

# Business, Bonds & Beyond

CONSUMER CONNECT INITIATIVE

## Financial Freedom Fraternity In Association With The Economic Times

### Tarakki Awards

Mutual Fund Distributors	Location
Axris Advisory	Anand
Complete Circle Consultants Pvt. Ltd.	Delhi
ESGL Clientalley Solutions Pvt. Ltd.	UP
Funds Vedaa	Agra
HFI WealthCreators Pvt Ltd	Delhi
MFA Consulting Pvt. Ltd.	Mumbai
Riddhi Siddhi Financial Services	Kolkata
Sadashiv Arvind Phene	Mumbai
Sapient Wealth Advisors	Pune
And Brokers Pvt. Ltd.	
Think Financial & Insurance Cons Pvt. Ltd.	Nagpur

### Influential Volatility Coach Award

Volatility Coaches	Location
Nikhil Naik	Mumbai
Dr. Celso Fernandes	Goa
Mahesh Gattani	Amrawati
Prabin Agarwal	Siliguri
Shifali Satsangee	Agra
Anuj Mittal	Ghaziabad
Ramakrishnan V Nayak	Chennai
Anil Patel	Surat
Srikantha Matrubai	Bangaluru
Suresh & Sanjay Mohta	Kolkata

### IFA Association Award

National	Location
FIFA	Mumbai
State	
KAMFA	Karnataka
FAAR	Rajasthan
AIFA	Kerala
Metro City	
PIFAA	Pune
IFPA	Chennai
Non Metro City	
GPVS	Nashik
IIAA	Indore
ICAA	Bengal

Aaheli.Ghose@timesgroup.com

The digital conference Financial Freedom Fraternity (FFF), a brainchild of Kanak Jain – founder of SSL Academy, saw 20 experts' session and two gala award ceremonies with music and songs to celebrate the success of hard work done by the people in this pandemic. Sharing the rationale for this conference, Jain said, "World history will be divided in two eras – before Covid19 and after Covid19. In this new era, what has worked so far may not work in the future. Keeping this in mind, we have conceptualised this conference to give actionable tips to MF distributors and prepare them for the future."

### Tapping Opportunities

According to S Naren, CIO, ICICI Prudential, AMC, "The fulcrum of successful long term investment lays in prudent asset allocation practices. When investing in an asset allocation fund, an investor gets the opportunity to tap into the opportunities present across equity and debt asset classes. However, an investor should be mindful as there is a wide variation of funds available within this one category itself. So, it is best to seek the advice of a financial advisor who is well equipped to steer through the options available and match a fund as per one's financial goal requirement." Highlighting the importance of asset allocation, Ajit Menon, CEO, PGIM India MF shared, "Several studies have proved that more than 90% returns generated can be attributed to the asset allocation decision alone. But remember how much of an impact it has had so far, or what the future impact will be, is dependent on the quality of your asset allocation decision."

### Remain Invested

"Emotional investing is seen as one of the greatest impediments to wealth creation for it draws investors to keep increasing

## Managing Volatility

SSL Academy, in collaboration with the Economic Times, organised a digital conference titled 'Financial Freedom Fraternity' for financial advisors and professionals from July 24 to 26 where the participants deliberated on various actionable solutions to mitigate the challenges faced by investors and the investment professionals in a post-Covid19 market scenario

their allocations even at higher and higher valuations for 'Fear of Missing Out' (FOMO), and on the other hand, panics them into selling when the markets fall. In a country like India, where equity markets have built long term wealth consistently, emotions can harm long term financial health of investors, instead of doing any good," shared Chandresh Nigam, MD & CEO, Axis MF.

"During crisis, our minds vary about the choices made, but best the decision is to avoid panic and to remain invested," said Aashish P Somaiyaa MD & CEO, Motilal Oswal, AMC. The better solution for portfolio rebalancing is to participate by Funds of Funds. "Its primary objective is to generate capital appreciation through diversified investment styles of underlying schemes, while, at the same time, reducing overall volatility," stated Mahesh Patil, co-chief investment officer, Aditya Birla Sun Life AMC Ltd.

### Creating Solutions

"The things that have happened in the past can never be undone, hence it is best that you find ways to create new value rather than sit in the judgement of the mistakes

made in the past," shared Ashish Vidyarthi, actor. "Stop being the commentator, and embrace the life of the player," he adds. Talking about rebalancing, Sushma K Jain, Business Coach & Graphologist, highlights that rebalancing is just like picking up pieces from a jigsaw puzzle and trying to fit them till the puzzle is finally solved. Well, to do that in life, create a time, a schedule, a strategy and the intent to understand where life is now and where you want it to be. Rebalancing calls for pushing the reflect button, reset button and the strategising button. "NSE has been actively conducting more than 3500 investors' awareness programs every year, covering more than 98% of districts in India. This focused

approach towards these investors' awareness programs can be attributed to the increasing numbers of new investors in the capital markets," opined Rehana D' Souza, head of business development and the vice president, NSE.

### Navigating Change

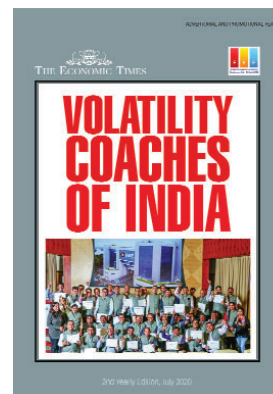
To increase our ability to drive results and to build the ability to be solution-oriented and create a solution-oriented culture,

Karen Jacobson, the GPS Girl, shared five directions for the recalculating process, "Notice you are off route, be willing to change direction, clarify your destination, embrace the steering wheel and accelerate." Dr Himanshu Buch, Zen Coach, came up with a new word for the corporate world – Frioritorship. It is a combination of friendship, mentorship and leadership. "In order to lead, it is important to make the friend gain trust, and in order to gain trust, it is important to counsel the member through various stages of life so that he understands you."

### Staying Positive

In 2006, Sam Cawthorn's life changed forever when he faced a major car accident that left him with an amputated right arm and a permanent disability in his right leg. However, he overcame all the adversities and went on to become one of the world's most in-demand global professional speakers and built his own training company in 2013, that now runs globally. Cawthorn stated that bouncing back simply implies going back to where it all started, whereas the essence of bouncing forward lies in how we can transform a crisis into success. Dr Radhakrishnan Pillai, author and speaker, said that problems come to all of us. It is how we face it, that makes the whole difference. "The situation may be the same, but the mind set is what matters. So in any situation or crisis, do not react. With clear thinking, practical strategy and action plan, one can definitely succeed," he added.

Raghunath Murty, MCIS Life Malaysia pointed out the importance of staying positive. "Staying positive includes taking note of the environment around us and surrounding ourselves with people who are radiating positive energy." He also mentioned that to learn from the other industries or businesses, look at the different ways they are doing things and how it is working for them.



Sushma K Jain Ashish Vidyarthi Karen Jacobson Dr Radhakrishnan Pillai Dr Himanshu Buch Raghunath Murty Sam Cawthorn S Naren Aashish P Somaiyaa Ajit Menon Mahesh Patil Chandresh Nigam Rehana D' Souza Aniruddha Chaudhuri Kanak Kr Jain