

NIVESH CHINTAN SAMACHAR



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FROM PAYCHECK TO PEACE OF MIND: HOW THE 50-30-20 RULE GUIDES SMART INVESTING

From Nivesh Chintan Desk.

Every month, Meera, a 28-year-old school teacher in Nashik, wondered where her salary disappeared. Bills, food, clothes, little treats — the pattern was familiar. A friend introduced her to the 50-30-20 rule, and since then her financial life has begun to change.

The rule is straightforward: allocate 50 per cent of take-home pay to “Needs,” 30 per cent to “Wants” and 20 per cent to “Savings and Investments.” It started as a budgeting tip but is now being embraced by financial planners as an entry-level investment framework.

Meera applied it with a twist. In the “Needs” category she included not only rent, groceries, utilities and transport, but also insurance protection. She bought a term life policy and a family health plan so that one hospitalisation would not wipe out her savings. This approach mirrors what many financial guides recommend — that insurance premiums should be treated as essential expenses rather than optional add-ons.

The next category, “Wants,” covers the fun parts of life: movies, weekend getaways, a new gadget. Meera didn’t try to eliminate them, but she capped this spending at 30 per cent of her income. That way she could still enjoy life without compromising her financial goals. Advisers often say that cutting wants slightly is one of the easiest ways to free up resources for investing without feeling deprived.

It is the “Savings and Investments” segment that acts as the growth engine. For Meera, this 20 per cent became sacred. She began a systematic investment plan (SIP) into a diversified equity mutual fund for her long-term goals, such as a future home and retirement. She also put part of it into fixed deposits for near-term needs. The FDs gave her capital preservation and liquidity, while mutual funds offered the potential to beat



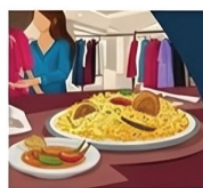
50% NEEDS



Rent
Apartment
Utility bills



30% WANTS



20% SAVINGS & DEBT DEBT REPAYMENT



inflation and build wealth over time. If she felt underinsured, she could use a small portion of this bucket to buy additional health or critical illness coverage, but only after her basic protection was in place.

Before adopting the rule, Meera often found herself withdrawing from her investments early or adding debt when unexpected bills arrived. Now, with insurance in place and a portion of her income going systematically into FDs and mutual funds, she sleeps better. She knows emergencies are covered, growth is happening and she is also enjoying life.

Financial planners recommend automating SIPs and fixed deposit contributions right after salary credit, treating them like bills. They also advise reviewing insurance, FD ladders and mutual fund portfolios once a year. As incomes rise, stepping up the 20 per cent savings bucket to 25 or 30 per cent can accelerate wealth creation. The beauty of the 50-30-20 rule is its simplicity: even if you don’t understand the stock market, you can understand percentages. By combining mutual funds for growth, fixed deposits for stability and insurance for safety, ordinary earners can

transform sporadic savings into a systematic wealth-building plan.

The 50-30-20 rule offers more than just numbers. It creates a habit of protecting essentials, balancing lifestyle and investing consistently. For young earners like Meera, it’s a stepping stone to long-term security. For older earners, it can be adapted to shift more into conservative funds or deposits. The principle stays the same but the products and risk levels adjust with life stage.

By following this simple framework with products Indians already know — mutual funds, fixed deposits and insurance — households can protect their present lifestyle while systematically building a secure future.

Disclaimer: Please note that the names used in this article are entirely imaginary and meant for illustrative purposes only. Any resemblance to actual persons, living or dead, is purely coincidental and not intentional.

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Keval Nivesh Intermediaries LLP, Shop No. 11, Godavari CHS, Ram Nagar, Shiv Mandir Cross Road, Dombivli East, Maharashtra - 421201.

www.kevalniveshv.com

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“SILVER’S SHINING MOMENT - AND HOW MUTUAL FUNDS LET YOU BENEFIT WITHOUT THE HASSLE”

From Nivesh Chintan Desk.

One of our acquaintances in Thane, a self-employed professional, has always been fascinated by precious metals. He recently read about the surge in industrial demand for silver — especially for electric vehicles and solar panels — and wondered how to participate without dealing with coins or bars. “I don’t want lockers, purity checks or resale hassles. Isn’t there a smarter way?” he asked.

That question is increasingly common among retail investors. Silver is catching the eye not just as jewellery but as a commodity tied to the world’s green transition. Prices have shown momentum, and some analysts think the next year could see silver sparkle further thanks to supply constraints and rising industrial use.

Why Silver Looks Bright

- **Industrial Tailwind:** Growing demand from EV batteries, electronics and renewable energy.
- **Hedge Factor:** Like gold, silver can help shield against inflation and currency depreciation.
- **Global Supply Issues:** Mining growth is slow; geopolitical disruptions can pinch supply.

Yet silver is also notoriously volatile. A sudden slowdown in manufacturing or a stronger US dollar can send prices down just as quickly as they rise.

The Fund-of-Funds Route

To solve the storage and volatility worries, our Thane acquaintance explored **Silver Fund-of-Funds (FoF)** offered by Indian mutual fund houses. These FoFs invest in underlying Silver ETFs, which in turn hold physical silver on behalf of investors.

By buying FoF units through his existing mutual fund account, he achieved:



- **Zero Storage Hassle:** The fund handles purity, custody and insurance.
- **Regulatory Oversight:** FoFs are governed by SEBI’s mutual fund rules.
- **Liquidity:** He can buy or redeem units at NAV like any other fund.
- **SIP Convenience:** Even small monthly amounts can be invested automatically.

In short, he gained exposure to silver’s potential upside without lockers or bullion dealers — and could still track his portfolio in the same app as his equity and debt funds.

Balancing Act

Financial planners generally suggest limiting commodity exposure (including silver) to about 5–10% of a portfolio, with the rest in diversified equity and debt funds for long-term goals. That’s exactly what our acquaintance did: a modest monthly SIP into a Silver FoF alongside his existing balanced advantage fund SIPs. “Now I get silver’s sparkle and mutual funds’ safety in one plan,” he said with relief.

Bottom Line

Silver may indeed shine in the coming year, but investing via **mutual fund FoFs** gives ordinary investors a practical, transparent and regulated way to participate — without the headaches of storing and selling physical metal. Combined with a solid core portfolio of diversified mutual funds, it’s a way to mix excitement with stability.

Disclaimer: The example above is purely illustrative. Any resemblance to actual persons is coincidental. This article is not investment advice; please consult a qualified adviser before investing.

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WHEN THE RUPEE FALLS: HOW GLOBAL SHOCKS PINCH LOCAL WALLETS

One of our acquaintances in Thane — let's call her Anita — recently checked her phone and flinched. Her son's U.S. university fees, already calculated earlier in the year, just got more expensive. The rupee, which hovered around ₹77 to a dollar a few years ago, has now crossed ₹88.09. That shift alone has added tens of thousands of rupees more to her annual budget — even though the college itself hasn't changed its fees.

This isn't just about foreign tuition. For many Indian households, the rupee's slide quietly reshapes grocery bills, utility costs, and long-term financial plans. Let's unpack what's happening.

What's Driving the Weakening Rupee

- **Strong Dollar & Fed Moves:** Even though the U.S. recently cut interest rates by 25 basis points, investor sentiment remains cautious. Strong U.S. Treasury yields and slow growth indicators mean money still flows into the dollar. (Reuters)
- **Trade & Tariff Pressures:** Newer U.S. tariffs on Indian exports, plus foreign fund outflows, are denting demand for rupees and increasing demand for dollars. (ETBFSI.com)
- **Import Costs, Especially Oil & Electronics:** Most energy, high-tech components, and many medicines are imported. When the rupee weakens, these become costlier, and the effect shows up in everyday bills.

How It Impacts Your Wallet

- **Tuition & Education Abroad:** Like Anita, any foreign currency cost (tuition, accommodation, exam fees) becomes significantly more expensive. A semester that cost ₹3 lakh earlier might now cost much more.
- **Fuel & Gas Prices:** With oil priced in dollars, the cost of petrol, diesel, and cooking gas increases. Transport costs (both public & private) rise, pushing food and item delivery costs higher.



- **Electronics & Appliances:** Phones, laptops, imported parts — all get pricier. Even those items made locally often rely on imported components.
- **Medicine & Healthcare Costs:** Many medicines use imported raw materials. A weak rupee often leads to higher drug prices or reduced margins for producers.

What You Can Do to Cushion the Blow

- **Plan Foreign Expenses Early:** If you anticipate tuition or any dollar / foreign currency costs, consider purchasing some beforehand or using instruments like FCNR deposits.
- **Diversify Investment Exposure:** Try mutual funds or international funds that have overseas exposure. Some portion of your portfolio in foreign funds can act as a hedge if rupee weakness continues.
- **Spend Smart:** Delay large discretionary purchases imported from abroad. Budget more for fuel and electricity. Shop for essentials locally.
- **Monitor & Adjust Budgets:** Revisit your household budget; increase the buffer for inflation. Perhaps reduce non-essential spends temporarily until things stabilise.

A Silver Lining & Looking Ahead

Exporters are among the few beneficiaries of a weaker rupee — the value of every dollar they earn converts into more rupees, helping their margins in some cases. Also, with U.S. rate easing possibly on the horizon and oil prices showing signs of moderation, there is hope of some relief. (Reuters)

However, many analysts expect the rupee to continue fluctuating in the **87.50–88.50** range with a slight downward bias. Unless trade tensions ease or foreign investment flows significantly pick up, pressure on the rupee may persist. (Reuters)

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- “Rupee ends choppy week on a quiet note, slight downward bias may persist” — *Reuters*
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SIPS AND MARKET DIPS: THE DISCIPLINED INVESTOR'S BLUEPRINT USING DIVERSIFIED EQUITY FUNDS FOR WEALTH CREATION AMID VOLATILITY

As equity markets linger in a flat, sideways pattern for over a year, and the possibility of another correction looms, many investors remain uncertain about the right path forward. However, for disciplined savers focused exclusively on diversified equity funds, these challenging times present a prime opportunity to build significant long-term wealth. By combining the steady power of systematic investment plans (SIPs) with prudent lump sum investments during every market fall, investors can skillfully harness volatility to their advantage.

Diversified Equity Funds: A Smart Way to Balance Growth and Risk

Diversified equity funds invest across multiple sectors, industries, and market capitalizations, including large, mid, and small-cap stocks. This wide-reaching approach reduces risk while aiming for robust capital appreciation, offering investors exposure to a broad market spectrum rather than concentration in a single sector or stock. Professional fund managers continuously adjust holdings to capture growth opportunities while cushioning the impact of market swings.

Unlike sector-focused or thematic funds, diversified equity funds enhance protection by spreading investments widely. Poor performance in one area is balanced by gains elsewhere, making these funds ideal for investors seeking long-term capital growth with moderate risk tolerance. Holding stocks across many industries and market sizes smooths volatility and provides resilience even in uncertain or range-bound markets.

SIPs: Discipline That Builds Wealth One Step at a Time

Systematic Investment Plans in diversified equity funds offer investors a structured, disciplined method to invest over time. By contributing fixed amounts regularly, investors benefit from rupee cost averaging—purchasing more units when prices are low and fewer when prices are high. This strategy reduces the average cost per unit and limits the risk of mistiming the market.

SIPs help investors remove the emotional burden of market timing and ensure disciplined investments even in volatile or flat market phases.

The consistent accumulation of units combined with the compounding of returns can generate exponential wealth over years, aligning perfectly with financial goals such as retirement or children's education. Especially in range-bound markets, SIPs enable investors to exploit every minor dip and rally to build a steadily growing corpus.

Lump Sum Investments: Seizing Opportunity in Market Corrections

While SIPs form the foundation, savvy investors boost gains by investing lump sums during sharp corrections in diversified equity funds. This opportunistic action accelerates capital growth by acquiring significantly more units at depressed prices, boosting the portfolio's potential recovery and compounding effects.

Market falls can be unsettling, but investing lump sums during these times converts fear into opportunity. Historical evidence shows that investors who consistently invest lumpsums in downturns outperform those who hesitate or stop investing altogether. The symbiosis of steady SIPs paired with opportunistic lump sum purchases creates a powerful engine for wealth creation, especially in volatile or flat markets.

Exclusively Diversified Equity Funds: Why This Focus Matters

Concentrating investments solely on diversified equity funds ensures broad market exposure with reduced sector-specific risks. These funds offer pure equity growth potential, suited for investors willing to accept market volatility in exchange for higher returns over the long term.

Diversified funds provide exposure across sectors and market capitalizations with professional fund management, smoothing the ride through market cycles compared to sector or thematic funds. Tax advantages and long-term capital gains benefits further encourage disciplined holding.



The Winning Strategy for the Coming Year

In uncertain, range-bound, or correcting markets, staying invested exclusively in diversified equity funds with regular SIPs and strategic lump sum investments is a proven formula for long-term success. This disciplined approach tempers market volatility, smooths emotional decision-making, and steadily accumulates wealth, turning market upheaval into opportunity.

As the next year unfolds—whether continuing sideways movement or facing another correction—the winning approach remains clear: stay the course with SIPs in diversified equity funds, invest lumpsums confidently during every dip, and let patience turn market volatility into sustained prosperity.

OUR SERVICES



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Company Fixed Deposits



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☎ salessupport@kevalniveshv.com ☎ www.kevalniveshv.com
☎ 91527 29411 / 91527 29501