



Story of Kajal Brahmavar

The journey of life is seldom smooth but can be even more turbulent with an altered gender identity. **Kajal Brahmavar**, India's first trans-gender radio jockey (RJ) was born a boy but quickly realised her feminine gender identity. Her inclinations meant regular mistreatment by people. This eventually made her leave her native Mandya in Karnataka for Mumbai and take up odd jobs for survival including that of a bar dancer. A sex reassignment surgery at age 13 provided her the much needed independence she sought while a stint as a circus dancer brought her to Karnataka's Brahmavar. There a local college lecturer encouraged her to study further and share her story to others. A speaking engagement at a college eventually led to her getting her dream job of an RJ in 2016.

STAY RESILIENT TO REACH FOR BETTER

Investors can take a leaf out of **Kajal's** book of resilience in life. Instead of getting unsettled by market turbulence and making premature exits, they need to continue their regular investments. For market-linked investments like systematic investment plans (SIP) in mutual funds, you can benefit from staying invested. You buy lesser units when the markets are high and more when the markets are low, eventually lowering the average cost of your units. To sum up, be resilient and don't let your attention waver from your goal, both in life and your investments.

STAYING RESILIENT HELPS YOU TO RIDE OVER MARKET VOLATILITY BY AVERAGING OUT YOUR UNIT COST WHICH IN TURN HELPS TO BUILD WEALTH OVER THE LONG RUN.

RUPEE COST AVERAGING ADVANTAGE

Rupee Cost Averaging is receiving more mutual fund units when the NAV is low and less units when NAV is high. This helps to reduce average cost of units.

SIP Investment (A)	NAV (B)	No. of Units (A / B)	Remarks
₹ 10,000	20	500	Higher NAV ~ Less Units
₹ 10,000	16	625	Lower NAV ~ More Units
Average Cost per unit	17.78		



- The cost is thus averaged out as NAV falls
- Longer the SIP period, better the impact of rupee cost averaging
- Longer SIP period helps to lower volatility of returns



STAY RESILIENT