance to safeguard the financial security of their loved ones. Whatever their gender is! In this post, we'll go over the benefits of term insurance for women, as well as the finest policies on the market, to help you make an informed decision.

Why do Women need Term Insurance?

01 *It Offers Financial Support for Loved Ones*

Whether you are a breadwinner or a homemaker, term insurance is an excellent way to provide a financial cushion for your family. Regardless of your function, term insurance will provide a consistent helping hand to your loved ones. If you contribute to the family's income, your absence will deprive them of financial security. If you oversee household duties, your loss will raise their costs because they will have to pay nannies, cooks, tutors, drivers, and so on. Your family members can utilise the term insurance payout to fund future objectives, daily costs, or to preserve their current lifestyle.

02 *It Assists Family Members in Paying off Loans and Responsibilities.*

If you take out a loan, such as a business loan or a mortgage, then die before paying it off, your family will be responsible for repaying the amount. It may be difficult for them to organise the funds to settle the debt, especially if they do not work. You might even have taken out a joint loan with your husband, so you share some of the repayment responsibility. If something unanticipated occurs to you, your spouse will be solely responsible for repaying the loan.

04 *Tax Benefits*

Investing in a term insurance plan also gives you some amazing tax benefits under the Income Tax Act of 1961 -

A- Section 80C Premiums paid for the plan are eligible for tax deductions up to Rs 1.5 Lakhs.

B- Section 10(10D) The claim amount your nominee will receive if you pass away is exempted from taxation.

03 *It provides you with Medical Assistance*

Riders can help you extend the benefits of your term insurance plan to cover the costs associated with these illnesses. Riders are simply add-ons that increase your base coverage for a higher price. Term insurance riders include the Critical Illness Rider and the Accidental Disability Benefit Rider, among others.

05 *Additional Benefits from Insurance Providers*

There are some insurance providers who give some extra inbuilt features to women. Like discount on first premium, return of premiums after a certain period and less premium on larger coverage as compared to men.

So, to conclude, So, we have reached the end! Invest in the right term insurance plan right now to ensure the financial security and safety of your loved ones - no matter what life throws at you.

Mom's additional protection : Kaala teeka



Our additional protection: Inbuilt terminal illness benefit

ABSLI Term Insurance Plan

Contact us to know more

Aditya Birla Sun Life
Insurance Co. Ltd.



ADITYA BIRLA
CAPITAL

Aditya Birla Sun Life Insurance Salaried Term Plan. This is a non-linked non-participating individual pure risk premium life insurance plan

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BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Historical Data & Changes

JAN 2024

INDEX & COMMODITIES	VALUE/PRICE 01-JAN-2024	VALUE/PRICE 31-JAN-2024	% CHG
 BSE SENSEX	72240.26	71752.11	-0.67%
 NIFTY 50	21731.40	21725.70	-0.03%
 BSE MID CAP	36839.22	38774.50	5.25%
 BSE SMALL CAP	42673.76	45722.58	7.14%
 GOLD ₹/10GM	63134.00	62745.00	-0.61%
 SILVER ₹/01GM	73852.00	72240.00	-2.18%
 USD/INR	1/83.13	1/83.40	-0.10%
 BRENT CRUDE (₹/BARREL)	5997.00	6381.00	6.40%

NOTE: MARKET GLANCE IS FOR GENERAL INFORMATION ONLY AND NOT MEANT TO SERVE AS A PROFESSIONAL GUIDE/ INVESTMENT ADVICE / INTENDED TO BE AN OFFER OR SOLICITATION FOR THE PURCHASE OR SALE OF ANY FINANCIAL PRODUCT OR INSTRUMENT OR MUTUAL FUND UNITS.



Introducing

Kotak Technology Fund

An open ended equity scheme investing in Technology & technology related Sectors

NFO Opens On: 12th February, 2024 | Closes On: 26th February, 2024

16

Investment Approach

Kotak Technology Fund

Bottom-Up Approach

Identify Companies With BMV Approach From A Selected Sector

Stock Selection

Selection Of Companies Showing Growth At Reasonable Price

No Cap On Market Cap

Flexibility To Buy Across All Market Cap Segments

Participation In Growth Potential

Investment In The Potential Growth Story Of Technology Sector

Investment Universe

Suitable Top Ideas To Be Selected By In-house Research

Feature Description	Feature Description															
Name Of The Scheme	Kotak Technology Fund															
Type of Scheme	An open ended equity scheme investing in Technology & technology related sectors															
Category	Sectoral															
Investment Objective	The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of Technology & technology related sectors. However, there is no assurance that the objective of the scheme will be achieved.															
Benchmark Index	S&P BSE Teck Index (Total Return Index)															
Asset Allocation	<table border="1"> <thead> <tr> <th>Investments</th> <th>Indicative Allocation</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity Related Securities of Technology & technology related sectors</td> <td>80%-100%</td> <td>Very High</td> </tr> <tr> <td>Equity and Equity Related Securities Other than Technology & technology related sectors^{1/2}</td> <td>0%-20%</td> <td>Very High</td> </tr> <tr> <td>Debt and Money Market Securities³</td> <td>0%-20%</td> <td>Low to Moderate</td> </tr> <tr> <td>Units of REITs & Invits</td> <td>0%-10%</td> <td>Very High</td> </tr> </tbody> </table>	Investments	Indicative Allocation	Risk Profile	Equity and Equity Related Securities of Technology & technology related sectors	80%-100%	Very High	Equity and Equity Related Securities Other than Technology & technology related sectors ^{1/2}	0%-20%	Very High	Debt and Money Market Securities ³	0%-20%	Low to Moderate	Units of REITs & Invits	0%-10%	Very High
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Debt and Money Market Securities ³	0%-20%	Low to Moderate														
Units of REITs & Invits	0%-10%	Very High														
Fund Manager	Ms. Shibani Sircar Kurian															
Exit Load	For redemption / switch out within 30 days from the date of allotment: 1% If units are redeemed or switched out on or after 30 days from the date of allotment: NIL Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCWs shall not be subject to entry and exit load															
Minimum Purchase Amount	Initial Purchase (Non- SIP) - Rs. 100/- and any amount thereafter Additional Purchase (Non- SIP) - Rs. 100/- and any amount thereafter SIP Purchase - Rs. 100/- and any amount thereafter															

¹The Scheme may invest upto 20% of the net assets in overseas securities including units issued by overseas Mutual Funds/ETFs or Unit Trusts registered with overseas regulator as may be permissible and described in para 12.19 of SEBI Master circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, as may be amended from time to time, within the overall applicable limits. For Detailed Information, For detailed asset allocation and scheme information, please refer the scheme information document (SID)

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Fund Manager Of Kotak Technology Fund



Ms. Shibani Kurian - Fund Manager & Head - Equity Research

Business Experience:

- 20+ years Industry Experience in Indian Equity Markets
- With Kotak Mahindra AMC for more than 15 years

Awards & Accolades



Honored to receive an award from Dr. S. Jaishankar, Minister of External Affairs, acknowledging the outstanding achievements of the CII Young Indians Noida Chapter in 2023.



Privileged to receive the Chairman's Club Award from Mr. Sanjiv Bajaj, CMD of Bajaj Finserv and Mr. Tarun Chugh, CEO of Bajaj Allianz Life Insurance.

Meet & Greet



Mr Ankush Madan (Co- Founder, Opulence Wealth Pvt Ltd) Visited DSP Mutual Fund's Mumbai head office for a meeting with Mr. Vinit Sambre, Head of Equities, to gain insights into their investment process and philosophy.

A fund with a range of shots.



Introducing HSBC Multi Asset Allocation Fund

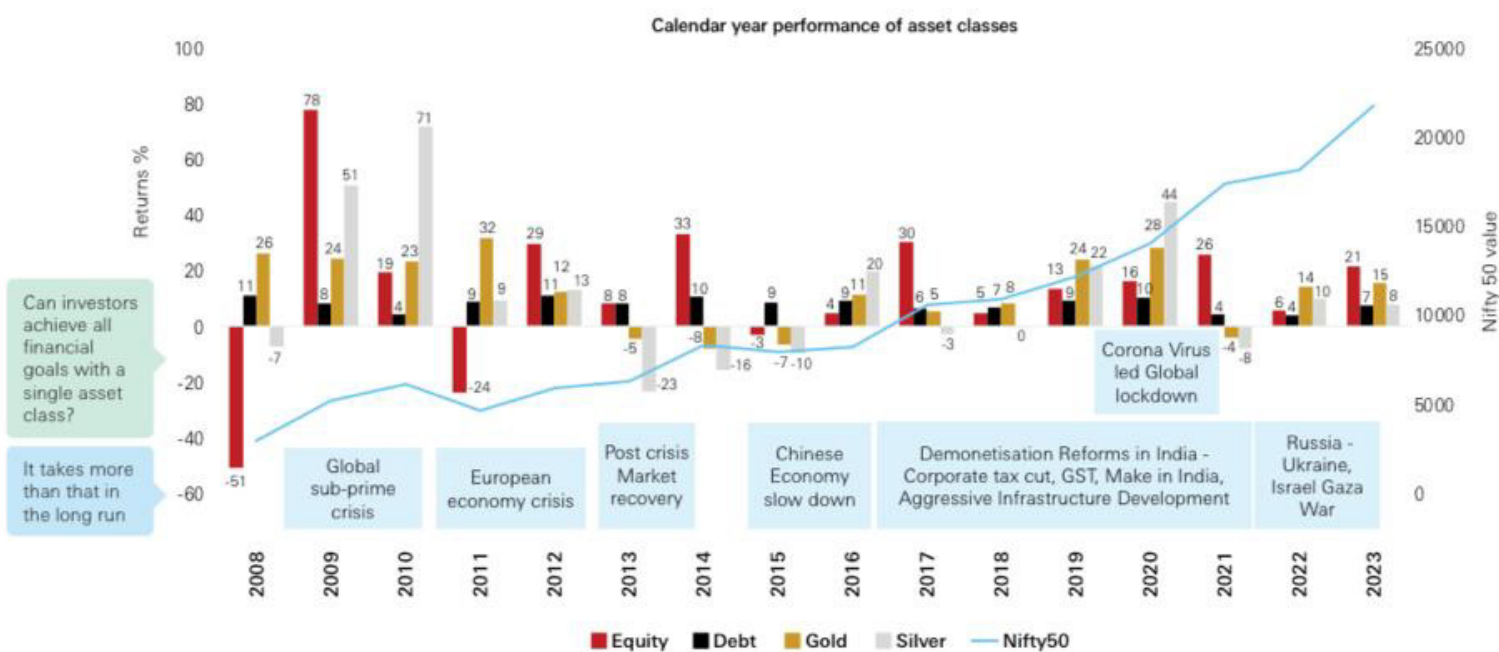
(An open ended scheme investing in Equity & Equity Related instruments, Debt & Money Market Securities and Gold / Silver ETFs)

To face all market deliveries.

**NFO Dates:
8 - 22 February 2024**

A seasoned player has an arsenal of shots ready to be used as per pitch conditions and delivery. Similarly, every portfolio needs different asset classes that can combine to provide return potential while adjusting risk. Choose a fund that invests in equity for growth potential while debt and Gold / Silver can help to balance risks in volatile market conditions.

History of asset classes through some major events



Can investors achieve all financial goals with a single asset class?
It takes more than that in the long run

- ◆ Equity markets have delivered strong performance during positive market situations but also corrected sharply during major events such as Sub-prime, Chinese slowdown and Corona virus led global lockdown
- ◆ During such events, asset classes such as Gold or Debt or Silver may compensate for negative equity performan

Best asset class may change often

Memes

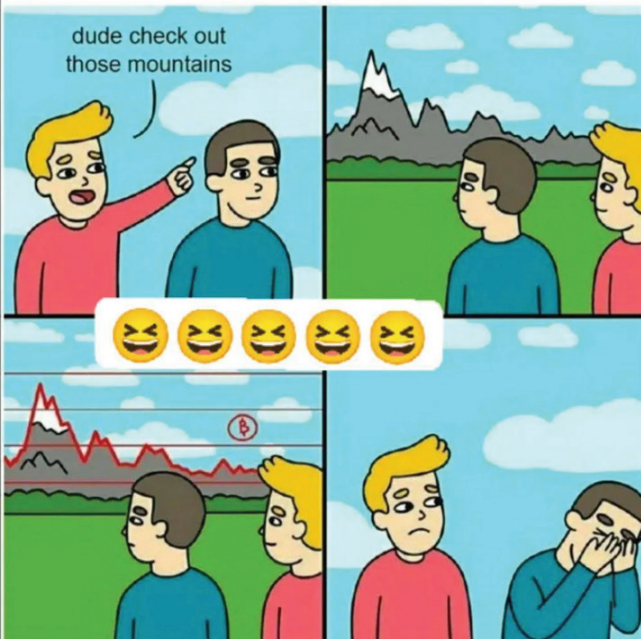


**Portfolio Kitna Bhi Laal Ho Jaye,
Mein Behegaa Nahii...Saala !**

**When your portfolio
outperforms the market.**



**When you are a stock market
trader**



No one.
Brokers everytime:



**When anyone Talk about
Stock Market**

Me:



WHEN NIFTY CROSSED 21000 TODAY BULLS BE LIKE 😂

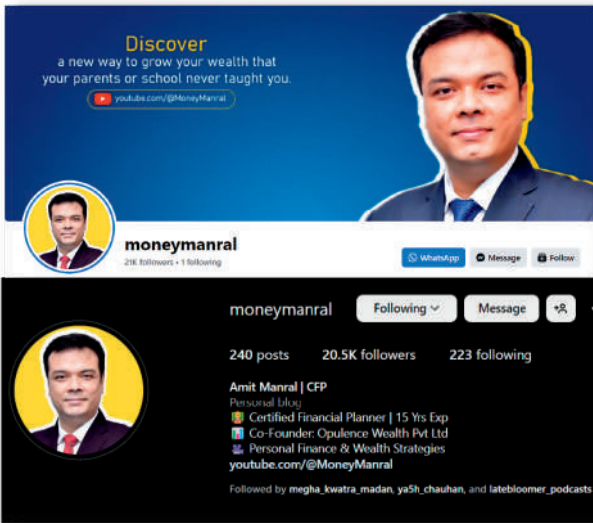


Media Page

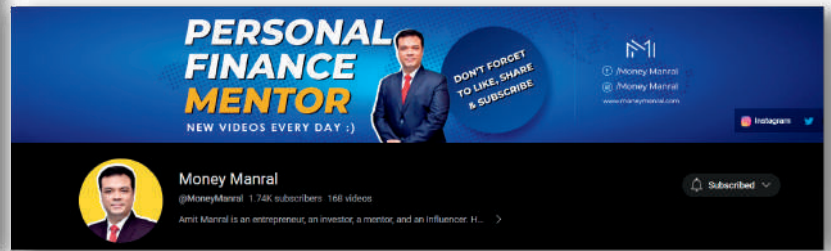
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OUR NEWSLETTER - WEALTH 360

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Being intentional about improving your financial situation is the beginning of financial success. Focus on your financial goals and take the necessary action to achieve them.

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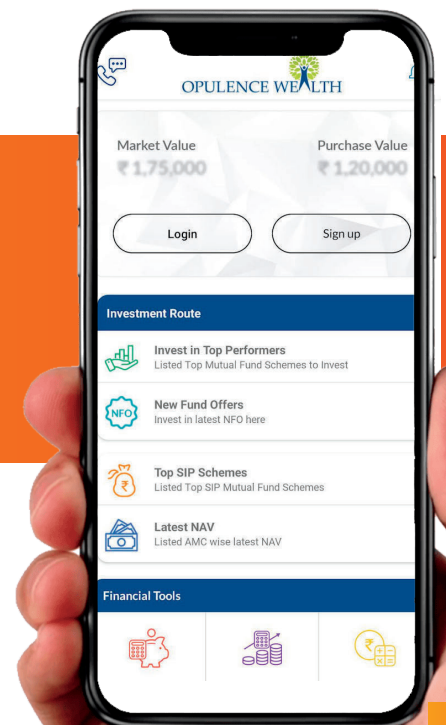
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