

MISSION STATEMENT

Assisting investors in **FINANCIAL PLANNING**, helping them in **WEALTH CREATION** thereby giving them **COMPLETE FINANCIAL FREEDOM.**

Page 02

Investment Lessons You Should Learn From Covid -19

Page 04

Emergency Funds

Page 05

Financial Puzzle

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Dear Investors,

As the saying goes, "Life is a lottery that we have already won, But most people have not cashed in their tickets." We hope you all are encashing your tickets i.e spending quality time with family and doing great!!

To keep in touch with you and to keep you updated with the ongoing markets situation we have started conducting webinars and have already conducted two of them in May and June 2020.

We assure you that we will conduct such webinars every month for all of our esteemed investors.



Tough times don't last forever; they simply leave an impact that becomes hard for one to overcome. The ongoing COVID-19 pandemic has certainly taught us a few financial lessons

COVID-19 pandemic has not just put one's health at risk, but also an individual's financial well being and the Indian economy all together. The situation of recession looks unavoidable in such times, as it has become difficult for Indian families to cater to their basic needs even. These uncertain times or to say the lockdown period has taught us to be more financially prepared in life. Here are a few important investment lessons you should learn from coronavirus.

1 DO NOT OVER-BORROW :

Definitely, availing a loan is a good option in times of a financial emergency; the amount you borrow can easily bail you out of difficult situations. However, you must evaluate your repayment capacity before availing a loan. Borrow only as much as you can repay. Especially during tough times that we are in today that has caused the loss of income to many borrowers, repayment becomes all the more difficult in the future despite the EMI moratorium offered by the government.

2 BUY A HEALTH INSURANCE PLAN :

Even though you may be having an employer-provided health plan, you shouldn't rely on it forever. With tough times like COVID-19 causing job loss, the employer-provided health plan would not provide any coverage to you. Managing a health emergency at such times too becomes difficult. buying a health insurance plan for you and your family members is the right choice. Remember, an employer-provided health plan will not provide you adequate coverage, will lack necessary add-ons, and even lapse if you lose the job.

You must have a Base and Top up plan for your family. A Super top up plan of Bajaj is the best plan to have. You can have a plan of 5 lakhs to 15 lakh or 5 to 20 lakhs So that you get 20 lakhs and 25 lakhs cover respectively.

3 HAVE AN EMERGENCY FUND IN PLACE :

At a time when we are losing out on our source of income, relying on an emergency fund can be of great help. In the absence of a regular flow of income, one can use the fund amount to cater to day-to-day expenses or any other financial emergency. When planning an emergency fund, ensure that the fund amount is at least 6 times our monthly income or expenses. You can park your emergency fund in fixed deposits or mutual funds to gain interest and also due to the easy of liquidity. If you haven't built an emergency fund then now is the time to do so to ensure a pandemic like corona does not affect your financial health.

Prepare a Goal plan with us and have a goal of having an emergency fund by investing in mutual funds.

4 PREPARE YOUR WILL:

It is very common for people to delay their nomination facility. If they pass unexpectedly, for instance, due to a pandemic like the situation then it would become difficult for heirs to claim the inheritance. Therefore, you must not delay in preparing your will and always ensure you have completed nomination formalities in all your funds, policies, and other investments. Doing this will ensure your legal heirs don't have to fight for their rights in your absence.

5 DIVERSIFY YOUR INVESTMENT PORTFOLIO :

The COVID-19 crisis has deeply affected various investment avenues. The high volatile nature of the market has wiped off years of profit. The deposit rates have witnessed a downfall and small saving schemes are offering low returns. The lesson learned here is, one needs to build a diversified portfolio to minimize the overall investment risk. Also, do not discontinue any of your investments as the longer you stay invested, the higher your chances of getting good returns.

6 INVEST IN A TERM PLAN :

A term insurance is a type of life insurance plan that offers financial coverage to your family in case of death of the insured person. This type of insurance plan offers high coverage at a low premium. In uncertain times like corona, a term plan plays a vital role as an uncertain event like death or disability of the insured can cause financial stress to the family. At such times, a term plan is an excellent way to build a financial safety net for the family as a high coverage amount is offered to the family members.

A Term Insurance offered by ICICI Life Insurance Co Ltd is excellent and also has an option of covering Accidental Cover and Critical Illness Benefit.

**Prepare your Goal Plan with us now
and Have a Happy Future!!!**

DID YOU KNOW?

RISING STAKE OF MUTUAL FUNDS IN INDIAN MARKETS

RISING INFLUENCE OF DIIs ON NSE-LISTED COMPANIES

Quarter	FPI Ownership	DII Ownership	MF Ownership
Mar 31, 2020	19.13%	14.40%	7.97%
Dec 31, 2019	20.24%	14.06%	7.79%
Mar 31, 2019	19.65%	13.69%	7.20%
Mar 31, 2018	19.14%	12.67%	6.17%
Mar 31, 2017	19.73%	12.04%	5.00%
Mar 31, 2016	19.28%	11.52%	4.32%
Mar 31, 2015	20.69%	10.39%	3.57%
Mar 31, 2014	19.54%	10.63%	2.80%

Emergency Fund

EMERGENCY FUND



What is an Emergency Fund?

Sum of Money set aside for urgent and unplanned life events

HOW TO CREATE

Types Of Financial Emergency

Job loss

Medical Treatment

Emergency Hospitalization

Urgent Home Repairs

Here's Why You Need An Emergency Fund

Money that is easily accessible

Convenience and ease

How Much Should You Budget For Your Emergency Fund?

Anywhere from 3 to 6 months equivalent of living expenses

Where Should I Keep It ?

High Interest Savings Account Or Short term low risk investments

Below are some Good Schemes:

Ultra Short Term Fund			
Scheme Name	1Month	3 Month	6 Month
ICICI Pru Ultra Short Term fund	0.92%	2.59%	3.38%
HDFC Ultra Short Term Fund	0.88%	3.24%	3.81%
IDFC Ultra Short Term Fund	0.71%	2.92%	3.67%

Start Contingency Fund Today and be prepared for any Emergency!

Financial Quiz


CHALLENGE YOUR VOCABULARY

CRUDE OIL
GOLD
SILVER
COTTON
ZINC

C D S

GUESS THE FINANCIAL TERM




 ?



UNSCRAMBLE

S	D	I	L	N
I	C	P	I	E

GUESS THE NAME

Hint: It's a bank Name

FIND THE WAY



Whatsapp us photos of your answers on 8355816883
First 3 winners will get surprise gift from us!!!

Winners of Last Quarterly Newsletter Quiz



Mr. Lalji Gala




Mr. Bharat Vira

BOOK POST


Regards,
Himanshu Dani



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