

2020.



400+
happy clients



10+ years
of continued excellence



50+ years
market experience



180+
crores AUM

2020. The year that was...

The key to success is often the ability to adapt to change. If there was one year that was an endorsement of this statement, it was the year 2020. What started in January 2020 as a mere headline about an occurrence in a remote Chinese town, eventually evolved into an event that had huge ramifications in the economic, political and social landscape of the world. The investment world was also caught in the dilemma between playing it “safe” and grabbing the opportunity of wealth creation. Fixed Deposit rates fell by 120 to 140 bps. The credit market went through upheavals that proved debt mutual funds do not guarantee capital protection and chasing yields can harm the principal. The equity market belied all predictions both in the fall in March / April 2020 and in the unrelenting rise in the second half of 2020.

It was a milestone year for Banconus too as we completed 10 years of our journey. In this year, we continued our commitment to our values of excellence, expertise and ethics. We strived to exceed client expectations by reaching out to them and helped navigate the year without losing sight of their goals, at the same time realigned their investments to the changing dynamics. We kept re-iterating the timeless

money mantras of the importance of insurance as a risk mitigation tool and need of emergency reserves, as investors realized how health insurance and sufficient liquidity can serve them in such years. Our conviction on appropriate asset allocation was upheld most in this year – striking a balance between safety and growth.

We also used this year to enhance the digital experience of our clients. We strengthened our operations and improved our service processes by making a complete transition to online systems and by switching to robust cloud based portal with improved security features and provided our customers dynamic and realtime access to their portfolios. We got active on social media and created valuable content on several best practices in personal finance.

At the end of the year, we look back with satisfaction at having rightly adjusted our sails in a year when the direction of the wind changed. We look forward to the next decade with a lot of positive energy and focusing on our vision to make you financially fitter and making your relationship with money happy and simple.

Ramkey & Rajee

What has happened with Banconus in 2020?

Launched a brand
new website

5000 visits in
6 months

Solidified and expanded
Social Media presence



Helped the community
be more financially fit

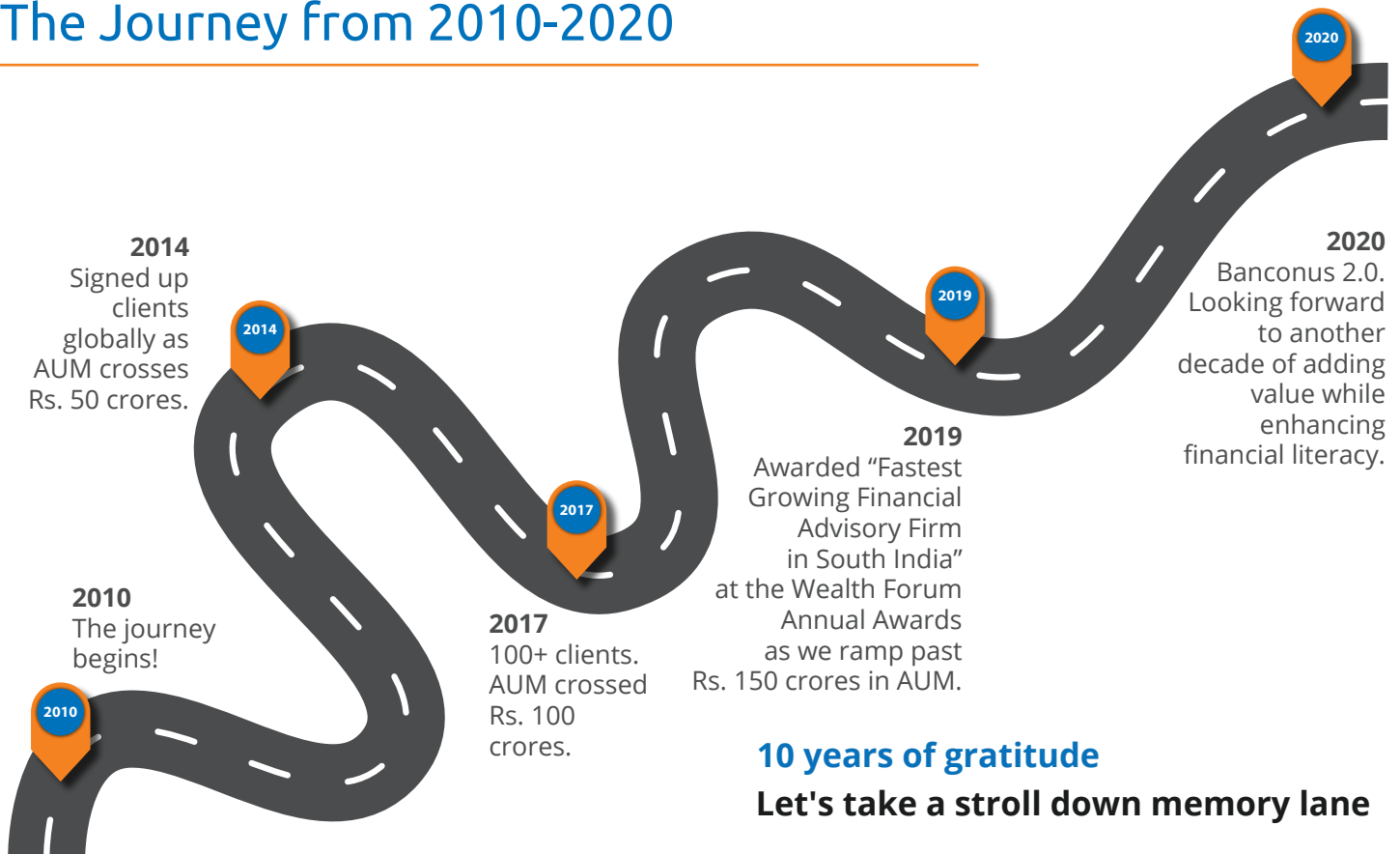


How we've fared on Social Media



Published Content - **86**
Total Videos - **23**
Reach - **6500**
Total Views - **1.4K**
Total Watch time - **45.6** hours

The Journey from 2010-2020



How can we assist you?



Paving the path to financial freedom.
[Learn More](#)



Grow, manage and protect your wealth.
[Learn More](#)



Understand and adapt behaviour.
[Learn More](#)



Asset allocation is the key to derisking.
[Learn More](#)

Our words are assurances.
Our clients' words are affirmations!



Mr. B V Ramanan
Managing Director, Livia Polymer Bottles Pvt Ltd.



Mr. Ajit Venkataraman,
Executive Director, Greaves Cotton Limited.

Endorsement from our industry partners



Mr. Nilesh Shah,
*Group President and Managing Director,
Kotak Mahindra Asset Management Co Ltd.*



Mr. Raghav Iyengar,
Chief Business Officer, Axis Mutual Fund.

What do we expect from 2021 and what should investors do?

With all humility we attempt answering this question, even after a completely unpredictable 2020.

In this new year, we expect the conversations to move from the virus to the vaccine. The macro economic conditions will continue to be favourable with global central bankers holding rates down for the next couple of years. In India, we expect the government to continue with their reform policies. The last two years, the market

rally has been very narrow and hereon we expect the market movements to be more broad based. This means that the mid cap and small cap space offer more value and growth. However, the stock selection should be done with lot of research and with enough diversification and that is why mutual funds are well poised to beat the benchmarks and create alpha over indices.

What does all this mean to investors?

1. In 2020 alone the nifty is only up 14% but this came after a 40% fall and 80% rise.
2. Asset allocation is the key to investment success.
3. A SIP a day keeps volatility away.
4. Time in the market ALWAYS beats timing the market.

Together let's make **2021** profitable.