

NIVESH CHINTAN SAMACHAR



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3 TIPS ON DEVELOPING THE DISCIPLINE TO SAVE

What is the secret to achieve your financial goals or build sufficient corpus? It is not finding the lowest cost trading platform, investing in complex products or taking uncomfortable risks. The secret is to have the discipline to start saving and persist with it. Saving is the most fundamental part of financial planning. If you are diligent about saving regularly and investing prudently, you can achieve your short-term and long-term financial goals – be it your child's education or buying a home.

Here are some practical tips on bringing discipline to your savings journey:

Save first and spend later

Warren Buffet once famously said that do not save what is left after spending; instead spend what is left after saving. Many experts recommend saving at least 20% of your income each month. Of course, the figure depends on your life stage, salary and responsibilities. A healthy adjustment to this rule is to increase your savings rate as you grow in your career and your income increases. The Covid – 19 pandemic induced lockdown gave us some pointers on the difference between essentials and non-essentials. Make a list of mandatory expenses like rent and utility bills. Next, figure out how much you would need to spend on food, entertainment and commute. You should then attempt to manage your expenditure within this amount every month. The rest needs to be saved with discipline. Savings, like many other aspects of your life is a habit, you need to inculcate over time.

Detach yourself from things you don't need

There are so many amazing things to buy and experience. Even if you can afford to spend, or buy on EMI, think twice before making that purchase. Ask yourself how useful the item is and if it is, set up a goal to save for it first and then buy. This way, you do not risk falling into a debt trap. Before impulsively spending on everything that you come across, take a step back and evaluate your priorities. Find out what brings you real joy and satisfaction. Do not tighten the belt so much that life becomes a drag. But it would be ideal shift, if you



Save first
and spend later



Detach
yourself from
things you don't
need



Automate

spurge on things that matter and experiences that bring fulfilling happiness.

Automate, automate, automate

As we all lead a busy life, we tend to neglect some mundane but essential things. Sometimes, initiating savings get postponed. However, you could use technology to your advantage. You can easily set up automatic transfers or OTMs (one time mandates) from your bank account to pay monthly instalments on SIPs (Systematic Investment Plans). Once the transaction is set up, you can be satisfied that you are not only saving regularly but also investing for your money to grow.

Money, like water, can easily slip through your fingers, so it is essential to be conscious of your money habits and build financial discipline. The idea of disciplined savings may sound tedious, but it goes a long way in making us use our hard-earned money constructively and achieving financial freedom.

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

Ref: HDFC MF Weekend Bytes.

DIFFICULTIES FACED BY INDIA UNDER THE 50% U.S. TARIFFS



1. Impact on Export Sectors

- **Textiles & Apparel:** Exports from hubs like Tiruppur, Surat, and Ludhiana are now uncompetitive compared to Bangladesh and Vietnam.
- **Gems & Jewellery:** MSMEs in Surat face collapse as duties rise from ~2% to over 50%.
- **Seafood (Shrimp):** Cumulative tariffs reach nearly 60%, severely denting India's share in the U.S. market.
- **Leather & Footwear:** Agra and Kanpur's MSMEs struggle to absorb the cost burden.
- **Auto Components, Engineering Goods, Furniture, Handicrafts:** Higher duties threaten margins and jobs in these labor-intensive sectors.

2. Export Revenue Decline

Exports to the U.S. are projected to fall from \$86.5 billion in FY2025 to \$49.6 billion in FY2026—a decline of over 43%.

3. MSMEs and Employment at Risk

- Over 70% of exports in textiles, gems & jewellery, and shrimp come from MSMEs.
- Job losses in shrimp hatcheries, textile hubs, and small-scale leather units could run into tens of thousands.
- Many small exporters face production halts and possible closures.

4. GDP and Macroeconomic Pressure

Economists forecast India's GDP growth could drop by 0.2 to 0.6 percentage points, bringing growth below 6% in FY2026. Investor sentiment and foreign exchange inflows may weaken further.

5. Geopolitical and Diplomatic Fallout

The tariff hike is linked to U.S. concerns over India's continued Russian oil imports. This has created a diplomatic crisis, straining U.S.–India ties and stalling trade talks. India is now exploring deeper partnerships with BRICS

nations and expanding FTAs with the EU, UK, and ASEAN to reduce U.S. dependence.

India's Response

- Government measures: relief packages, credit support, and interest subventions for exporters.
- Export diversification: targeting markets in the Middle East, Latin America, and Europe.
- Industry strategies: automation, efficiency, and alternative trade routes (e.g., via UAE or Mexico).

Conclusion

The U.S. tariff shock exposes India's vulnerability as a large portion of its exports depend on the American market. While this poses short-term pain through job losses and lower GDP growth, it could accelerate India's diversification into new markets and push industries toward greater resilience.

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UNLOCKING WEALTH WITH THE 15x15x15 MUTUAL FUND RULE: YOUR PATH TO RS 1 CRORE THROUGH DISCIPLINED INVESTING

The 15x15x15 rule in mutual funds is a simple yet powerful investment guideline designed to help individuals accumulate significant wealth over time through disciplined, systematic investing in equity mutual funds. This rule conveys an easy-to-understand formula that encourages consistent investment, patience, and harnessing the power of compounding returns to build a substantial corpus.

Understanding the 15x15x15 Rule

The rule is defined by three key components:

- **₹15,000 monthly investment:** The first “15” signifies investing ₹15,000 every month through a Systematic Investment Plan (SIP) in mutual funds.
- **Investment period of 15 years:** The second “15” represents a disciplined investment duration of 15 years. This long-term horizon allows compounding to work effectively.
- **Assumed annual return of 15%:** The third “15” is the assumed average annual return of 15% that equity mutual funds have historically delivered over the long term, although this is not guaranteed.

By following this formula, an investor contributes ₹15,000 each month for 15 years, amounting to a total principal investment of ₹27 lakh (₹15,000 × 12 months × 15 years). Thanks to the power of compounding—where earnings from investments generate additional earnings—the total investment can grow to around ₹1 crore at the end of 15 years.

The Power of Compounding and Consistency

The 15x15x15 rule highlights the combined effect of **consistent investing** and **compounding** as the foundational elements of wealth creation:

- Regular monthly investments reduce the risk of market timing because of rupee cost averaging, which smooths out the purchase price of mutual fund units over time.
- A long investment period, like 15 years, allows returns to be reinvested and grow exponentially, creating wealth far beyond the sum of individual contributions.



- The assumed 15% annual return is based on the historical performance of diversified equity mutual funds, which tend to outperform other asset classes over the long run.

Moreover, continuing this SIP for an additional 15 years (making it 30 years in total), assuming the same return, can multiply the wealth to over ₹10 crore, demonstrating the incredible power of time and compounding.

Why This Rule Became Popular

While the 15x15x15 rule does not have a single discoverer, it gained traction because it is a **motivational financial heuristic** — a simple path to achieving a complex goal. It was popularized by financial educators, mutual fund advisors, and media outlets as an easy-to-remember benchmark for investors, especially beginners.

By breaking down wealth creation into a manageable monthly investment, a fixed time frame, and clear expectations, the rule provides a straightforward road map that demystifies mutual fund investing. This formula encourages more people to start investing early and consistently, which is the most important factor for long-term financial success.

Considerations and Realities

Though the rule is effective for illustration, actual returns may vary widely based on market conditions, fund selection, and economic factors. The 15% return is an estimate based on long-term averages, not a guaranteed rate. Investors should regularly review their portfolios and adjust as needed.

Tax implications, inflation, and investment risk also affect the eventual corpus. But overall, the 15x15x15 rule is an excellent way to inspire and educate investors about the power of long-term investing.

Conclusion

The 15x15x15 mutual fund rule is a practical and motivational investment strategy that exemplifies the essence of wealth creation: start early, invest regularly, and stay invested long enough to let compounding work its magic. By committing to investing ₹15,000 per month over 15 years with an expected 15% annual return, investors can realistically target a corpus of ₹1 crore, empowering them to achieve significant financial goals.

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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISK. PLEASE READ THE OFFER DOCUMENT BEFORE INVESTING.

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WHY INSURANCE MATTERS: LIFE, MEDICAL AND ACCIDENTAL

Life insurance, medical (health) insurance, and accidental insurance each serve important roles in protecting individuals and their families from financial hardships due to unexpected life events, and collectively they help people save money and reduce liabilities

Life Insurance

Life insurance provides a financial safety net for your family in case of your untimely death. It helps secure your family's financial future by replacing your income, allowing them to maintain their standard of living and cover essential expenses such as debts, mortgage payments, education, and daily living costs. It also eases the burden of funeral and medical costs and can help achieve long-term financial goals through disciplined savings. Life insurance can reduce liabilities by covering outstanding debts, preventing the need for your family to sell assets to pay off loans or bills after your passing. Moreover, life insurance premiums often offer income tax deductions, providing additional financial benefits.

Medical Insurance

Medical or health insurance protects you from the high costs of medical treatments such as hospitalization, surgeries, doctor consultations, diagnostic tests, and ambulance charges. With medical inflation rising, health insurance enables individuals to manage annual and unexpected medical expenses without depleting their savings. It also provides access to quality healthcare facilities and covers preventive care like vaccinations at no extra cost. Additionally,

medical insurance premiums offer tax benefits, reducing your overall tax liability. Having health insurance brings peace of mind by protecting you against financial shocks during emergencies and chronic illness management.

Accidental Insurance

Accidental insurance provides coverage and financial assistance in case of accidental death, disability, or injury. It pays out a lump sum to the insured or family for death or disability caused by accidents, helping maintain the family's financial stability when the insured cannot work. It covers medical expenses related to accidents, including hospital stays, surgeries, and rehabilitation, thus preserving your savings. Accidental insurance is simple to acquire, usually requires minimal documentation, no medical tests, and provides worldwide coverage. It protects families from the economic impact of sudden accidents and reduces out-of-pocket expenses.

How These Insurances Help Save Money and Reduce Liabilities

- They protect savings by covering large, unexpected expenses, preventing the need to borrow or liquidate assets.
- They reduce financial liabilities by paying off debts, mortgages, and daily expenses in case of death, disability, or illness.
- Insurance premiums often qualify for tax deductions under the law, lowering taxable income.
- They provide financial stability and peace



of mind, helping people avoid economic hardship during crises.

In summary, life, medical, and accidental insurance are essential tools for financial planning that safeguard individuals and families from unforeseen risks, help accumulate savings through disciplined premiums, lower tax burdens, and reduce liabilities linked to debts and emergencies.

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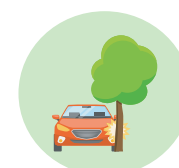
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