

FINANCE REVIEW

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FEATURES

ADVICE

Should I risk my hard-earned money?

Advice on why to invest and what are the options if you are looking to invest.

SOLUTIONS

What are Mutual Funds and how to make money?

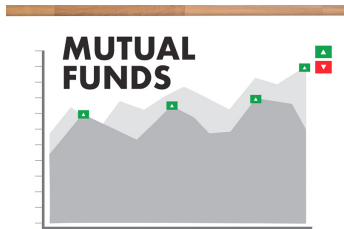
What are mutual funds and how can you make money by investing in MFs.



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04

WHAT ARE MUTUAL FUNDS?

Mutual funds are vehicles which invest money from investor into portfolio of companies. [Read More](#)



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HOW TO LEARN TRADING?

Knowing the variables which build the financial market are crucial for any investor. [Read More](#)

WHY INVEST?

03 WHY YOU SHOULD INVEST

Let's answer the most widely asked question - "Why should I invest?" "Why to risk my hard earned money"

04 KEY INVESTMENT TERMS

Don't be a sheep in the herd of un educated traders. Let's start with basic financial terms

05 WHERE TO INVEST

Matching risk appetite to proportionate return, there are multiple investment options. Let's try to understand these options

07 EXCLUSIVE!

THINGS TO KNOW BEFORE INVESTING

05 START INVESTING TODAY

With available options let's help to setup your first financial investment.

09 INVEST LIKE A PRO!

Learning is an ongoing process. Let's learn more about the financial markets and how to earn like a pro.



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WHY YOU SHOULD INVEST?

Investment is critical to attain long term financial independence, aspirations and wealth

By Shubham Agarwal

Those unfamiliar with the field have long feared the prospects of the financial market and viewed investing more like gambling. But is it a gamble? What if I tell you that if you choose not to invest you are naturally losing money?

Let's break these into why you should invest?

Fight against Inflation - Based on recent inflation numbers, the value of your 100Rs is decreasing every year by ~5% (an increase in prices would thus reduce your purchasing power and value of your 100Rs). Thus, choosing to save money and not to invest is in other words losing money.

Wealth Creation - It is very vital to create a wealth plan for the future. Investing allows you to grow your income and create opportunities for compounded wealth

Tax Saving - Many investment instruments targeted to plan long term retirement solutions are tied to tax benefits.

Higher Returns - When compared to a conventional bank account or fixed deposit, investing in another financial instrument can yield higher returns. For example, if you invested 720 in 1989 in Sensex, the amount would be Rs 55,000 today.

Though investments are risky, the options are not limited to the highly volatile stock market or new in trend Cryptocurrency. An individual should tie their investment decision with their risk appetite. We will discuss the various investment vehicles and their relative risks in the coming sections.

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KEY ASSET CLASSES TO INVEST IN

➔ Bonds



A bond generally refers to a loan agreement between an investor and a corporate company. Companies with different loan repayment potential and history make the different investment risk

With relatively lower risk, Bonds are attractive investment options for individuals looking for higher returns without taking the risk of a volatile portfolio. Bonds generally payout coupons as interest and return face value(initial investment) on maturity.

➔ Equity



An Equity investment refers to the conventional share purchase in the company; making you the proportionate owner in the firm

In comparison to the bond market, equity gives you the right to earnings post-debt repayments. Due to relatively easier access to the tradable equity market, this is one of the most popular asset classes among retail investors.

➔ Commodities



Commodity markets refer to trade in products that are used in the overall production chain to produce the end products. Eg - Gold, Oil etc.

Corporations generally trade commodities to protect themselves from fluctuating demand-supply-driven prices.



BECOME INVESTMENT READY!

Learnings

By CA Saksham Agarwal

You need not be a chartered accountant or MBA to start investing. Knowing broadly about key financial terms would serve enough to guide you toward your journey of becoming a wise investor. Let's start looking at these with some macro lens -

What is Nifty & Sensex?

Nifty and Sensex are market index holding portfolios or a mix of multiple companies. The movement in these indexes gives a broad idea about the sentiments of underlying companies.

What are mutual funds?

Mutual funds are financial vehicles or products which collect money from investors and invest in a diversified list of companies. Mutual funds employ the best industry professionals to map companies portfolios with investor preferences.

How to understand if I should Buy/Sell?

Well, this is not easy. Markets are driven by sentiments supported by fundamental and technical evaluations. P/E, P/BV ratios are some keywords to evaluate if stock is over or undervalued relative to peers.



There are multiple vehicles and options to invest in. But the biggest thumb rule in investing is **DIVERSIFICATION**. If you are a budding investor with limited market skills, hoping to make some compounded wealth, mutual funds are something to explore. A mutual fund provides the perfect financial vehicle to grow your investment mapped to your risk appetite.

If you want to become a big-league investor, you should spare your income for equity or stock market investments.

Growing popularity demands introduction of new asset class - Cryptocurrency. Given the high volatility and possibility to make quick bucks, new traders are moving toward this high risk high yield class. If you could risk your investment with the possibility of realising super real gains, Crypto is something you should diversify your assets in.

Start Investing today through or partners

Zerodha - <https://zerodha.com/open-account?c=PLU397>

Upstox - <https://upstox.com/open-account/?f=3UAFEG>

"An investment in knowledge pays the best interest." – Benjamin Franklin

"80% of the people who want to build their wealth, don't know where to start from"






Jobaaj

THINGS TO KNOW BEFORE

Investing



THE ULTIMATE GUIDE OF INVESTMENT PRE-REQUISITES

By Shubham Agarwal
Cambridge University



The biggest hurdle in the investment journey is the push to make the first investment. Let's examine some of the prerequisites for this journey.

There won't be the right time ever!

The biggest fall on this journey is the mindset to wait for the right time. Throughout my career, I have learned there is no such thing as the right time. Start investing today! Be it as small as 5% of your income.

Let's try to explain this through the power of compounding. Ram(age -25) and Shyam(age -30) plan to invest 5000/- PM till retirement at 60.

At the end of the investment period, Ram will make 1.35Cr vs Shyam making 85Lakhs. The difference of 50L is the power of compounding and your reason to invest early.

Always Diversify!

Another biggest pitfall in the investment journey is putting all the eggs in one basket. With sentiments rushing to make the first investment we tend to forget the value of diversification.

I am a strong believer in age to equity investment thumb rule. Invest 100 - Age into risky asset classes such as Equity or Crypto.

- Team ProCapitas

**INVESTMENT
PRO**

**MAKE YOUR
EVERY
RUPEE
COUNT**



**OPTIONS
ARE
ENDLESS**



SIMPLIFY FINANCE!

FIND THE RIGHT RESOURCE

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- Team ProCapitas

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"SUCCESSFUL INVESTING
IS ABOUT MANAGING
RISK NOT IGNORING IT."

- WB

