

VRIDHI

Systematic Wealth Creation Plan (SWC Plan)

This document lists all the Information, Terms & Conditions, Details of Systematic Wealth Creation Plan (SWC), a THOROUGH READING is advised before joining the service.

Quick Introduction:-

Most of the Investors know about Systematic Investment Plan or the **SIP**, but SIP in random Mutual Funds or Stocks don't ensure Optimum Returns or Wealth Creation and that is the reason we are terming this plan as Systematic Wealth Creation or the **SWC**. Our aim would be to assist you invest in best quality stocks or in the best quality Mutual Funds to help generate maximum possible returns.

SWC is for any person wanting to invest a sum of money in direct **Stock Market** or **Mutual Funds** every month systematically.

Cutting the story short on why SWC and how we got the idea, you can read this article: <http://vridhi.co.in/2015/04/04/is-investing-in-markets-a-gamble/> The article will show you how discipline in investing can help you create real wealth and at VRIDHI we just want you to invest with discipline.

SWC is for whom?

1. Anyone wanting to invest in Direct Stock Market or the Mutual Funds regularly and systematically can take our assistance through SWC Plan.
2. You may not have the time or the expertise to choose the right stocks or mf hence our service comes handy for you.

Mr.Vivek Karwa (Investment Strategist – IS) will be advising in the SWC Plan. To read his profile visit <http://www.vridhi.co.in/about-us/> **Vivek Karwa** is a **Techno-Fundamental Analyst**, Investor & a Trader and has been Analysing Markets & Stocks for more than 14 yrs now. He is a CERTIFIED FINANCIAL PLANNER^{CM} by qualification.

Details of the SWC Plan:

SWC www.VRIDHI.co.in	Direct Stock Market	Mutual Funds
Monthly Instalment Amount	Any amount starting Rs.5000/month	Any amount starting just Rs.500/month
Can NRI's Invest	Yes	Yes

1. VRIDHI is always eager to help every small investor create wealth. Hence you can approach us even if you have just Rs.500/- a month to be invested systematically.

How will SWC work in Mutual Funds?

1. Based on your time duration, risk taking ability and amount we at VRIDHI will choose the right Fund/s for you to start the right SIP to create wealth.

2. The Ownership of the portfolio will be fully held by you, directly in your name. We just advice you on which Fund to invest in and when to switch/book profits/stop.
3. We will have a watch on your portfolio on continuous basis, will advise at right point of time if any changes are to be made.
4. If you start your SIPs through VRIDHI, we will Not charge you any fee, further we will also give you a Free login ID and password to track your own portfolio at your own convenience. In this login you can also track your other investments. Free!
5. If you want to just seek our advice and not invest through VRIDHI, you can join the [InvestorsARCADE](#) scheme.
6. SIPs in Mutual Funds can be done for any amount, starting from as low as Rs.500/m

How will SWC work in Direct Stock Market?

1. You will have to open a Demat/Trading account through us. The details for account opening can be found here: <http://vridhi.co.in/trading-account/> We charge you nominal brokerage for the transactions.
2. The Ownership of the portfolio will be fully held by you, directly in your name. Hence all benefits like Dividends, Bonus, Rights etc will come to you in your name only.
3. We just assist you: What to Buy, When to Buy and What to Sell, When to Sell.
4. Once your account is opened, you can transfer the amount every month to the informed bank account through Cheque/NEFT and Mail/SMS us the Cheque number or the NEFT Transfer Reference Number.
5. Most banks now-a-days allow you to schedule monthly transfer of an amount. This ensures that every month disciplined investing continues.
6. Once the credit reflects in our account we will assist on the stocks to be purchased, very simple!
7. We will keep reviewing your portfolio so that you make the maximum possible returns.
8. We will provide you with a login ID and password so that you can have the pleasure of seeing your portfolio grow over the period of time.
9. Though you can set NEFT alerts for every month, we will still add your email id to an email group through which we will remind you monthly.
10. Most of you expect to have Multi-Baggers in your Portfolio, we will try to identify the probable one's for you.

Probable FAQ's regarding the SWC, the list is not exhaustive and will keep having inclusions as and when investors ask new queries:-

S.No	Query	SWC in Stock Market	SIP in Mutual Funds
1	What is the minimum amount I should commit to invest monthly?	Rs.5000/-	Rs.500/-
2	And what is the maximum I can commit?	Any amount	Any amount
3	Can I start with a Lumpsum amount and then invest a fixed monthly amount?	Yes	Yes
4	Will there be any lock-in on my investments?	No	No, but you will be charged around 1% penalty on the investments less than a year old.
5	I am investing a fixed amount, can I at times invest additional amount when available with me?	Yes	Yes
6	Can I decide the amount every month instead of remaining fixed?	Yes	No
7	Do I have choice of choosing my own stocks?	Yes	No, but you can choose the MF theme.
8	Can I choose both Stock and MF with VRIDHI?	Yes	Yes
9	What are the risks?	High Risk, since it is Stock Market	High Risk, since MFs also invest in Stock Markets, but risk is lower than Direct Stocks.
10	Can I get high returns?	Yes, since you can choose stocks of your own choice which may do well.	Yes, but they may be lower than Direct Stocks as you can catch Multi Baggers when we buy directly.
11	Can I choose my own SIP dates?	Yes, you can choose any day of the month to transfer the money.	There will be 4-5 choices of dates. You need to choose from them for the ECS.
12	Will the portfolio of all size investors be same? Will we be buying same Stocks/MF every month?	The Stocks we will buy every month may differ based on the SWC amount and stock price.	Since it's a MF with an ECS, the money will go into the same fund. The number of funds may differ based on SIP size.
13	What are the Expenses and Brokerage we will be charged? Will the same be differentiated client to client?	We will be charging 1.5% as the brokerage. It will be same for all SWC clients. This brokerage is very reasonable for the kind of effort we will be putting in, to advice you the right companies month after month.	VRIDHI will not charge you any fee directly since we will be paid by the AMC's. AMC's generally charge 2% - 2.5% as Expense on your funds.
14	I am not from the location where VRIDHI and its branches are	Yes, your location doesn't matter to invest.	

	located. Can I still invest?		
13	I am a NRI & hold Citizenship of other countries can I invest?	Yes you can invest even if you are NRI and hold citizenship of other countries.	In general you can invest but there are restrictions on citizens of few countries.
14	Is there any Taxation difference between Stocks and MFs?	No taxation difference between Stock Market Investing and Equity Mutual Funds. Debt Funds taxation is different.	
15	I am a NRI do I need to file Tax Returns?	Yes	Yes

Call VRIDHI today!

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***We at VRIDHI provide all kind of Advisory, Financial Planning & Stock Broking services.**

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