

Happy Ganesh Chaturthi

M-FinBytes

What Lord Ganesha Can Teach us About Building Wealth



Ganesh Chaturthi brings with it familiar sights and sounds across India: the glow of diyas, the fragrance of incense, the ringing of bells, and the chant of “Ganpati Bappa Morya!”

Families gather around the idol, share prasad, and revisit stories and symbols that have been passed down for generations.

Among those symbols are Ganesha's large head, wide ears, single tusk and focused eyes.



Look at them through another lens, and they offer some surprisingly useful lessons for investors.

Because building wealth is not simply about finding the investment with the highest return. It is also about knowing **when to think, when to listen, when to let go** and **when to ignore the noise**.

Gajananana: Think Before You Invest

Ganesha's large head is commonly associated with wisdom and intelligence.

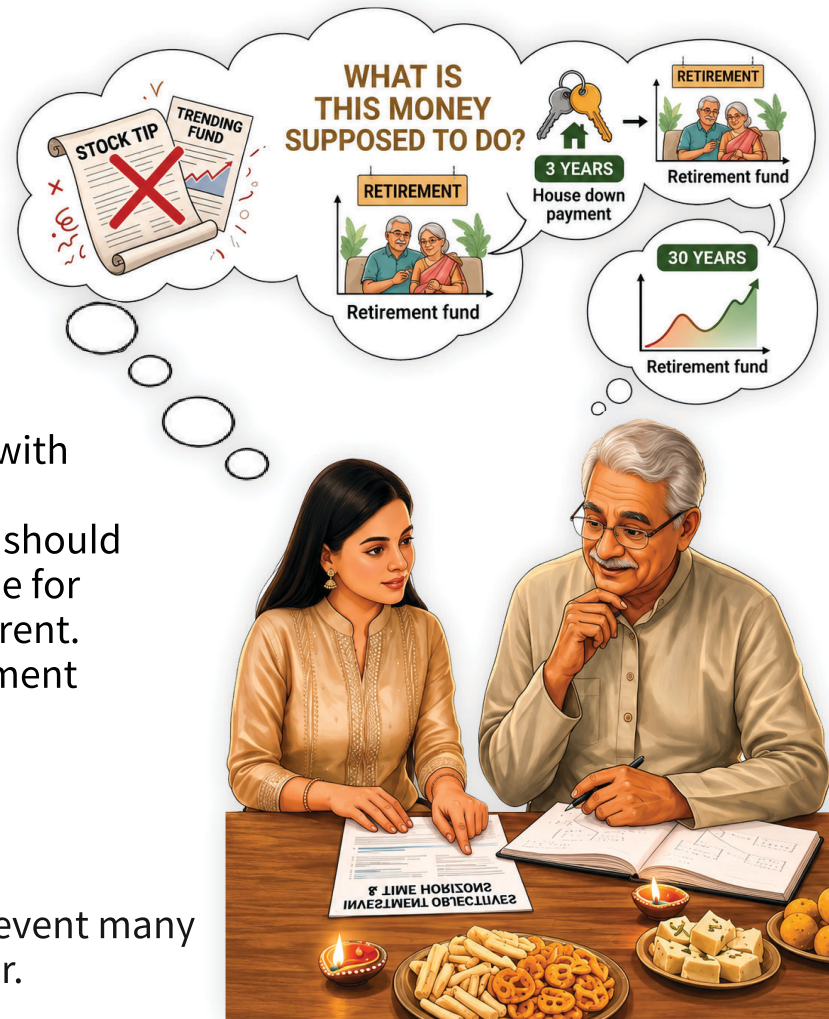
For investors it symbolizes to think before you act.

Investing should not begin with a stock tip, a trending fund or a conversation at a dinner table. It should begin with understanding what the money is meant to achieve.

Money needed for a house down payment in three years should not be invested in the same way as money being set aside for retirement thirty years away. The time horizons are different. The ability to withstand volatility is different. The investment approach may need to be different too. The first financial question, therefore, should not be **"Where should I invest?"**

It should be,
"What is this money supposed to do?"

Understanding that first can prevent many poor investment decisions later.



Lambakarna: Listen, But Verify

Ganesha's large ears are often associated with the ability to listen carefully.

That is particularly relevant in investing, where information is everywhere.

An investor should listen. But listening does not mean believing everything.

-  Good decisions require questions, verification and context. The same applies to professional advice.
-  A financial advisor can help identify suitable options, but understanding the recommendation before acting on it remains important.
-  Good financial decisions are rarely based on one piece of information. They come from understanding what the information means for you.



A friend recommends a stock.



A social media post predicts the next multibagger.



A market commentator says interest rates are about to change.



Someone claims a particular fund is guaranteed to outperform.



Ekadanta: Know When to Let Go

Ganesha's single tusk, reflected in the name Ekadanta, has long been associated with stories and interpretations around sacrifice and perseverance.

For investors, it offers another useful thought **'not everything needs to be held on to forever.'**

An investment can be suitable when you buy it and unsuitable years later. A fund may no longer fit your goal. A stock may no longer justify its place in your portfolio. Your financial circumstances may have changed.

Yet investors often hold on simply because they have already invested money.

Without checking if the investment still deserves a place in your portfolio today.

Review your investments against their purpose, risk and suitability.

If something no longer fits your plan, let it go.

Sometimes, good investing means knowing when to let go.

Chintamani: See Beyond the Noise

Ganesha's small, focused eyes are often interpreted as a symbol of concentration and attention.

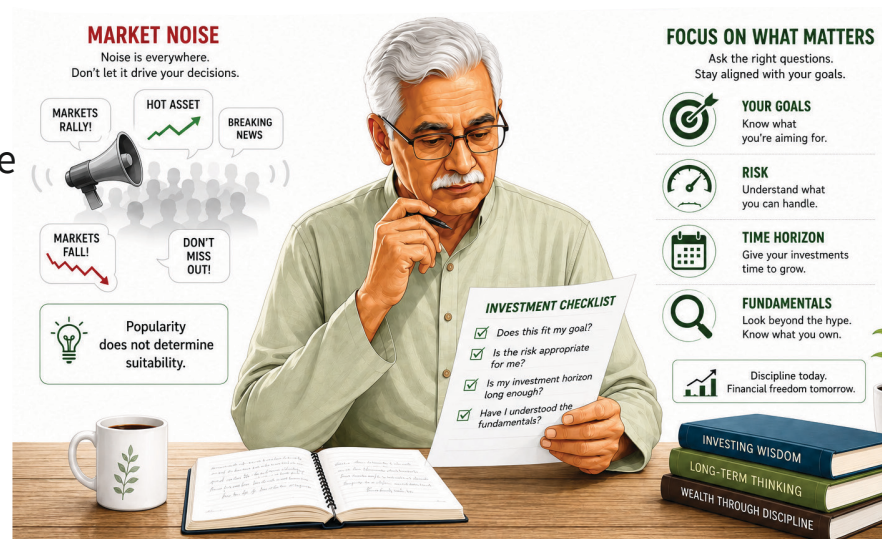
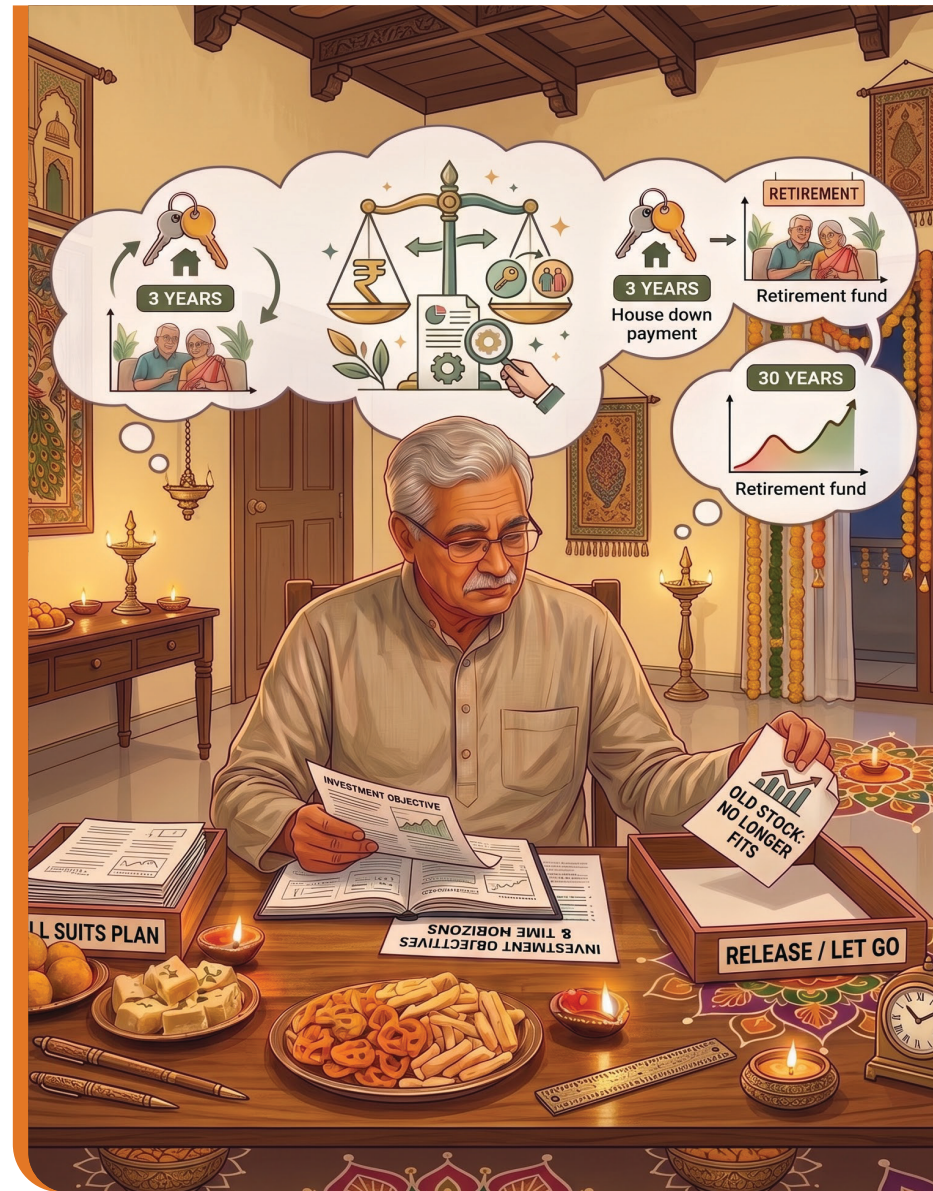
Advising investors to focus on what matters.

Markets create noise every day. Prices move. Headlines change. One asset class becomes fashionable, another falls out of favour. When markets rise, investors can feel pressure to join the crowd. When markets fall, the same crowd can create pressure to exit.

But popularity does not determine suitability.

A thoughtful investor looks beyond the noise and asks, "Does this investment fit my goal? Is the risk appropriate for me? Is my investment horizon long enough? Has something fundamentally changed, or am I simply reacting to what everyone else is doing?"

The market will always give investors something to react to. Good financial decisions often come from knowing what not to react to.



Wisdom Beyond the Festival

The celebrations continue. The modaks are passed around, the lamps burn a little longer, and familiar stories are told once again.

Perhaps that is what makes these symbols so enduring. Their meanings can travel beyond the stories themselves.



Think before you invest.



Listen, but verify.



Know when to let go.



See beyond the noise.

None of these principles can remove investment risk or guarantee returns. But they can help an investor make decisions with greater clarity and discipline.

Building wealth is rarely about one brilliant investment decision. It is about developing the judgement to choose investments for the right reasons, the patience to stay with a suitable plan, and the discipline to change course when circumstances genuinely change.

This Ganesh Chaturthi,

as we seek wisdom and the removal of obstacles, there is another journey worth approaching with the same spirit - **building a financial future with greater thought, patience and purpose.**

Perhaps the greatest financial lesson is not learning how to chase prosperity, but learning how to approach it wisely.



Disclaimer

An Investor Education & Awareness Initiative by Mirae Asset Mutual Fund.

All Mutual Fund investors have to go through a one-time KYC (Know Your Customer) including the process for change in address, Phone number, bank details, etc. Investors should deal only with registered Mutual Funds details of which can be verified on SEBI website (<https://www.sebi.gov.in>) under 'Intermediaries /Market Infrastructure Institutions'. For further information on KYC, RMFs and procedure to lodge a complaint in case of any grievance, you may refer the Knowledge Centre section available on the website of Mirae Asset Mutual Fund. Investors may lodge complaints on <https://www.scores.gov.in> against registered intermediaries if they are unsatisfied with the responses. SCORES facilitate you to lodge your complaint online with SEBI and subsequently view its status.

Mutual Fund Investments are subject to market risk, please read all scheme related documents carefully