



VB ABUNDANCE

READY RECKONER & NEWSLETTER

April 2026



VIVEKANANDDAN AS

CFP, Independent Director

✉ vivek@vbabundance.com



99430 18682



www.vbabundance.com

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



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

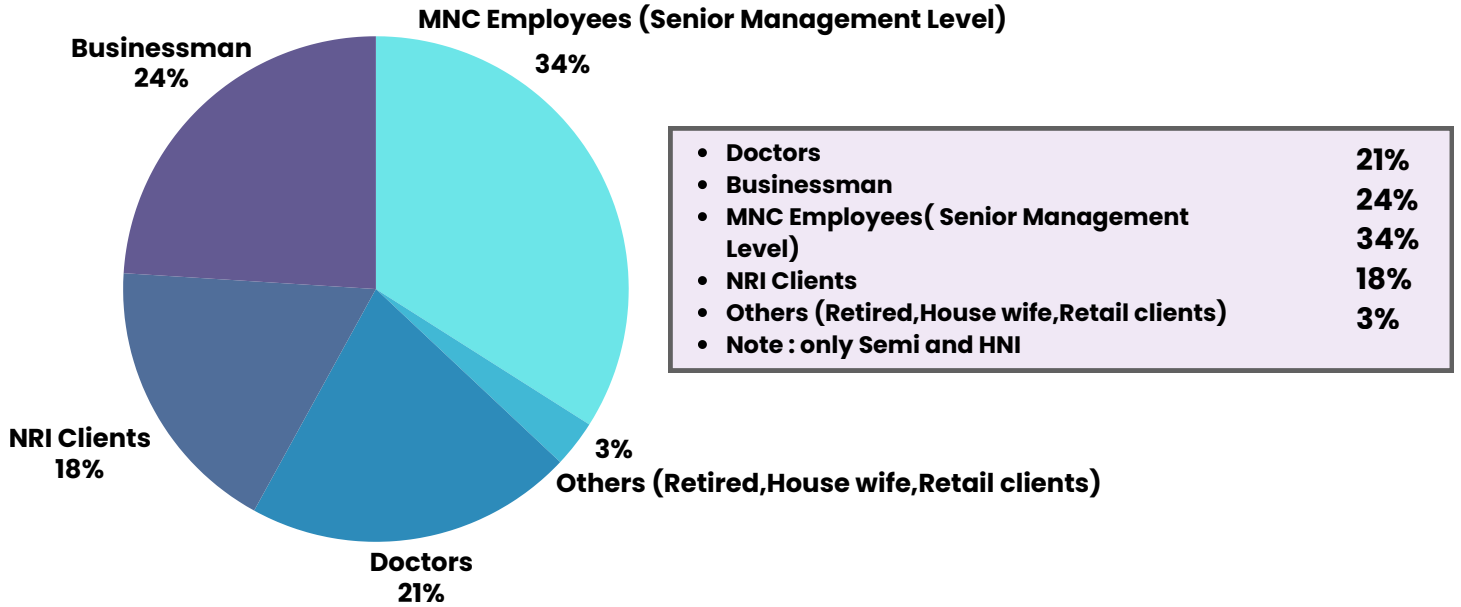
Ethical,
Transparent,
and Client-
First Advisory
Practices



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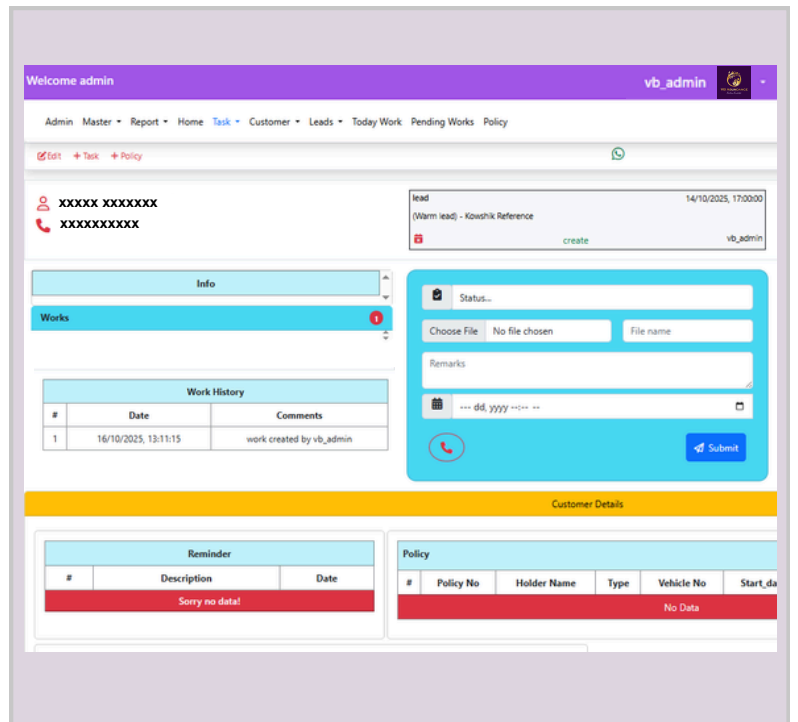
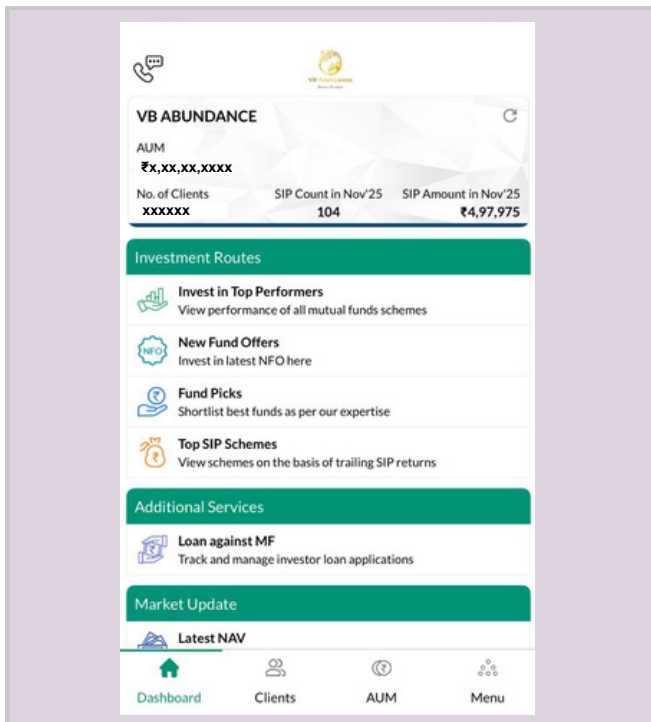
Clientele - Our Valued Relationships



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.

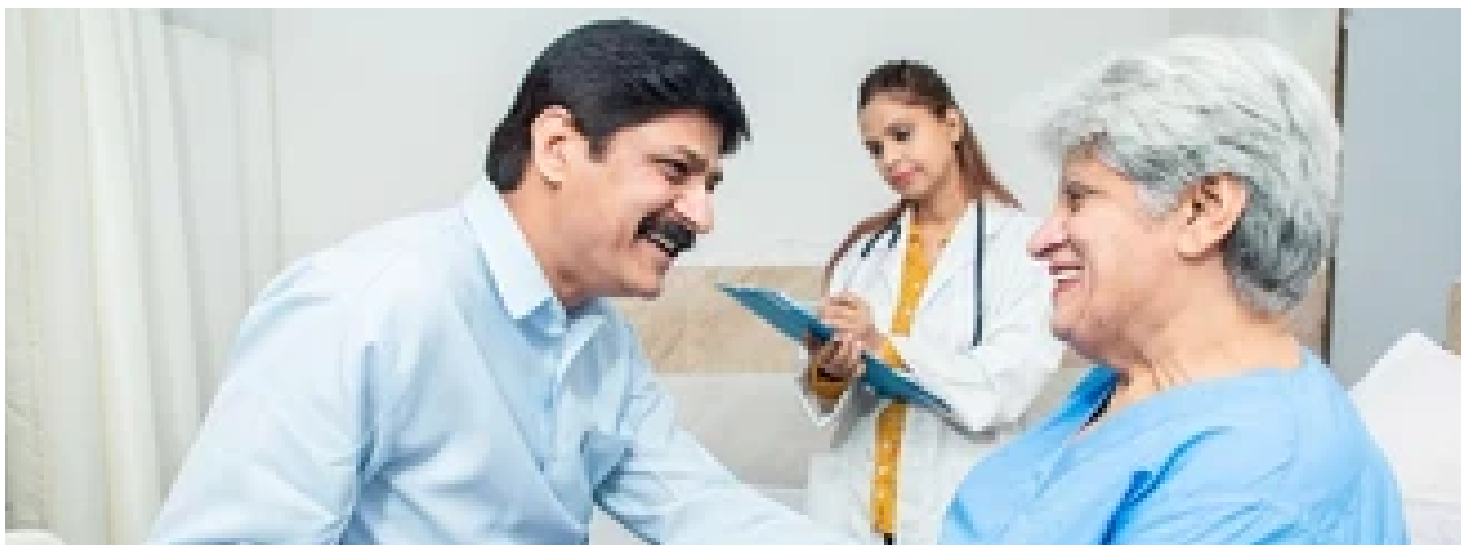
Restore Benefit

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

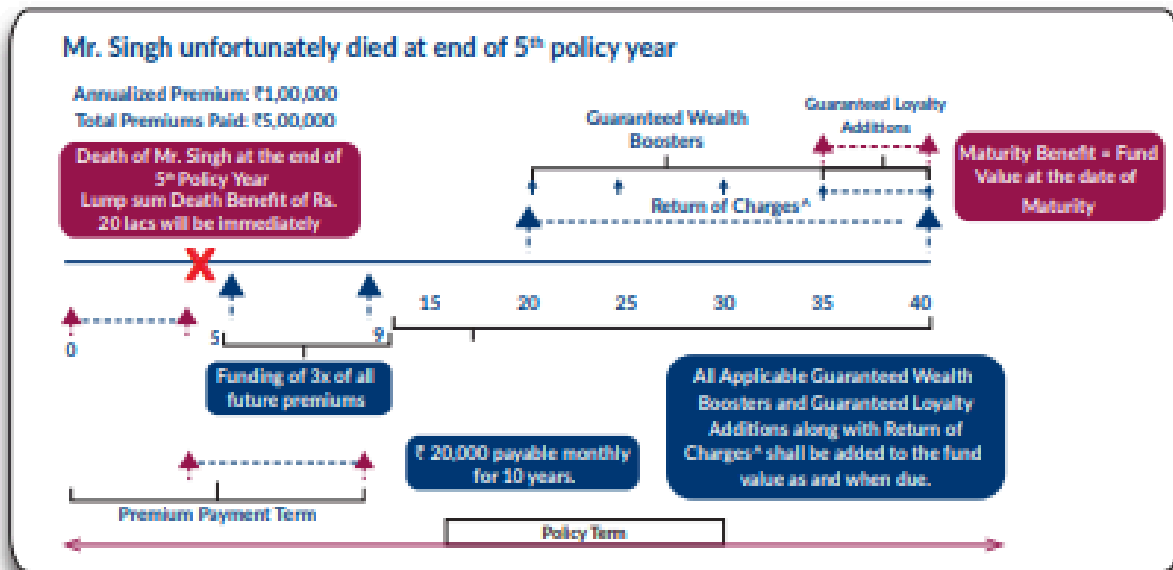
3D Life Secure Variant

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



^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.

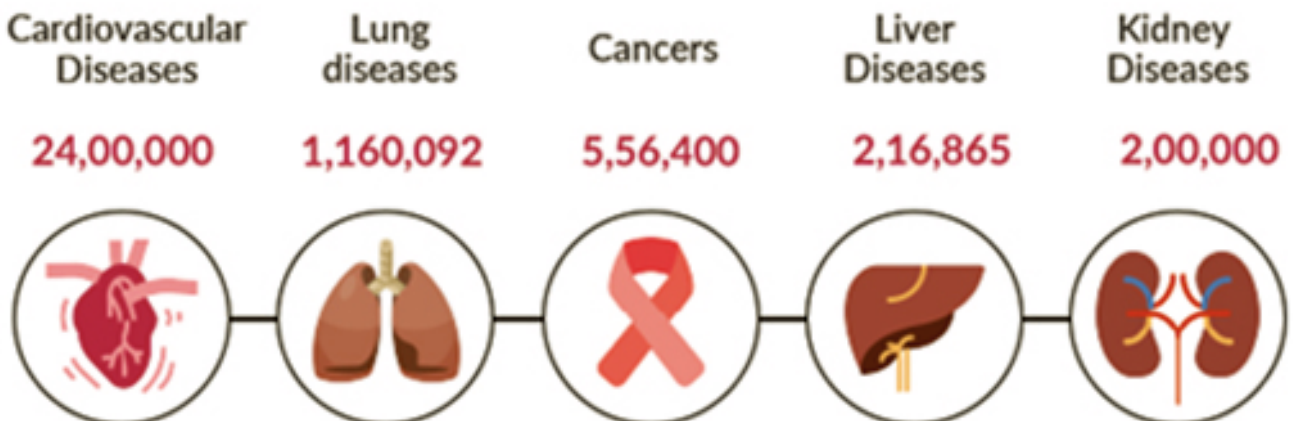
- **Survival Period**

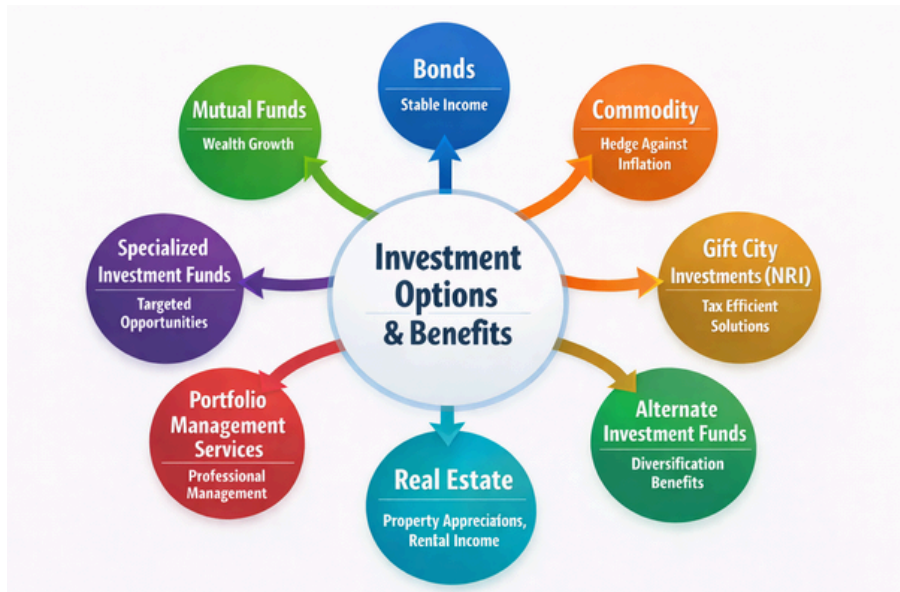
Requires a 30-day survival period after diagnosis for policy benefits to be payable—designed to support your recovery and financial needs.

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

Equity Value, FoFs & Hybrid Funds

These funds invest in equities using specific strategies. Suitable for investors with a long term horizon seeking wealth creation.

Funds-Equity

DSP Value Fund

- **Category:** Equity - Value Fund
- **Objective:** Long-term capital appreciation by investing in undervalued stocks.
- **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

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

TATA SIF

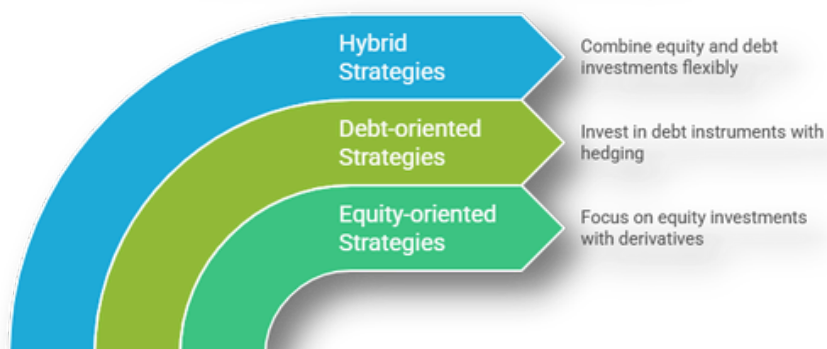
Tata Titanium SIF:

- 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>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

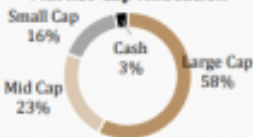
Equity – Multi Cap PMS Abakkus All Cap Approach

Investment Objective

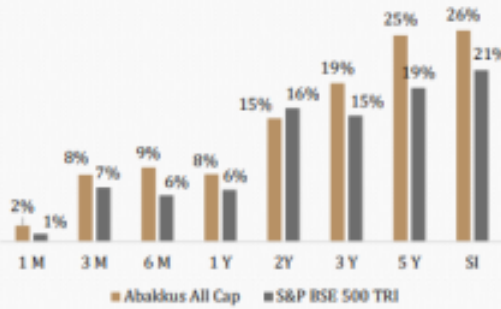
Abakkus All Cap Approach (PMS) employs a benchmark-agnostic, all-cap strategy driven by fundamental, bottom-up research and its proprietary "MEETS" framework to identify undervalued growth companies. The fund focuses on generating alpha through patient, buy-and-hold investing, with a flexible approach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



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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

Fees Structure

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

*performance as on November 30th 2025
**Hurdle rate is post-tax.
***For amount more than 50Cr. 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



NEWS LETTER

Welcome Note

Markets don't move in straight lines—and neither does wealth creation.

April marks the beginning of a new financial year. It's a natural checkpoint—not to react to recent market movements, but to realign with long-term financial priorities.

In the short term, markets may fluctuate in response to global cues, economic data, or shifts in sentiment. But over time, outcomes tend to follow discipline, patience, and consistency.

As we step into FY 2026–27, this edition focuses on one simple idea: **Progress in investing is often quiet—but rarely accidental.**



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Closing Note

Start the Year with Clarity



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NEWS LETTER

MARKET INSIGHTS

March 2026 Snapshot

MONTHLY FINANCIAL MARKET PERFORMANCE SNAPSHOT

Particulars	Open	High	Low	Close	Change %
Sensex	78,543.73	80,632.55	71,774.13	71,947.55	-8.40%
Nifty	24,659.25	24,989.35	22,286.40	22,331.40	-9.44%
Nasdaq	22,322.12	22,906.72	20,690.25	21,590.63	-3.28%
Gold	\$5,301.75	\$5,419.25	\$4,098.87	\$4,695.91	-11.43%
Crude	\$72.28	\$113.28	\$69.23	\$102.09	41.24%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	-3.28	16.50	15.25	15.23
Equity - Dividend Yield Fund	-2.08	15.41	15.26	14.32
Equity - ELSS	-4.52	12.91	11.39	12.99
Equity - Flexi Cap Fund	-3.61	13.37	11.36	13.05
Equity - Focused Fund	-3.70	12.93	10.87	12.83
Equity - Large & Mid Cap Fund	-2.19	15.51	13.25	13.72
Equity - Large Cap Fund	-4.37	11.83	9.82	11.61
Equity - Mid Cap Fund	0.58	18.60	15.59	15.47
Equity - Multi Cap Fund	-2.46	15.77	13.92	14.18
Equity - Small cap Fund	-2.38	15.98	16.60	15.84
Equity - Value Fund	-1.75	15.72	13.81	13.37



INVESTOR TAKEAWAY

**Market phases change frequently.
Your investment strategy shouldn't.**

***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 - 01/02/2026 to 28/02/2026*

ADVISOR LENS

Navigating the Current Market Phase



What's Happening Right Now

- Markets are showing phases of volatility
- Global uncertainties are influencing sentiment
- Sector leadership may be shifting

What Investors Often Do in Such Phases

- Reduce or stop SIPs
- Wait for “clarity” before investing
- Shift portfolios based on recent performers

What a Structured Approach Looks Like

- Continue SIPs consistently
- Use volatility for staggered investing
- Stay aligned with asset allocation
- Review goals—not daily market movements



A SIMPLE PERSPECTIVE

Short-term uncertainty is part of the journey.

Long-term wealth is built by staying through it - not avoiding it.

INVESTOR EDUCATION

Why Volatility is the Entry Fee for Long-Term Returns

Volatility often feels uncomfortable. But in investing, discomfort and opportunity often travel together.

Markets don't reward investors for avoiding fluctuations - they reward those who stay invested despite them.

A Simple Truth

If markets moved only upward smoothly, there would be little opportunity to build wealth efficiently.



INVESTOR INSIGHT

**Volatility is not a problem to solve.
It is a condition to accept.**

Understanding the Role of Volatility



**It creates opportunities to
accumulate at different levels**



**It reflects price discovery -
not permanent loss**



**It separates emotional decisions
from disciplined ones**

INVESTOR SUCCESS STORY

Data-Driven Upgrade

A Small Habit, A Big Turning Point



Rohit never thought much about investing. For him, life was about managing the present—monthly expenses, family needs, and the occasional small indulgence. Yet, a quiet worry lingered in the background. What about retirement? What about enjoying life without constantly thinking about money? He began to notice something unsettling—every goal came with a compromise. Either delay it, scale it down, or depend on borrowing.

Around this time, he met his friend Sumit, who had recently started his journey as a Mutual Fund Distributor, helping families work towards financial independence. Sumit didn't overwhelm him with complex plans or big promises—just a simple suggestion: start a monthly SIP.

In the beginning, it didn't feel significant. There were months when markets fell, and his investments didn't seem to grow. At times, Rohit even questioned

whether it was worth continuing. But Sumit encouraged him to stay consistent. Years passed quietly. No excitement. No dramatic milestones.

Then one day, without any sudden trigger, things felt... different.

A vacation? Planned without hesitation. An emergency? Managed without stress. Future goals? No longer uncertain.

Rohit realised that investing wasn't about chasing visible, linear returns— it was about building wealth silently, with discipline and patience.



CLOSING INSIGHT

**Consistency may feel ordinary today
- but it often creates extraordinary
outcomes over time.**

FINANCIAL WISDOM

The Comfort Trap in Investing

Investors naturally seek comfort—stable returns, predictable growth, and low uncertainty. But wealth creation rarely happens inside comfort zones.

The Comfort Trap Looks Like



Avoiding equity due to short-term volatility



Preferring “safe” but low-return options for long-term goal



Delaying investments until markets feel stable



WISDOM TO REMEMBER

Discomfort in the short term often leads to comfort in the long term.



The Reality

Comfort today may lead to compromise tomorrow.

Long-term goals-like retirement or child education-require growth, not just stability.

PORTFOLIO CHECKLIST

A 1-Minute Portfolio Health Check

**If 2 or more
answers are “No”**

It may be a good
time to review your
portfolio.

Take a moment to reflect:

01

Investment Discipline

- Am I investing regularly (SIP/STP)?
- Have I continued my investments without interruption despite market noise?

02

Asset Allocation

- Do I know my equity-debt allocation?
- Is it aligned with my goals and risk profile?

03

Behaviour Check

- Am I consistently following a structured investment plan?
- Have I avoided making impulsive investment decisions recently?

04

Goal Alignment

- Are my investments linked to specific financial goals?
- Have I reviewed them in the last 6–12 months?

CLOSING NOTE

Starting the Financial Year with Clarity

A new financial year is not about predicting markets. It is about preparing your portfolio.

Markets will move. Narratives will change. But disciplined investors focus on alignment—not noise.



What You Can Do This Month

- ✓ Review your current investments
- ✓ Review your asset allocation
- ✓ Check alignment with financial goals
- ✓ Continue or increase SIPs where appropriate

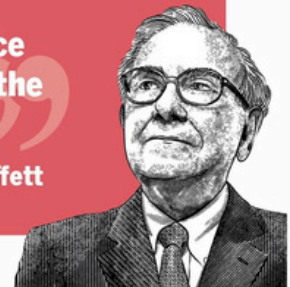
A Simple Step Forward

If you would like to review your portfolio alignment for FY 2026–27, you may consider scheduling a discussion.

QUOTE OF THE MONTH

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

— Warren Buffett



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



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OUR CLIENT SAYS...

“
High quality financial planning and execution.
Their expertise is amazing in setting financial goals and especially someone who is looking for solutions. Your go-to place.
★★★★★

gururaj Rao
Finance Professional

“
Their approach is transparent, and they take the time to understand individual goals before suggesting the right solutions. Very satisfied with their service. Highly recommended!
★★★★★

Manikanda Prabhu A
Marketing 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.

– Vivekananddan

VB ABUNDANCE



**Door No 74/1, Bharathi Park, 7th Cross Road, Saibaba Colony,
Coimbatore, Tamil Nadu 641011**



vivek@vbabundance.com



99430 18682



www.vbabundance.com