Mutual Fund Distributor

SEPTEMBER 2024 MONTHLY NEWSLETTER

MONTHLY NEWS NUGGET

Mutual Fund Assets Reach ₹64.71 Lakh Crore in July 2024



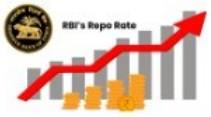
The Mutual Fund industry's Average Asset Under Management (AAUM) surged to ₹64.71 Lakh Crore in July 2024, reflecting a robust 40% year-on-year increase, driven by a strong performance in the equity markets, according to the latest data from AMFI.

July'24 GST Collection Surges by 10.3% year on year



July's GST collections rose to Rs 1.82 lakh crore, a 10.3% increase from last year, reflecting robust economic activity and improved compliance. This surge is a positive sign for the government's fiscal health, contributing to economic stability and growth.

RBI Holds Repo Rate Steady at 6.5%



In its August 2024 Monetary Policy Committee meeting, the Reserve Bank of India decided to maintain the repo rate at 6.5% for the ninth consecutive time, signaling a steady approach to managing inflation and economic growth.

Domestic Passenger Vehicle Sales Decline by 2.3% in July 2024



The Society of Indian Automobile Manufacturers (SIAM) revealed that passenger vehicle wholesalers in India fell 2.3% year-on-year to 3,41,510 units in July 2024. However, the two-wheeler segment saw a 12.5% growth, while three-wheeler sales rose by 5.1% during the same period.

ESI Scheme Enrolls 21.67 Lakh New Workers in June 2024



The Employee State Insurance (ESI) Scheme welcomed 21.67 lakh new workers in June 2024, as per the latest ESIC data. Additionally, 13,483 new establishments were added under the social security umbrella of the ESI Scheme, marking a 7% growth in net registrations compared to June 2023.

Source: Multiple News Portals

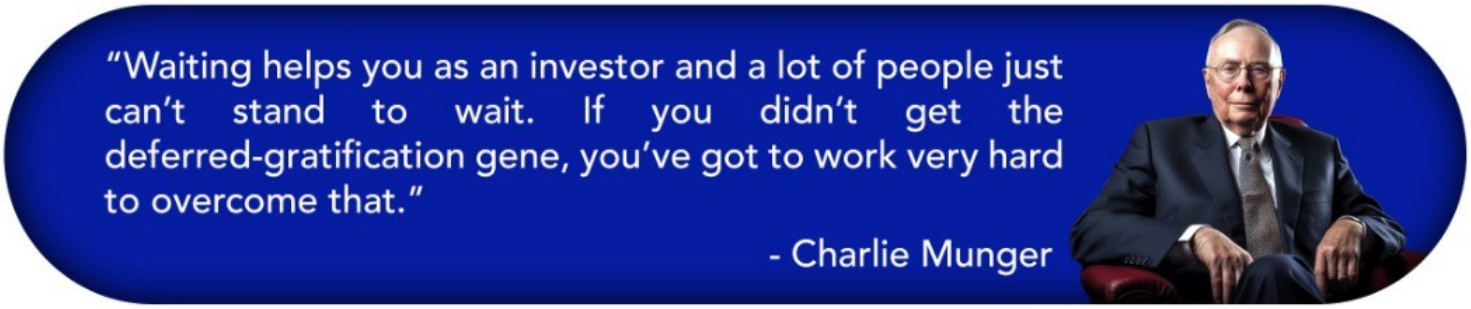
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Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
Sensex	81,949.68	82,637.03	78,295.86	82,365.77	0.51%
Nifty	25,030.95	25,268.35	23,893.70	25,235.90	0.81%
Nasdaq	17,647.03	18,017.69	15,708.54	17,713.62	0.38%
Gold	$2,448.10	$2,532.05	$2,364.40	$2,503.45	2.21%
Crude	$79.17	$80.42	$72.11	$73.18	-8.19%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
Sensex	13.61%	26.55%	13.13%	17.15%	11.85%
Nifty	14.80%	30.44%	14.23%	18.02%	12.14%
Nasdaq	10.08%	10.08%	5.08%	17.34%	14.44%
Gold ($)	22.52%	22.52%	11.41%	10.49%	6.88%
Crude ($)	-6.67%	-6.67%	1.84%	5.81%	-2.40%

*Source: Investing.com/wsj.com **Market Data Period - 01/08/2024 to 31/08/2024**

Timeless Financial Wisdom: (With PIC)



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INVESTOR'S SUCCESS STORY

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From Worry to Financial Confidence: A Parent's Journey

Rahul overcomes his financial anxieties by consulting a mutual fund distributor, leading to a secure and confident future for his daughter. The story highlights the importance of starting saving early for your goals and living tension free.

I had just walked into the party when I heard Rahul's voice, "Somesh, you've arrived just in time!" as he guided me through the crowd at his daughter Pritika's 10th birthday celebration. Rahul and his wife Pooja were glowing with happiness, surrounded by close friends, family, and colleagues.

As I joined the festivities, I couldn't help but remember a different time—a few years ago—when I found Rahul sitting alone in the office pantry, visibly tense. When I asked what was bothering him, he confided that he and Pooja were expecting their first child in a few months. They were both anxious about how to secure their financial future and ensure their child would never have to face financial worries.Having faced similar concerns when my first child was on the way, I understood Rahul's worries. I suggested he meet with a mutual fund distributor I trusted, who had helped me align my financial goals with my growing family's needs.

Rahul took my advice and met with the professional. A few days later, he thanked me, saying that for the first time, he felt confident about the future. With a solid financial plan in place, his worries were replaced with a sense of control and optimism.

Back at the party, the room was filled with the sound of children singing "Happy Birthday" as Pritika cut her cake. Rahul and Pooja proudly introduced me to their daughter and shared her latest achievement—winning first place in an interschool swimming competition.

As I looked at Pritika, brimming with potential, I felt a deep sense of satisfaction. Whatever path Pritika chooses, be it in sports or academics, financial constraints won't stand in her way. Rahul and Pooja had made smart financial decisions early on, and today, they are enjoying the rewards of their foresight.

If you're a young parent, the best gift you can give your child is a secure financial future. Start saving early and consult a trusted mutual fund distributor. Remember, it's never too late to start planning for tomorrow.

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Navigate Market Volatility : Tips for Mutual Fund Investors

Market volatility is an inherent part of investing, often causing unease among even the most seasoned investors. However, understanding how to navigate these fluctuations can turn potential pitfalls into opportunities for growth. Here are some key strategies to help mutual fund investors manage market volatility and maintain a long-term investment perspective.

1. Embrace Diversification and Asset Allocation:

- **Diversification** is a fundamental principle that involves spreading investments across various asset classes, sectors, and geographies to reduce risk. By not putting all your eggs in one basket, you can mitigate the impact of a downturn in any single asset class. Mutual funds inherently offer diversification by pooling investments into a broad array of securities.

- **Asset allocation** takes diversification a step further by determining the right mix of asset classes (e.g., equities, bonds, and cash) to match your risk tolerance, investment goals, and time horizon. During periods of high volatility, a well-diversified and balanced portfolio can provide stability and protect against severe losses.

2. Rebalance Your Portfolio

Rebalancing involves adjusting your portfolio periodically to maintain your desired asset allocation. Market movements can cause your portfolio to drift from its original allocation, exposing you to unintended risk levels. For instance, a significant rally in equity markets may increase the proportion of stocks in your portfolio, while a downturn may do the opposite.

Rebalancing helps in two ways:

- **Risk Management:** It ensures that your portfolio stays aligned with your risk tolerance.

- **Buying Low, Selling High:** It encourages a disciplined approach to buy undervalued assets and sell overvalued ones.

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3. Stay Disciplined During Market Downturns

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Emotional reactions to market volatility often lead to poor investment decisions. Here are a few tips to maintain discipline:

- **Avoid Panic Selling:** Market downturns are usually temporary, and selling in panic can lock in losses. Historically, markets have always rebounded over time, rewarding those who stay invested.
- **Focus on Long-Term Goals:** Remember your long-term investment objectives and avoid getting swayed by short-term market movements. A long-term perspective can help you weather the storm and benefit from market recoveries.
- **Continue SIPs:** If you are investing through Systematic Investment Plans (SIPs), continue them even during market downturns. SIPs benefit from rupee cost averaging, buying more units when prices are low, and fewer units when prices are high, potentially lowering the overall cost of investment.

4. Keep Cash Reserves

Maintaining a cash reserve or an emergency fund is crucial. It ensures that you do not need to liquidate your investments at an inopportune time to meet short-term financial needs. A cash reserve acts as a buffer, providing financial security and peace of mind during volatile periods.

5. Stay Informed but Avoid Overreacting

Staying informed about market conditions and economic indicators is essential, but avoid the temptation to react to every piece of news. Daily market noise can be distracting and may lead to hasty decisions. Instead, focus on fundamental analysis and the long-term prospects of your investments.

CONCLUSION:

Market volatility is a natural part of the investment journey. By embracing diversification, regularly rebalancing your portfolio, staying disciplined, maintaining cash reserves, and staying informed without overreacting, you can navigate market fluctuations effectively. Remember, the key to successful investing lies in patience, discipline, and a long-term perspective. By adhering to these principles, mutual fund investors can turn market volatility into an opportunity for achieving their financial goals.

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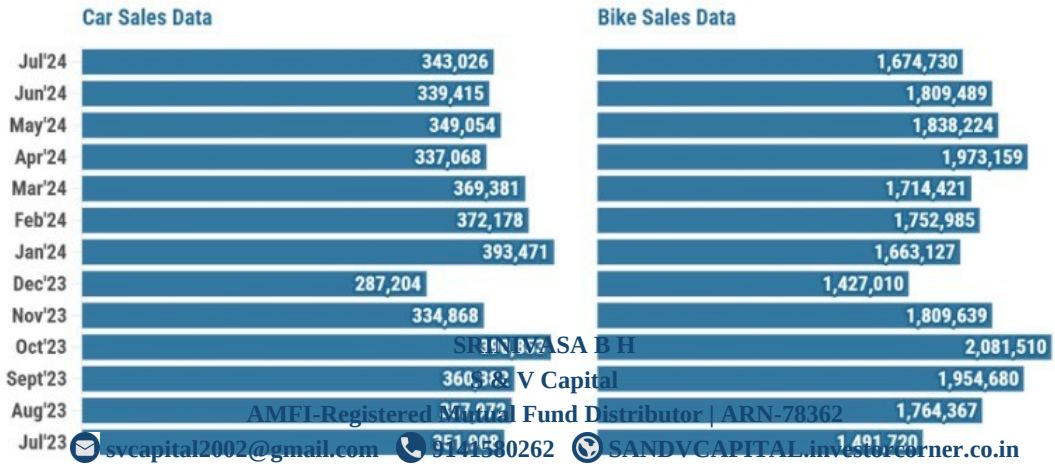
LEADING ECONOMIC INDICATORS:

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FINANCIAL QUIZ:

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Which of the following best describes a "Growth Fund" within mutual funds?



A) A fund that invests in a mix of large-cap, mid-cap, and small-cap stocks to balance risk and reward.

B) A fund that primarily invests in high-dividend-paying stocks for steady income.

C) A fund that focuses on stocks expected to grow at an above-average rate compared to other companies.

D) A fund that invests in bonds and other fixed-income securities for stable returns.

Answer to the previous edition's quiz.

Which of the following types of mutual funds is most likely to have a high turnover rate?



A) Index Fund

B) Growth Fund

C) Money Market Fund

D) Balanced Fund

Answer: B) Growth Fund

Explanation: Growth funds aim to achieve capital appreciation by investing in companies expected to grow at an above-average rate compared to other companies. As these funds actively seek to capitalise on changing market conditions and emerging opportunities, they often buy and sell stocks frequently. This results in a higher turnover rate, which refers to the percentage of a fund's holdings that are replaced in a given year. In contrast, index funds typically have a low turnover rate because they aim to replicate the performance of a specific index and, therefore, make fewer trades. Money market funds focus on short-term, low-risk securities and also have low turnover rates. Balanced funds invest in a mix of asset classes, and while their turnover rates can vary, they are generally lower than those of growth funds.

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MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	51.22	25.43	27.60	17.60
Equity - Dividend Yield Fund	50.95	24.06	26.22	15.82
Equity - ELSS	41.34	19.20	22.30	15.32
Equity - Flexi Cap Fund	41.33	18.60	21.89	15.39
Equity - Focused Fund	40.95	18.25	21.36	14.96
Equity - Large & Mid Cap Fund	45.18	21.17	24.15	16.48
Equity - Large Cap Fund	38.03	16.43	19.39	13.60
Equity - Mid Cap Fund	49.96	24.88	29.17	18.87
Equity - Multi Cap Fund	45.55	22.65	26.04	17.12
Equity - Small cap Fund	46.34	26.10	33.54	20.19
Equity - Value Fund	48.83	23.28	25.04	16.66

* 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 Success Story' narrative involves creative liberties taken for storytelling purposes. It does not reflect real events or individuals.

*** Report as of 01/09/2024**

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