

Invest Regularly to Fulfill Dreams



NIVESH PATRIKA

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INVEST TODAY ENJOY TOMMORROW



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Maloo Investwise Pvt. Ltd. (erstwhile Maloo Finance & Investment Services) was established in 1992. Our purpose is to help our customers on their journey to fulfill their financial dreams. With more than 32 years of experience, Maloo Investwise is an esteemed and trusted financial service provider in Rajasthan.

We provide investment, mutual fund and diversified financial services through dynamic information management, benchmarking and continuous client reporting.

Founder and Pioneer



Award and Achievements



Dr. Ramesh Chand Maloo, founder of Maloo Investwise Pvt. Ltd. is a Certified Financial Planner (CFP) with over 30 years of experience in financial management

Awarded with NSE Market Achievers Award in 2018.



His Ph.D. thesis "Analysis of Investment Opportunities- A comparative study of Mutual Funds, Equity, and traditional Investments." highlighted investment opportunities in open market

Awarded with the "Tarakki champion" Award in 2019



He has undergone a short term course on "Family Business: Organization, Strategies, Internationalization and Succession" From the prestigious IIM, Ahmedabad.

Awarded with CNBC TV 18, UTI MF, and ICRA's Best performing MFD Award erstwhile (Individual Financial Advisor Award) for north India cities (tier II) 2018-19



He has also done short term course on leadership development program from ISB Hyderabad.

Awarded with MFRT Imperial Qualifier Award in Year 2013.



Company Strategy

Vision

To build long-term relationship with our clients and provide them real time financial services through use of state-of-the-art technology and innovation.

Mission Statement

To ensure optimal financial growth for our clients.

Purpose

To provide active portfolio management and diversified financial services to our clients through dynamic information management, benchmarking and continuous client reporting.

Our Services

Online Investment

Our website and mobile app (IOS and Android) provide our clients with useful financial tools, calculators and articles for better financial planning and do-it-yourself online investment options.

Financial Solutions

We offer various financial products to help our clients achieve their financial goals;

Investment in Mutual Fund

We are Rajasthan's largest retail financial service provider offering a variety of financial products including mutual funds, life insurance, health insurance, postal schemes, bonds (capital gain, infrastructure, government and RBI) etc.

INVEST TODAY, ENJOY TOMORROW:

The Power of Strategic Investing for Future Prosperity

In today's fast-paced and unpredictable world, securing your financial future has never been more critical. With economic uncertainties, evolving job markets, and fluctuating global conditions, relying solely on traditional methods of saving may not suffice to guarantee long-term financial stability. This is where the concept of investing comes into play, offering individuals the opportunity to grow their wealth and achieve their financial goals over time.



Investing is not merely about accumulating wealth; it's about strategically deploying your resources to generate returns that outpace inflation and provide a cushion against unforeseen circumstances. Whether you're planning for retirement, saving for your child's education, or aiming for financial independence, investing offers a pathway to realize those aspirations.



One of the key **principles of investing is the power of compounding**. By reinvesting your investment returns, you can harness the exponential growth potential of your money over time. This means that the earlier you start investing, the more time your investments have to grow, amplifying the final payoff significantly. Even small, regular contributions can accumulate into substantial sums over the long term,

thanks to the magic of compounding.

Moreover, **investing offers a hedge against inflation**. Unlike traditional savings accounts, which may struggle to keep pace with rising prices, investing in assets such as stocks, real estate, or bonds can provide returns that outstrip inflation, preserving the purchasing power of your wealth.

Diversification is another crucial aspect of successful investing. Spreading your investments across different asset classes and industries helps mitigate risks associated with any single investment. A well-diversified portfolio can weather market volatility and minimize the impact of downturns, thus safeguarding your wealth against unexpected shocks.

Furthermore, **investing encourages financial discipline and fosters a long-term perspective**. Rather than succumbing to short-term market fluctuations or impulsive spending, investors learn to stay focused on their goals and stick to their investment strategies through thick and thin. This disciplined approach not only enhances financial resilience but also cultivates valuable habits that extend beyond the realm of investing.



In today's digital age, investing has become more accessible than ever before. Individuals can now initiate investments with just a few clicks on their smartphones. Whether you're a novice investor or a seasoned pro, the plethora of investment tools and resources available at your fingertips empowers you to take control of your financial future with confidence.

However, it's essential to recognize that **investing inherently involves risks**. Markets can be volatile, and not all investments guarantee positive returns. Therefore, it's crucial to conduct thorough research, **seek professional advice** when needed, and adopt a prudent approach to risk management. Building a diversified portfolio, staying informed about market trends, and regularly reviewing your investment strategy are essential steps towards mitigating risks and maximizing returns.

In an era marked by economic uncertainty and evolving financial landscapes, the importance of investing for the future cannot be overstated. Whether you're a novice investor or an experienced one, understanding the nuances of strategic investing is essential for building wealth, achieving financial goals, and ensuring long-term prosperity.

1. The Imperative of Investing:

- a. Economic Realities: With inflation eroding the value of traditional savings and pensions facing uncertainties, investing has become indispensable for preserving and growing wealth.
- b. Time Value of Money: The concept of compounding underscores the significance of starting early, as it allows investments to generate returns that snowball over time.
- c. Goals-Based Approach: Investing offers a tailored strategy for realizing various financial objectives, such as retirement planning, education funding, wealth accumulation, and legacy building.



2. Principles of Successful Investing:

- a. Diversification: Spreading investments across a range of asset classes (stocks, bonds, real estate, etc.) and geographic regions minimizes risk exposure and enhances portfolio resilience.
- b. Risk Management: Understanding risk tolerance, asset allocation, and investment horizons is crucial for balancing risk and reward in line with individual financial objectives.
- c. Disciplined Approach: Consistency, patience, and a long-term perspective are fundamental to navigating market volatility, avoiding emotional decisions, and staying focused on investment goals.

3. Investment Vehicles and Strategies:

- a. Stocks: Investing in equities offers potential for capital appreciation and dividend income, with options ranging from blue-chip companies to growth stocks and value investments.
- b. Bonds: Fixed-income securities provide stability and income through interest payments, catering to conservative investors seeking capital preservation and regular cash flow.
- c. Real Estate: Property investments offer diversification, inflation hedging, and income generation through rental yields or property appreciation, with options spanning residential, commercial, and REITs.
- d. Mutual Funds and ETFs: Pooled investment vehicles offer diversified exposure to various asset classes and investment styles, catering to different risk appetites and investment preferences.
- e. PMS: Portfolio Management Service (PMS) suitable for high-net-worth individuals who seek personalized investment strategies and can invest at least ₹50 lakh.
- f. AIF: Alternative Investment Fund (AIF) is a privately pooled investment vehicle that invests in alternative asset classes such as private equity, venture capital, hedge funds, real estate, commodities, and derivatives.
- g. Gold: it serves as diversification tool for investor and offers hedge against inflation.



4. Investment Strategies for Different Life Stages:

- a. Early Career: Young investors can leverage their long investment horizon to pursue growth-oriented strategies, with an emphasis on equity investments and riskier assets.

- b. Mid-Career: As responsibilities grow, a balanced approach that prioritizes asset allocation, risk management, and periodic portfolio rebalancing becomes paramount.
- c. Pre-Retirement: Investors nearing retirement may shift towards more conservative allocations, focusing on income-generating assets, capital preservation, and downside protection.
- d. Retirement: A diversified portfolio that balances growth and income, alongside strategies like systematic withdrawals and annuities, can sustain financial independence and provide peace of mind in retirement.

5. Practical Considerations and Best Practices:

- a. Educate Yourself: Continuous learning about investment principles, market dynamics, and financial products empowers investors to make informed decisions and adapt to changing circumstances.
- b. Seek Professional Advice: Consulting with financial advisors, planners, or investment professionals can provide personalized guidance, objective insights, and tailored solutions aligned with individual goals and risk profiles.
- c. Monitor and Review: Regularly assessing portfolio performance, reviewing asset allocations, and adjusting investment strategies in response to changing goals, market conditions, and life events ensures alignment with evolving financial needs and objectives.

Conclusion: Investing today is not just about building wealth; it's about securing your financial future, realizing your dreams, and enjoying a life of abundance and freedom. By embracing the principles of strategic investing, diversifying across asset classes, and adhering to disciplined strategies, individuals can navigate the complexities of the financial landscape with confidence and embark on a journey towards lasting prosperity. So, seize the opportunity, take charge of your financial destiny, and invest wisely today for a brighter, more fulfilling tomorrow.

Mutual Funds for Future Prosperity

In an era where financial stability is paramount, mutual funds emerge as a cornerstone for securing future prosperity. These investment vehicles offer a blend of diversification, professional management, and accessibility, making them an ideal choice for individuals seeking long-term wealth accumulation.

Diversification for Stability: Mutual funds pool resources from numerous investors to create diversified portfolios comprising various asset classes such as stocks, bonds, and real estate. This diversification spreads risk across multiple investments, shielding portfolios from the impact of market fluctuations. By investing in mutual funds, individuals can achieve greater stability in their investment portfolios, safeguarding their financial future against unforeseen economic challenges.

Professional Management for Growth: Behind every mutual fund is a team of experienced fund managers tasked with making investment decisions on behalf of investors. These professionals conduct thorough research and analysis to identify lucrative opportunities and manage risks effectively. With their expertise and market insights, fund managers aim to generate consistent returns and maximize growth potential for investors. By entrusting their investments to seasoned

professionals, individuals can tap into the expertise of fund managers and capitalize on opportunities for long-term wealth accumulation.

Accessibility for All: Mutual funds offer accessibility to investors of all backgrounds and financial capabilities. With low minimum investment requirements and a wide range of funds to choose from, mutual funds cater to individuals at every stage of their financial journey. Whether starting with a modest investment or seeking to diversify a substantial portfolio, mutual funds provides a convenient and accessible avenue for wealth creation. This inclusivity democratizes investing, empowering individuals to participate in the wealth-building process and secure their financial future.

Conclusion: In summary, mutual funds represent a powerful tool for securing future prosperity. Through diversification, professional management, and accessibility, mutual funds offer individuals a reliable pathway to long-term wealth accumulation. By harnessing the benefits of mutual funds, individuals can build resilient investment portfolios, achieve financial stability, and pave the way for a prosperous future.

SIP RETURNS CALCULATION AT DIFFERENT RATES

Rs 5000 invested monthly				
YEARS	AMOUNT INVESTED	Returns		
		10%	12%	15%
5	300000	387185	408348	442873
10	600000	1024225	1150193	1376085
20	1200000	3796844	4946277	7486197

Rs 10000 invested monthly				
YEARS	AMOUNT INVESTED	Returns		
		10%	12%	15%
5	600000	774371	816697	885745
10	1200000	2048450	2300387	2752171
20	2400000	7593688	9892554	14972395

Rs 20000 invested monthly				
YEARS	AMOUNT INVESTED	Returns		
		10%	12%	15%
5	1200000	1548741	1633393	1771490
10	2400000	4096900	4600774	5504341
20	4800000	15187377	19785107	29944790

Rs 50000 invested monthly				
YEARS	AMOUNT INVESTED	Returns		
		10%	12%	15%
5	3000000	3871854	4083483	4428725
10	6000000	10242249	11501934	13760853
20	12000000	37968442	49462768	74861974

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Mutual fund investments are subject to market risks, read all scheme related documents carefully.



SECOND INNINGS

Thinking about retirement as the time to live frugally is so old-fashioned. The new-age retirees look forward to a second inning. An inning filled with travel and discovery; pursuit of new interests; and a life of joy and dignity.

Start Investing Now For Your Retirement



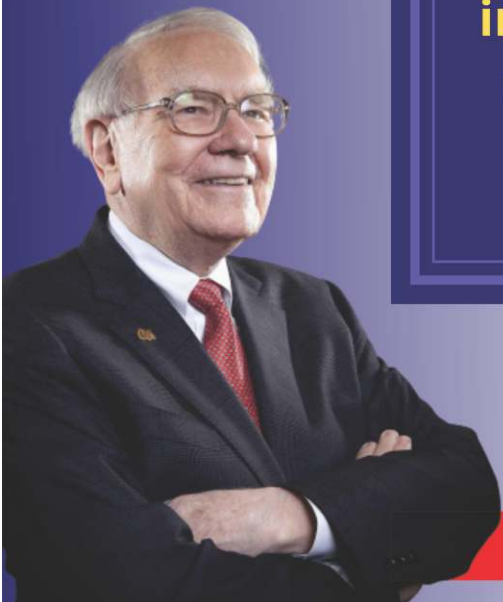
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Mutual fund investments are subject to market risks, read all scheme related documents carefully.



WEALTH QUOTES



□ **Never depend on a single income. Make an investment to create a second source.** □

- Warren Buffet

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