Mutual Fund Distributor

MONTHLY NEWSLETTER JULY 2024

MONTHLY NEWS NUGGET

Surge in SIP Registrations Signals Growing Investor Confidence



April 2024 saw a significant surge in SIP registrations, reaching 30.4 Lacs, nearly five times higher than the previous year. This highlights the enduring popularity of SIPs among investors, reflecting growing market confidence.

India's GDP Growth Outperforms Expectations, Hits 7.8% in Q4



India's expected GDP growth for January-March 2024 stood at a robust 7.8%, surpassing expectations. The full-year GDP growth has been revised upwards to 8.2%, indicating strong economic resilience.

Domestic Passenger Vehicle Sales Increase by 4% in May, Reaching 347,492 Units: SIAM



According to SIAM, India's passenger vehicle wholesales increased by 4% year-on-year to 347,492 units in May. Additionally, two-wheeler and three-wheeler sales saw significant rises of 10% and 15%, respectively.

Sebi Mandates Rapid Response to Market Rumors for India's Top 100 Listed Companies



Starting from June 1, India's top 100 listed companies need to verify market rumors within 24 hours. This proactive measure aims to curb misinformation and prevent undue influence on stock valuations, enhancing market integrity and investor confidence.

Quant Mutual Fund faces Sebi inquiry



SEBI has initiated an inquiry into Quant Mutual Fund over allegations of front-running. The fund house, which has grown rapidly in the last 5 years with over 80 lakh folios and managing assets exceeding ₹93,000 crore, is under scrutiny for potential malpractices.

Source: Multiple News Portals

Financial Market Performance Snapshot of June '24					
Particulars	Open	High	Low	Close	Change %
Sensex	76,583.29	79,671.58	70,246.71	79,032.73	3.10%
Nifty	23,337.90	24,174.00	21,281.45	24,010.60	2.80%
Nasdaq	16,864.68	18,035.00	16,646.98	17,723.83	4.85%
Gold	$2,328.73	$2,387.77	$2,286.88	$2,325.71	-0.13%
Crude	$77.17	$83.02	$72.69	$81.81	5.67%

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Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
Sensex	19.75%	22.12%	14.62%	14.94%	12.01%
Nifty	22.14%	25.13%	15.16%	15.29%	12.17%
Nasdaq	39.53%	28.55%	6.91%	17.23%	14.93%
Gold ($)	27.22%	21.16%	9.53%	10.53%	5.77%
Crude ($)	31.98%	16.26%	3.51%	6.62%	-2.51%

*Source: Investing.com/wsj.com Market Data Period - 01/06/2024 to 30/06/2024

TIMELESS FINANCIAL WISDOM





EDITORIAL



The Importance of Preparing for Retirement

Preparing for retirement is essential to ensure financial security, maintain lifestyle, and achieve peace of mind while providing a lasting legacy.

Preparing for retirement is a critical aspect of personal finance that ensures a comfortable and secure future. Here are some compelling reasons why you should start planning for retirement today.

Financial Independence

The primary goal of retirement planning is to achieve financial independence once you stop working. By creating a robust retirement plan, you can build a substantial corpus to support your lifestyle and cover essential expenses.

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Longer Life Expectancy

Advancements in healthcare have led to increased life expectancy. This means you may need more resources to support a longer retirement period. Planning ahead allows you to prepare for this extended timeframe, ensuring that you have sufficient funds to cover your expenses throughout your retirement years.

Lifestyle Maintenance

Preparing for retirement is essential to maintain your desired lifestyle after you stop working. Without proper planning, you might have to make significant sacrifices. By setting clear financial goals and saving accordingly, you can ensure that you continue to enjoy the same quality of life you had during your working years.

Uncertainty of Social Security and Pensions

Relying solely on social security or pensions can be risky due to potential changes and uncertainties in these benefits. Personal retirement savings provide a more reliable financial cushion, ensuring that you are not entirely dependent on government or employer-provided benefits, which may change over time.

Peace of Mind

Having a comprehensive retirement plan can provide immense peace of mind. Knowing that you are financially prepared for the future reduces stress and anxiety, allowing you to focus on enjoying life rather than worrying about financial stability. This mental peace is a significant benefit of proactive retirement planning.

Legacy Planning

Retirement planning also allows you to think about legacy planning. By building a robust financial foundation, you can leave behind a financial legacy for your family and loved ones. This can ensure their financial security and allow you to contribute to causes you care about, leaving a lasting impact even after you are gone.

Conclusion

Preparing for retirement is about more than just saving money—it's about ensuring a secure, enjoyable, and independent future. By planning ahead, you can safeguard yourself against financial uncertainties and lead a fulfilling life post-retirement. Start your retirement planning today to build a financially secure tomorrow.

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INVESTOR'S SUCCESS STORY

Dreams Fulfilled: How Mutual Funds Investments Helped Fund a Foreign Education



A clerk and his wife secure their daughter's admission to Stanford a renowned Foreign University through disciplined mutual fund investments, turning modest savings into a life-changing opportunity.

It was a quiet Sunday morning when my doorbell rang. I opened the door to find Mr. Suresh, my neighbor, standing with a box of sweets. Inviting him inside, we settled on my lawn with cups of steaming tea. The sight of the sweet box hinted at good news, and I was eager to hear it.

Before revealing Mr. Suresh's news, let me introduce him. He works as a clerk at a nearby cement manufacturing firm, while his wife is a nurse at a hospital. They have two children: a brilliant daughter in the 12th standard and a son in the 6th standard. Their daughter recently scored over 97% in her board exams and has been preparing for the IIT-JEE, dreaming of a career in robotics.

With a broad smile, Mr. Suresh handed me the sweet box and announced that his daughter had secured admission to a renowned Foreign University in the USA to pursue robotics. I congratulated him heartily, aware of the immense financial burden such an achievement entails. Curious, I asked him how he managed to finance such a costly education.

Mr. Suresh shared his journey. He and his wife have always led a modest lifestyle, and from the moment their daughter was born, they started saving systematically in mutual funds. This wise decision was influenced by the advice of a colleague's wife, a mutual fund distributor. They began with small contributions, gradually increasing them as their income grew. Over the years, these savings accumulated into a substantial corpus.

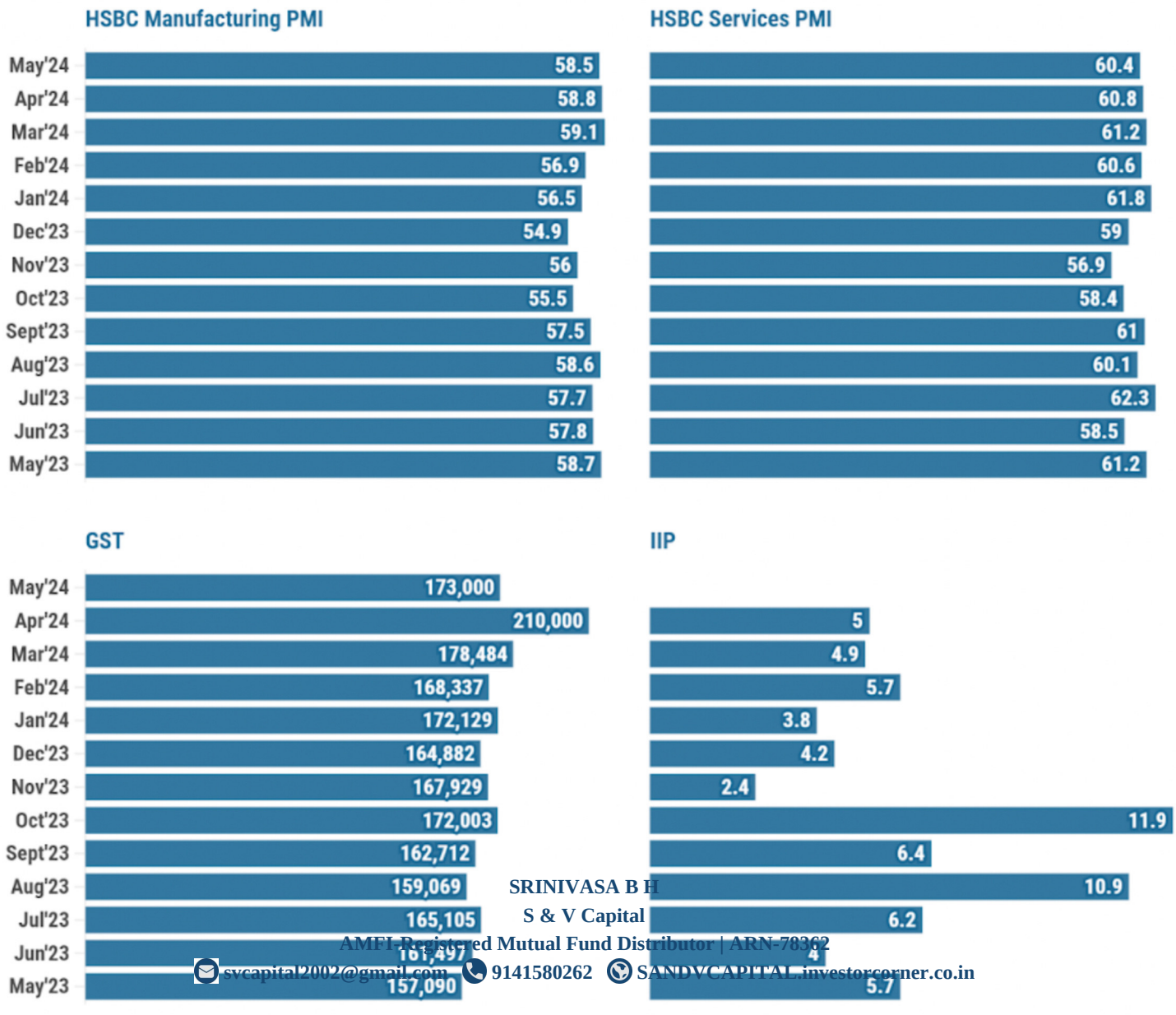
Thanks to their disciplined investment strategy, Mr. Suresh and his wife were able to fund a significant portion of their daughter's education. The rest was covered by an education loan from the bank. I was truly impressed by their foresight and prudent financial planning.

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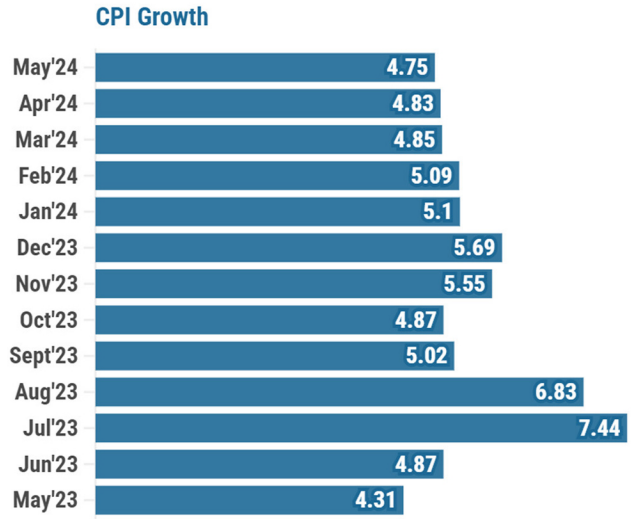
As we sipped our tea, I asked Mr. Suresh for the contact details of the mutual fund distributor whose advice had made their dream come true. Inspired by their success, I felt a strong urge to start preparing financially for my own children's future goals.

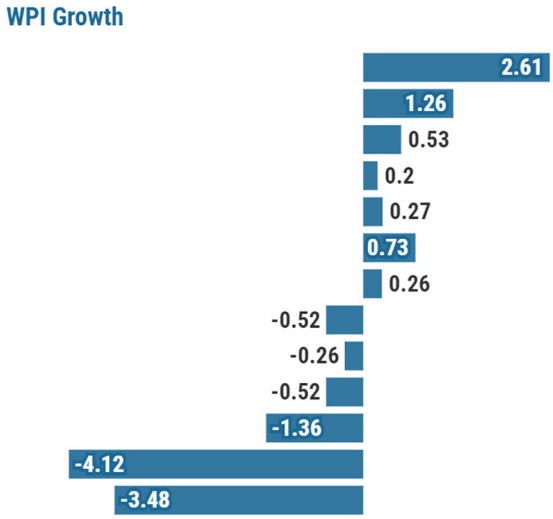
Mr. Suresh's story is a testament to the power of systematic investment in mutual funds. It shows that with careful planning and disciplined saving, even modest beginnings can lead to extraordinary achievements. For anyone dreaming of securing their children's education, mutual funds can be a powerful tool to turn those dreams into reality.

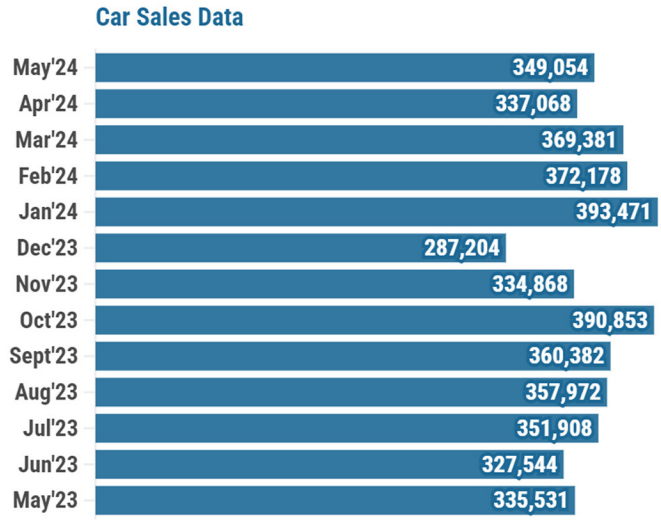
LEADING ECONOMIC INDICATORS

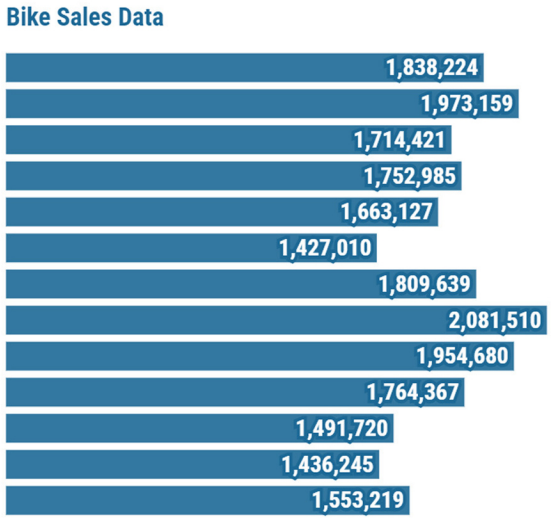


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FINANCIAL QUIZ

Which of the following metrics is used to assess the performance of a mutual fund relative to a benchmark index

a) Expense Ratio
b) Alpha
c) NAV (Net Asset Value)
d) AUM (Assets Under Management)

(Answer will be published in the next edition)

Answer to the previous edition's quiz. -Q & A of last edition

i. Elevated levels of inflation within the economy precipitate an augmentation in the money supply.

ii. To mitigate inflation, a government undertakes austerity measures by curtailing expenditure.

Choose the correct option:

a)Both the statements are true.
b)Both the statements are false.
c)Statement i. is true & statement ii. is false.
d)Statement ii. is true & statement i. is false.

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Right Answer a. Both the statements are true.

Let's break down why each statement is considered true:

Statement i: Explanation: Inflation often results from an increase in the money supply. When more money is available in the economy, consumers have more to spend, which increases demand for goods and services. If this increased demand is not matched by an equivalent increase in supply, prices rise, leading to inflation. Therefore, elevated levels of inflation are frequently associated with a prior increase in the money supply.

Statement ii: Explanation: Austerity measures refer to policies aimed at reducing government budget deficits through spending cuts, tax increases, or a combination of both. When a government reduces its expenditure, it decreases the overall demand in the economy. This reduction in demand can help lower inflation, as there is less money chasing the same amount of goods and services. By curtailing expenditure, the government can help bring down inflation rates.

MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 year	3 Years	5 Years	10 Year
Equity - Contra	51.17	25.19	23.90	17.57
Equity - Dividend Yield Fund	49.66	23.60	22.71	15.41
Equity - ELSS	41.23	19.55	19.16	15.46
Equity - Flexi Cap Fund	41.74	19.05	19.09	15.39
Equity - Focused Fund	40.15	18.69	18.34	15.15
Equity - Large & Mid Cap Fund	45.99	21.59	20.99	16.52
Equity - Large Cap Fund	36.67	16.97	16.65	13.70
Equity - Mid Cap Fund	54.38	25.16	25.55	18.90
Equity - Multi Cap Fund	48.24	23.10	22.68	17.13
Equity - Small Cap Fund	49.73	26.90	29.26	20.28
Equity - Value Fund	49.75	22.88	21.23	16.51

* All Sectoral, Thematic, Index & ETF Funds excluded in the above list. Returns are not guaranteed.

* Disclaimer: This report has been prepared based on data available to us and we have taken all precautions so that there are no errors and lapses. However, we do not assume any liability for actions taken, based on this report. Past performance may or may not be sustained in the future. Mutual fund investments are subject to market risks, read all scheme related documents carefully. Contact us for scheme-specific risk. 'The Investor Story' narrative involves creative liberties taken for storytelling purposes. It does not reflect real events or individuals.

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* Report as of 01/07/2024