MONTHLY NEWSLETTER

NOVEMBER 2024

Mutual Fund Distributor

Monthly News Nugget :

Monthly Mutual Fund SIP Contribution Hits ₹24,000 Crore Milestone in Sept 24



SIP contributions saw a 4% increase in September, surpassing ₹24,000 crore for the first time, despite a 10% drop in equity mutual fund inflows. New SIP registrations totaled 6.6 million, with total SIP AUM reaching an all-time high of ₹13.81 lakh crore.



August 2024 IIP Dips into Negative for the First Time in 22 Months

The Index of Industrial Production (IIP) contracted by -0.14% in August 2024, marking the first decline in nearly two years, following a strong 4.84% gain in July.

Banks See Deposit Growth Outpace Credit Growth



Private sector banks reported higher deposit growth than credit growth in Q2 of FY24, reversing a two-year trend. HDFC Bank, Yes Bank, and CSB Bank witnessed a rise in deposit bases reversing a two-year trend.



Mudra Loan Limit Doubled to Rs. 20 Lakh

As per the Union Budget 2024-25, the loan cap under Pradhan Mantri Mudra Yojana (PMMY) has been raised to Rs. 20 lakh from Rs. 10 lakh, aimed at fostering entrepreneurship and supporting the growth of small businesses.

SRINIVASA B H
S & V Capital
AMFI-Registered Mutual Fund Distributor | ARN-78362
svcapital2002@gmail.com 9141580262 SANDVCAPITAL.investorcorner.co.in

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Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
Sensex	84,257.17	84,648.40	79,137.98	79,389.06	-5.78%
Nifty	25,788.45	25,907.60	24,073.90	24,205.35	-6.14%
Nasdaq	18,154.94	18,785.49	17,767.79	18,095.15	-0.33%
Gold	$2,635.41	$2,790.41	$2,604.15	$2,743.80	4.11%
Crude	68.13	$77.93	$66.19	70.33	3.23%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
Sensex	7.26%	24.29%	10.21%	14.62%	11.04%
Nifty	7.76%	26.87%	11.06%	15.30%	11.27%
Nasdaq	10.36%	40.80%	5.30%	16.89%	14.60%
Gold ($)	21.93%	38.39%	15.46%	12.64%	8.86%
Crude ($)	-16.41%	-14.28%	-5.63%	5.44%	-1.36%

Timeless Financial Wisdom



SRINIVASA B H
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AMFI-Registered Mutual Fund Distributor | ARN-78362
svcapital2002@gmail.com 9141580262 SANDVCAPITAL.investorcorner.co.in

Investor Success Story:

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The Priceless Gift of Right Advice

A family's financial security and a daughter's education were safeguarded by the invaluable advice of a Mutual Fund Distributor, proving that the right guidance, though seemingly costly at first, becomes priceless in times of need.

It was a peaceful evening as my wife and I enjoyed our tea when the doorbell rang. Our neighbour, Reshmi, and her mother were here to invite us to Reshmi's wedding. We were overjoyed, having seen Reshmi grow up—a bright student who is now a doctor. Her journey, however, had not been easy. Reshmi lost her father when she was very young, and her mother single-handedly raised her. As we reminisced, I couldn't help but ask her mother how she managed to support Reshmi through an expensive private school and a prestigious medical college.

With a warm smile, Reshmi's mother shared her late husband's foresight. He had worked in a private company and, instead of opting for a traditional insurance and savings plan, he had chosen term insurance with a solid sum assured. More importantly, he used to invest regularly through a Systematic Investment Plan (SIP). When her husband tragically passed away, the term insurance sum assured took care of their immediate financial needs, while the SIP—though stopped—was never redeemed. Over time, that SIP grew significantly, and now, through a Systematic Withdrawal Plan (SWP), Reshmi's mother comfortably manages her expenses. Curious, I asked how her husband had made such wise decisions, especially 15 years ago when such strategies were uncommon. Her mother again smiled and revealed the key: their Mutual Fund Distributor. He not only gave them sound advice but stood by the family through their toughest times. At that moment, I realised that while professional advice might seem costly at first, its value becomes immeasurable when life takes an unexpected turn. The right guidance truly becomes priceless when it's needed most.



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EDITORIAL:

Mutual Fund Distributor

Debunking 5 Common Myths About Mutual Fund Investing

Mutual funds have gained immense popularity as a convenient and effective way to grow wealth over time. However, despite their widespread use, several myths surrounding mutual funds continue to persist. These misconceptions often deter potential investors or lead to unrealistic expectations. In this article, we'll debunk five common myths about mutual fund investing and provide clarity on what mutual funds really offer.

Myth 1: Mutual Funds are Only for Experts

Debunk:

Many think mutual funds are too complex for beginners, but they are managed by professional fund managers, making them accessible to all. Systematic Investment Plans (SIPs) further simplify investing, allowing small, regular contributions even for novices.

Myth 2: You Need a Lot of Money to Start

Debunk:

Contrary to belief, you don't need a large sum to begin investing. With SIPs, you can start with as little as ₹500, making mutual funds affordable for everyone, regardless of income level.

Myth 3: Mutual Funds are Riskier than Stocks

Debunk:

While mutual funds carry market risk, they are generally less risky than individual stocks due to diversification. Mutual funds spread investments across various assets, lowering the overall risk compared to direct stock investments.

Myth 4: Mutual Fund Returns are Guaranteed

Debunk:

Mutual fund returns are market-linked and not guaranteed. While long-term returns can be attractive, short-term fluctuations are common. Investors should focus on long-term goals rather than expecting immediate gains

Myth 5: I Can't Control My Investments in Mutual Funds

Debunk:

Investors have significant control over their mutual fund choices, from selecting funds based on goals and risk tolerance to switching funds when needed. Mutual funds offer flexibility and customization options for all types of investors.

By debunking these myths, it's clear that mutual funds are accessible, flexible, and suitable for both beginners and experienced investors. With the right knowledge, mutual fund investing can be a powerful tool for long-term wealth creation.

SRINIVASA B H
S & V Capital
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svcapital2002@gmail.com 9141580262 SANDVCAPITAL.investorcorner.co.in

Leading Economic Indicators:

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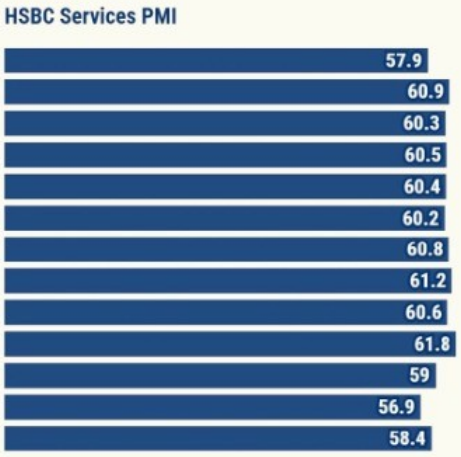

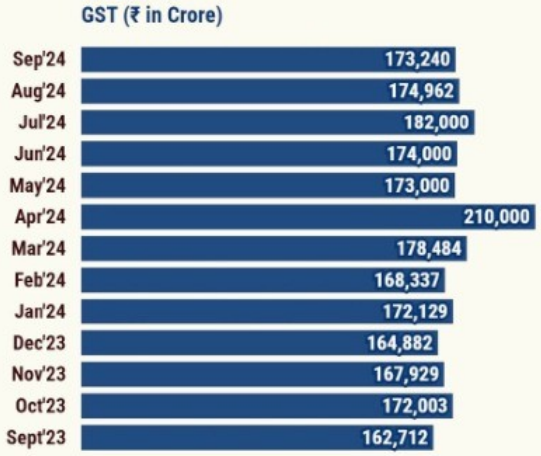

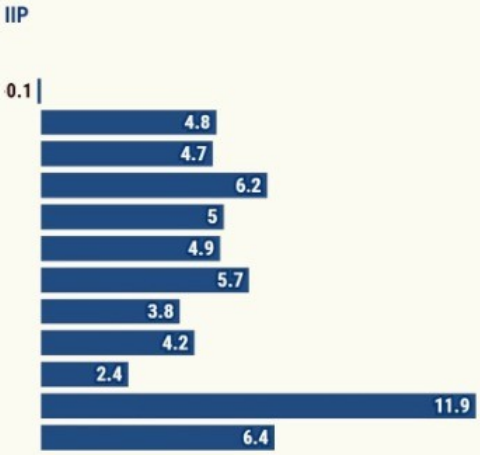



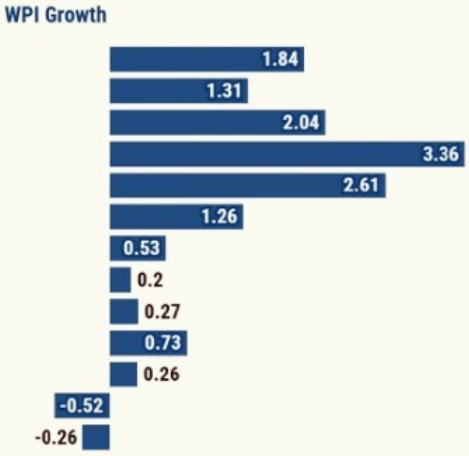

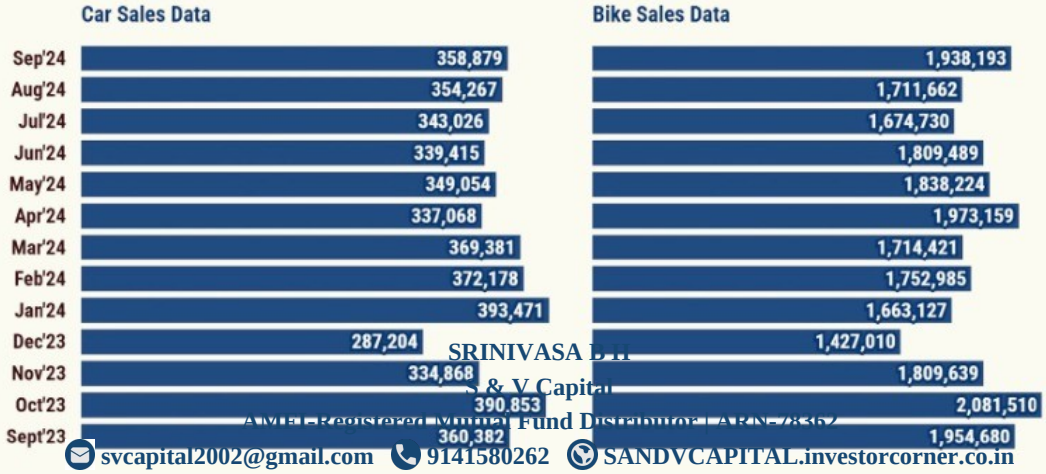

SRINIVASA D H
S & V Capital
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svcapital2002@gmail.com 9141580262 SANDVCAPITAL.investorcorner.co.in

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Financial Quiz:

Which of the following is a key feature of a Closed-End Mutual Fund, distinguishing it from an Open-End Mutual Fund?



A) It can issue new units at any time

B) Investors can redeem their units directly from the fund anytime at NAV

C) It trades on the stock exchange after the New Fund Offer (NFO)

D) It always guarantees capital protection

Answer to the previous edition's quiz.

What is the primary purpose of a Multi Asset Allocation Fund?

A) To maximise returns by focusing on a single asset class.

B) To minimise investment costs by choosing low-fee assets.

C) To balance risk and return by diversifying across multiple asset classes within a single fund.

D) To avoid paying taxes by investing in tax-efficient assets.

The correct answer is **C) To balance risk and return by diversifying across multiple asset classes within a single fund**

Explanation:
A Multi Asset Allocation Fund is designed to invest across multiple asset classes, such as equities, bonds, and commodities, within a single fund. The primary purpose of this fund is to balance risk and return by diversifying investments across different asset types. This diversification helps to reduce the impact of volatility in any one asset class, thereby providing a more stable and balanced approach to growth. Unlike focusing on a single asset class, this strategy aims to optimize the portfolio's overall risk-adjusted returns.

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MF CATEGORY-WISE PERFORMANCE AT A GLANCE

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Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	45.87	21.63	24.89	16.53
Equity - Dividend Yield Fund	43.07	20.35	23.36	14.61
Equity - ELSS	37.66	16.02	19.41	14.25
Equity - Flexi Cap Fund	37.73	15.55	19.10	14.34
Equity - Focused Fund	37.38	14.81	18.26	14.07
Equity - Large & Mid Cap Fund	41.41	17.50	21.30	15.27
Equity - Large Cap Fund	33.53	13.04	16.51	12.48
Equity - Mid Cap Fund	46.05	21.09	26.03	17.51
Equity - Multi Cap Fund	41.51	19.22	22.85	15.91
Equity - Small cap Fund	43.48	23.15	31.16	19.04
Equity - Value Fund	42.85	19.57	22.43	15.44

*** 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 01/11/2024**

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