

Introduction to Tankrich MFD



About us

Founders

Focus



Tankrich

Tankrich-MF

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About Us

At Tankrich, we blend transparency, ethical advice, and system-driven investing to help you grow wealth with confidence. No hidden agendas, no hype—just honest guidance backed by robust processes and a deep respect for your goals. We treat your money like it's our own.



VINEET BOTHRA HUF

ARN-331582

Vivek Bothra 15+ years of experience
As equity investor educating retail investors from 2011 through Tankrich
Top 50 small cap investor by India business magazine
10K+ active readership across social channels

MBA (Gold Medalist, CFA (US -Level2)
Chief investment strategist

Vineet Bothra

Credit / Debt specialist
10+ years at credit desk in one of the top 10 banks in india
50+ crore AUM originated in Credit space
Chartered Accountant
Chief of operations



Tankrich
MFD

We treat your money like it's our own.



Goal-based planning
that maps each investment to progress milestones



Research-backed fund curation
using data-driven frameworks



Ethical & transparent advice
no hidden agendas, no hype



100 % digital onboarding
→ invest in minutes

We are builders and love markets

250+ articles on
www.tankrich.com.au



Gold Wealth
Maximiser

Gold System

Internet Companies Trading Indicator



Multiple Trading
Indicators

AI personal finance
coach

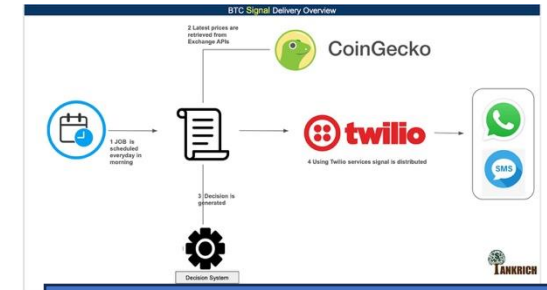


My Wealth Buddy Australia

By MMB Technologies Pty Ltd &

Your Panda AI buddy giving you no nonsense wealth building hacks!
created by folks at www.tankrich.com.au

.....and many more



BTC WA Service

Mutual Fund Investing 101
1 course to know it all



**Hindi : Mutual
Investing in India
101**

MF Course



Bitcoin Wealth
Building System

BTC System

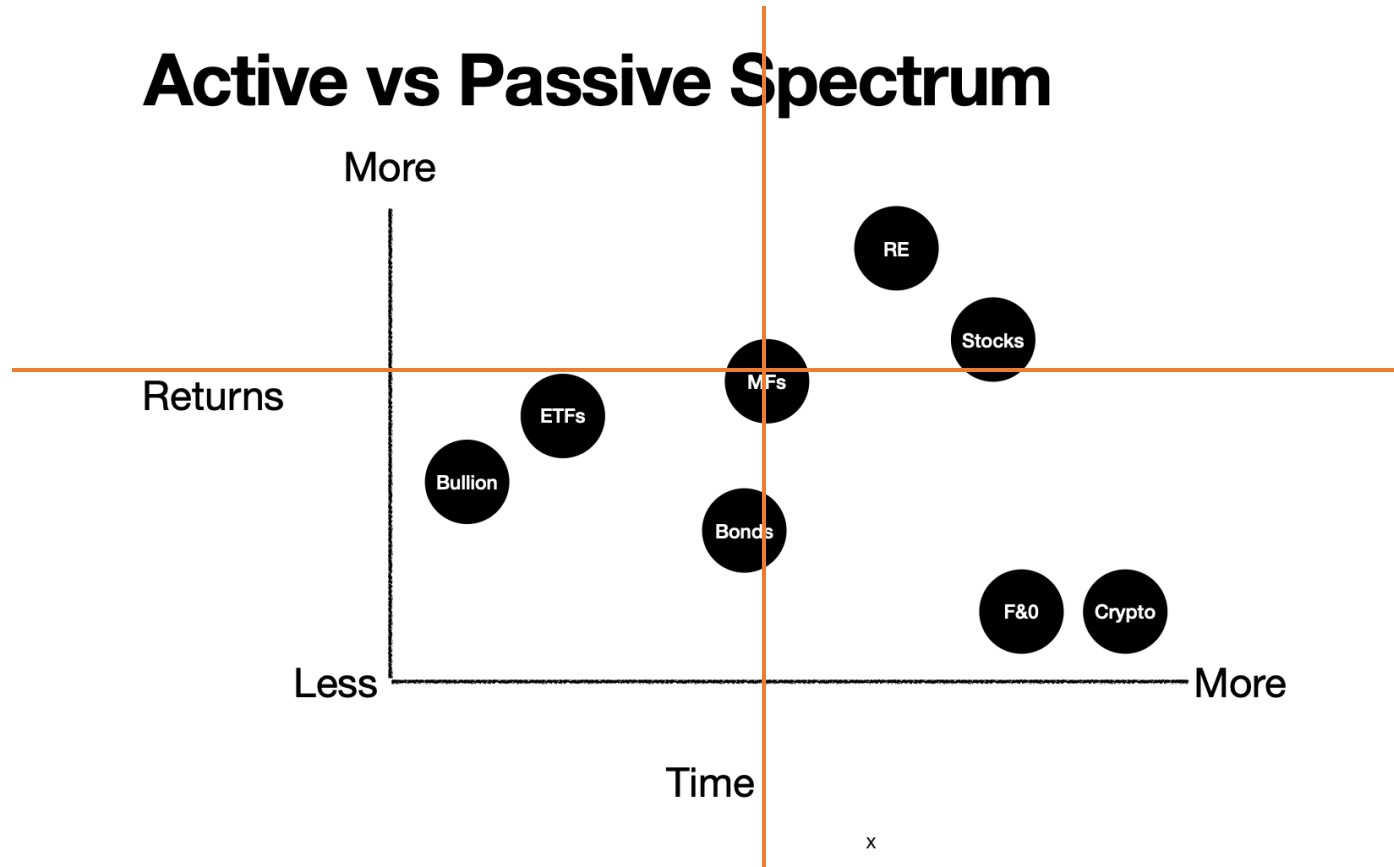
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Why Mutual Funds

The good

- Tax efficient structure
- Best of both worlds on Time and Return Scale
- Liquidity
- Regulated entities

Active vs Passive Spectrum



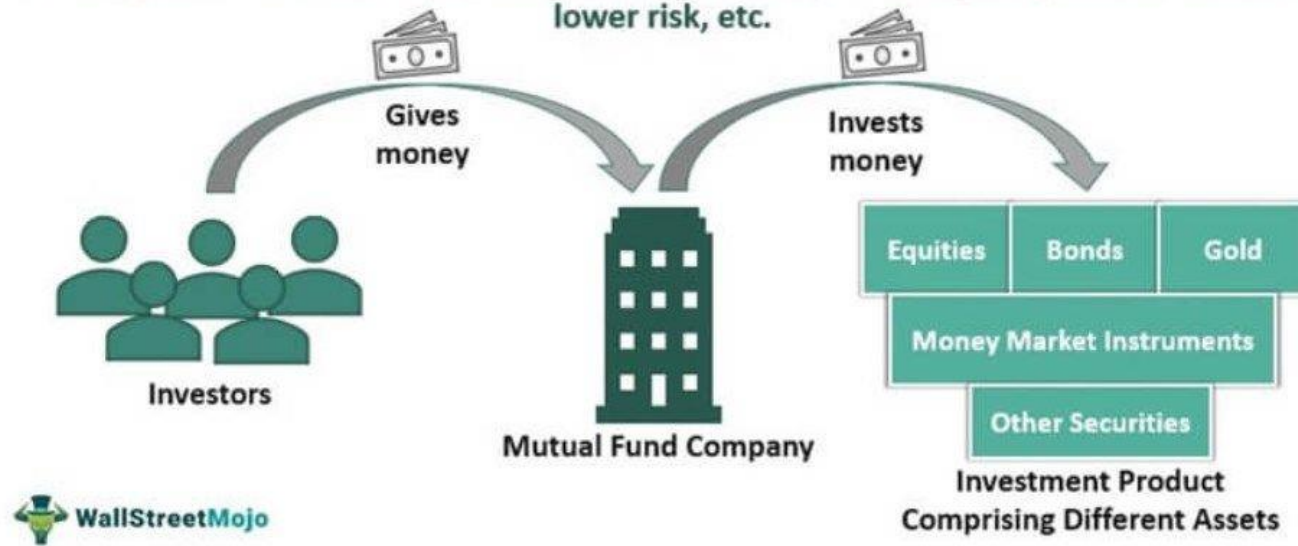
The bad

- Too many choices
- Survivorship bias

How do they work

Mutual Fund

A mutual fund works by pooling money from multiple investors and then investing it amongst different securities. As a result, it provides greater liquidity, diversification, lower risk, etc.



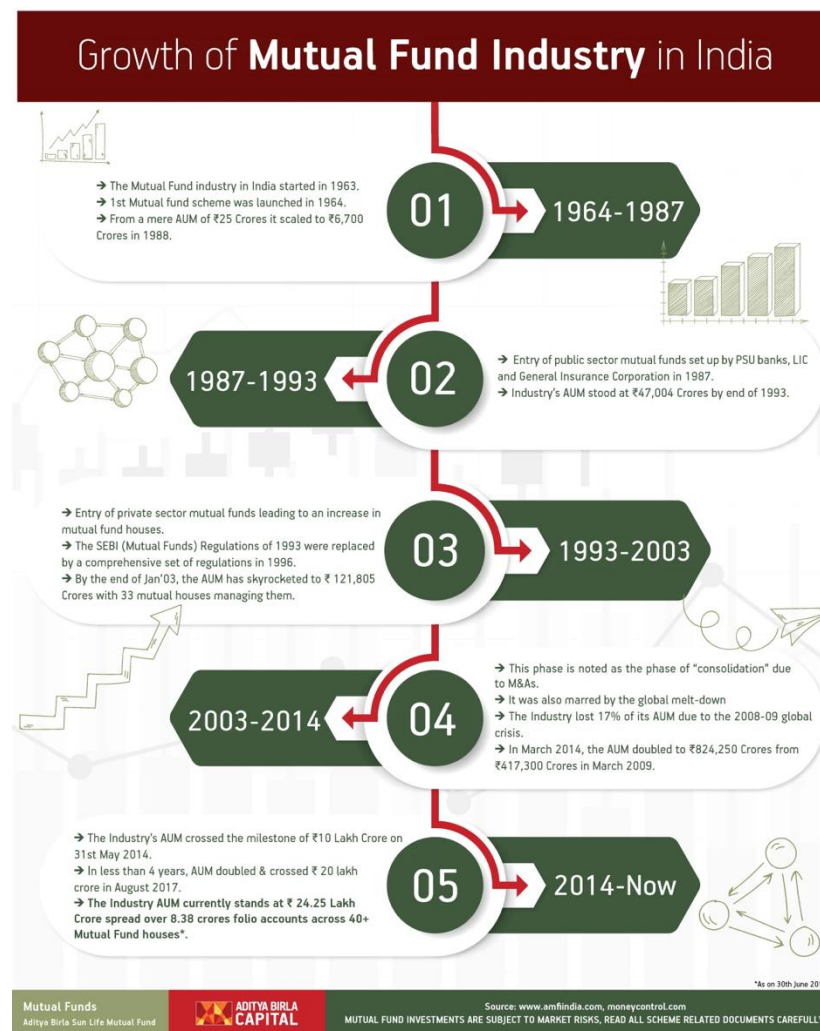
Returns expectations

- ✓ How much can I make from Mutual Funds **is a wrong question**
- ✓ Different mutual fund categories have very different long-term returns
- ✓ Better approach is to understand different categories
- ✓ Calculate Median - This should be your expectation over a **very long** term (15-20 years)

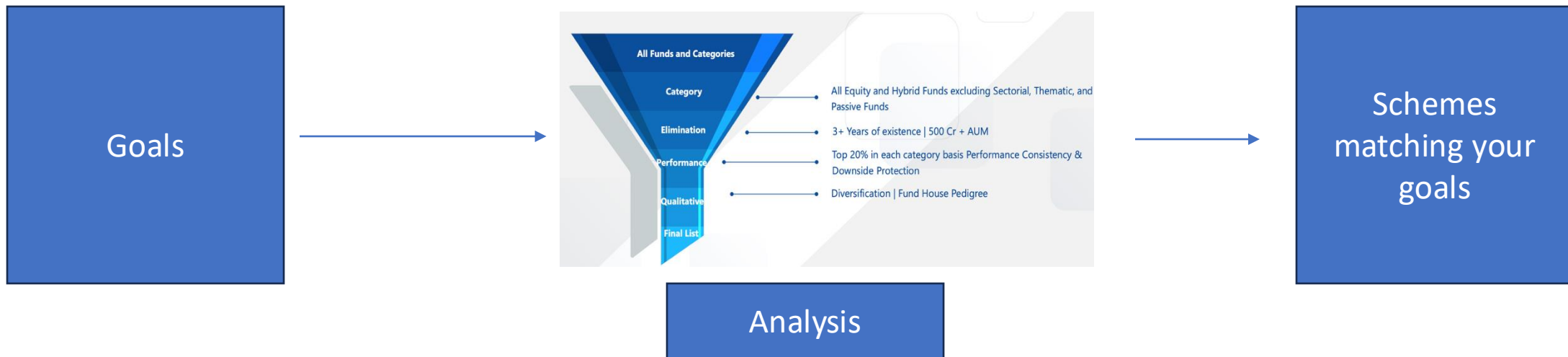
Category	Estimated Median CAGR (1999-2025)	Reasoning
Large-Cap Equity Funds	11-13%	Tracks in dices like Nifty 50/Sensex (~12% CAGR). Median lower due to underperformers vs. bench mark.
Mid-Cap Equity Funds	14-16%	Higher growth (e.g., Nifty Midcap 100 CAGR ~15%) but volatile; median reflects mid-tier consistency.
Small-Cap Equity Funds	15-17%	Strong long-term growth (e.g., BSE SmallCap ~16% CAGR), tempered by high variance and median skew.
Multi-Cap/Flexi-Cap	13-15%	Balanced exposure across caps; median slightly below average (~15-17%) due to diversified outcomes.
Sectoral/Thematic Funds	12-14%	High variance (e.g., IT ~20%, infra ~10%); median reflects middling sector performance over cycles.
Equity-Linked Savings Scheme (ELSS)	13-15%	Tax-saving equity funds; similar to multi-cap but with lock-in, median aligns with diversified equity.
Aggressive Hybrid Funds	10-12%	65-80% equity + 20-35% debt; median reflects equity dominance tempered by debt stability.
Balanced Hybrid Funds	9-11%	~50% equity + ~50% debt; median lower due to equal weighting and debt's muted returns.
Conservative Hybrid Funds	7-9%	10-25% equity + 75-90% debt; median closer to debt returns with slight equity boost.
Long-Term Debt Funds	6-8%	Tracks G-Sec/bond yields (~7-8% avg.); median stable due to consistent income focus.
Short-Term Debt Funds	5-7%	Lower duration, less volatility; median reflects conservative yields (e.g., 6-7% avg.).
Liquid Funds	5-6%	Money market focus; median near historical FD rates (~6%) with low risk.



Evolution of Mutual Funds in India

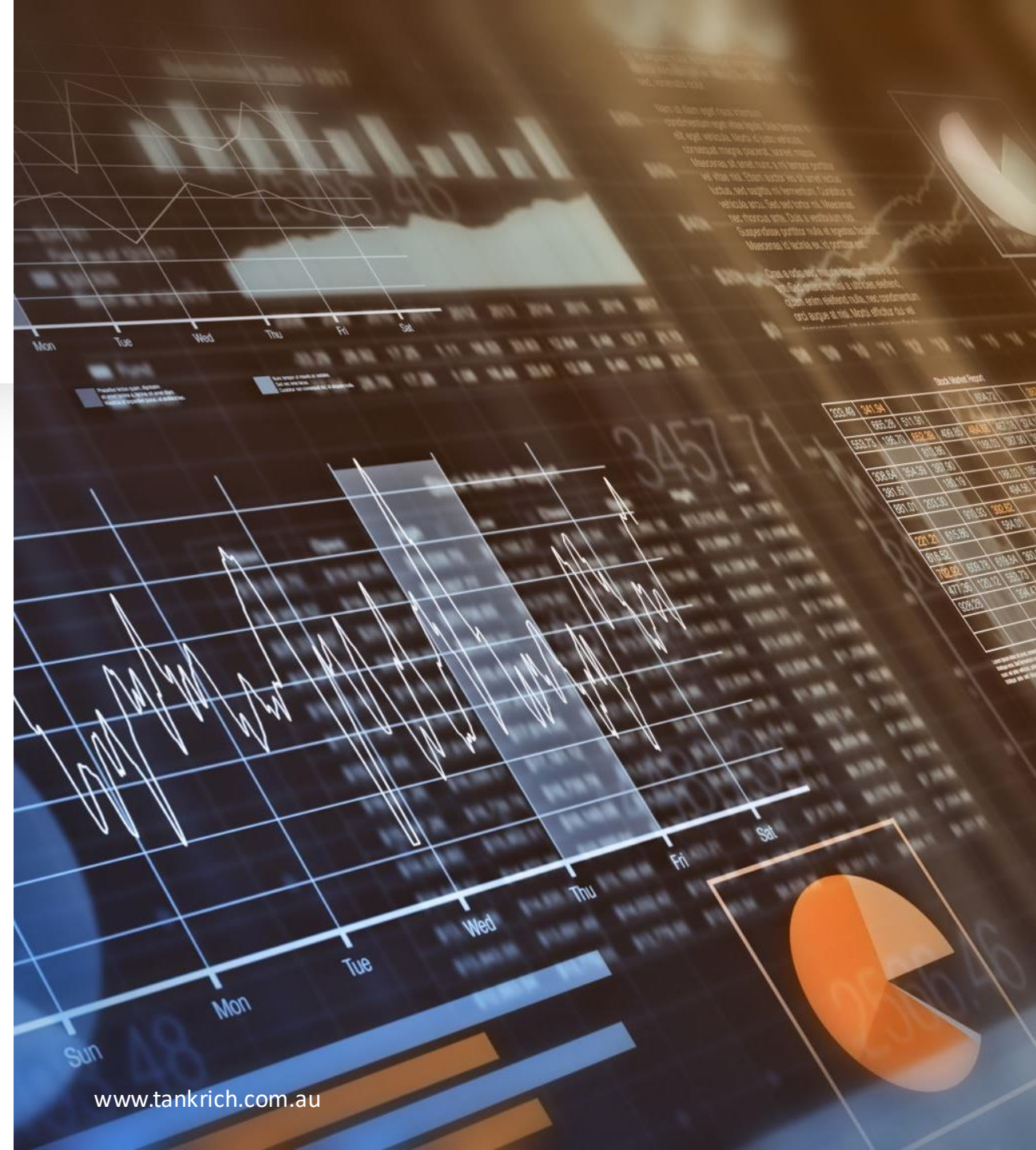


What is our role?



Our Edge

- Strong Macro and Micro trend detection and reversal system
- Leverage our deep knowledge of stocks, commodities and bond markets
- Data driven research scheme selection
- Digital partner eco system everything on app
- Tankrich Nudges – help you attain your goals faster
- Keeping you honest to your goals
- Annual review for all clients , situational review as needed



What has created wealth in India in mutual funds.....

- Equity mutual funds as category are top return generators for trailing returns

Category	1 Day	YTD	1 Week	1 Month	3 Months	1 Year	3 Years	5 Years	10 Years
Equity: Thematic-Energy	-0.96	-1.85	4.22	8.08	-2.43	4.33	12.98	31.90	16.93
Equity: Small Cap	-1.33	-13.81	4.04	4.56	-13.73	8.57	17.72	36.65	16.02
Equity: Sectoral-Technology	0.61	-13.10	3.23	-2.75	-13.60	8.71	5.37	30.57	15.81
Equity: Mid Cap	-0.90	-10.07	4.08	4.54	-9.82	11.15	19.36	32.21	15.04
Equity: Sectoral-Infrastructure	-0.90	-8.00	4.91	7.09	-8.25	6.61	24.00	35.50	14.06
Equity: Thematic-PSU	-1.14	-2.09	6.02	8.91	-2.88	4.76	31.69	36.02	13.91
Equity: Value Oriented	-0.62	-4.86	3.66	4.84	-5.30	7.62	17.68	30.01	13.89
Equity: Thematic-Dividend Yield	-0.41	-4.45	3.63	4.49	-4.61	8.58	17.57	30.15	13.75
Equity: Thematic-Consumption	-0.65	-7.89	2.21	1.84	-7.34	8.05	16.98	24.49	13.54
Equity: Large & MidCap	-0.70	-8.33	3.40	3.77	-8.45	5.52	15.96	27.81	13.44
Equity: ELSS	-0.48	-5.89	3.54	4.81	-5.90	8.84	15.45	26.41	12.75

Best passive 11-12%



Source <https://www.valueresearchonline.com/funds/fund-category/#trailing>

www.tankrich.com.au

...But getting category right wont help you

Category	1 Day	YTD	1 Week	1 Month	3 Months	1 Year	3 Years	5 Years	10 Years
Equity: Thematic-Energy	-0.96	-1.85	4.22	8.08	-2.43	4.33	12.98	31.90	16.93
Benchmark: BSE Energy Total Return Index	-1.43	-0.18	4.27	7.45	-0.30	-5.20	13.78	28.74	18.98
Equity: Small Cap	-1.33	-13.81	4.04	4.56	-13.73	8.57	17.72	36.65	16.02
Benchmark: BSE 250 SmallCap Total Return Index	-1.31	-13.88	4.64	5.06	-13.50	6.85	18.49	38.25	14.34
Equity: Sectoral-Technology	0.61	-13.10	3.23	-2.75	-13.60	8.71	5.37	30.57	15.81
Benchmark: BSE IT Total Return Index	1.17	-14.02	3.10	-3.80	-14.66	5.40	2.91	27.01	14.56
Equity: Mid Cap	-0.90	-10.07	4.08	4.54	-9.82	11.15	19.36	32.21	15.04
Benchmark: BSE 150 MidCap Total Return Index	-1.06	-8.87	4.25	5.15	-8.48	11.27	21.22	35.42	17.27
Equity: Sectoral-Infrastructure	-0.90	-8.00	4.91	7.09	-8.25	6.61	24.00	35.50	14.06
Benchmark: BSE India Infrastructure Total Return Index	-0.97	-5.71	5.64	9.21	-5.80	3.95	29.43	41.95	14.54
Equity: Thematic-PSU	-1.14	-2.09	6.02	8.91	-2.88	4.76	31.69	36.02	13.91
Benchmark: BSE PSU Total Return Index	-1.32	-2.77	6.17	10.28	-3.72	3.81	32.72	39.23	13.01



Source <https://www.valueresearchonline.com/funds/fund-category/#trailing>

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....But getting category right wont help you

Funds	3 Yr Ret (%) RANK	5 Yr Ret (%) RANK	10 Yr Ret (%) RANK	15 Yr Ret (%) RANK	
ABSL Small Cap Dir Invest Online	15.46 26/28	32.66 22/22	13.67 12/12	-- --	✕
Sundaram Small Cap Dir	17.84 14/28	37.05 14/22	14.12 11/12	-- --	✕
Union Small Cap Dir	16.47 24/28	34.83 19/22	14.66 10/12	-- --	

Holy Trinity of
wealth creation

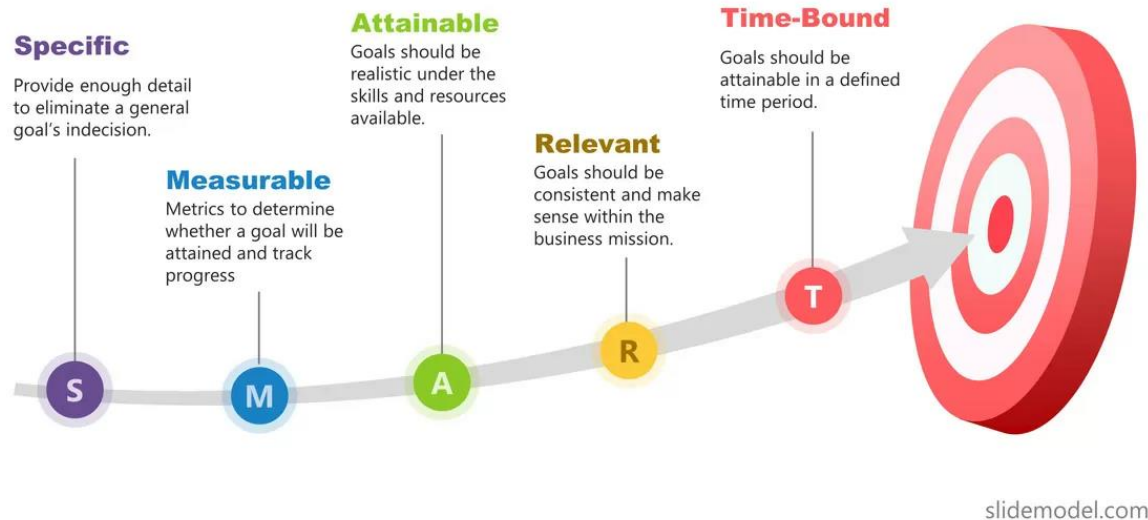
Scheme Selection

Scheme Monitoring

Scheme Switch

Goal driven Investing creates wealth

SMART Goals

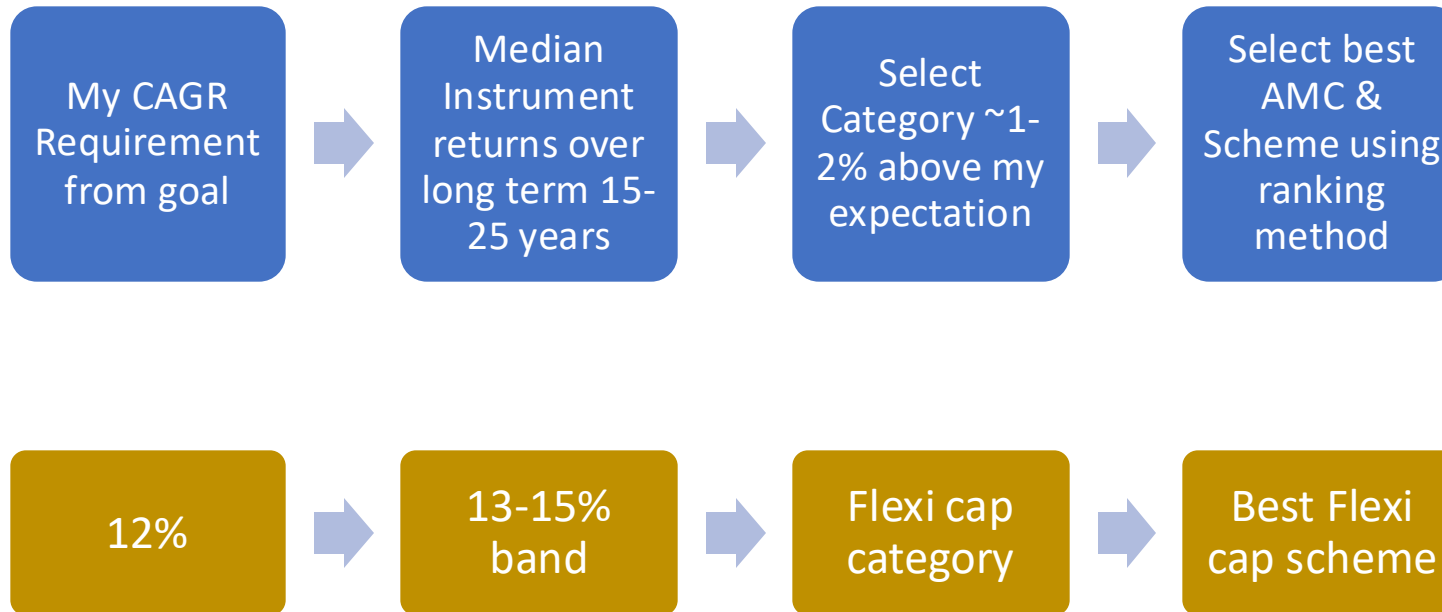


I want to save **INR 2,000,000** for my kid's education in **15 years**

Invest approximately **INR 365,400** as a lump sum today or **INR 4300 per month** as SIP to achieve **INR 2,000,000** in 15 years, assuming a **12% CAGR**.

Select Instrument **likely** to give 12% CAGR

How to select schemes using goal-based principles



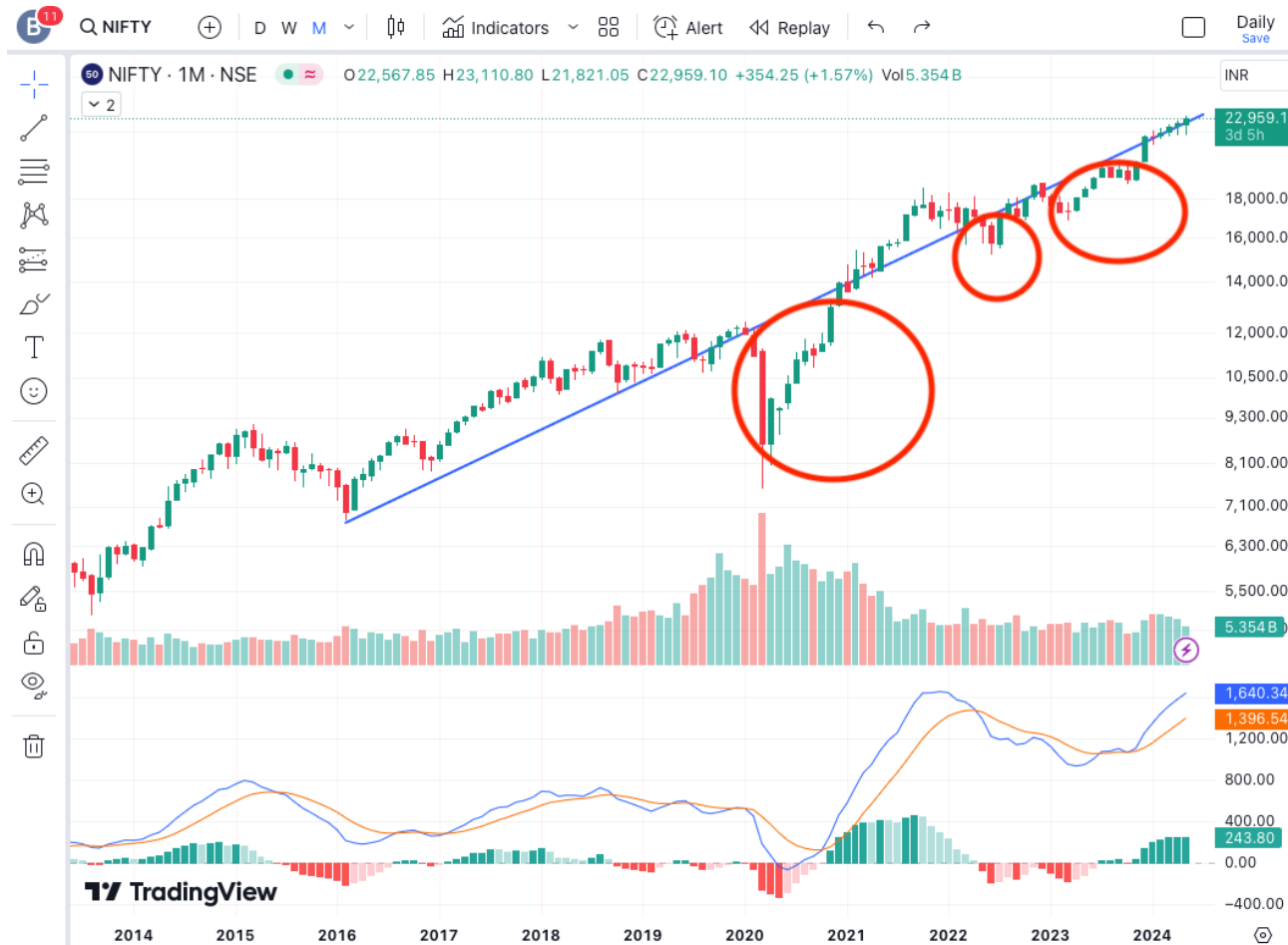
WELCOME TO
NUDGES



BY TANKRICH MFD

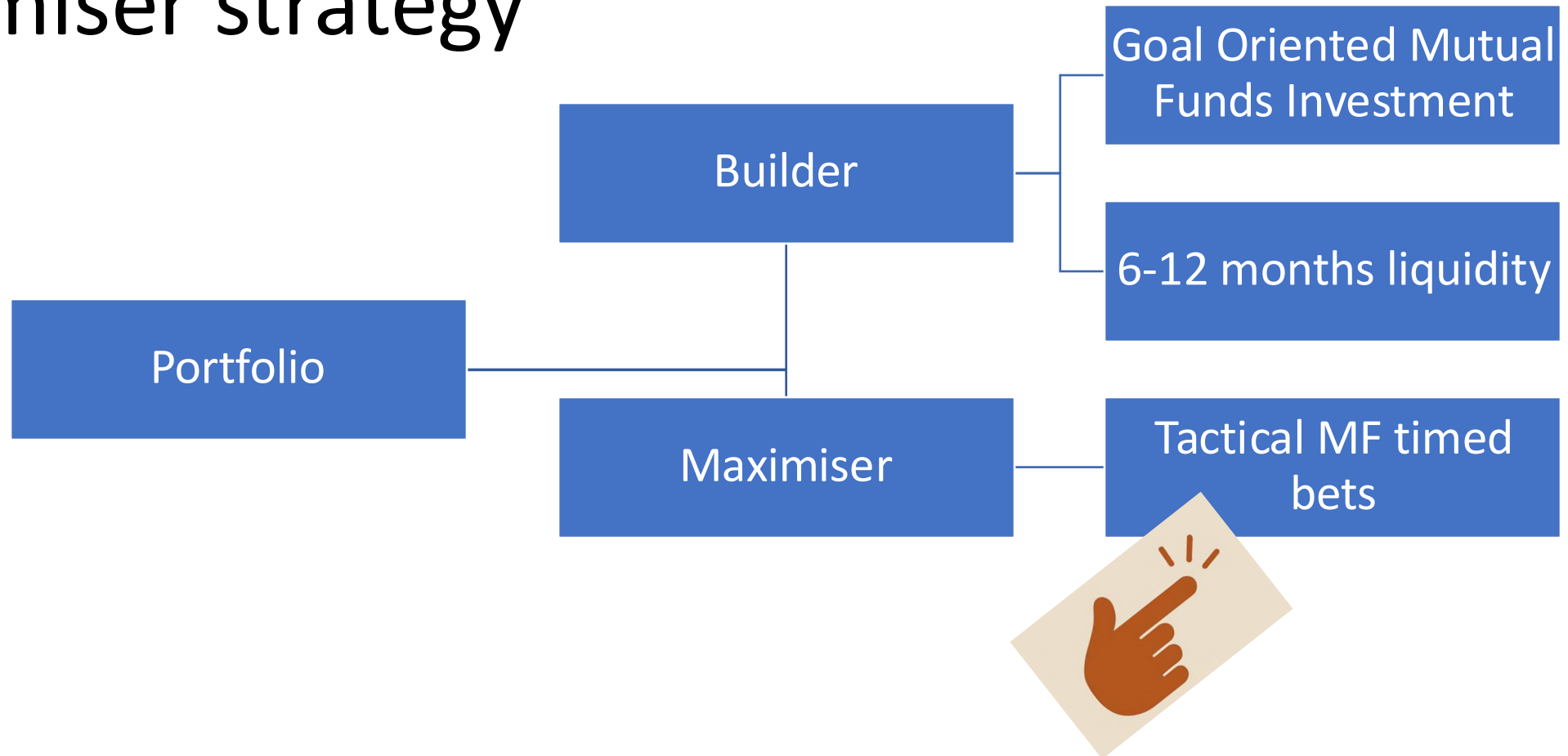
Nudges – Example – how to improve IRR

- Launch nifty 50 / nifty small cap ./Mid cap/ Nifty 500 index depending on your scheme monthly chart for last 10 years
- take bottom from in this example from 2016 and draw a trendline (45 degree)
- Check if market is below this blue trend line , areas in red circle
- if yes? lumpsum is likely to get you good outcome
- if no? then SIP is likely to get you better outcome



Nudges – Example – how to improve IRR

What is wealth builder vs wealth maximiser strategy



Everybody needs an accountability buddy

Ajit Menon, CEO of PGIM India Mutual Fund - someone who understands markets better than most - just retired at 55.

- But here's the kicker 📌
- He had a wealth buddy by his side for last 12 years and he still thinks he should have hired it earlier.

Why?

- Not for stock tips.
- Not for fancy dashboards.
- But for one powerful reason - Behavior Management.
- expectation management - to save enough to live a happy life - not the happiest life
- not to keep moving the goal post
- trusting the process, plan and professional

Interview

The Economic Times Wealth July 28-August 03, 2020



"Financial planning helped me retire early at 55"

Fund managers live and breathe markets, yet Ajit Menon, CEO of India's 25th largest mutual fund house PGIM, swears by his financial adviser. At 55, Menon is walking away from a successful career managing ₹26,693 crore in assets—not because he has to, but because he planned to. His secret weapon? A 12-year partnership with a financial adviser helped map his path to early retirement. Here's why even seasoned market veterans need someone to dispassionately do their wealth planning. *By Kayezad E. Adajania.*

AJIT MENON
CEO, PGIM India Mutual Fund



You are retiring at 55, a relatively early age by corporate standards. Was this a calculated decision rooted in a financial plan?
Yes. I am simply following our family's financial plan, which we began with our adviser about 12 years ago. I now want to focus more on retail brand building and retirement, while making time for family and personal interests.

Was early retirement always a goal, or did it evolve?
It evolved.

As a CEO of a mutual fund company, you had deep knowledge of markets—why did you still choose to work with a financial adviser?
Health and wealth are two areas where we tend to be emotionally invested. Surgeons are not allowed to operate on their and dear ones for the risk of making an error due to being emotionally invested. Similarly, you could make errors of judgment in managing your own money, regardless of how skilled you are. That's why working with a trusted, qualified adviser is often the wiser choice.

What surprised you the most about the financial planning process when you became the client? Did a planner uncover any blind spots in your financial behaviour, despite your own professional expertise?
Yes. Selecting the proper health and life insurance solutions, factoring in commute time in our top versus rent decision, and providing for pension for our long-time housekeeper from my wife's income. More

Innovative use of credit card spending and using forex cards, optimising for tax, writing a comprehensive will, and all of these added tremendous value to feeling more confident.

Can you share one key advice your financial planner gave you that made a difference?
To consider what will keep us happy, not happier. That's a comparison trap with no end. Setting expectations in a way that helps prevent our financial goal posts from shifting made a difference.

Were there moments when your professional knowledge conflicted with your adviser's recommendations, and how did you handle those situations?
Not in our case. When your adviser is dealing with hundreds of households that have similar hopes, dreams and challenges, that experience has practical applications that help sharpen solutions compared to conventional knowledge.

What habits or disciplines helped you the most in building long-term wealth?
Trusting the process of the financial plan. Keeping track of the oversaved items on the budget. Not second-guessing product choices allocated for each goal. Letting equity investments compound without interruptions.

How did you prepare your family for this transition—financially and mentally?
My wife, Alina, has been in

Involved in the process, as her income is all located across various goals. My brother and my adviser are the executors and witnesses to our will. My parents are aware of the details of my financial plan and are pleased that I will have time away from my busy schedule.

What does the next decade look like for you? Are there new passions you're exploring?
Yes. From helping a local community around a farm land we own to pursuing my creative passions, there is much to do.

If you could go back to your 40-year-old self, what financial or life advice would you give?
You should have appointed your adviser earlier. Use the top-up SIP (systematic investment plan). Read more. Meet more people.

How do you think retirement—and financial independence—will look different for the next generation of leaders?
The next generation prioritises health significantly better than the previous one. That's the first step to being secured on most challenges, including financial ones.

How do you define "enough"—and does that evolve over time?
It does. But the first step of budgeting is key. Aiming for happiness, rather than being overly happy, helps.

Looking back, which decisions or strategies are you most proud of, and which would you approach differently today?
I married my best friend. She is my most significant support. In hindsight, the best strategy. Having a good adviser is a close second. And I would guard against concentration, in real estate or equity.

PGIM evolved into a respected fund house after the 2008 crisis. How did you manage the ups and downs?
We focused on transparency, clear risk identification, and knowing what not to do. Our launches are built for the long term—and all are growing. Talented colleagues and a work culture that values diverse opinions and flexibility helped immensely.

Kayezad.adajania@timesofindia.com

Let's us help you to reach your goals



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Book a discovery call

<https://tidycal.com/tankrich/30-minute-meeting>

Sign up

<https://www.assetplus.in/mfd/ARN-331582>



"Spend each day trying to be a little wiser than you were when you woke up. Day by day, and at the end of the day-if you live long enough-like most people, you will get out of life what you deserve."

Thank you