

ARE YOU COMMITTING THESE MISTAKES WHILE INVESTING?

Here's a handy bucket-list of mistakes that you can watch for while investing.

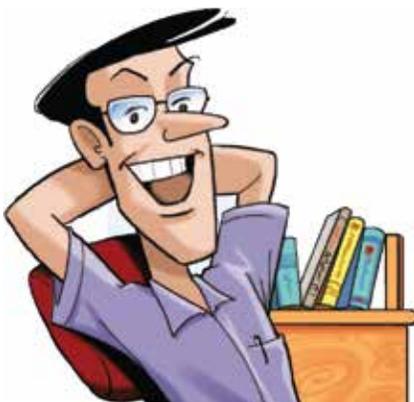
- ➔ **START RIGHT AWAY:** There is no time to be wasted while being afraid, strategising and then reconsidering your strategy. Unless you jump into action, you may not get started.
- ➔ **LIST SOURCES OF INCOME:** Don't bite more than you can chew. If you earn only ₹10,000 in a month, don't commit to invest more than that amount.
- ➔ **CONSIDER EXPENSES:** It's good to invest first and spend the rest. That's the mantra to follow. But don't commit so much that you have to borrow money.
- ➔ **GOAL-BASED INVESTING:** Don't invest randomly. Create goals and portfolios for each goal. Allocate money for each goal on a monthly or quarterly basis.
- ➔ **CHECK TAX LIABILITIES:** Consider how much Tax you will have to pay on each investment's returns. Some can be more profitable. For example, Equity Linked Savings Schemes (ELSS) can help save Tax.
- ➔ **BE SMART ABOUT RISK:** Young investors can usually take up more risk. Ask for help from a Financial Advisor to figure out your risk appetite. Don't under or overestimate risk.



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Swatantra Kumar Explains: BALANCED FUNDS

Not all Funds invest 100% in Equity or Debt assets. Some Funds invest in both in varying proportions.



- Balanced Funds invest in both Equity and Debt assets. They are also called Hybrid Funds.
- Balanced Funds aim to provide the benefit of higher returns with lower risks. The Debt element provides safety.
- Balanced Funds are often recommended for first-time investors who have the capacity to invest in Equity.
- There are two kinds of Balanced Funds – Equity-oriented and Debt-oriented Hybrid Funds.
- Equity-oriented Funds invest at least 60% in shares. For Tax purposes, these are considered as Equity Funds.
- Debt-oriented Funds invest only 20-30% in Equity to help beat the inflation. These are taxed like Debt Funds.

DID YOU KNOW?

Less than one fourth of the working women in India take their own investment decisions, according to a study by DSP BlackRock. About 77% either depend on their husbands or fathers for investments.

THEY SAID IT:

What they said :

“No matter how great the talent or efforts, some things just take time. You can't produce a baby in one month by getting nine women pregnant.”
– Warren Buffett

WHAT IT MEANS:

Give your investments the time to reap benefits. Be patient and invest in the right assets that match our goal duration.