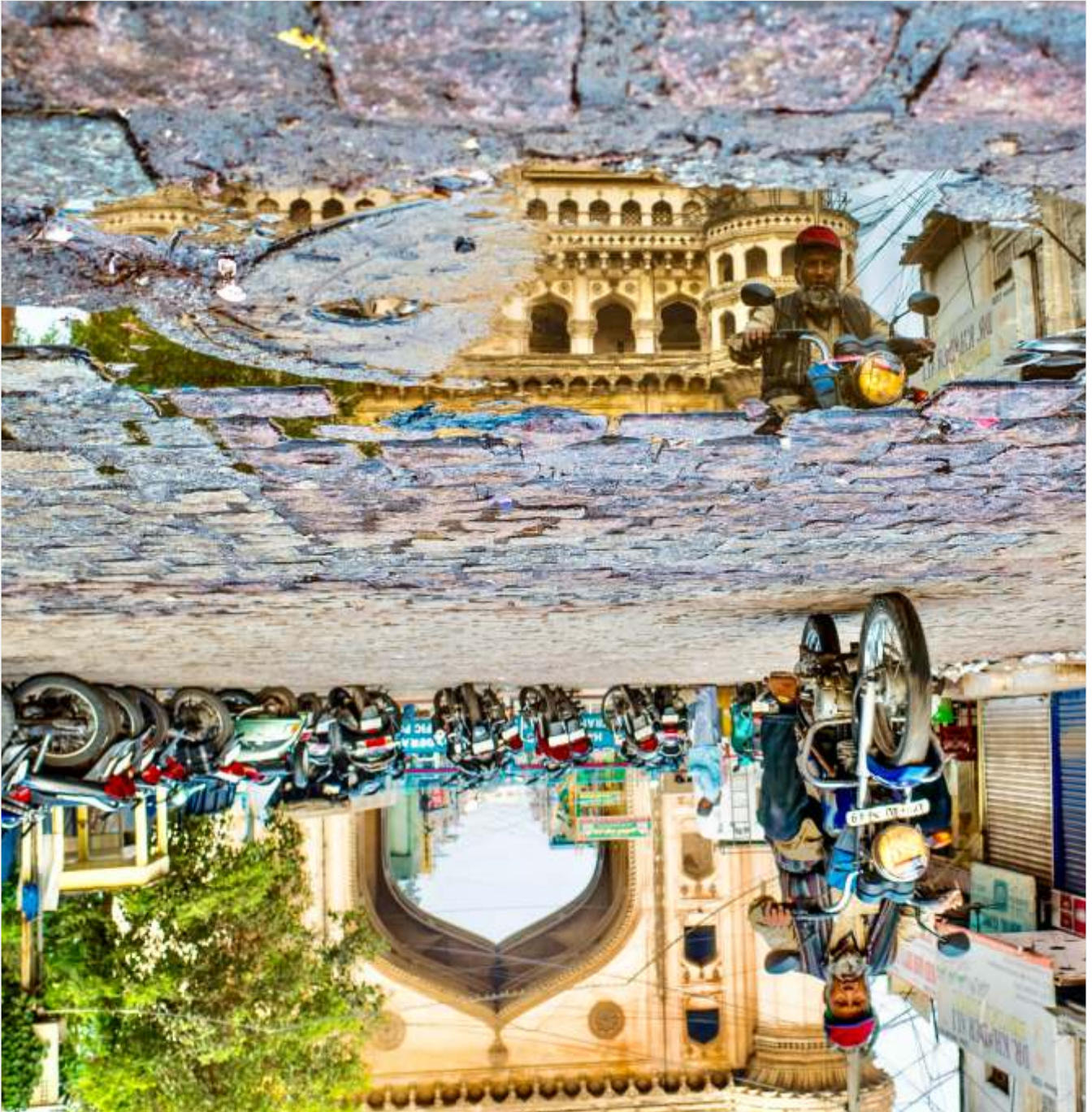


Rotary Club of Secunderabad Sunrise . India

June 2023



Dist. Gov. : Rtn. Rajasekhar Reddy Talla | President : Rtn. Rajhans Banka | Secretary : Rtn. Ranjay Goel | Editor : Rajesh Pamnani

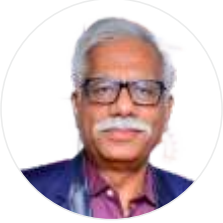




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Rtn. Sandip Gupta



Membership
Rtn. Sanjay Kabra



Youth Services
Rtn. Praveen Sharma



Public Image
Rtn. Rajesh Pamnani



Community Service Projects
Rtn. Praveen Lunawath

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Cover Page

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EDITOR'S NOTE



As the Rotary year comes to an end in June every year...it is also time for change of guards.

This is the end of my 3rd year as Editor of the Newsletter,
I feel that it may be time to introduce some new blood into the post.

I will be around one night shortly to get that blood.(..No garlic please.)

It took a lot of thought and head scratching as regards to my position as Newsletter editor.

I still have the splinters to prove it in my hands.

As indicated in the February issue, I am willing to continue until the new editor is found.

However, there are things I would like to do in the coming years that would make continuation difficult.

A sincere thanks to all the supporting editors without whose help and support it would not have been possible....Seema Jain, Rituu Guptha, Mamta Jhavar, Kanak Kabra, Beena Ramnarayan, & Lopa Mehta .

Rtn. Rajesh Pamnani
Editor (2022-2023).
+91 9849013175

Our Editors (2022-2023)



Ann Seema Jain

W/o Rtn. Lokesh Jain

Qualification Mcom from Rajasthan university
& Home maker.

Ann Mamta Jhawar

W/o Rtn. Sandeep Jhawar

Qualification B.com Hons in Accountancy from
Kolkata University, but that was not an end to my
learning, I aspire to learn something new
everyday.



Ann Ritu Gupta

W/o Rtn. Samir Gupta

BA degree and Masters in Computers, I have
kept myself engaged professionally in our
consultancy firm for foreign education -
providing solutions to students for education
abroad.

Ann Beena Ramnarayan

W/o Rtn. Kappana Ramnarayan

Graduation in commerce from SV University.

I worked with a corporate for a while and had to
give up my career to be a full time mom.



Ann Kanak Kabra

W/o Rtn. Sanjay Kabra

Qualified Company Secretary, Sujok therapist,
certified Angel Practitioner Executive Director
(finance, HR and legal compliances) in Avishkar
Industries Private Limited.

Ann Lopa Mehta

W/o Rtn. Vikram Mehta

I am an educator by profession and a people's
person by heart. I enjoy my work and make sure
to do my best each time.



Making Rotary's public image a priority

As a Rotary public image advocate, you help others understand who we are and how we make a difference. Publicizing your club's efforts and sharing the impact you make helps attract members, volunteers, and donors. Thank you for making public image a priority and strengthening Rotary's brand.

New resources on the Brand Center

The Brand Center is continually updated with new materials to help you promote your club! You'll find tips on raising awareness of Rotary, ready-made print and digital ads, images, videos, audio clips, templates to download, and more. These resources allow you to create messages that show your community that Rotary members are people of action making a difference.

Some exciting recent additions include:

- Three instructional videos that lead you through creating your club logo, People of Action ads, and your club brochure
- Hundreds of new photos showing people of action
- Updated graphics for Rotary Youth Exchange and Rotary Youth Leadership Awards

Visit the Brand Center

Brand story

For more than 100 years, Rotary has united leaders who are committed to using their expertise to improve communities. While we've made a significant difference around the world, many people still don't fully understand who we are and what makes us unique. It's important that we tell our story in ways that help people everywhere understand what Rotary does, how we're different, and why our work matters.

Create powerful messages

People's perception of Rotary comes from their experiences with our clubs and programs, along with the stories we tell and the images we share. Compelling, consistent brand communications — together with a great experience — can strengthen our brand and help us engage and attract more members, participants, donors, and partners.



COMMUNICATION GUIDE

Tips and examples for effective messaging,
inspired by Rotary's Action Plan.

WELCOME!

This guide will help you create communications that effectively promote your club's good work, attract new participants and partners, inspire donors, and motivate volunteers. The tips and examples will help your club and Rotary be stronger and more influential as we:

- Increase our impact
- Expand our reach
- Enhance participant engagement
- Increase our ability to adapt

Whenever you communicate with people — whether you're posting on social media, inviting community members to join you in a service project, or speaking at an event — you have an opportunity to increase awareness of Rotary and what we do.

IMPACT

REACH

ENGAGEMENT

ADAPT

6 TIPS FOR MORE POWERFUL COMMUNICATIONS

1. Consider your audience. You have great stories to tell, but it's important to adapt them to the people you're speaking to. What do these people care about? How is Rotary relevant to them or to that issue?
2. Be inclusive. You want people to imagine themselves in Rotary and understand that Rotary is accessible to everyone. Use words like "members and participants" rather than "Rotarians." Ask yourself: Is your message welcoming? Does it demonstrate how Rotary actively seeks the perspectives and talents of people with different life experiences? Does it show that there are many ways to get involved?
3. Be specific. Use compelling facts and clear examples of how your club has made a difference. This will make your communications more immediate, authentic, and relevant, which in turn will invite your audience to be part of that experience.
4. Avoid acronyms and abbreviations. People who aren't part of Rotary often don't understand our structure or the terms and processes we use. Avoiding insider language will make your communications more relatable and inclusive. One way to check: Ask someone outside your club to review your message. Is it clear and easy to understand?
5. Include a call to action. Think about what you want your audience to remember or respond to. What do you want people to do next?
6. Demonstrate your impact. Help people understand how your club's activities support stronger communities and create a better world. Incorporate testimonials from community members, partners, and others who have worked alongside your club to make a difference.



LET'S GET TO WORK!

Here are some examples of effective communications to give you inspiration, encouragement, and direction. You can use these tips to show what Rotary's about and build momentum for all we do.

INCORPORATE FACTS OR STATISTICS.

This will help people understand how we're increasing our impact and bringing about measurable change.

We're part of a regional environmental effort by Rotary clubs to save monarch butterflies from extinction. **A key threat is the loss of breeding habitat across the United States. The clubs are working with hundreds of schools, companies, and agencies to plant and protect pollinator gardens along the butterflies' migration route. Our goal is to increase the monarch breeding habitat by 2% each year. It's just one way that Rotary clubs are working together and with partners to make an impact.**

People in [COMMUNITY] **had to walk three miles to collect water.** Our Rotary club met with residents and learned that this **was contributing to low school attendance rates for girls, who were primarily responsible for collecting water** for their families. **Rates of waterborne illness were also high.** We worked with community members, local health leaders, and a nongovernmental organization to identify the best location and design for a well. This ensured that people had a source of clean drinking water that was easy for them to maintain. **Now girls can attend school and cases of waterborne diseases have dropped by 80%,** contributing to an overall improvement in people's health.



SHOW THAT ROTARY IS INCLUSIVE AND WELCOMING.

We expand our reach when people understand how we inspire others to act and create experiences that connect people and reinforce their commitment. Remember that even instructional details can convey that it's easy to participate.

The Rotary Club of [NAME], the Audubon Society, and the Girl Guides are planting 43 trees in City Center Park this Saturday at 10 a.m. — and **we need your help! Everyone who plants a tree will get a tree-shaped cookie from the Park Bakery.** The park is easily accessible by public transportation, and there is free parking at the garage on Ninth Street. **Bring your family, meet your neighbors, and make our community greener for generations to come.**

Rotary is a global network of 1.4 million neighbors, friends, leaders, and problem-solvers who see a world where people unite and take action to create lasting change — across the globe, in our communities, and in ourselves. **We know that when we bring together people of different backgrounds, we think of better ideas and more effective ways of serving our community and the world. We constantly learn from our conversations, and we're committed to creating a welcoming, accepting, and inclusive environment for all.**

INVITE NEW ORGANIZATIONS TO WORK WITH YOU.

Community partners have helped us do a lot of good in [LOCATION]. **We've worked with the school district to offer tutoring programs and with the city conservation department to plant trees. We know that we can do more good when we join with partners that bring new perspectives, talents, and ideas. If your organization hasn't worked with Rotary in the past, let's start a conversation. We're always ready to collaborate with people and organizations that want to create lasting change.**



DEI

SHOW THAT ROTARY OFFERS MEANINGFUL EXPERIENCES FOR MEMBERS AND PARTICIPANTS WHILE MAKING AN IMPACT IN THE COMMUNITY.

That's how people will know that we make the needs and growth of our participants a priority — and that's why they'll join us and stay with us.

We help create the next generation of leaders — and we know there are many paths to leadership. Applications are now open for the Rotary Club of [NAME]'s scholarship. We're awarding \$10,000 to a student from our community to use toward college or an accredited educational or career training opportunity. **"Enrolling in college was a goal for me and my family," says [SCHOLARSHIP RECIPIENT]. "With a Rotary club scholarship, I can show the world how much I have to offer."**

Mark your calendars: The Rotary Club of [NAME]'s annual walkathon is here! It's not only a fun way to take part in a community event — every dollar we raise **supports after-school programs that children love and parents depend upon.** Help [CLUB NAME] make our community happier, healthier, and stronger.



DEMONSTRATE THAT YOUR CLUB IS LISTENING TO COMMUNITY MEMBERS AND ADAPTING QUICKLY TO A CHANGING WORLD.

Emphasize how we're being innovative and inviting new perspectives so that we can respond to critical needs. Convey that even in challenging times, we remain hopeful.

What would make our city an extraordinary place for all children to grow up? **The Rotary Club of [NAME] invites people to explore this question in a discussion at [MEETING PLACE] on [DATE AND TIME]. "Everyone has something they can bring to this conversation," says [ROTARY SPOKESPERSON]. "Your voice and perspective can help local Rotary clubs and our community partners understand how we can increase opportunities for kids to learn and thrive." Join us for a collaborative dialogue and discover how your voice can make a difference.**

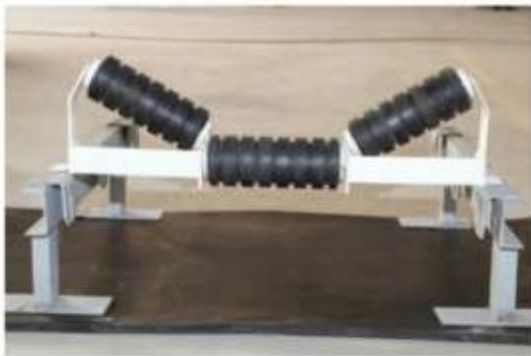
As people of action, Rotary members from [GEOGRAPHIC REGION] are working with [LOCAL CIVIL RIGHTS ORGANIZATION] to teach community members how to respond effectively when they witness discrimination or harassment. In this free workshop, you'll learn how to intervene safely when you see someone being bullied, threatened, or intimidated. Be someone who takes action when necessary!

DESCRIBE HOW WE'RE MAKING EXPERIENCES MORE ACCESSIBLE.

As community members involved in business, education, hospitality, health care, and many other fields, we at the Rotary Club of [NAME] understand the importance of being flexible and innovative. **We're now holding more meetings and events online, which means more opportunities to hear from global experts on topics such as health, finance, conservation, and social issues. If you're looking for meaningful conversation in a convenient format or seeking other opportunities to participate, contact [NAME] at [CONTACT INFORMATION].**



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June – Rotary Fellowship

Rotary Fellowships Month, Rotary clubs indulge in fellowship activities, thanks giving and like.

- Inter Club Meetings
- Circulate 'Rotary Fellowship' literature
- Promote RFE – Invite Speakers to share their experiences



July – New Leadership Month

Start of new Rotary officers' year of service.

- Tree Plantation
- Reduce, Re-Use, Re-Cycle Waste

BIRTHDAYS & WEDDING ANNIVERSARIES - JULY



BIRTHDAY

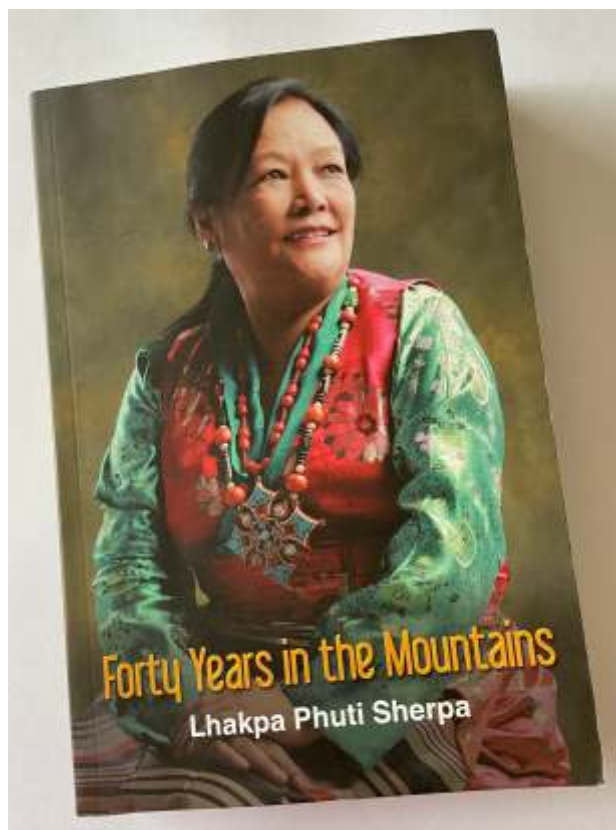
02/07- Rtn. Vijay Rathi
05/07- Rtn. Anil Ratan Goyal
Ann. Preeti Sharma
09/07- Ann. Swati Ladia
12/07- Rtn. Sudhir Agarwal
17/07- Rtn. Shyam Gupta
Rtn. Pawan Tiberwala
27/07- Ann. Usha Gupta
28/07- Rtn. Sanjay Kabra
30/07- Rtn. Ravi Ladia

ANNIVERSARY

01/07- Rtn. Narender & Ashu Gauri
05/07- Rtn. Sanjay & Kanchan Dolwani
08/07- Rtn. Raj Hans & Anita Banka
13/07- Rtn. Vineet Kumar & Sanju Giria

Dialysis centre





A recent meeting with a fellow ITHF member in Nepal.

Rtn. Lhakpa Phuti Sherpa in Kathmandu hosted me for a day and took me some interesting places around the valley.

Though I have been to Kathmandu earlier but this trip opened a new insight to the historical places and specifically to the mountaineering aspects of the Sherpa community.

She presented me also a copy of her book on 'Forty years in the Mountains' which describes her struggle in making Mountaineering an subject and then into a full fledged university in Nepal.

(Pic Me, Lhakpa & Tasanga Ilemu Sherpa**

** *Pasang Lhamu Sherpa Nepal's nominee for Nat Geo Adventurer of the Year.*

<https://express.adobe.com/page/8Ar83/>



ITHF The International Travel & Hosting Fellowship is one of the largest fellowships in Rotary

The mission of ITHF is to stimulate and facilitate connections and cultural sharing throughout the Rotary world by contact, hosting, visiting, and travel.

More information at <https://www.ithf.org/>

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Rotary President-elect R. Gordon R. McNally revealed the 2023-24 presidential theme, Create Hope in the World, today:

“The goal is to restore hope — to help the world heal from destructive conflicts and, in turn, to help us achieve lasting change for ourselves.”



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in the WORLD**



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A Note on the Dialysis Centre



Rotary Club of Secunderabad Sunrise/ RSS Trust were started about 20 years back with the main motto of community service and the club has spent amount running into crores in the areas of Health and Education. Some of the major activities undertaken by the club which are worth mentioning are construction of toilets, gifting school benches, installing RO plants, donating valuable Medical equipments, providing Ambulance Service, donating Vans etc. CSR funds have been the backbone for most of the projects executed by Rotary Club of Secunderabad Sunrise (RCSS / RSS Trust .

As you are aware the need for the Dialysis is growing exponentially in our country and the cost of Dialysis is prohibitively expensive at Private Hospitals. A majority of lower and midde income groups cannot afford to get Dialysis done at these prices.

Rotary Club of Secunderabad Sunrise / RSS Trust has tied up with Bhagwan Mahavir Jain Relief Foundation Trust (BMJRF Trust) to set up a modern Dialysis Centre at Qutbullapur (near Suchitra Circle), Secunderabad.

Bhagwan Mahavir Dialysis Centres which have been established across the city have been doing yeomen service to the community in the area of Dialysis by providing quality Dialysis and at an affordable price of Rs.300 per dialysis against the prevailing price of around Rs.2000.

RCSS/RSS Trust and BMJRF Trust have done a survey and found that lot of dialysis patients are around Suchitra, Quthbullapur, Bowenpally, Kompally, Medchal areas and there is no dialysis centre which charges subsidized rates. Hence this location at Quthbullapur (near Suchitra Circle) was selected.

The Dialysis Centre was started with 12 beds about an year back and around 5000 dialysis have been successfully completed.

The total project was around 2 crores and our CSR partner BHEL GE Gas Turbines Pvt Ltd had contributed about 1 crore for this project and the balance amount from internal funds of the club.

Affordable Dialysis is the need of the hour and this centre would be servicing the poor and unaffordable dialysis patients in and around Suchitra circle, Secunderabad.



Rtn. Srinivas Gumidelli

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Global investment (Stock / ETF)

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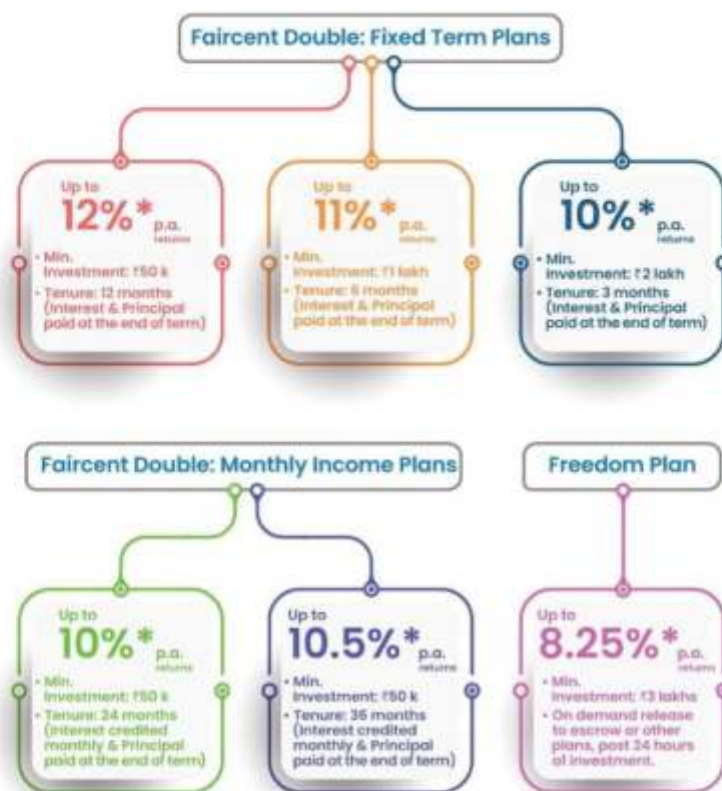
RBI Bonds /Gold Bond

Capital gain bonds

Corporate Fix deposits

Demet Account

Equity Trade



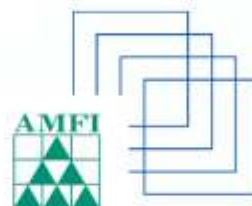
www.myfundinsights.com



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9 9 8 9 2 4 4 8 5 9



India is a country with diverse religions where the people a lot of festivals. The country celebrates each and every festival with zeal and enthusiasm.

The Indian calendar, which is the Shaka Calendar, is based on the luni-solar system and has local variation. Indian calendar follows the 12 months and 365 days rule but the names of the month are different from the English calendar. The first month of Indian calendar is known as Chaitra while the last one is called Phalguna.

3 July 2023, Monday - Buddha Purnima



Buddha's Birthday or "'Buddha Day'" is a Buddhist festival that is celebrated in most of East Asia and South Asia commemorating the birth of the Prince Siddhartha Gautama, later the Gautama Buddha, who was the founder of Buddhism.

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International Awareness Days 2023



International Awareness Days List 2023

Social Media #Hashtag Calendar

Our international awareness days list.

It includes all the fixed UN observance days and all the fixed international awareness days that could be found.

We believe every day should be special, of global interest and a few fun days.

July 2023



1 July - Canada Day (formerly Dominion Day)

On this day in 1867 the colonies of Nova Scotia, New Brunswick and Canada were united into a single Dominion called Canada, within the British Empire. The 1st July is a national holiday in Canada.

#CanadaDay #OhCanada #DominionDay



4 July - Independence Day (USA)

On this day in 1776 the United States Declaration of Independence of the thirteen British colonies from the British crown and the creation of a new country called the United States of America. The 4th of July is a national holiday in the USA.

#4thOfJuly #FourthOfJuly #IndependenceDay



11 July - World Population Day

On this day in 1987 "Five Billion Day" marked the world's population reaching five billion, today its 7.6 billion and rising fast. Since 1969 the UNFPA continues to help remove obstacles to family planning so women can exercise their reproductive rights.

#WorldPopulationDay



12 July Malala Day

On this day in 2013 Malala Yousafzai made a speech at the UN on her sixteenth birthday calling for global access to education. In 2014 Malala became the youngest Nobel Peace Prize winner.

#MalalaDay



15 July World Youth Skills Day

A day to recognize that the skills of individuals, communities and countries create a more prosperous future for us all.

#SkillsForAll #WYSD or add year #WYSD2023

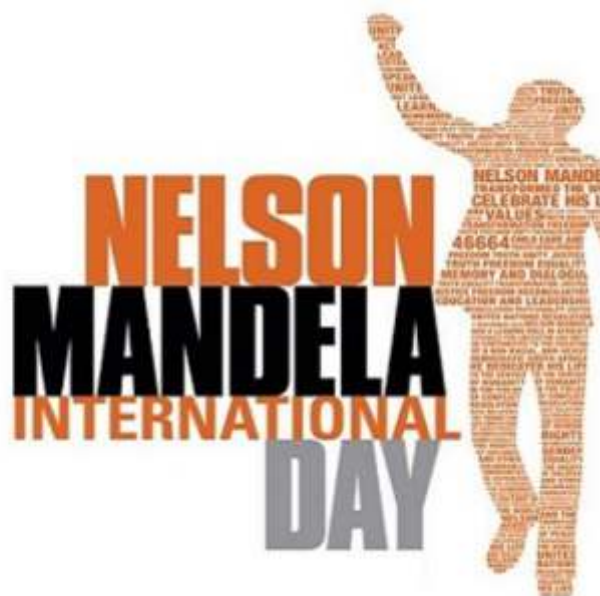


17 July World Day for International Justice / Day of International Criminal Justice / International Justice Day

A day to recognize the progress made in the international criminal justice system on the anniversary of the creation of the International Criminal Court. A day to highlight genocide in Darfur and serious crimes of violence against women.

#MakeJusticeVisible #MoreJustWorld #InternationalJusticeDay #IJD2023

18th July



18 July Nelson Mandela International Day

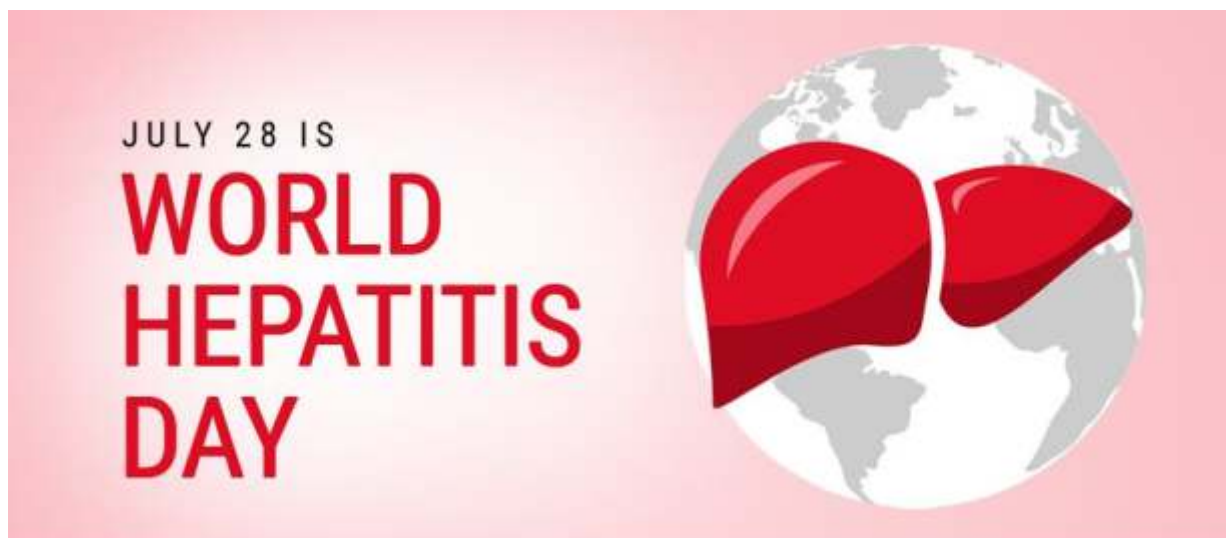
On the birthday of Nelson Mandela you are invited to devote 67 minutes of your time to help others, that's one minute for each of Mandela's 67 years of public service. Take action to inspire change!

#MandelaDay #ActionAgainstPoverty



20 July International Chess Day

A day to celebrate chess events and chess competitions around the world on the anniversary of the foundation of the International Chess Federation.
#WorldPlaysChess #InternationalChessDay #ChessDay



28 July World Hepatitis Day

The birthday of Nobel science prize winner Baruch Samuel Blumberg, who discovered the hepatitis B virus, was chosen to raise awareness and encourage the prevention, diagnosis and treatment of Hepatitis A, B, C, D and E.

#WorldHepatitisDay #ShowYourFace



29 July International Tiger Day / Global Tiger Day

A day to celebrate Tigers and to campaign for an end to wildlife crime and Tiger conservation.

#GlobalTigerDay #InternationalTigerDay



30 July International Day of Friendship

Raise awareness of the role friendship plays in promoting mutual understanding, solidarity, reconciliation and peace in many cultures.

#FriendshipDay



31 July World Ranger Day

The anniversary of the founding of the International Ranger Federation (IRF) is a day to commemorate Rangers killed or injured while on duty and to acknowledge the work Rangers do to protect the world's cultural and natural treasures.

#WorldRangerDay



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India is a country of hundreds of cultures. Every culture has its own uniqueness and history attached to it. However, one culture which has flourished of late is the millennial culture. Millennials are the young general on of this country who shall be responsible for the dawn of a new era in this country which will help India achieve its long-cherished dream of becoming a global leader. Millennials though, often have a lot of peer pressure and are often so busy aping the West that they often forget that the Indian culture is so flourished and appreciated by the Globe because of its longevity and time-tested processes. One habit often seen in the millennials as well as some other cultures is unplanned finances. When it comes to managing finances, avoiding common pitfalls is crucial. In India, where financial planning and investment choices play a significant role, making informed decisions can greatly impact one's financial well-being. In this article, we try to highlight some common financial mistakes to avoid, empowering you to take control of your financial future.

Setting Financial Goals: The first part of success is always making an appropriate plan and then working towards its successful execution. Setting clear financial goals for different life stages, such as buying a house, funding education, or retirement planning. Defining the timelines and quantify the amount required for each goal helps in planning and allocating resources effectively. Most people get too busy with their routine life aspects and start ignoring this important activity.

Neglecting Emergency Funds: One of the most common mistakes is not having an emergency fund. Life is unpredictable, and unexpected expenses can arise at any time. One must aim to save at least three to six months' worth of living expenses in an easily accessible account to handle unforeseen circumstances without disrupting the long-term financial goals. These funds should usually be saved in low risk and extremely liquid sources such as Fixed Deposit, Mutual Funds, etc.

Having Adequate Medical Insurance: India's healthcare costs are rising rapidly and as such it is becoming extremely difficult to define what "adequate" is. However, it's essential to have sufficient medical insurance coverage to protect yourself and your family from unexpected medical expenses. Choose a health insurance policy that suits your needs, considering factors like coverage, network hospitals, and claim settlement history is an extremely important activity. Those people who are working in multi-nationals and corporates have insurance coverage given by their employers. Often, these turn out to be extremely low amounts. Moreover, when employees leave these companies, they are often left exposed without medical insurance coverage.

Life Insurance: Life insurance is a very crucial element for financial protection. In India one major issue is people fail to distinguish between Insurance and Investment and often end up paying high premium for policies which are not good enough for their family's requirements. One should always consider purchasing adequate term insurance coverage to provide financial security to the family in case of any unforeseen event. Term insurance offers comprehensive coverage at affordable premiums, ensuring that the loved ones are financially protected. Hybrid policies often defeat the objective of insurance.

Avoiding Excessive Use of Credit Cards: Many surveys have found that it is easier to avoid unnecessary and reckless expenses while paying with cash as compared to paying with a credit card. While credit cards offer convenience and rewards, it's important to use them responsibly. One should always avoid accumulating high-interest credit card debt by paying off the balance in full each month. Setting a budget for credit card expenses and avoiding unnecessary purchases is equally important. The credit cards should be used for essential expenses and emergencies, keeping in mind the repayment capacity. People often end up having a credit card bill which is higher than their in-hand salaries.

Tracking Expenses and Budgeting: Budgeting is the process of creating a plan for how you will allocate your income and expenses. Tracking your expenses by categorizing them into essentials (such as rent, groceries, and bills) and discretionary spending (such as entertainment and dining out) is a very important activity. One should maintain some details of their inflow and outflows which can enable them to identify areas where they can save and cut back on unnecessary expenses.

Understanding Credit Score and its Importance: Your credit score is a numerical representation of your creditworthiness. It plays a crucial role when applying for loans, credit cards, or other financial products. Maintain a good credit score by paying your bills and EMIs on time, keeping your credit utilization ratio low, and regularly reviewing your credit report for any discrepancies. A higher credit score improves your chances of accessing credit facilities and obtaining better loan terms for any opportune investments.

Debt Traps: Taking on debt for luxury items, such as expensive gadgets, fast cars or vacations, can strain your finances. It's advisable to avoid unnecessary debt and prioritize your financial goals. Save and plan for luxury purchases instead of relying on debt, as it helps us to maintain financial stability and avoid excessive interest costs.

Paying off the Right Debts: Prioritize paying off high-interest debts first, such as credit card debts or personal loans. These debts tend to have higher interest rates, and paying them off sooner can save you significant interest costs over time. Make minimum payments on other lower-interest debts (like car loan, home loan, etc) while focusing on clearing high-interest debts.

Neglecting Retirement Planning: Delaying or neglecting retirement planning is a mistake that many people make. Start investing early in retirement plans like Employee Provident Fund (EPF), Public Provident Fund (PPF), National Pension Scheme (NPS), or Individual Retirement Accounts (IRAs). The power of compounding works best when you start saving for retirement as soon as possible.

Investment in SIPs (Systematic Investment Plans): Harshad Mehta once famously said, “India par paisa lagao, India ka time aa gaya hai.” (Put your money on India, India’s time has come.) Growth of India’s stock market over last few decades have really proven this statement correct. One should always consider investing in mutual funds through Systematic Investment Plans (SIPs). SIPs allow us to invest small amounts regularly, reducing the impact of market volatility. It helps in disciplined investing and takes advantage of the power of compounding.

All eggs in the same basket: Investing all your money in a single asset class or failing to diversify your investment portfolio is risky. Spread your investments across various asset classes such as stocks, bonds, mutual funds, real estate, and fixed deposits. Diversification helps mitigate risks and maximize potential returns.

Making a Will: Creating a legally valid, registered will is essential to ensure smooth and fair distribution of assets among the loved ones. In the absence of a will, families often end up disputing the distribution or often end up losing ownership of asset due to lack of succession planning.

Informing your family: One must maintain a comprehensive record of their assets, including property, investments, bank accounts, and insurance policies. Share these details with the family members or a trusted individual at least once every year, making it easier for them to handle the affairs in case of any unforeseen circumstances.

By avoiding these common financial mistakes and adopting smart strategies, you can build a solid foundation for your financial future in India. Take the time to educate yourself, seek professional guidance when needed, and make informed decisions. Remember, a proactive and disciplined approach to your finances can lead to long-term financial security and peace of mind.



By CA Ravi Ladia

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