



7 secrets

only successful
investors know



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Secret #1

Past returns do not mean good future returns

Don't choose which fund to invest in
solely based on its past returns.
Always value consistent performance
more than recent high returns.



Secret #2

Lower NAV is not always better

Choose good mutual funds based on important factors like AUM, and consistency of past returns consistency and more.



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Secret #3

Investment value can go down but that's okay

Don't panic or fall for the hype. If you're in doubt, research the market conditions carefully or contact a mutual fund advisor.

Secret #4

Timing the market is hard, keep investing

It is nearly impossible to say with certainty if the markets are high or low. Opting for investing in mutual funds regularly via SIP or STP is your best bet



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Secret #5

Pay attention to returns, not expense ratio

If two mutual funds from the same category are compared, and one has consistently given higher returns, you should invest in it without paying much attention to the expense ratio.

Secret #6

ELSS is one of the best ways to save tax

With the lowest lock-in period of 3 years, ELSS let you save tax under section 80C. They have also offered some of the highest returns amongst all tax savings options.

Secret #7

Keeping money in the bank is like losing it

Savings bank accounts are giving interest of around 3.5%. Alternatively, liquid funds can be considered as they are giving interest of about 6% these days and are extremely low-risk.



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