



Haq, ek behtar zindagi ka.

10 YEARS

UTI SWATANTRA

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GURUSPEAK

Is Diwali a good time to start investing?



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Diwali is an auspicious occasion to expedite our prayers with wise fiscal planning.

Advance planning: In order to generate wealth, long-term planning is necessary. A SIP of ₹15,000 for 15 years and generating 15 per cent will become over ₹1 Crore.

Review and clean your portfolio: We should review our portfolio and restructure your investment according to Income Tax status change.

Safety of portfolio: Don't invest in lucrative schemes which promise unrealistic returns. Warren Buffett said, "Don't test the depth of the river with both your feet while taking the risk"?

Diversify portfolio: We need to invest in various investment instruments. Invest in Debt, Equity, Real Estate, Gold etc. as per your financial plan.

Plan for emergency and protection: We should create an emergency fund by way of keeping money in saving account, liquid fund, overdraft limits on assets.