



MFD GALAXY



GROWTH INTELLIGENCE
Ai x Ei



MFD GALAXY
16TH KNOWLEDGE SUMMIT
2026



HSBC Mutual Fund

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at one



when you can
aim to win
them all?



HSBC Multi Cap Fund

(An open ended equity scheme investing across large cap, mid cap, small cap stocks)

Scheme Name	Scheme Riskometer
<p>HSBC Multi Cap Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> To create wealth over long-term Investment predominantly in equity and equity related securities across market capitalization 	 <p>The risk of the scheme is Very High Risk</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Riskometer is as on 31st December 2025. Any change in riskometer shall be communicated by any of Notice cum addendum and by way of an e-mail or SMS to unitholders of that particular scheme.

Investors are requested to note that as per SEBI (Mutual Funds) Regulations, 1996 and guidelines issued thereunder, HSBC AMC, its employees and/or empaneled distributors/agents are forbidden from guaranteeing/promising/assuring/predicting any returns or future performances of the schemes of HSBC Mutual Fund. Hence please do not rely upon any such statements/commitments. If you come across any such practices, please register a complaint via email at investor line@mutualfunds.hsbc.co.in.

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



Editorial

Greetings to the MFD Galaxy Summit Delegates,

As the song goes the times, they are a-changing ! We are living in probably the most exciting time that technology has unleashed after the IT revolution that started in early 90s in India. From kids using AI agents to solve tough problems to elderly asking AI to interpret their medical test results we have come a long way from era of search to using AI agents to help us.

This has predictably created fear of job losses, especially in white collar jobs in tech, law, accounting, consulting and even in MFs! While the fear feels real, we need to think, adapt, and thrive. Many of us who grew up in 90s India know how the computerization of govt offices including railways and banks were fought as it was feared it may lead to lakhs of jobs being lost and we even had Bharath Bandhs (a forgotten phrase now) against computerization. And yet today banking jobs are plenty, and in fact banks find it difficult to retain employees. IT created not only new jobs but much more jobs than it took away, so much so that today India is the Global Capability Center for many global giants. So, as the saying goes, we have nothing to fear but fear itself. So, will there be no impact?

Yes, there will be impact, yes MFD practice will change from how it is today, but it will not just survive but thrive, as MFDs are the literal Emotional Intelligence agents standing between our clients and their mistakes in investing. We have all seen the reels and shorts of how to make so many crores by simply investing in a SIP. But if things were so simple why does hardly few follow investing for 10-20 years and become rich?

Reels life and real life are different, you see a reel, sign up in an app and start investing but there is another reel which has more views saying MFs are not enough, you need stocks, one saying markets will crash and another saying you need to invest outside of India and yet another saying buy gold ! What does an investor do with all these? Get clarity or confusion?

This is where we as MFDs stand, between the investors and their doubts, between the reels and the real life of investing. Earlier we had to bring information and knowledge to the clients by creating awareness about investing, MFs and SIPs etc. Now that the awareness is there, (thanks to AMFIs MF Sahi hai campaigns, IAPs and MFDs relentless work in taking MF to all and making it a household product) we need to cut the clutter and ensure that the investors stay the course and not get carried away by the greed and fear cycles which is now in 100x ultra pro max avatar of constant noise and short attention spans.

Towards that end we have curated a great set of articles from the best in the industry, from very Senior Fund Managers, CXOs, Experienced MFDs, and others who have a refreshing take on the whole topic of Gi – Growth Intelligence. We hope you enjoy these articles and use the take aways from it to increase your practice reach, serve your clients better and help them reach their goals.

Editorial Team thanks all the partners and advertisers for their great support to MFD Galaxy. Our special thanks to the printers and designers who have put untiring time and efforts to complete the souvenir in record time

Disclaimer : MFD Galaxy does not take any responsibility for the views expressed in the articles or advertisement in the souvenir.



PRESIDENT'S MESSAGE

SHOBANA K
President

Dear Delegates,

It is with immense pride, gratitude, and a deep sense of responsibility that I address you through this Souvenir as we celebrate the 16th Annual Summit of MFD Galaxy.

This year represents a historic moment in our journey. It is our first Annual Summit after IFA Galaxy was renamed as MFD Galaxy, signifying clarity of purpose, stronger identity, and sharper alignment with the evolving Mutual Fund Distribution ecosystem. It is also personally a landmark year, as I have the privilege of serving as the first woman President of this esteemed association. I accept this role not merely as a position of leadership, but as a commitment to trust, progress, and collective elevation of our fraternity.

Our theme for 2026 — “Growth Intelligence” is both timely and transformative.

The Indian mutual fund industry is at an inflection point. As of January 2026, the industry's AUM reached an impressive ₹81.01 lakh crore, reflecting the strength, maturity, and resilience of this asset class. Even more encouraging is the widening retail footprint, with over 5.89 crore unique investors participating in mutual funds by the end of calendar year 2025. These numbers are not just statistics, but they represent growing financial awareness, increasing trust, and a cultural shift towards disciplined wealth creation.

And yet, we firmly believe this is only the beginning.

India stands at the edge of a multi-decade structural growth driven by rising incomes, financialisation of savings, digitalisation, and regulatory transparency. As more households transition from physical assets to financial assets, the mutual fund industry is predicted to grow multi fold. SIPs continue to build investing discipline among first-time investors, and the next wave of growth will be powered by deeper penetration beyond metros into Tier II and Tier III cities.

In this rapidly evolving landscape, Artificial Intelligence, data analytics, and digital platforms are reshaping the way financial services operate. Technology today enhances research, enables scalability, strengthens compliance, and improves client servicing efficiency. However, while AI can process data, it is Emotional Intelligence that builds trust.

As Mutual Fund Distributors, we occupy a unique and irreplaceable position. We are not mere product distributors, we are financial behaviour managers, long-term partners, and custodians of our clients' aspirations. We help families navigate life goals, uncertainties, market cycles, and generational wealth transitions. In a world of increasing automation, our human connection, empathy, and integrity remain our greatest competitive advantage.





“Growth Intelligence” therefore is not just about industry expansion but rather about balanced evolution, where technology enhances capability and emotional intelligence deepens relationships.

I am particularly heartened by the growing participation of women MFDs in our fraternity. This year, we are witnessing a noticeable increase in women professionals engaging actively in knowledge forums and leadership spaces. At MFD Galaxy, we remain committed to fostering inclusivity, mentorship, and opportunity creation so that more women step forward to lead with confidence and competence. Diversity strengthens perspective, and perspective strengthens leadership.

For sixteen consistent years, MFD Galaxy has stood as a beacon of knowledge sharing community, collaboration, and professional excellence. Sustaining relevance for over a decade and a half in a dynamic industry is no small achievement. It is the foresight of our founders, their unwavering guidance, and their pillar-like support that have shaped this institution. Their vision continues to inspire us to innovate while staying rooted in values.

This Annual Summit is not merely an event; it is a convergence of ideas, experiences, and aspirations. Through expert-led sessions, insightful panel discussions, and meaningful peer interactions, we aim to equip our members to think ahead of the curve, adapt to regulatory and technological shifts, and position themselves for exponential growth in the coming decade.

As we step into the future, our collective mission remains clear:

- To elevate professional standards.
- To embrace innovation responsibly.
- To deepen investor education.
- To strengthen community bonds.
- And to ensure that the growth of our industry translates into growth for every committed MFD.

I extend my heartfelt appreciation to our distinguished speakers, valued sponsors, partners, organising committee members, and every delegate who has contributed to making this summit a reality. Your continued trust energises our efforts and reinforces our belief that together, we can shape the future of our profession.

The Indian mutual fund industry is entering a golden decade. Let us rise to the occasion, not merely as participants in this growth story, but as leaders of it.

With conviction, commitment, and gratitude,



SECRETARY'S MESSAGE

SREEKANTH NARASIMHAN
Secretary

Dear Delegates,

It gives me immense pleasure, on behalf of MFD Galaxy, to welcome you to our annual flagship event, “Growth Intelligence (EI × AI): Leveraging Emotional Intelligence and Artificial Intelligence for Business Growth.”

At MFD Galaxy, we have always remained committed to addressing the evolving landscape of the financial services industry. Over the years, through a series of workshops, seminars, and training programs, we have focused on market developments, regulatory insights, and effective investor engagement—empowering our members to stay relevant and excel in a dynamic environment.

Our sustained efforts have been centred on strengthening the capabilities of mutual fund distributors, enabling them to serve investors with greater confidence, clarity, and professionalism. As the industry stands at the intersection of technology and human insight, the next phase of growth lies in harmonizing Emotional Intelligence (EI) with Artificial Intelligence (AI). This powerful combination has the potential to enhance decision-making, deepen client relationships, and unlock new avenues for sustainable business growth.

This event brings together industry experts and thought leaders who will share valuable perspectives on Growth Intelligence—a forward-looking approach essential for the future of financial distribution. The souvenir accompanying this event captures these insights and reflections, serving as a lasting source of knowledge and inspiration.

I am confident that this initiative will add meaningful value to your professional journey. I look forward to your enthusiastic participation for our annual event and to collectively shaping the future of our industry.

MESSAGES FROM ASSOCIATIONS

Growth Intelligence: Adapting Before Change Demands It

“காலம் கருதி செயல் செயின் ஞாலம் கருதும் பெரிது.” -திருக்குறள் 481

Acting with awareness of time and change leads to success the world respects. Thiruvalluvar reminds us that timing and adaptability matter as much as effort. This truth defines the reality facing Mutual Fund Distributors today. Between 2000 and 2015, change was largely regulator-driven—slow, predictable, and manageable. That comfort is gone. Today, change is driven simultaneously by regulation, technology, industry dynamics, and artificial intelligence—moving at unprecedented speed. The shift from physical to digital proves this. Before COVID, nearly 90% of transactions were physical; today, almost 90% are digital, driven not by distributors but by clients. Gen Z investors demand speed, simplicity, and convenience. If we fail to adapt, we won't be rejected—we'll be silently ignored. AI has transformed efficiency—portfolio analysis, reports, content, and analytics. Yet intelligence without judgment is risky. AI works on data, not wisdom. Market cycles, experience, and emotional understanding cannot be automated. This is where Emotional Intelligence becomes irreplaceable. Clients stay not just for returns, but for trust, reassurance, and context. The future is not *AI vs EI, but **AI empowered by EI*.



B. Subramanian,
Treasurer, MMFDA
Madurai

Growth Intelligence – Where Technology Meets Trust

The Mutual Fund distribution industry is at a decisive stage where Growth Intelligence has become essential. While Artificial Intelligence (AI) empowers data-driven insights, portfolio optimisation, and operational efficiency, technology alone cannot build lasting investor relationships. This is where Emotional Intelligence (EI) plays a vital role. Mutual Fund Distributors are trusted advisors who understand investor emotions, behaviour, and long-term financial goals—especially during periods of market volatility. The future of the industry lies in integrating AI with EI. Growth Intelligence represents this perfect balance—where technology enhances decision-making and human wisdom builds trust—ensuring sustainable growth and long-term wealth creation.

Thank you once again for this opportunity. I look forward to the summit and to contributing to its continued success.



N. Ganesan,
Secretary – TIFAA
Trichy

Trust Is the New AUM: How MFDs Can Build Scalable Trust in an AI-Driven World

Traditionally, Mutual Fund growth was measured by Assets Under Management (AUM), but in today's AI-powered landscape, trust has become the most valuable asset. While AI delivers information and portfolio recommendations instantly, it cannot address investor emotions like fear and doubt. MFDs are crucial at the emotional crossroads of investment decisions, helping clients stay disciplined and aligned with their goals.

Sustainable growth now comes from "Trust Capital"—the confidence investors place in their MFD. Trust Capital leads to higher SIP persistence, fewer redemptions, more referrals, and easier adoption of new products. Unlike AUM, trust grows through consistency, clarity, and care.

AI can help MFDs build trust at scale with personalized advice, and proactive communication. However, Emotional Intelligence (EI) is what truly strengthens relationships: listening to clients, guiding behavior, and maintaining consistent, honest communication.



S Ramprabu

President

Financial Associates of Coimbatore Team, Coimbatore

From Human Intuition to Intelligent Advisory.

The mutual fund distribution industry stands at a inflection point. What was once driven by experience, historical returns, and ratings is now being reshaped by AI—ushering in a new era of precision, accountability, and investor-first advisory.

In 2026, MFDs are increasingly powered by AI systems that replace subjective judgment with structured, data-led analysis. These platforms evaluate thousands of variables simultaneously ranging from rolling performance metrics, fund manager consistency, cost efficiency and downside risk—enabling recommendations rooted in evidence rather than emotion. One of AI's most profound impacts lies in eliminating biases. Enhanced behavioural risk profiling further refines suitability. Beyond objectivity, AI enables personalization at an unprecedented scale, aligning investments with clearly defined life goals such as retirement, education, or capital preservation. Dynamic asset allocation engines recalibrate exposure across asset classes as conditions evolve. Modern advisory platforms now incorporate Explainable AI (XAI), providing transparent, auditable reasoning behind recommendations. This strengthens trust and transforms the advisor's role—from product distributor to long-term financial steward. As AI becomes central to advisory, mutual fund distribution is no longer about predicting markets, but about engineering outcomes—disciplined, transparent, and decisively investor-centric.



D V Suresh CFP®

Managing Director - DVS Associates Pvt Ltd

Founder President - Federation of Financial Planners (FFP)

Advisory Member CPAC - FPSB India



I extend my heartfelt wishes to all our MFD Friends and MFD Galaxy Team for conducting this amazing Annual Summit for the 16th year in a row. Every year's Summit continues to strengthen the mutual fund distribution industry. Today, MFDs are facing multiple challenges—intense competition, growth of fintech platforms, direct investment options, and changing investor expectations. While these shifts may seem disruptive, they also present an opportunity to reinvent ourselves. “Change is not a threat; it is an invitation to grow.” The path forward lies in preparation and adaptability. By embracing technology, offering personalized services, and continuously upgrading skills, MFDs can differentiate themselves from transaction-driven models of platforms. Biggest advantage for MFD is the continuity with the clients and also moving with the next generation. Let's plan to play with our advantage and keep evolving. The MFD business continues to hold immense promise. Trust, relationships. Human guidance cannot be replaced by algorithms



G Sundararajan
President – IFPA

Growth Intelligence represents the next evolution of Artificial Intelligence, where AI is not driven by data and algorithms alone, but is meaningfully empowered by Emotional Intelligence (EI).

While traditional AI excels at speed, scale, and pattern recognition, Growth Intelligence adds a human layer—context, empathy, judgment, and ethical awareness—making technology truly growth-oriented rather than merely efficient. When EI complements AI, systems become capable of understanding not just what users do, but why they do it.

This fusion enables smarter decision-making, more personalized experiences, and sustainable growth for organizations. In business, EI-powered AI enhances customer engagement by responding with sensitivity, awareness, and trust. Ultimately, Growth Intelligence is about progress with purpose. It recognizes that growth is not just numerical expansion but meaningful value creation. By empowering Artificial Intelligence with Emotional Intelligence, we can create a future where technology amplifies human potential rather than diminishing it.



Sam Koshy
Joint Secretary and Founder Member
AIFA India

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FOUNDATION OF INDEPENDENT FINANCIAL ASSOCIATES

Formerly known as Foundation of Independent Financial Advisors

Mutual Fund Distributors: Architects of India's Wealth Revolution

Dear Members of MFD Galaxy,

India is witnessing a quiet but historic financial transformation. For decades, wealth in our country was defined by land, gold, real estate, and bank deposits. Today, that definition is changing. Wealth is increasingly being created through financial assets—equities, bonds, and professionally managed portfolios.

At the heart of this shift lies securitization—the process that converts household savings into productive capital and allows millions of small and middle-class investors to participate in economic growth. This is the foundation of a strong national financial system and the backbone of every developed economy. As Mutual Fund Distributors, we have been the vital channel through which this transformation has reached Indian households.

The scale of this change is extraordinary. Over the last 20 years the MF industry has seen a sustained 20% annual growth over 20 years resulting in AUM increasing from 2 lakhs crores to 80 lakhs crores. Very few sectors in global economic history have achieved such compounding—India's IT revolution did, parts of China's industrial rise did, and the global technology sector during the digital age.

Today, the Indian mutual fund industry stands in that rare league.

This is not cyclical expansion. It is structural financialization of savings. It is India's wealth architecture being rebuilt in real time.

But this transformation did not happen automatically. It happened because investors were educated, reassured during volatility, and guided toward disciplined long-term investing. It happened because of the commitment, credibility, and conviction of the Mutual Fund Distributor.

As India moves toward becoming a Viksit Bharat, our responsibility will only increase. The future will demand higher professionalism, stronger compliance, technological adoption, succession planning, and above all, unwavering investor trust.

We must prepare ourselves not merely to participate in this growth—but to lead it.

Because the next chapter of India's wealth creation story will not be written by markets alone. It will be written by those who are prepared to guide them. “ SAARTHI ZAROORI HAIN ”

Warm regards,

Dhruv Mehta,
Chairman
Foundation of Independent Financial Associates (FIFA)

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VIJAI MANTRI

Founder & Chief Investment Strategist
Vijai Mantri Financial Services Pvt Ltd. (VMFS)

TIME TO CREATE MFD ALPHA!

I remember an incident from my younger days in my hometown in Rajasthan.

We used to buy a truckload of wheat from Ajmer in wholesale and sell it in our village at around a 20% margin. A 100-kg sack would cost us ₹100, and we would retail it at ₹120.

The wholesaler often accompanied the truck. After a few trips, he became a little greedy—and clever. One day, he bypassed us completely, came directly to our village, and started selling wheat at ₹110 per sack.

Effectively, he launched a “Direct Plan” at ₹110 instead of our “Regular Plan” at ₹120. There was no regulator, AMFI, RIA etc., No media applauding his “villager-friendly” move. His intention was simple: make more money.

I was worried. A revenue stream had vanished overnight. My elder brother, however, was calm. “Let's find a solution,” he said.

A few days later, he cracked the problem.

The wholesaler wasn't growing wheat—he was sourcing it from another city at around ₹80 per sack.

My brother directly approached that source, negotiated the same price, and managed a landed cost of ₹82.

We then told our villagers: “We can supply wheat at ₹100 per sack.”

Cheaper than the wholesaler. Money collected in advance.

The entire truck sold out in a few days.

We made money. And retained our customers

When The wholesaler came back to negotiate. We refused.

The Present-Day Parallel

Fast forward to today.

The time has come for the MFD community to go beyond just selling mutual funds.

If distributors fight only on expense ratios, they will lose. If they fight on solutions, they win. MFDs must grow their business—unconventionally.

What MFDs Can Do Differently

1. PMS of Mutual Funds means managing all mutual fund investments as one combined portfolio. Funds are selected, reviewed, and rebalanced regularly so the focus stays on the client's goal, not on individual schemes.

2. Passive Income Strategies, instead of plain SWPs, this is designed to create steady income without damaging capital. Using a bucket approach, near-term income comes from liquid funds while long-term money stays invested for growth.

3. Dividend Strategies for investors below ₹12 lakh income use dividends carefully as additional income. Dividends are taken only when they are tax-efficient and suitable, not as guaranteed payouts.

4. Gain Transfer Strategies help investors protect capital. When gains are achieved in a debt portfolio where income is not needed, the periodic gains are shifted to equity funds. This reduces risk while keeping the portfolio balanced.

5. Target Return Strategies (Safety Valve) work on a simple rule. When equity markets deliver returns higher than the target, excess gains are shifted from equity to debt to protect profits. When returns fall below the target, money is moved from debt back into equity to capture value. This ongoing rebalancing removes emotion and helps manage market extremes with discipline. This removes emotional decision-making.

6. International Education Planning Strategies help families prepare for overseas education. Investments are planned in advance, keeping in mind time horizon, currency risk, inflation and capital safety.

7. ESOP Wealth Management helps employees manage wealth created through company stock options. It focuses on planning vesting, taxation, and exits in advance. Concentration risk is reduced by gradually moving ESOP gains into diversified investments. The aim is to convert ESOPs into long-term, balanced wealth instead of one single risk.

8. Home Loan + SIP Optimisation means a part of your monthly EMI is redirected into SIPs. This invested amount grows over time instead of going only towards loan repayment. Once a sufficient corpus is built, it is used to part-prepay or fully repay the home loan. The goal is to reduce loan burden faster by using growth, not just savings.

9. Review and Risk Management of Direct Equity Portfolios gives clients professional review of existing stock holdings. The focus is on risk control, diversification, and alignment with goals.

The Advantages to MFDs

1. Creation of true MFD Alpha.
2. Regular, meaningful client engagement
3. Scalable via a light-touch RM model
4. Far superior monetisation of the business just like AMC business

Today, MFDs cannot depend only on selling products. Real value comes from offering structured solutions that solve client problems across different life stages. All strategies are reviewed periodically and adjusted based on market conditions, client goals and life-stage changes.

GET THE

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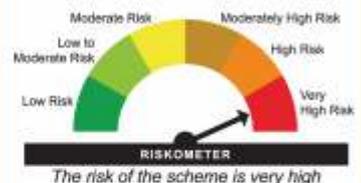
To know more, contact your Mutual Fund Distributor / Registered Investment Adviser or give a missed call on **73974 12345**.

HDFC Diversified Equity All Cap Active FOF (An Open-ended Fund of Fund Scheme investing in units of domestic equity-oriented schemes based on varied market caps) is suitable for investors who are seeking*:

- Capital appreciation / generate income over long term
- To invest in units of Equity-oriented schemes based on varied market caps

*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com

Riskometer#



Investors in the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which this Fund of Funds scheme makes investment (subject to regulatory limits).

Scheme Riskometer as on January 31st, 2026

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Mission: To be the wealth creator for every Indian

Vision: To be the most respected asset manager in the world



SAUGATA CHATTERJEE

President & Chief Business Officer
Nippon India Mutual Fund

ASSET ALLOCATION BEYOND INVESTOR WEALTH CREATION TO BECOMING CORNERSTONE FOR SUCCESSFUL DISTRIBUTION BUSINESS

One common asks or requirement by investors is to maximize returns while minimizing risks. Here is where concept Asset Allocation becomes important. 'Don't put all your eggs in one basket' is perhaps the most popular adage in financial planning.

Why Asset Allocation is important

Asset Classes have varied Risk – Reward Potential

<ul style="list-style-type: none"> • Long Term Wealth Creation • Higher Volatility Equity	<ul style="list-style-type: none"> • Good Hedge • Long Performance Cycles Commodities	<ul style="list-style-type: none"> • Lower Volatility • Lower Inflation adj returns Debt
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- One of the challenges investors faces is the unpredictability of asset class performance from year to year
- While Equities can be lucrative due to potential returns, but the asset class can exhibit sharp volatility for instance in last 20 years i.e. 240 months BSE Sensex has witnessed ~ 100 months of negative returns.

Predicting Asset class behaviour is extremely difficult

The winners in terms of asset class performance can vary significantly over time, making it difficult to accurately predict which asset class will outperform each year. For example, if we look Calendar Year performance over last decade the trend is divergent

Year	Gold	Equity	Debt
2025	74.9	10.1	7.8
2024	20.3	13.2	8.0
2023	13.8	23.2	7.3
2022	15.1	6.1	3.6
2021	-4.0	26.5	4.4
2020	27.5	16.8	10.4
2019	24.0	10.9	9.5
2018	7.8	2.6	6.7
2017	4.3	33.4	6.0
2016	11.3	5.0	9.8

Note: 1) For Gold, Domestic Price of Gold are considered 2) For Equity, BSE 100 TRI returns are considered; 3) For Debt, CRISIL Short Term Bond Fund Index returns are considered 4) Source: Bloomberg, MFI Explorer. The above data is for last 10 years.

Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment

Better investment experience across market phases through investments in asset classes which have low correlation. When different asset classes have a weak or negative correlation, it means that their price movements do not move in tandem or are inversely related. This lack of synchronization can be advantageous for investors as it reduces the overall risk of the portfolio, also investors can potentially offset losses in one asset class with gains in another.

Correlation	Domestic Equity	Overseas Equity	Debt	Commodity
Domestic Equity	1.00	0.50	-0.05	0.41
Overseas Equity		1.00	0.07	0.29
Debt			1.00	-0.73
Commodities				1.00

Note: 1) For Equity, S&P BSE 100 TRI returns are considered; 2) For Debt, CRISIL Short Term Bond Fund Index returns are considered; 3) For Overseas

Equity, returns of MSCI World Net Return Index (in INR terms) are considered; 4) For Commodities, returns of Thomson Reuters/Core Commodity CRY Commodity Index (in INR terms) are considered. Correlation has been arrived based on 1-yr rolling return for 10 yrs. (January,2013-December,2022) rolled on a daily basis.

Wealth creation – Asset Allocation is the key contributor

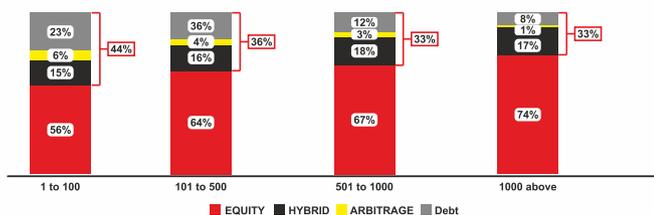
Various portfolio performance studies infer that asset allocation decisions, more than any other factor, affected the long-term performance of an investment portfolio. A study conducted by Brinson, Hood and Beebower states that asset allocation effects over 90% of a portfolio's performance.

As Harry Markowitz, Noble laureate and pioneer of modern portfolio theory mentioned, Asset Allocation is the most important decision an Investor can make. Asset Allocation is an important enabler for long term wealth creation and enhances customer experience.

Importance of Asset Allocation for Distribution Business:

As India is powering itself in top economies globally with expected exponential growth in disposable income it is imperative that investment approach also transition from only Return based selling to Holistic Management of client's portfolio.

Currently nearly 2/3rd assets managed by MFD are only in one asset class!!



Source: MFDEX

Interestingly as AUM distributed grows the equity allocation dips to ~ 55% showcasing the importance of asset allocation in scaling up the distribution business

Role and Impact of Asset Allocation for Distribution landscape

KEY ROLE		IMPACT
	CLIENT CUSTOMIZATION	Portfolios aligned to client goals & risk profiles
	DRIVES RETURNS & STABILITY	90% of long-term returns from allocation decisions
	RISK & COMPLIANCE FRAMEWORK	Meets regulatory, suitability, and fiduciary standards
	SCALABILITY & EFFICIENCY	Enables model portfolios, automated rebalancing
	BEHAVIORAL COACHING TOOL	Reduces panic selling, builds trust during volatility
	ADVISORY DIFFERENTIATION	Shifts value from stock-picking to holistic planning

Advantages of Asset Allocation for Distribution Business:

- Builds Trust – Long Term Client Relationships
- Better Experience across market cycles
- Deepening of Wallet – Larger pie of assets across differentiated products
- Consistency of earnings through diversification – Being dependent on one asset class like Equity for example may lead higher cyclicality due to Market Conditions

Nippon Life India AMC is full suite fund house with active and passive offerings across

- Equity – Market Cap based, Thematic/Sector, International
- Debt – Across the duration space to suit needs of all time periods
- Commodities – Gold and Silver
- Hybrid and Multi asset funds – Investing across above asset classes with varying levels of risk-return potential providing automated solutions as investor goals

Conclusion – Concept of Asset Allocation is as important for MFDs as its for their clients. It's the engine that drives Client Trust, Compliance and Long Term Success leading to transition from Product Sales to Wealth Management

Disclaimer:

The views being expressed only constitute opinions and therefore cannot be considered as guidelines, recommendations or as a professional guide for the readers. Readers are advised to rely on their own analysis, interpretations & investigation and are advised seek independent professional advice in order to arrive at an informed investment decision. Entities & their associates including persons involved in the preparation or issuance of this material shall not be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including on account of lost profits arising from the information contained in this material. Readers alone shall be fully responsible for any decision taken on the basis of this article.

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



Set Sail with the **Power of 3**

With the right mix of assets,
steer through any market
condition effortlessly.



Presenting **Nippon India Multi Asset Allocation Fund**

Markets are unpredictable, and different asset classes react differently to changing conditions. That's why it's essential to have a balanced mix of Equity, Debt, and Commodities. The Nippon India Multi Asset Allocation Fund strategically diversifies your investment, helping you stay invested across asset classes and aiming to optimize risk-adjusted returns.

What the fund offers:



Diversified Portfolio:
Invests across
multiple asset classes
for diversification



Performance:
Seeks to deliver optimal
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LTCG:
LTCG holding period now
reduced to 24 months,
taxed at 12.5% **

Contact your Mutual Fund Distributor | Visit www.nipponindiamf.com
Customer Care: 1860 266 0111^a, 022-69259696^a (For investors outside India)

Nippon India Multi Asset Allocation Fund <small>(An open ended scheme investing in Equity, Debt and Exchange Traded Commodity Derivatives and Gold ETF & Silver ETF)</small>	Scheme Riskometer	Benchmark Riskometer
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities, debt & money market instruments and Exchange Traded Commodity Derivatives and Gold ETF & Silver ETF. <p><small>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</small></p>	<p>Nippon India Multi Asset Allocation Fund</p>  <p>The risk of the scheme is Very High</p>	<p>AMFI Tier I Benchmark - 50% of BSE 500 TR, 30% of MSCI World Index TR, 10% of Crisil Short Term Bond Index 10% of Domestic prices of Gold & 5% of Domestic Prices of Silver</p>  <p>The risk of the benchmark is Very High</p>

*Charges applicable.

*Riskometer shown is as of Feb 2026. For the most recent update, please visit our website - <https://www.mf.nipponindiam.com>

Note: Probable allocation - the anticipated asset allocation would be as follows: Equity & Equity related securities - 50% to 80%, Debt & Money Market Instruments - 10% to 35%, Commodities including Gold ETF, Silver ETF and Exchange Traded Commodity Derivatives (ETCDs) - 10% to 30%. The above exposure/strategy is subject to change within the limits of SID depending on the market conditions.
LTCG - Long Term Capital Gains. **w.e.f. 23rd July 2024

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



A K NARAYAN
Past President, IFA Galaxy

HOW TO HELP INVESTORS ACHIEVE FINANCIAL FREEDOM? – ROLE OF MFD'S

People struggle to achieve Financial Freedom despite having good income. On a close scrutiny of their Investment pattern and cash flows I can say for sure that knowledge and mindset plays a role and makes the difference. There is a Role for us to educate Investors and make them knowledgeable and attain Financial Freedom.

The Question comes how to become knowledgeable? It is quite simple as it is possible to get knowledge by attending many concalls, meet ups etc. Apart from the usual sources of a business paper MFDs should focus on knowledge meets and study circle meets like the ones conducted by MFD Galaxy and other associations in their town.

Today there is no tyranny of distance with a basic smartphone one can attend few concalls a week and get topical knowledge of many subjects, such as say the recent budget. Large market moves such as the one in precious metals etc. This saves time

and increases knowledge of the MFD too at hardly any expense,

Next comes reading on Investing. Not spend money on Books. If you want your clients to be Financially free, you need more than basic knowledge to help them invest and stay invested rain or shine. That knowledge comes from reading books by the greats of Investing like Benjamin Graham, Warren Buffett, Peter Lynch, Morgan Housel etc.,

I have seen MFDs who are eager to learn whatever the mode may be are more successful in maintaining a good rapport with their clients especially during downturns.

We should make clients understand that strong motivation to save & invest makes a lot of difference. We should make them understand that the rich are rich by not splurging their wealth.

Another aspect we need to inculcate in our clients is the resistance against debt. In case one has debt, it is better to tell investors to pay it first and then slowly invest unless the debt is for buying assets like a house or education. Borrowing to invest is not a great idea. Even today I see people pledging Gold and taking loans, to invest in equity or in Gold again! As client centric MFDs we should discourage speculations like these.

Zero Debt Living is what the clients should be made to aim for first (except for housing, education and other essential expenses)

We need to make clients understand that Financial Freedom does not mean one is rich to begin with. It is the savings and investments that take us there, no matter where they start from.

Younger clients must be made to understand difference between safety and growth; Many opt for safety of FD like products while starting their Investment Journey. Where as it is better if they



have an asset allocation and growth mindset when young.

One aspect MFDs can help clients with is to increase their ability to say no. Never feel shy to say no if you cannot afford it. So, understand if you can cut expenses and your Savings Grows, automatically.

Financial Freedom means not having anything to worry about regarding money naturally there is more than just money in life but if we do not have to worry about money, it takes one big worry off our minds and that freedom is priceless. This is what we need to make investors understand, it is not just about investments and markets but the freedom to decide how to spend our time.

Living happily is the motto of most. Rarely do we find people reaching this stage. Even highly educated people struggle many a time to achieve Financial Freedom as they do not invest properly or budget their expenses.

MFD's have the biggest role in making our clients achieve their Financial Freedom.

My Good Wishes, to all Participants of MFD Galaxy 16th Knowledge Summit.

ChatGPT (Free Tier)

ChatGPT generates client emails, fund comparisons, and SIP scenarios from simple prompts like "Draft a debt fund pitch for retirees." MFDs can save hours drafting reports, FAQs, and market updates, enhancing pitches while brainstorming personalized strategies.

Note : Almost all ai agents use web data to draw charts, draft reports or comparisons etc, and as such need to be double checked for authenticity. For example if the most visited site for charts has wrong data, ai will use it anyway or it can even create data that is wrong a phenomenon called hallucination, Hence it is wise to check the data / information independently before using.



RAJIV MANIAR

Executive Vice President, Head - Sales & Distribution
HDFC Asset Management Co. Ltd.

CONTROL THE OARS, NOT THE WIND: THE CASE FOR TACTICAL ASSET ALLOCATION

Consider these two contrasting investor statements we often hear:

"I am nervous about markets, so I'm keeping all my money in bank accounts / Fixed Deposits."

"Equity markets have done really great - I should invest all my money in equities."

Both of these statements reflect common investor sentiments, driven more by emotion than disciplined investment strategy. Holding large amounts of cash in bank accounts or Fixed Deposits may indicate fear, while maintaining higher than desired exposure to equities could signal overconfidence. These emotions are not conducive to a long-term investment strategy designed to withstand market threats, bubbles, and volatility.

Constructing a long-term investment strategy can be compared to embarking on a sailing voyage. Imagine owning two boats—a rowboat with sturdy oars and a sailboat captained by an expert

sailor.

On a breezy day at a lake where the wind blows steadily, the sailboat is the obvious choice. It allows you to harness the wind's natural power and glide effortlessly across the water. But on a calm lake with no wind, the sail boat would leave you stranded. In such a situation, the rowboat becomes your ideal choice, allowing you to navigate with your own strength.

Markets are no different. Sometimes conditions are supportive (wind) and a buy and hold strategy may work just like sailing. At other times when market turns volatile, that's when rowing - making tactical adjustments keeps you moving ahead while reducing the impact of volatility.

In investing, sailing (buy and hold approach) represents a strategy that relies more on discipline and patience than constant intervention. Funds that follow a philosophy typically maintain allocations and avoid frequent shifts, aiming to capture the long-term benefits of equity markets but with may be higher volatility.

Rowing (tactical approach) symbolizes adaptability. To make progress, you must row - just as fund managers may alter portfolio to respond to market valuations, macroeconomic changes, or investor sentiment. Funds like Balanced Advantage Funds and Multi-Asset Funds usually adopt this rowing approach. They use model-driven frameworks to manage volatility, dynamically adjust equity, debt, commodities exposure to reduce risk. When valuations are stretched, these funds aim to trimming equity allocation or when valuations are attractive, they aim to increase equity exposure. This flexibility helps investors stay invested through the ups and downs of the market by reducing volatility.

Investors seeking lower volatility with possibility of lower return, may consider rowing. By adjusting

allocations, fund managers may ensure that investors don't abandon the voyage in rough waters or sit idle when the wind dies down. Instead, the Fund manager keeps moving the portfolio steadily, reducing the impact of volatility while still capturing opportunities for growth by rebalancing the portfolio.

Tactical asset allocation is not about chasing markets or reacting impulsively—it is about staying invested with lower volatility. In investing, you don't control the wind, but with tactical allocation, you always control the oar. Stay the course and row with discipline.

Disclaimer: The views expressed by Mr. Rajiv Maniar, Head – Sales & Distribution of HDFC Asset Management Company Limited (HDFC AMC) are as of October 7, 2025. The views are based on internal data, publicly available information and other sources believed to be reliable. Any calculations made are approximations. The statements contained herein

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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY

Google Gemini (Free)

Gemini summarizes RBI policies' MF impacts or creates goal trackers. Advisors query "Equity vs hybrid returns FY26 forecast" for tables—ideal for client WhatsApp shares, trend alerts, and quick research to stay ahead in ₹ 31 k Cr monthly SIP inflows.



MUTUAL
FUND

INVEST IN THE MEGATRENDS
THAT ARE SHAPING TOMORROW

BAJAJ FINSERV FLEXI CAP FUND



BAJAJ FINSERV FLEXI CAP FUND

An open ended equity scheme investing across large cap, mid cap, small cap stocks

Product Label

This product is suitable for investors who are seeking*:

- Wealth creation/capital appreciation over long term
- Investment in equity and equity related instruments across large cap, mid cap and small cap stocks

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

RISKOMETER



The risk of the scheme is very high



The risk of the benchmark i.e. BSE 500 TRI is very high

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

BAJAJ FINSERV ASSET MANAGEMENT LIMITED



S BALASUBRAMANIAN
Co founder – Idearocket

DESIGN THINKING FOR MUTUAL FUND DISTRIBUTORS

Making Client Onboarding the Most Important Process

Mutual fund distribution is often described as a product business, but in reality, it is a long-term service relationship built on trust, behaviour management, and clarity. Returns matter, but experience matters more. Most client dissatisfaction does not arise from poor product selection, but from misaligned expectations, weak onboarding, and communication gaps. This is where Design Thinking becomes relevant, not as a buzzword, but as a practical process.

Design Thinking is a structured way of solving problems by starting with people. Instead of beginning with products, models, or assumptions, it begins with understanding how clients actually think, decide, and react. In a service industry like financial distribution, this approach is especially powerful because value is created through conversations, explanations, and decisions made

over time.

At its core, Design Thinking follows a simple sequence. First, understand the client deeply. Then define the real problem. Next, explore solutions collaboratively. Finally, test understanding and refine before committing. When Mutual Fund Distributors apply this sequence consciously, it fits

Redefining Onboarding Through Design Thinking

For most MFDs, onboarding today is a compliance and data-collection exercise. Forms are filled, risk profiles are generated, and portfolios are suggested. Design Thinking reframes onboarding as something more important: the foundation of the entire advisory relationship. The five key steps in design thinking are Empathize, Define, Ideate, Prototype & Test

Each new client can be treated as a small design engagement. The first step is empathy. This means going beyond income levels and risk categories to understand life stage, past experiences with money, decision habits, fears during market volatility, and expectations from an advisor. Two clients with identical risk scores may behave very differently when markets correct. Design Thinking helps uncover this difference early.

The second step is defining the real problem. Clients often articulate surface-level needs. They may ask for higher returns, safer products, or quick exits. These are usually symptoms, not root issues. A request for safety may actually reflect lack of understanding. A desire for higher returns may be driven by an unspoken goal or social pressure. Defining the right problem prevents reactive advice.

The third step is co-creating solutions. Instead of presenting a finished portfolio, the advisor involves the client in shaping the approach. This could mean discussing multiple paths, trade-offs,

and scenarios in simple language. The objective is not to impress, but to ensure the client understands and buys into the logic.

Finally, testing in a service context means checking for clarity and comfort before implementation. Can the client explain the strategy back in their own words? Are they mentally prepared for volatility? If not, the design needs refinement. This step reduces future panic, churn, and regret.

Practical Applications in Daily MFD Practice

When applied consistently, Design Thinking improves several aspects of advisory work.

Client discovery becomes deeper and more meaningful, leading to better segmentation than standard risk profiling. Portfolio communication improves through visual explanations, goal-based narratives, and simpler language. Reviews shift from reacting to markets to revisiting intent and alignment. Even routine processes like reporting and follow-ups can be redesigned to feel more transparent and reassuring.

Importantly, this approach does not slow down practice. In fact, it saves time in the long run by reducing misunderstandings and repeated explanations.

Benefits for the Practitioner

For the Mutual Fund Distributor, Design Thinking leads to stronger client trust, better retention, and clearer positioning. In a market where products are increasingly commoditised, experience becomes the differentiator. Advisors who invest time in structured onboarding face fewer emotional reactions during downturns and have more disciplined clients. Over time, this results in a more stable and scalable practice.

Design Thinking does not replace financial knowledge or regulatory discipline. It ensures that both are applied in a way clients can absorb, accept, and stay committed to.

Benefits for the Client

From the client's perspective, the experience feels personalised and thoughtful. Decisions are clearer. Anxiety during market movements is lower. There is a sense of partnership rather than transaction. Clients may not consciously label this as Design Thinking, but they experience it as better advice and better service.

In wealth management, boring portfolios and calm clients are signs of good design.

Claude.ai (Free)

Claude crafts detailed portfolio reviews or risk disclosures ethically. Input client age/goals for "15-year SIP plan at 12% CAGR"—producing documents. Perfect for MFDs to verify and use, objection handling, and long-form content to build trust.



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isif.icicipruamc.com

Top 100 companies shall be all companies as identified and disclosed by AMFI.

iSIF Equity Ex-Top 100 Long-Short Fund (An open ended investment strategy investing in equity and equity related instruments including limited short exposure in equity through derivative instruments of Ex-top 100 stocks,) is suitable for investors who are seeking*:

- Capital appreciation over long term
- An open ended investment strategy investing in equity and equity related instruments including limited short exposure in equity through derivative instruments of Ex-top 100 stocks

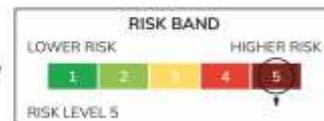
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



*The Risk Band is as per AMFI Specifications.

iSIF Hybrid Long-Short Fund (An interval investment strategy investing in equity, debt securities, including limited short exposure in equity and debt through derivatives,) is suitable for investors who are seeking*:

- Long term wealth creation
- An interval investment strategy investing in equity, debt securities, including limited short exposure in Equity and Debt through derivatives



*The Risk Band is as per AMFI Specifications.

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Investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.



GANESH MOHAN
MD, Bajaj Finserv AMC

**GROWTH INTELLIGENCE:
WHERE AI × EI REDEFINES
WEALTH CREATION**

The Indian investor today is more connected, more aspirational, and more demanding of frictionless financial experiences than ever before. Yet, in an environment overflowing with information, the real challenge is not access- it is action. This is where the next decade of financial services will be defined, not by who has the most data, but by who can combine Artificial Intelligence (AI) with Execution Intelligence (EI) to deliver meaningful outcomes. This convergence- Growth Intelligence (AI × EI)- is poised to shape the maturity and scale of our industry.

At its core, Growth Intelligence is simple: AI provides the signal; EI delivers the outcome. AI analyses, predicts, segments, and nudges. EI ensures that these insights translate into behaviour, decisions, and wealth creation.

For Mutual Fund Distributors, this fusion transforms advisory into a model that is consistent, scalable, and enduring- making every decision sharper, every client conversation richer, and every rupee more

productive.

Why Growth Intelligence Matters Now

Indian households continue to grapple with behavioural frictions around money- idle cash lying in savings accounts, irregular saving habits, delayed investment decisions, and fragmented digital engagement. Investors today don't need more dashboards; they need timely, contextual cues that help them do the right thing at the right moment.

MFDs, as long-term financial partners, have an opportunity to use AI-powered insights and digital execution rails to guide clients toward disciplined, repeatable financial behaviour. Just as importantly, these tools free up advisor bandwidth- so more time is spent on relationships and less on routine operations.

This thinking underpins our digital initiatives, which are designed not as standalone tools but as enablers of consistent investor action.

A Digital Stack That Converts Intent into Action

We've built a set of simple yet powerful digital capabilities- each grounded in the philosophy of Growth Intelligence- to help MFDs strengthen engagement and drive better outcomes.

- **Savings+** turns idle balances into productive allocations by routing surplus money into liquid and overnight funds. AA identifies patterns of idle cash, and ensures instant, frictionless deployment.
- **Empower** embeds the “save before you spend” habit by enabling employees to invest before salary hits their bank accounts.
- **Custom QR Codes** give MFDs a personalized, ARN-linked QR that enables instant transactions. One scan takes clients directly to action.
- **Information Vault** provides a single source of truth for partners- updated documents, forms, and product information

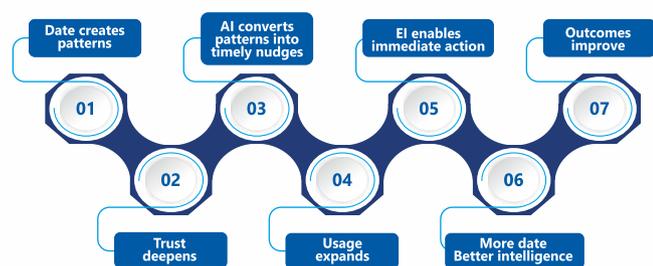


- WhatsApp Channel allows clients to engage, transact, and seek support in a familiar interface

Each capability is intentionally simple, intuitive, and designed to reduce friction- ensuring that investors don't just plan better but act better.

The Growth Intelligence Flywheel

When AI-driven insights meet execution-grade digital pathways, a powerful flywheel emerges:



This is the compounding mechanism that strengthens an MFD's practice- making it more resilient, more proactive, and more insight-driven.

What This Means for MFDs

1. Cash becomes an opportunity, not a problem

With tools like Savings+, advisors can deliver visible yield improvement without altering client risk appetite.

2. Habit creation becomes seamless: Empower turns sporadic saving into systematic investing-creating long-term retention and predictable flows.

3. Distribution expands effortlessly: QR-based journeys and WhatsApp integration shrink the distance between intent and action.

4. Every conversation becomes sharper: The Information Vault ensures MFDs always have the right answers at the right time.

5. Advisors stay human, and scale like digital: AI handles routine nudges; the advisor handles trust. This equilibrium is the future.

Responsible Growth: AI With Guardrails

As we embed intelligence deeper into financial journeys, responsibility becomes non-negotiable. Growth Intelligence is anchored in:

- Explainability:** Clarity on why a recommendation or nudge is generated.
- Privacy by design:** Secure handling of partner and investor data.
- Human-in-the-loop:** AI remains assistive; advisors remain central.
- Embedded compliance:** Controls built into every stage of the journey.

These guardrails ensure that innovation fuels trust—not risk.

A Future Where Good Behaviour Compounds

The next leap in our industry will not come from louder campaigns or one-off product innovations. It will come from empowering millions of investors to take **small, consistent, intelligent financial actions**-actions that compound over time.

Growth Intelligence- AI × EI- helps make this future possible.

It makes it easier for investors to do the right thing. It empowers MFDs to scale their relationships. And ultimately, it builds a financial ecosystem where discipline is not an aspiration- it is a default.



The Wealth Company
MUTUAL FUND

Equity. Debt. Gold. Silver. REITs.

Different assets. Different cycles. Different opportunities.

Why limit your portfolio to just one?

The Wealth Company Multi Asset Allocation Fund

Investing across equity/equity related securities, debt instruments, Real Estate Investment Trusts (REITs), exchange traded commodity derivatives and ETFs of Gold, Silver etc.

One portfolio, Many engines



The Wealth Company Balanced Advantage Fund An open ended dynamic asset allocation fund		
Riskometer and Product Label		
<p>This Product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> - Long term capital appreciation. - Investment in equity and equity related securities, debt and money market instruments through dynamic asset allocation. 	<p>Scheme Risk-o-meter</p> <p>RISKOMETER</p> <p>investors understand that their principal will at very high risk.</p>	<p>Benchmark Risk-o-meter As per AMFI (As per Benchmark - CRISIL Hybrid 52-55 - Moderate Index (Total Return Index))</p> <p>RISKOMETER</p> <p>The Risk of the Benchmark is high.</p>
<p><small>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</small></p>		

For latest Riskometer, investors may refer to the monthly portfolio disclosed on <https://www.wealthcompanyamc.in/>

Contact your Mutual Fund distributor for more details

✉ investorcare@wealthcompany.in

☎ 1800 267 3454

🌐 www.wealthcompanyamc.in



HARISH RAO

**A GUIDE. FOR ALL SEASONS.
FOR ALL REASONS.**

In my just published book, Investment Trails and Tales, I highlight some investment lessons we can learn from nature – mostly positive and a few negative.

However, for appreciating both, the Natural World, and the Investing Universe one benefits enormously with the help of a Guide.

Let me tell you of my experience in one of the most remarkable holiday spots I have been to. Valparai, Tamil Nadu. I was there exactly a decade back – 2016. It was still an undiscovered forest heaven. We stayed in a reputed plantation bungalow and had a complimentary nature walk in the morning.

The nature walk started at around 6.30am and it was the beginning of one of the most transformative experiences in my life. All because of our guide – a very young Rahul Aradhya. He combined passion for the outdoors with deep knowledge of the eco-system and fantastic story

telling skills. Every sight, sound and sign was transformed into a small snippet that I could visualise in my mind. For example, just sighting and examining the scat (excreta) of a leopard was an eye-opener. He explained what meal the leopard had a few days back. And a few yards down we saw a rubble of stones with a lot of soil disturbed. That was a sloth bear ransacking the entire place last night in search of grubs! And of course, we saw the stars of Valparai – Lion Tailed Macaques, as also a striking Malabar Grey Hornbill and Indian Paradise Flycatcher too. Thus, started our romance with forests, nature, and birds. We were hooked. Even to this day, my wife and I have to visit some forest trail once a month.

We did not expect too much by way of a nature walk, but what we got was a pot of gold at the end of the Valparai rainbow. Now it has been 10 years since that first forest walk, but we have never come across a better guide than the young Rahul Aradhya. We are in touch with Rahul, who has now become a very senior official in the Karnataka Eco-Tourism Board, and conducts several training programmes for everyone from students and volunteers to senior Forest Officers.

A word about Rahul's story telling style – Just a sentence or two about every scene. But good enough for you to start visualising an alternate world! That was the power of his communication.

There are lessons for every MFD from this. Almost every MFD that I have come across has good product and process knowledge – certainly more than enough to onboard and handhold investors. And a large majority of MFDs mean well for the clients, constructing portfolios that are aligned to their goals and risk appetite. However, what is missing could be the short and crisp story telling and scenario building that can keep the investor hooked for life.

Start by making sure that very positive and

optimistic twist and turn in the investment journey is highlighted. As a guide, an MFD has to engage with the investor with hope and positivity, even while highlighting and navigating risks. Investors appreciate MFDs who seem to have everything under control, especially their emotions. MFDs have vast experience and thus a huge reservoir of anecdotes and stories to engage their investor with. MFDs who can be creative, thoughtful, and knowledgeable in their communication end up building great relationships with their clients.

The market is very much like the jungle. You simply have no idea of what is around the next corner. Thus, the MFD has to combine great intuition with wonderful relationship skills to establish an enduring bond with clients.

The best MFDs are treated on par with family doctors and auditors – there is trust and there is a quiet belief in their confidence and their problem-solving abilities.

There are many intermediaries who are merely transactional – those that will engage only if there is business at the end. But, if the MFD can build a unique communicative and consultative approach with the client, then the MFD has a client for life. And a client who will allocate maximum share of wallet. But for that you have to be source of quiet confidence and counsel.

Best wishes to each and every MFD attending the Knowledge Summit.

Harish Rao is a veteran Industry Professional with over 3 decades of experience. His recently published popular book, 'Investment Trails and Tales' tracks the lessons investors can learn from nature.

Perplexity AI (Free)

Perplexity provides cited facts like "Latest AMFI AUM Jan 2026." Advisors fetch benchmarks, NFO updates, or regulation summaries instantly arming client calls with sourced data.

Abakkus Flexi Cap Fund

Agility With Discipline. Investing with Conviction.



Focused flexi cap portfolio to have balance of leaders and potential winners

Bottom-up approach to investing, while being mindful of valuations and growth across market capitalization to guide portfolio position across large, mid and small caps

Appropriate share of large caps to provide stability & liquidity to portfolio and mid and small caps to support better returns. Selective exposure to micro-cap companies

Portfolio Construct

Portfolio with notable allocation to conviction ideas – target high active share

Investments with 3 years+ timeframe to benefit from potential surprise on growth and market discovery of early identified companies and themes

Well defined risk management framework aligned to long term wealth creation

Abakkus Flexi Cap Fund is an open ended equity scheme investing across large cap, mid cap & small cap stocks.



Visit www.abakkusmf.com or scan the QR code to learn more.

☎ 1800 267 1849

Product Label	Scheme Risk-o-meter:	Benchmark Risk-o-meter:
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Capital appreciation over the long term. To generate capital appreciation by investing in equity and equity related instruments across large, mid & small cap stocks. 	<p>Risk of the Scheme is of Very High Risk</p>	<p>Benchmark Risk-o-meter is of Very High Risk</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

As per AMFI Tier I Benchmark-BSE 500 Index (TR)



SANKARAN NAREN
ED & CIO, ICICI Prudential AMC.

THE HIDDEN COST OF TOO MANY INVESTMENT DECISIONS

For many investors, successful investing appears to be about constant vigilance in the form of tracking markets, responding to news, and adjusting portfolios as conditions change. When returns disappoint, the instinctive response is to act more frequently.

In reality, this urge to stay constantly active is one of the most common reasons portfolios underperform. Markets do not reward continuous decision-making. They reward patience, and the ability to act decisively only on a few rare occasions. Most long-term underperformance arises from making too many investment decisions too often.

The Few Decisions That Truly Matter

Warren Buffett once observed that over an investing lifetime of several decades, there may be only about five genuinely great opportunities to deploy capital. What ultimately determines outcomes is not what investors do every year, but

how they behave during those rare moments.

History supports this view. Periods following the dot com bubble of 2001–02, Global Financial Crisis in 2008–09, and the panic during COVID crisis in 2020 were all exceptional buying opportunities. Investors who acted decisively during those phases did not need to be particularly skillful before or after. Those few decisions carried disproportionate weight in shaping long-term returns. The mistake many investors make is treating ordinary market phases as if they demand constant action. Confusing activity with progress increases the likelihood of error.

Why Too Much Activity Hurts Returns

Every investor has behavioural weaknesses. Some sell too early. others freeze during sharp declines. Some opt to invest into recent winners, while others become overly cautious after losses. These tendencies are unavoidable.

Frequent decision-making exposes an investor to their weakest instincts. Daily portfolio checks, comparisons, and reacting to every market move amplify emotional responses. Over time, decisions become driven less by opportunity and more by discomfort i.e. the discomfort of holding cash, appearing wrong in the short term, or doing nothing. This is why constant engagement with markets often impacts one's long-term performance, rather than improving it.

Waiting: The Hardest Skill in Investing

In every investor's journey, there will be phases when markets will offer no clear signals. Valuations could be neither cheap nor expensive, growth may seem uneven, news flow could be mixed etc. During such times, aggressive or quick action rarely adds value. But an investor realizes this only in hindsight. The real skill lies in recognising when nothing needs to be done. Periods of inaction is not a failure of insight.



Instead, it reflects an understanding of market reality. Investors who accept this preserve emotional capital. They remain mentally prepared for moments when conviction is required. Those who exhaust themselves making decisions during normal periods often lack the clarity required to act during extraordinary times.

Why Best Opportunities Often Feel Uncomfortable

The moments that matter most in investing are rarely comfortable. Periods such as 2008 or 2020 were marked by fear, uncertainty, and widespread pessimism. Making an investment during these times require emotional detachment and not superior forecasting ability.

Ironically, investors who spend years staying hyperactive often miss these moments. This is not due to lack of information, but because they are emotionally depleted by the time the opportunity arrives as patience has already been spent. This also partly explains why many investors exit equity market after several flat or negative years, only to re-enter once confidence returns and valuations are higher.

A Simple Discipline That Improves Decision Making

One of the effective ways to circumvent this challenge is by slowing the decision process through journaling. Before making any investment decision, be it buying, selling or switching, investors should write down the reason or logic for their action in one to two lines. Writing down the reasons act as a filter. Decisions that cannot be explained clearly often should not be made quickly.

While reviewing these notes periodically, over time, certain patterns will emerge. Investors will begin to see which decisions were driven by process and which were driven by emotion. This will help improve decision making quality by

increasing one's self-awareness.

Quieter Definition of Success

Most often successful investing looks uneventful for long periods and decisive only occasionally. Hence, it may appear to be boring at times. The aspect investors must realize is that not every market move warrants an action. It is also reasonable to not have opinions about everything. What is most required is the temperament to wait, the humility to accept uncertainty, and the readiness to act whenever opportunities arise.

Successful investing is less about how often one acts and more about how wisely one chooses the moments to act. Markets tend to reward temperament over activity, and discipline over constant intervention. For many, the real challenge is not identifying opportunities but managing their own responses during periods of market noise. In this context, structured approaches such as asset allocation oriented categories including aggressive hybrid, multi-asset allocation, balanced advantage, equity savings, or equity ex-top 100 long-short strategies can help reduce the pressure of frequent decision making. By design, such frameworks aim to balance participation with risk management, allowing investors to stay invested without being forced into continuous tactical calls. Ultimately, the goal is not to do more, but to do less and to do it better when it truly matters.

Strike a balance between

Equity & Debt investments

Consider funds in the
Balanced Advantage
category



Key Features of the Balanced Advantage Category



Dynamic Asset Allocation

Automatically adjust their allocation between equity and debt based on market opportunities



Risk Management

By dynamic asset allocation adjustments between equity & debt, these funds aim to reduce volatility



Growth Potential

These funds maintain growth potential through their equity allocation, even while investing in a combination of equity and debt instruments



Tax Efficiency

Investors may benefit from favourable tax treatment depending on the fund's mix of equity and debt and their holding period

An investor education and awareness initiative by ITI Mutual Fund

Visit ITI Mutual Fund's website, www.itiamc.com to know about the process to complete a one-time Know Your Customer (KYC) requirement to invest in Mutual Funds, the procedure w.r.t. change of address, phone number, bank account details etc. Investors should only deal with registered Mutual Funds, details of which can be verified on the SEBI website (www.sebi.gov.in/intermediaries.html). For any queries, complaints and grievance redressal, investors may reach out to the AMC and/or Investor Relations Officer, as per details available on website. Additionally, investors may lodge complaints on <https://scores.sebi.gov.in> if they are unsatisfied with the resolution given by the AMC. Further, investor can also initiate dispute resolution through the SMART ODR (Online Dispute Resolution) Portal (<https://smartodr.in/login>) if the grievance lodged with any of the concerned was not satisfactorily resolved.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.



MADHU LUNAWAT

Founder, The Wealth Company AMC

**THE DIGITAL INVISIBILITY CRISIS:
WHY INDIA'S MUTUAL FUND DISTRIBUTORS
ARE DISAPPEARING IN PLAIN SIGHT**

In an era where a digital footprint is synonymous with existence, a vast majority of India's Mutual Fund Distributors (MFDs) are suffering from invisibility crisis. While the Indian mutual fund industry is experiencing unprecedented growth, projected to swell from ₹81 lakh crore to ₹300 lakh crore by 2035, the very individuals who form its backbone are facing a silent crisis of digital invisibility. This growing disconnect not only threatens their relevance but also creates a significant service gap for millions of potential investors.

The Great Digital Divide

The statistics paint a sad picture of the digital disparity. An alarming 90% of individual MFDs operate without a professional website, which serves as the modern-day storefront. Furthermore, an estimated 70-80% have no presence on social media platforms, effectively cutting them off from the primary channels where modern client relationships are forged. Instead, many remain

stuck to traditional, high-friction methods of communication like phone calls and WhatsApp messages. This reliance on outdated practices stands in stark contrast to the digital-first approach of their competitors.

Fintech platforms, with their slick interfaces and sophisticated marketing engines, are aggressively capturing market share. By 2025, fintech leader Groww alone was adding over 2 million new SIPs per month and accounted for nearly half of all new SIP registrations in October 2025, while fintech distributors collectively dominated incremental SIP growth across the industry. This isn't just a technological advantage; it's a fundamental difference in understanding the modern investor. While successful national distributors and wealth management firms invest heavily in creating valuable content, building online credibility, and leveraging technology for efficiency, the average MFD remains digitally unclear and hard to find online.

Digital Presence Metrics	Individual MFDs	Fintech Platforms & Large Distributors
Website Presence	10%	100%
Active Social Media	20-30%	100%
Primary Communication	Phone, WhatsApp	Automated CRM, Email, Chatbots

The Unseen AI Revolution

The gap becomes even wider when we look at Artificial Intelligence.

Across India, companies are rapidly adopting AI to improve productivity, save time, and grow faster. However, most MFDs have not yet become part of this shift. The very tools that could reduce their workload and help them reach more clients are still not being used.



Today, many MFDs are not using AI for important business activities that are already common in other industries:

- **Client presentations:** AI can create personalised presentations in minutes based on a client's financial goals and profile.
- **Social media content:** AI can help create regular posts, market updates, and visuals, making it easier to maintain a professional online presence.
- **Investment proposals:** AI can prepare structured proposals with market insights, fund comparisons, and risk details, saving hours of manual work.
- **Routine communication:** AI tools can send SIP reminders, market updates, and answer basic client queries automatically, helping clients stay informed.

Not using AI is no longer just a missed opportunity — it is becoming a serious disadvantage. Many advisors spend nearly 40–45% of their time on routine administrative work. AI can help reduce this burden, allowing MFDs to focus on what truly matters: building relationships and focus on building a great scalable and sustainable business.

The Consequences of Inaction

The cost of staying digitally inactive is high. By not being visible online, many MFDs are missing out on younger investors — especially Gen Z and Millennials. These generations prefer to search,

evaluate, and connect with advisors online. If an MFD does not have a digital presence, they simply do not exist in the eyes of these investors.

This has created a huge missed opportunity. Even today, only about 3.6% of India's population invests in mutual funds. This means there is a massive untapped market waiting to be reached. At the same time, fintech platforms are strengthening their digital presence and attracting more investors. Without adapting, traditional MFDs risk falling behind in an increasingly digital world.

A Call to Go Digital

The good news is that this situation can be changed. The first step is simple — build a professional digital presence. This includes creating a website to establish credibility and capture leads and building an active presence on platforms like LinkedIn.

Next, MFDs should adopt tools that improve efficiency, such as CRM systems to manage clients and automate routine tasks, and digital platforms that make transactions easier. Finally, MFDs must begin exploring AI tools. Using AI for content creation, communication, and basic analysis can save time, improve consistency, and support growth. The digital shift is already happening. For MFDs, the choice is clear: adapt and grow, or risk being left behind and slowly become extinct.

The opportunity is enormous. The tools are available. The time to act is **NOW**.

DALL-E 3 (Free via ChatGPT)

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JITENDRA PS SOLANKI

RIA, Author, Special Needs Planner
Director- Special Needs Estate Planners Pvt Ltd

YOUR CLIENTS HAVE CHILDREN WITH SPECIAL NEEDS. HERE IS HOW TO WORK WITH THEM?

Many families are navigating the challenges of caring for a loved one with special needs. In India, most families don't know the provisions of trust formation for their child's future. Inadequate planning can result in gaps in lifelong care. Though in last few years awareness has increased not many advisers are able to cater to their planning needs. Unaware of the life of a special needs child, advisers end up dealing with investments or life goals not related to special need child's future.

A trusted adviser can bring a meaningful change in the lives of special need children's families. They don't have to be an expert on everything, but they should know the right questions to ask, how to spot potential issues and at what stage they need to bring on or collaborate with specialists.

Here are few areas on which advisers can be prepared to address special needs children families' requirements:

Understand the Child Life Stages

Without knowing the child life stage, it will be difficult to understand what requirements may arise in the future. Every child's life stage is unique and would be defined by the nature of disability. Also, at different stages of the child there will be new requirements for parents to address.

Planning Essentials

An effective special needs planning may include:

1. **Addressing Non-Financial Issues:** Many families will approach adviser with more personal issues. It may be related to disability certificates, legal guardianship, family dispute and others. Many young families will take their own time to decide whether they should start planning now or later. As an adviser you have to see how you can guide through family in such times

2. **Government Benefits** - Families look for government benefits to reduce their financial pressure. Having an awareness of what is available to the families will help answer initial concerns of parents.

3. **Legal Issues- What After Us?** That is the primary concern of most families today for which families will approach a planner to seek answers. Who will take care of their child after them and what happens to the financial management? There is no straight answer, and it requires a deep discussion with families understanding their family dynamics and the provisions available to them.

4. **Funding Strategies-** How lifelong care is going to be funded by the families. It is planning for 2 generations and within the limited resources the lifelong care of the child has to be funded. How it is going to happen and can they really manage it is the answer they are looking for. This requires careful analysis of their finances, which include cash flow, insurance etc., but you may not



have all the answers today. What is needed is a discussion with the experts and bringing the right advice to the families. For example, health insurance was not available to most PWDs (person with disabilities) till 2020 but its widely available now. This kind of updates advisers will have to keep guiding their clients. The calculator like below can help advisers ask the right questions while planning for their clients:

<https://planspecialneeds.com/SpecialNeedsCal/>

Starting The Conversation

Supporting clients who have loved ones with special needs is a vital part of comprehensive wealth management. Thoughtful planning in this area not only protects the long-term security and

well-being of those individuals, but also deepens client relationships, expands connections across families and communities, and reinforces a reputation for attentive, holistic service.

By respectfully asking whether a client has a loved one with special needs during the discovery process, advisers can open the door to meaningful conversations. Even without specialized technical expertise, they can provide significant value by listening with empathy, recognizing unique circumstances, and connecting clients with trusted professionals when right.

Special needs planning is therefore an essential expression of empathy, foresight, and excellence in client service.

Microsoft Copilot (Free in Bing/Edge)

Copilot analyzes Excel sheets for IRR calcs or AUM forecasts. MFDs can upload masked client data for "Step-up SIP visuals"—generating charts for reviews. Streamlines compliance logs and group updates, freeing time.

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This product is suitable for investors who are seeking*:

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*Investors should consult their financial advisors if in doubt about whether the product is suitable for them

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



SRINIVASAN T SESHACHARYA
CFP

THE HYBRID MFD: INTEGRATING ARTIFICIAL & BEHAVIORAL INTELLIGENCE FOR 2026

Executive Summary

In an era where information is a commodity, the MFD's role has shifted from "Information Provider" to "Intelligence Curator." As we navigate 2026, growing a practice requires more than just increasing AUM; it requires **Intelligent Growth**. This article explores the three pillars of a modern practice: **Digital Intelligence** (leveraging AI for hyper-personalization), **Behavioral Intelligence** (managing client temperament), and **Structural Intelligence** (building scalable systems). By filtering the "noise" of volatile markets and social media hype, the Intelligent MFD secures not just the client's wallet share, but their lifelong trust.

Grow with Intelligence: The New Blueprint for the Modern MFD

The Indian mutual fund industry has undergone a seismic shift. We have moved from the era of "Awareness" (AMFI's Sahi Hai campaign) to the

era of "Intelligence." For a Mutual Fund Distributor in 2026, growth is no longer a linear function of hard work; it is a non-linear result of Intelligent Positioning.

To "Grow with Intelligence" means acknowledging a hard truth: Our clients don't need more information—they are drowning in it. They need a filter.

1. The Intelligence of Filtering: Investing in a Noisy World

The primary challenge today is "Action Bias." In a world of 24/7 financial influencers and instant news alerts, investors feel pressured to "do something" every time the market breath changes.

Intelligent investing in 2026 is about Time-Arbitrage. While the "noise" focuses on the next quarter, the Intelligent MFD focuses on the next decade. Comparison data shows that the gap between "Investment Returns" and "Investor Returns" remains wide due to behavioral mistakes.

Comparison: The Cost of Noise

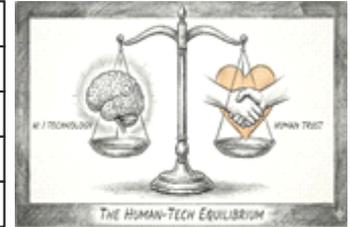
According to the S&P SPIVA India Scorecard and various AMFI Retention Studies, investors who churn their portfolios based on short-term market noise often underperform a simple "Buy and Hold" strategy by 2-4% annually.

Source: S&P Dow Jones Indices (SPIVA India Year-End Reports) and AMFI Unit Holder Data.

2. Leveraging Artificial Intelligence (AI) as a Co-Pilot

In 2026, intelligence also means "Artificial Intelligence." Growing with intelligence involves using technology to handle the "Low-Value, High-Volume" tasks, allowing the MFD to focus on "High-Value, High-Touch" conversations.

Feature	Conventional Practice	Intelligent Practice (2026)
Primary Goal	Asset Gathering (AUM)	Relationship Alpha & Retention
Technology	Transactional (Back office)	Analytical (Predictive AI)
Communication	Market-centric (Performance)	Client-centric (Goals/Behavior)
Growth Driver	Hard work/Referrals	Systems/Digital Presence



- Hyper-Personalization: Use AI tools to segment your clients not just by AUM, but by "Psychographic Profiles."
- Predictive Analytics: Identifying which clients are likely to stop their SIPs during a 5% market dip allows for pre-emptive "Empathy Calls."

3. Behavioral Intelligence: The Human Moat

If AI provides the data, Behavioral Intelligence (BQ) provides the wisdom. The most intelligent MFDs in Chennai and across India are those who have mastered the art of "Goal-Based Coaching."

Intelligence in practice growth means moving from being a "Product Seller" to a "Behavioral Coach." When the markets are noisy, your value isn't found in picking the top-performing small-cap fund of the month; it is found in keeping the client invested when their instinct is to flee.

4. Steps to Intelligent Growth

To scale your practice in the current landscape, consider these three steps:

1. Institutionalize Your Process: Don't let your intelligence reside only in your head. Create a "Standard Operating Procedure" (SOP) for every client interaction.
2. Niche Down: Intelligence is knowing you cannot be everything to everyone. Whether it is IT professionals in OMR or business owners in T. Nagar, specialize

your service.

3. The "Quiet" Portfolio: Encourage "Intelligent Investing" by keeping the core portfolio simple and boring. Investing with intelligence is like the meticulous weaving of a Kanchipuram silk saree—it is a slow, disciplined process where every thread counts. If you are looking for instant thrill and noise, you are looking for a 'lottery mentality,' not a wealth strategy

Conclusion

Growing with intelligence is about the courage to be quiet when the world is loud. It is about using the best of 2026 technology to deliver the best of 1926 human connection. For the MFD Galaxy community, the future belongs to those who can synthesize data into wisdom and noise into music. Let us not just grow big; let us grow smart and thrive!

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Disclaimer: These perspectives are my own learnt and compiled. Driven by curiosity and a commitment to observing community dynamics, my intention is to share thoughts that foster productive reflection and collective learning for our fraternity, promoting an atmosphere of understanding, not judgment.

Paint your **Financial Canvas**



*Units of Gold/Silver ETFs & other Gold and Silver instruments (including Exchange traded commodity derivative (ETCDs) as permitted by SEBI from time to time).

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*Investor should consult their financial advisers if in doubt about whether the product is suitable for them.



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*Investors should consult their financial advisers if in doubt about whether the product is a suitable for them. Mid cap stock prices are subject to more volatility than other stock prices.

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



AMIT TRIVEDI

Author and Trainer in Personal Finance

WINNING HABITS OF SUCCESSFUL MFD'S

Someone has said, “We first make our habits, and then our habits make us.”

We all have habits. It is the habits that decide our fate and where we reach in life – our habits make us. However, as the first part of the line says, the choice is always with us to form certain habits.

Hence, it is important to understand the great habits that result into success. Over the years, I have met many MFDs – successful and unsuccessful. After years of experience of interacting with these wonderful professionals, I have curated a list of nine winning habits.

“We are what we repeatedly do. Excellence, then, is not an act, but a habit.” Aristotle

Habit no. 1: They control their calendar

The successful MFDs use their calendar extensively. However, the calendar doesn't control them. They control the calendar and decide what to fit into their calendar. With that discipline, they tend to have more free time than the less productive people.

Habit no. 2: They prepare

Someone has said aptly, “Fortune favours the prepared mind.” – not the brave, but the prepared mind. They prepare to safeguard against risks, and to exploit opportunities

Habit no. 3: They set goals

Setting goals is important, both personal goals and business goals. The business may have a variety of goals related to the growth and profitability or customer happiness. On the personal front, one may have goals related to personal wealth, health, relationships, or happiness.

And then they prepare a plan to reach the goals.

Habit no. 4: They track the progress

An equally critical task is to track the progress. It allows one to reassess if the plan could be achieved or if additional resources need to be deployed. A combination of tracking and modifying the plan helps one reach the goal.

Habit no. 5: They contemplate

The successful MFDs contemplate what went right and what went wrong. It is human nature to take credit for all successes and blame others for failure. However, such mindset leads more towards failure as we miss the chance to improve ourselves.

The successful MFDs take time out to analyse what worked and what did not. They are methodical and critical about their analysis, as the Shastras would say, they do it with Sakshi-bhaav or witness-consciousness.

Habit no. 6: They put the customer first

This means putting the customers' needs ahead of the business needs. This also means getting rid of unprofitable clients so that one can focus on the deserving clients. One must also say “no” to a thousand things to be able to devote time and resources to what is essential. Of course, delivering WOW customer service and reviews is part of this.

Habit no. 7: They regularly communicate with their customers

They have a well-thought-out customer engagement program, which is a part of their calendar. Such a plan, if executed well, keeps them on the top-of-mind recall of the customers. When the customer needs anything, whose name comes to mind first? In fact, when a friend, relative or a colleague needs help, who does the customer remember?

As part of the engagement plan, they focus on (1) reassuring the clients, and (2) simplifying the complex concepts and ideas. And they are active listeners.

Habit no. 8: They learn, continuously

The opening paragraph highlights the speed at which many things change. It is these changes that means the MFD must stay abreast and keep learning new things. At the same time, as many things do not change, it is equally important to keep relearning things, too.

Successful MFDs consider the following sources for learning:

- Books
- Magazines, blog posts, podcasts
- Newspapers and other authentic sources of information
- Meeting and listening to experts in the field

- Listening to their clients to understand their situations, concerns, and requirements

The objective is to keep abreast of the latest happenings, while understanding some fundamental and long-standing truths.

Habit no. 9: They turn to experts, when in doubt

They regularly seek professional help. As Steve Jobs said, “I've actually always found something to be very true, which is most people don't get those experiences because they never ask.”

Successful MFDs have mentors or an advisory board, to help them take strategic decisions about the business and think at a higher level. They also have business coaches and consultants for specific areas of business.

Changing habits

In the book “Atomic Habits,” James Clear wrote, “Habits are like trees. They take strong roots. ... Uprooting a bad habit is tough. Developing good habits take time.”

Having said that, James Clear suggests that it is difficult, but possible to change your habits – and changing habits involves getting rid of bad ones and developing good ones. The latter happens – it just takes time and relentless effort.

Amit Trivedi is an Author and trainer in personal finance; Adjunct Faculty – NISM; Visiting faculty at various management institutes

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VENKATARAMANA C

Certified Financial Planner,
Champion Wealth Creators

IMPORTANCE OF ALTERNATIVE INVESTMENTS IN INDIA IN A CLIENT'S PORTFOLIO

Being in the financial services industry for more than a decade, I had the opportunity to explore various investment products and solutions which are available for investors at large but seldom known to them as they are not visible in the public domain.

Alternative Investment Funds predominantly cater to the FIIs, Sovereign wealth funds, Venture Capital, Family Offices and ultra HNI clients.

They are classified as Category I, II, III by SEBI.

There are over 1600 AIFs registered with SEBI (Data as of September 2025) and 61% have been registered since 2021

Unique reason for this growth.

- Unique investment ideas not available in listed space
- HNIs and family offices has increased exposure in alternate assets which provides

broader diversification across niche sectors and strategies.

Category I AIF: (Angel fund)

(Ticket size of 25 lakhs to invest in lumpsum (or) through tranches as per the deal finalized by the fund)

Most popular in this category is the Angel fund which invests in early-stage start-ups which has a turnover of 10 crore and requires capital. Angel fund will invest in promising startups. These funds have a longer gestation period (5 years + 2 years additional) towards exit. As India being the 3rd largest startup registered across the globe with increased capital support from government institutions and academicians in IITs and IIMs across the country, this category is growing well especially in deeptech, fintech, space tech, defence tech etc.

As this investment is perceived to be high risk, in order to dissuade Retail Investors to invest in this Category I AIF (Angel fund), SEBI has made it mandatory for the investors in this category to become an Accredited Investors to participate in this category with effect from October 2026.

Category II AIF:

This is the most popular AIF category where it combines private equity with listed market like Pre-IPO opportunities and has range of investment options across equity, debt, real estate, etc., Leverage is not permitted in this category.

Category II AIF comes with a ticket size of Rs.1 crore where the investment will be collected through drawdowns and the entire investment will be collected within 12-18 months. Unlocking value and investing in late-stage companies in the equity segment and providing working capital to the debt segment forms the core strategy here.

Private credit & Venture Debt Fund

It has a wide range of debt ranging from secured debt, sub-ordinate debt, mezzanine financing solutions which helps companies to raise capital for their growth and give regular cash flow for their investors during their holding period.

Real estate and infrastructure debt:

AIF plays an important role in assisting the Real Estate Developers get into large and profitable projects. These funds provide the capital towards acquiring land along with cost of construction and the profit is realized when developer sells the units of the project to the end consumers.

Listed and Unlisted Equity Securities with Pre-IPO investment option:

It has equity investment in listed and unlisted space especially in companies which are going to get listed and available in PRE-IPO segment. With vibrant IPO culture in India and many of the companies getting listed across multiple sectors, value gets unlocked and they will closely work with merchant bankers to list the company in the recognized stock exchanges.

Category III AIF:

These are very unique strategies which are primarily Hedge Funds, Long-Short Funds, Long only funds, PIPE (private investment in public equities) by participating through private placements rather than through open market. Among the AIF Category, this Category III is considered the riskiest one due to high exposure to derivatives, which has given the flexibility to the fund manager to dynamically manage the portfolio. Highly recommended for informed investors.

Accredited Investor Certification process:

SEBI has come with a new share class which is **Accredited investor**. This is being done to help UHNI investors who understand the risk while investing in sophisticated investments with the option of lower ticket sizes than the mandated amount along with lighter regulatory framework for them with access to products perceived to be High Risk.

In order to become an accredited investor, an investor should have the below requirements. (Kindly note the below detail is only for individual investors, family trusts, HUFs, and Proprietorship).

1. Annual income of 2 crore (or)
2. Annual income of 1 crore + net worth = 5 crore where 2.5 crore should be in the form of financial assets (or)
3. Net worth 7.5 crores where 3.5 crores should be in the form of financial assets.

Kindly note one residential property is excluded in computation.

These financial details need to be certified by a CA (Chartered Accountant) along with proof of financial documents to relevant agencies handling the same.

Conclusion:

Even though AIFs are expected to generate better alpha than the public markets, with liquidity not available like in the listed space, perceived risk is higher where asset allocators like MFDs and RIAs need to do due diligence and understand the broader regulations, investment process, governance of funds by going through NISM XIX A & B and keep client's suitability profile & cash flow requirement before recommending it.

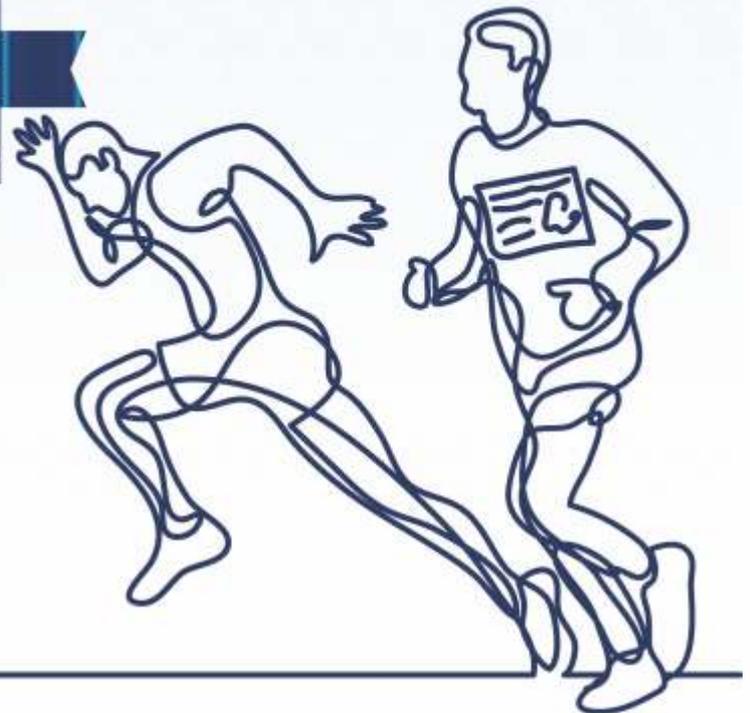


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RAJEE RAJESH
Director Banconus

BUILDING TRUST WITH EMOTIONAL INTELLIGENCE

Much has been spoken about the use of Artificial Intelligence tools in our practice; I believe what we need more is Emotional Intelligence. At the surface, our work involves dealing with numbers, returns etc. These are just outer layers; core of our work is dealing with human beings. In that context, emotional intelligence – the messy art of handling your own and other people's emotions – is very critical. This is the one skill that will be greatly helpful in successfully onboarding new clients and long-term client retention. Studies have shown that empathetic advisors and firms training in EI, retain 20-30% more clients.

I highlight three strategies of emotional intelligence that I have been using in the last 20 years of my practice

Active Listening:

This is critical in first meetings and important in follow up discussions. Often, we consider ourselves experts and assume that we can impress

clients by talking more. But the key to a fruitful discussion is to first listen fully to the client. Here are some practical techniques.

- Stay fully focussed, nod and maintain eye contact to show engagement.
- Ask Open Questions which would encourage them to share more. E.g., 1) How did you feel when you received this inheritance? 2) Do you think you are prepared for retirement?
- Pause for a few seconds even when you are presenting a proposal – to allow them time to think through and seek clarifications
- Make notes – which would make them feel that what they are saying is important.

Remember, listening is hearing what is unsaid – so if you listen carefully, you will also sense emotional undercurrents behind their words. Listening is an art that requires attention over talent!

Engage in Conversations Beyond Investments

The key to success with a client is to Shift focus from What you can Do for clients to What you can be for them. I spend the first ten minutes of a meeting in discussing matters other than investments – education choices, job changes, even holiday plans and movie reviews. I make a note of this too. E.g., – if my client's children are applying for college, next time I check on the results. And these conversations create a camaraderie and when you have this, no Robo Advisor can replace your role. The other important point is in most meetings, I encourage clients to involve their spouses – I try to even involve children if they are in their 20s. Remember, retaining clients is just not for life, but even multi-generational. The client may be bombarded by RMs from banks and bigger institutions, but when you have a relationship with the client's family, the

client loyalty increases multifold.

Navigating Conflicts Calmly

Often, we would find that we are not in agreement with what the clients wants to do. We might have a different view, but the key to resolving such conflicts is to present what the client's needs to hear, in a manner that the client wants to hear. We need to blend truth with empathy while delivering financial advice. If you offer blunt arguments, clients will ignore it. However, if tailored well it ensures higher adherence. Some useful ideas:

- Assess their styles first – Early discussions will let you know if they prefer data (charts on yearly returns) or narratives (stories of experiences with other clients)
- Simplify and relate – Instead of jargons use terms they can relate to. Eg - Buying largecaps is like buying an apartment in the city rather than in the suburbs!
- Frame positively – Instead of “Don't Invest in that fund,” say “Switching to this fund aligns better with your retirement plans.”

The Emotional Intelligence that we apply often help us reach a point in a client relationship where the return on investments is no longer the centre of conversations or decisions. At this stage, the client sees so much value that qualitative aspects fast overcome numbers and focus shifts from returns. The clients want to be with you even through periods of low market returns. Because he looks at you as someone who can transform his financial behaviour, decision making and hence outcomes.

When we can sense, understand and effectively handle clients with emotional intelligence, we move from a transactional relationship with clients to a transformational relationship.

Sample Conversation for Navigating Conflicts

Client: Instead of investing in equity, we should have invested in silver one year back. I think we should now redeem equity funds and invest in silver ETFs.

MFD: Yes, Silver has more than doubled in the last six months. You were very wise in choosing multi asset funds along with equity funds last year. So now, in our portfolio, we now have 11% silver and gold.

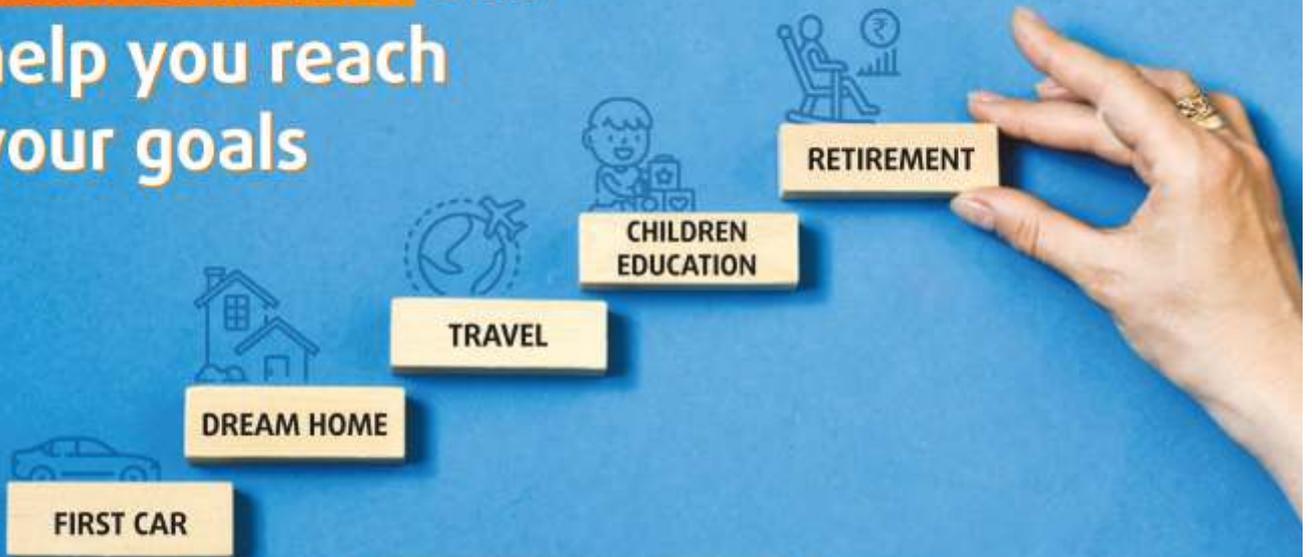
Client: Oh! I missed that - so we already have silver through ETFs. Let's sell equity and invest in silver then.

MFD: That seems like the thing to do. But I remember that we agreed to increase equity investments when markets are lower. Currently, equity markets are at fair valuations. We should not miss a rally – so don't you think we should wait for six more months and then take a decision on this? You forwarded an article last month on the India growth story – that was a great article!

Client: Yeah right, let us wait for now and reconnect after six months then.

MFD: Sure!

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HAMSINI SRINIVASAN

Member of The Chennai Runners.

IN THE LONG RUN: WHY RUNNING MAKES LIFE FEEL EASIER

The meeting is intense. Deadlines are tight, opinions differ, and the room carries that familiar undercurrent of pressure, with people shifting in their chairs and voices sharpening slightly. And yet, one person at the table feels unexpectedly calm.

There is no racing heart, no internal chatter scrambling for the right response, only thoughts arriving clearly, one at a time. For a moment, the calm feels unusual. Almost suspicious. Then she remembers. She ran that morning.

Rethinking stress instead of eliminating it.

Much of modern stress is invisible. It lives in unread emails, unresolved conversations, open browser tabs, and looming deadlines. Most of us try to manage it by reorganising our calendars or adding new tools, hoping life will feel more under control.

But what if stress itself is not the real problem, but how it is processed? The human nervous system is designed to handle physical stress well because

movement, exertion, and recovery form a complete biological loop. Psychological stress, by contrast, is often prolonged and unresolved, keeping the body in a constant state of low-grade activation.

When you deliberately introduce physical, voluntary effort, that loop closes. Tension is expressed and released rather than accumulated. Rhythmic movement is especially effective in creating this regulation, and running is one of its simplest and most accessible forms. Due to its steady, repetitive, and breath-linked dynamics, running reliably moves the body through effort and recovery, which is why its effects often extend far beyond physical fitness.

Running as embodied meditation

Good running is not passive. It demands constant internal awareness of foot strike, cadence, breathing, hip engagement, knee alignment, and ankle stability; the body offers immediate feedback whenever attention drifts, pulling it back again and again to the same place.

As the run settles, something else begins to happen. Attention collapses inward. Past and future lose relevance, and the only thing that matters is the next step. In this state, you are no longer replaying conversations or anticipating outcomes. You are breathing, moving, balancing. One foot. Then the other. Many runners struggle to describe what they thought about during a run because attention was fully anchored in the act itself.

This is what it feels like to be fully present. Running brings this state effortlessly; over time, it becomes muscle memory, making it easier to return to during moments of pressure.

Patience and the power of compounding

You cannot begin by running. You start by walking, then jogging, then running. Muscles, tendons, and the cardiovascular system respond only to gradual, repeated load; there are no

shortcuts.

Even after you learn to run, progress is rarely linear. Injuries happen, life intervenes, training pauses, and when you return, you often begin again at a reduced volume or pace, yet something important has changed. The baseline is higher than before and progress comes faster, even though it still cannot be rushed. The only option is patience, consistency, and trust in the process.

Over time, this reshapes how you relate to progress itself. You learn that improvement is real and cumulative, but that it arrives only through consistency rather than force.

Staying calm within discomfort

Early in a run, the body feels high on energy, creating the urge to go faster than planned. With experience, you learn to slow yourself down deliberately, not out of caution but out of understanding that the run is longer than the moment you are in.

Later in the run, the opposite challenge appears. Fatigue sets in, breathing grows heavier, and the mind offers reasons to stop or ease off. Here, regulation takes a different form, requiring resolve.

rather than restraint, as you stay present and keep moving, one step at a time, trusting that discomfort is temporary and that the finish line exists.

Running teaches both skills repeatedly: when to hold back in moments of abundance, and when to persist in moments of depletion. Discomfort becomes information and you learn to calibrate rather than react.

Stability through routine

Running becomes an organising principle. Once you commit to a run, the rest of the day begins to take shape around it, with a clear sense of priority that influences how time is allocated and protected. Preparation moves upstream. Sleep is planned rather than improvised, fuel is prepared in advance, and bottles, shoes, and clothes are set

out the night before, not as acts of discipline but as practical ways to remove friction and reduce the chances of the brain saying no when the moment arrives.

Even when a planned run is missed, the commitment does not disappear. It shifts. You find another window later in the day or elsewhere in the week, rearranging rather than abandoning it. Over time, this creates a more honourable relationship with time itself. Hours feel finite and purposeful. Decisions become cleaner, and distractions lose their pull. What begins as protecting a run gradually brings order to the rest of the day.

Running together: Community and the Chennai ecosystem

While running often begins as a solitary act, it rarely remains one. Across India, and especially in Chennai, running has evolved into a deeply communal practice. In a city defined by heat and humidity, runners show up anyway. Early mornings fill with steady footsteps, group photos before and after runs, and the familiar ritual of post-run coffee at local neighbourhood spots.

Groups like Chennai Runners have played a vital role in shaping this culture. With their sixteen chapters spread across the city, they make running accessible, consistent, and inclusive. These communities offer more than training plans. They provide structure, accountability, and a sense of belonging. People return not just for the run, but for the rhythm it creates in their lives.

Conclusion

You do not need special shoes or ideal conditions. You do not need to call yourself a runner if you do not prefer labels.

Start with a walk. Add a jog. Let it be imperfect and slow.

Choose a time. Lay your shoes out the night before. Step outside. Do it again the next day. Everything else will follow.

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ARUN KUMAR R

Author of “The 80-20 Money Makeover” &
Former Head of Research at FundsIndia

THE HIDDEN ACCELERATOR OF COMPOUNDING

Compounding is one of those life-changing ideas that almost everyone has heard of, but very few truly experience. Not because it does not work. But because it takes time, and patience often runs out before the impact shows.

Why Our Brains Find It Hard to Comprehend Compounding

The human brain is wired to think linearly, not in terms of doubling. It expects progress to be steady and evenly spaced. Compounding works very differently. It is exponential and **back ended**, with most of the impact showing up very late in the process. This makes it hard to intuitively grasp and even harder to stay patient.

Imagine a lake where water lilies double in area every day. On Day 1, they cover just 1 percent of the lake. On Day 30, the lake is completely covered.

What day was the lake half covered? The

answer is Day 29, not Day 15.

For most of the period, very little seems to happen. Each day the lilies are doubling, but because the base is small, the visible change looks insignificant. The dramatic impact only comes at the end. In fact, half the outcome arrives only on the very last day, the final double. Nearly three-fourths of the outcome comes in just the last two days.

Compounding in investing follows the same pattern. The early doubles feel slow and unimpressive because the money base is still small. Most of the real wealth creation happens in the later doubles, not the first few.

Because the brain expects linear progress, it underestimates the power of doubling and overestimates how slow the process appears. This is why many investors lose patience early and exit during the phase when it feels like nothing is happening, just before compounding shows its real strength.

Compounding Seen Through 2X Milestones

Instead of explaining your client's growth through annual returns, it is far more intuitive to explain it through doubling milestones.

Start with ₹10 lakh. First double: ₹20 lakh. Second double: ₹40 lakh. Third double: ₹80 lakh. Fourth double: ₹1.6 crore. Fifth double: ₹3.2 crore. That's just five doubles, and ₹10 lakh has turned into over ₹3 crore! Ten doubles take the same starting amount past ₹100 crore.

Early doubles look small. Later doubles look dramatic.

Thinking in 2X milestones makes compounding **tangible**. It replaces abstract return numbers with clear checkpoints that investors can understand, remember, and track.

Why This Framing Works Better

Return Percentages are hard to relate to emotionally. A return of 13% or 14% sounds reasonable on paper, but it does not create excitement or conviction. Doubling of money, however, is immediately understood. Each double becomes a marker of progress. Sets the right expectations. Investors realize wealth creation is not linear. Most meaningful gains come later.

The Time Reality

The 2X milestones make compounding easier to understand. But they also reveal an uncomfortable truth. Getting to each double takes time.

- At 6 to 7 percent returns (typical of fixed income), five doubles take 50 to 60 years.
- At 12 to 15 percent returns (long term equity averages), five doubles still take 25 to 30 years.

How can this journey be shortened without taking unnecessary risk?

The Hidden Accelerator Most Investors Underestimate

Most investors obsess over returns. But there is another lever that matters far more in the early years: Savings. Introduce clients to a simple concept: SAP Rate □ Savings as a Percentage of Portfolio

If an investor consistently invests around 1 percent of the portfolio value every month, this

translates to roughly 12 percent of the portfolio added each year. For a ₹10 lakh portfolio, this is about ₹10,000 per month or ₹1.2 lakh per year. That alone adds 12 percent to portfolio growth. When this level of saving is combined with equity-like returns, the portfolio grows faster than returns alone. When returns of 12 to 15 percent combine with savings of around 12 percent, the effective growth rate is 24 to 27 percent. This is about combining steady returns with steady additions.

What This Means for Advisors : An advisor's role is not to promise high returns or predict market movements. It is to help clients stay invested long enough to benefit from compounding which requires focusing on behaviour, not forecasts.

Thinking in 2X milestones helps clients stay invested through the slow early years, experience small but visible wins, build conviction, and avoid exiting just before compounding shows its power.

Tracking the SAP rate, helps accelerate the compounding process. In the early years, this matters far more than marginal differences in returns.

Together, these two ideas shift the conversation from chasing returns to reaching milestones faster.

For most investors, that shift is exactly what is needed to stay the course and let compounding do its job.

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Scheme Riskometer



Benchmark Riskometer



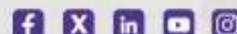
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B. SRINIVASAN
Director, Shree Sidvin

**INTELLIGENT COLLABORATION:
THE NEXT PHASE OF GROWTH FOR
MUTUAL FUND DISTRIBUTORS**

In an environment where technology and investor expectations are evolving rapidly, MFDs stand at a pivotal crossroads. The business that once relied heavily on personalised, face-to-face advice is now embracing a new paradigm: **Intelligent Collaboration** — the synergistic alliance between human advisors, technology platforms, partners, and regulators that can unlock sustainable, future-proof growth. This is not just a strategy; it is the next phase of growth that aligns perfectly with the 2026 theme — Grow with Intelligence.

The Changing Landscape of Mutual Fund Distribution

India's mutual fund industry has seen remarkable expansion over the past few years, and distributors continue to play a central role. Recent industry analyses show that non-bank mutual fund distributors now contribute roughly 70% of Mutual fund assets routed through distributor channels, while banks account for about 30% — a clear shift in client acquisition and distribution dynamics.

However, traditional models are under pressure. Digital platforms and direct investment routes are increasingly attractive to tech-savvy investors, and large fintech players are entering the market with low-cost strategies that threaten to bypass conventional distributor networks. In this competitive landscape, collaboration is no longer optional — it's essential.

What Does Intelligent Collaboration Mean?

At its core, Intelligent Collaboration in the mutual fund distribution ecosystem refers to the integration of human expertise, digital tools, fintech partners, and industry support systems to deliver superior outcomes for clients and distributors alike. It is about combining the cognitive strengths of humans, such as empathy, trust-building and financial planning, with the capabilities of technology — automation, data analytics, scalability, and accessibility.

Technology as an Enabler, not a Threat

One of the most visible catalysts for collaboration has been the rise of platforms that empower distributors with digital capabilities. Startups are building ecosystems that provide everything from UPI-based payments to SIP automation and digital KYC, allowing distributors to focus on client engagement rather than back-office tasks.

Furthermore, research indicates that hybrid models — where technology handles routine processes and humans focus on high-value advisory functions — result in higher client trust, better engagement, and improved outcomes.

Collaboration Across the Ecosystem

True intelligent collaboration goes well beyond individual tech tools. It involves multi-stakeholder partnerships — between MFDs, Asset Management Companies (AMCs), fintech providers, regulatory bodies, and even educational platforms.

Moreover, educational initiatives are redefining the

profession by equipping new distributors with the skills and tools needed to thrive in a digital economy. If the existing MFDs do not change and upgrade, they are inviting trouble. These efforts help create a pipeline of competent advisors who can navigate both technology and human relationships effectively.

Professional qualifications also form a critical pillar of intelligent collaboration. Certifications such as the Certified Financial Planner (CFP) designation equip MFDs with a structured, globally recognised framework for goal-based planning, risk assessment, cash-flow management, and behavioural guidance.

Regulatory collaboration also plays a role. The Securities and Exchange Board of India (SEBI) continues to expand incentive structures that encourage distributors to penetrate underrepresented markets, including women investors and B30 regions.

The Distributor's Evolving Value Proposition

In this new ecosystem, the role of the mutual fund distributor is evolving from a transaction facilitator to a strategic financial partner. Intelligent collaboration enhances this value proposition in three distinct ways:

- 1. Enhanced Client Experience:** Technology enables faster on-boarding, transparency, regular updates, and personalised communication. When combined with the distributor's insights and financial planning skills, this creates a superior client experience.
- 2. Greater Scale and Reach:** Leveraging digital platforms and fintech tools allows distributors to scale their business without proportional increases in operational overhead. This is especially crucial in reaching clients beyond major urban centres.
- 3. Deeper Trust and Retention:** While algorithms can offer recommendations, human advisors bring context, empathy, and trust — factors that drive

long-term investor relationships.

Benefits of an Intelligent Collaboration Model

An intelligently collaborative approach confers several strategic benefits:

- **Operational Efficiency:** Automation reduces manual workload, allowing distributors to prioritise strategy over execution.
- **Better Decision-Making:** Data analytics and AI insights complement human judgment, leading to more informed investment guidance.
- **Innovation Capacity:** Collaboration fosters innovation, encouraging distributors to anticipate trends and deliver new services, such as personalised reporting or goal-based planning.

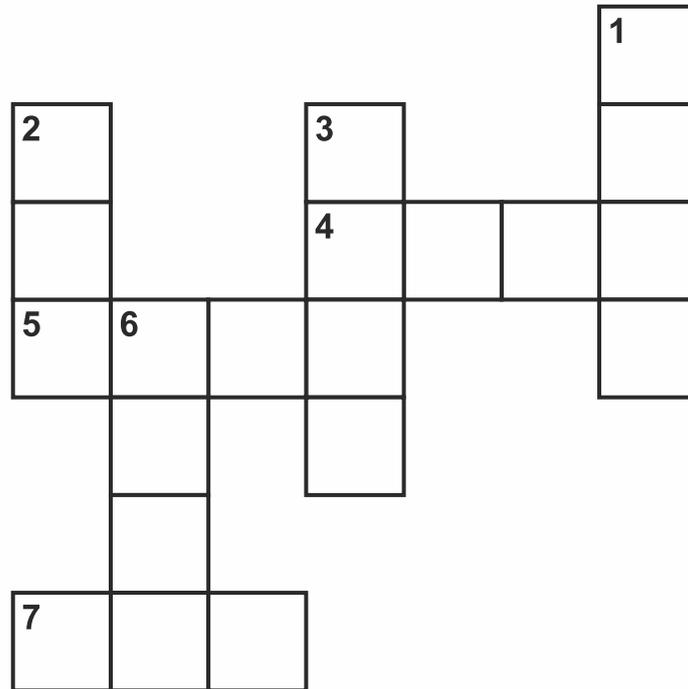
Conclusion: Growing with Intelligence

The future of mutual fund distribution is not defined by humans versus technology, but by how well they work together. Intelligent collaboration — a fusion of human insight, digital capability, ecosystem partnerships, and regulatory support — is poised to be the engine that drives long-term, sustainable growth for distributors and the industry at large.

As mutual fund distributors embrace this collaborative model, they will not only enhance their own business outcomes but will also play a pivotal role in advancing financial inclusion, investor education, and wealth creation across India's diverse investor landscape. In a world that is increasingly short-term and transactional, intelligent collaboration offers a roadmap to deeper value, broader reach, and enduring relevance. Even with more than 3 decades of experience, we sometimes find difficulties to cope up with the pressures of the practice/market and client demands. Hope and wish following all the above will ease our pressure and allow us to grow and serve our clients better.

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VAIDHYANATHAN S

(CFP^{CM} & QFPF[®], CTEPTM)

Founder Director,
Bharadhwaj Investsmart Private Limited

GROW WITH INTELLIGENCE: PRACTICAL STRATEGIES FOR 2026

Vaidhyanathan S (CFPCM & QFPF[®], CTEPTM) -
Founder Director, Bharadhwaj Investsmart Private
Limited

Chennai has always balanced tradition with enterprise, and that spirit carries into our work as Personal Finance Professionals (PFPs). As MFD Galaxy rolls out its 2026 souvenir, the theme “Growth Intelligence” is less about lofty ideals and more about practical survival. With AI reshaping workflows, regulations tightening, products multiplying, and client expectations shifting, the real edge comes from adapting with intent - not rushing blindly.

Using AI Without Losing the Plot

AI is everywhere, but the trick isn't just adopting it. ... it's knowing where it actually helps.

- **Keep AI in its lane:** Use it for data-heavy tasks like portfolio rebalancing or compliance checks. Leave empathy and nuanced judgment

to yourself, that's what clients value.

- **Automate the routine:** Free up time by letting tech handle repetitive communication and reporting. Spend that saved time on deeper client conversations.
- **Stay the filter:** Don't take AI outputs at face value. Interpret them, align them with client goals, and keep control of the narrative.

Think of AI as a tool in your kit, not the driver of your practice.

Upskilling: The Ongoing Investment

The pace of change in India's financial sector means learning isn't optional - it's the cost of staying relevant.

- **Stay ahead of compliance:** Keep track of SEBI updates and labour codes. A missed detail can erode trust quickly.
- **Know your products inside out:** ETFs, ESG funds, REITs, SIFs - clients expect clarity. If you can't explain it simply, you risk losing credibility.
- **Sharpen soft skills:** Communication, empathy, and cultural awareness matter as much as technical knowledge, especially with younger, global-minded investors.

Treat learning like portfolio rebalancing - regular, deliberate, and non-negotiable.

Adapting to Shifting Client Profiles

Navigating the Expanding Product Shelf

2026 brings more options than ever. The challenge isn't access - it's clarity.

- **ETFs & Smart Beta:** Offer cost-effective exposure with refined risk management.
- **ESG & Thematic Funds:** Perfect for values-driven investors.

- REITs & InvITs: Real estate and infrastructure exposure without ownership headaches.
- Hybrid Solutions: Insurance plus investments plus wellness - clients increasingly want bundled solutions.
- SIFs & GIFT City Products: Tailored, tax-smart, and globally connected.

Your role is to simplify, match products to goals, and avoid dazzling clients into confusion.

A Three-Pillar Framework for Growth

Here's a practical way to structure your approach:

1. Adopt Tech Wisely

- Automate repetitive tasks.
- Use AI for efficiency but keep human judgment front and center.

2. Keep Learning

- Track regulatory changes.
- Master new products.
- Build communication skills that resonate across demographics.

3. Serve Clients by Segment

- Tailor strategies for millennials, Gen Z, NRIs, women, and retirees.
- Balance global opportunities with local realities.

The MFD Galaxy Edge

MFD Galaxy continues to be a platform for collaboration and compliance. In 2026, it's about sharing intelligence, not chasing fads. The souvenir is a reminder: growth comes from smart, steady moves - not quick fixes.

Conclusion

2026 isn't about preaching big visions - it's about execution. Use AI where it adds value, keep compliance tight, learn continuously, and adapt to diverse clients with clarity. Growth with intelligence means blending digital tools with human wisdom and turning complexity into practical strategies that work day to day.

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This product is suitable for investors who are seeking*:

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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



[^]basis portfolio of the Scheme as on January 31, 2026.

Investors understand that their principal will be at Very high risk.

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(Type of Scheme: An open-ended equity scheme following a multi-factor based quantitative investment strategy.)

This product is suitable for investors who are seeking*

- Long term capital appreciation
- Investment in equity and equity related instruments based on Multi-Factor Quant model

***Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**



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

QUARTERLY KNOWELEGE MEET – CHENNAI



Let Compounding breathe without Interruption

Start Early • Stay Invested • Let time work for your Investment



Emergency Needs
(Short-term Goals)



House/Car/Travel
(Medium-term Goals)



Retirement/Kids Education
(Long term Goals)

Benefits of SIP



Power of Compounding



Flexibility



Rupee Cost Averaging



Disciplined Investing



You can start with small amounts

SIP - Systematic Investment Plan, SWP - Systematic Withdrawal Plan, "Top-up SIP" also known as a "Step-Up SIP" is a facility that allows you to automatically increase your Systematic Investment Plan (SIP) contribution at predefined intervals (e.g., annually) by a fixed amount or percentage. Compounding is the amount of interest that you earn on your savings keeps getting added back to the principal, and the interest amount is then calculated on the new principal amount. Now, since the principal amount keeps growing every year, so does your return.

The above should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns.

An Investor Education and Awareness Initiative by JM Financial Mutual Fund.

All Mutual Fund investors have to go through a one-time KYC (Know Your Customer) process. For more information on KYC, change in various details & redressal of complaints, visit <https://www.jmfinancialmf.com/knowledgehubkyc> or call on 022 6198 7777, Monday to Friday 9:00 am to 5:30 pm or visit the nearest branch. Investors should deal only with registered mutual funds, to be verified on SEBI website under 'Intermediaries / Market Infrastructure Institutions'. For redressal of your complaints, you may please visit <https://scores.sebi.gov.in>

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

THANJAVUR MEET



A Multi-Asset Investment Thali



- ✓ Equity for potential **growth**
- ✓ Debt for relative **stability**
- ✓ Gold & Silver for portfolio **diversification**

Shriram Multi Asset Allocation Fund

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

A simple way to access multiple asset classes through one fund.



Scan QR to Invest or please contact your nearest RM for online empanelment and investment/scheme details.

Fund Manager: Mr. Deepak Ramaraju (Sr. Fund Manager) & Mr. Prateek Nigudkar (Sr. Fund Manager)

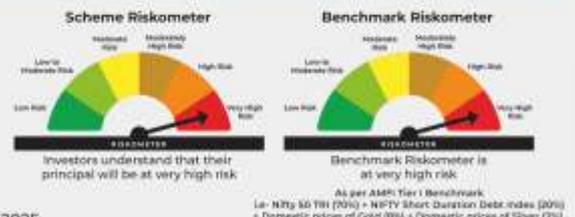
To know more about the scheme, visit www.shriramamc.in/mutual-funds/smaf

This product is suitable for investors* who are seeking:

- Long term inflation adjusted wealth creation through exposure to multiple assets i.e. Equity, Debt and Gold/Silver ETFs
- To regularly invest over time through SIPs, top-ups or STP from liquid/overnight funds, to meet financial and family goals
- Very high risk

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Riskometer updated as per December 2025



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

WOMEN'S DAY MEET



BUDGET 2026 MEET



AIM TO GIVE THE EDGE OF
DERIVATIVES TO
YOUR **PORTFOLIO**

EQUITY **DEBT** **DERIVATIVES** **REITs**



TITANIUM
HYBRID LONG-SHORT FUND

(Interval investment strategy investing in equity and debt securities, including limited short exposure in equity and debt through derivatives)



This product is suitable for investors who are seeking*:

- Medium to long term capital appreciation
- Investing in equity and equity related instruments as well as debt and money market instruments, including limited short exposure in equity and debt through derivatives

***Investors should consult their financial advisers if they are not clear about the suitability of the product.**

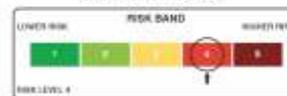
Risk-band

Risk Band Level 3



Benchmark Risk-band
CRISIL Hybrid 50+50 -
Moderate Index (TRI)

Risk Band Level 4



It may be noted that the risk band specified above is based on internal assessment. The same shall be updated on an ongoing basis in accordance with Provision 12.2.1 of the SEBI Regulatory framework for Specialized Investment Funds dated February 27, 2025 and AMFI mail dated April 24, 2025, pertaining to Risk Band computation.

Disclaimer: Investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.

STUDY CIRCLE MEET



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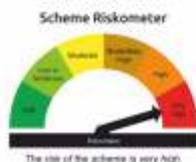
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Bandhan Multi Asset Allocation Fund



BANDHAN MULTI ASSET ALLOCATION FUND

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

This product is suitable for investors who are seeking*:

- To generate long term capital growth and income.
- Investment across Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/Silver related instruments.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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Name



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**Whether it's a Dream Home, your Child's Education, or a Wedding,
naming each goal keeps you focused and inspired.**

SIP : Systematic Investment Plan

The goals displayed are for illustrative purposes only. There is no guarantee of achievement of the goals.

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

TAURUS ETHICAL FUND

(An Open-ended equity scheme following an ethical theme.)

A Legacy of Trust. Three Decades of Wealth Creation. Established in 1993, Taurus Mutual Fund stands amongst the first private sector mutual funds registered with SEBI, celebrating over 30 years of guiding investors toward their financial goals. With deep market expertise, innovative equity-focused strategies, and a steadfast commitment to performance and integrity, Taurus has consistently delivered long-term value across market cycles.



BSE 500
SHARIAH TRI
Benchmark

“Shariah Compliant”
and “Certified”
Equity Scheme by
Dr. Shariq Nisar from

ShariahCap
Advisors
Setting Standards in Islamic Finance



Invest in values. Put your money where your morals are.

This Product is suitable for Investors who are seeking*:

- Long-term capital appreciation
- Investment in equity and equity related instruments of companies following an Ethical Set of principles

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Riskometer Scheme

Source: ICRA



Investors understand that their principal will be at very high risk

Riskometer Scheme Indices



Risk-O-Meter - BSE 500
Shariah TRI

Scan QR for Scheme Portfolio,
SID and Factsheet

Scheme Portfolio



Factsheet



SID (Scheme Information
Document)



Contact Us:

Millet Bobbin | 9840666897 | millet.bobin@taurusmutualfund.com
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passes away

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1.09 crore
Court Cases

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the Legal Owner

they are just caretakers, and legally have to distribute wealth amongst all the legal heirs

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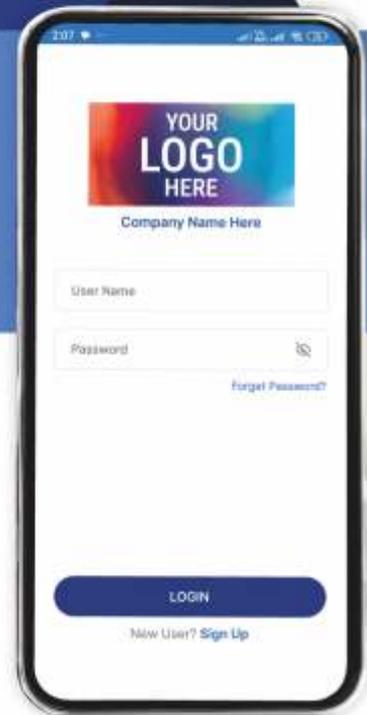
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MUTUAL FUNDS



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Scheme:	This product is suitable for investors who are seeking*:	Risk-O-Meter
Aditya Birla Sun Life Balanced Advantage Fund (An open ended Dynamic Asset Allocation fund)	<ul style="list-style-type: none"> Capital appreciation and regular income in the long term Investment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities) <p><small>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</small></p>	<p>The risk of the scheme is Very High.</p>



Scan to Invest

Risk-O-Meter as of January 31, 2025.

The scheme type and Risk-O-Meter(s) specified will be evaluated and updated on a monthly basis. For updated scheme type and Risk-O-Meters kindly refer to the latest factsheet.

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

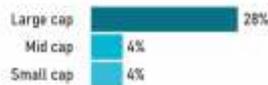
MULTIPLE ASSET CLASSES, ONE FUND? DSP MULTI ASSET ALLOCATION FUND

36% INDIAN EQUITIES

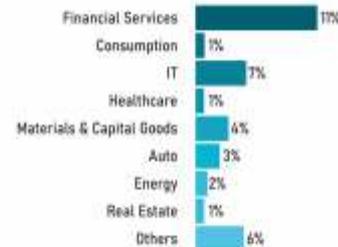
Good quality companies with reasonable valuation



ACROSS WHAT SIZE OF COMPANIES DOES THIS FUND INVEST?



ACROSS WHICH SECTORS DOES THIS FUND INVEST?



15% GLOBAL EQUITIES

Leaders of the world across sectors



Countries invested in:	US	China	France	Japan	South Korea	Global
	6%	2%	2%	1%	2%	2%

14% PRECIOUS METALS

Core allocation to Gold,
Tactical allocation to Silver

- GOLD ETF - 9.8%**
- SILVER ETF - 3.9%**

30% DEBT & CASH

Good quality & actively managed
fixed income portfolio

Bonds	Average Maturity	Modified Duration	Macaulay Duration
	9.76 years	4.29 years	4.47 years

5% OTHERS

Diversified real estate exposure with potential for regular cash flow and a hedge against inflation.

REITs - 5%

<p>DSP Multi Asset Allocation Fund An open-ended scheme investing in equity/equity related securities, debt/money market instruments, commodity ETFs, exchange traded commodity derivatives and overseas securities</p>	<p>This product is suitable for investors who are seeking* • Long term capital growth • Investment in a multi asset allocation fund with investments across equity and equity related securities, debt and money market instruments, commodity ETFs, exchange traded commodity derivatives, overseas securities and other permitted instruments</p>	<p>Riskometer of Scheme</p> <p>RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH</p>	<p>Benchmark of the Scheme</p> <p>40% NIFTY500 TRI + 20% NIFTY Composite Debt Index + 15% Domestic: Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price) + 5% ICOMDEX Composite Index + 20% MSCI World Index</p>	<p>Riskometer of Benchmark</p> <p>RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH</p>
<p>*Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them</p>				

**The decimals are approximated to the nearest whole number.
Data as on 31st January, 2026. Source - Internal. Please note that the scheme can also invest up to 10% in units of REITs & InvITs. All logos used in the image are trademarks " or registered" trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them. Logos above indicate top holdings in the respective sectors. The sector(s)/ stock(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the Fund may or may not have any future position in these sector(s)/ stock(s). Large-caps are defined as top 100 stocks on market capitalization, mid-caps as 101-250, small-caps as 251 and above. It is not possible to invest directly in an index. The portfolio of the scheme is subject to changes within the provisions of the Scheme Information document of the scheme. This communication indicates the investment strategy/ approach/framework currently followed by the Scheme and the same may change in the future depending on market conditions and other factors. For more information visit: dsp.in/SMAAFinfo For more details and portfolio in SEBI prescribed format, please refer to our website www.dsp.com.
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