MONTHLY NEWSLETTER

DECEMBER 2024

Mutual Fund Distributor

Monthly News Nugget :

Unifi Capital Secures SEBI Approval for Mutual Fund Operations



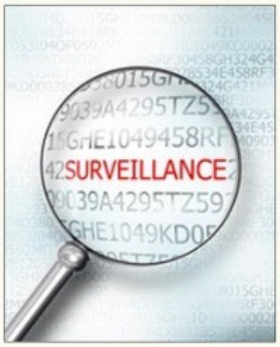
Unifi Capital has received SEBI's final nod to launch mutual fund operations through its unit, Unifi Asset Management Pvt Ltd. The firm aims to provide customized mutual fund solutions leveraging its expertise, supported by a team of internal and external professionals.



October GST Collection Rises by 8.9% to ₹1.87 Lakh Crore

India's GST collection hit ₹1.87 lakh crore in October, the second-highest monthly figure, fueled by festive demand. Experts are cautiously optimistic about sustained growth, with upcoming November collections being critical for short-term forecasts.

SEBI Tightens Rules on Insider Trading and Surveillance for Mutual Funds



Effective November 2024, SEBI expanded insider trading laws to cover mutual fund schemes and mandated enhanced surveillance systems for asset management companies (AMCs). These regulations aim to deter fraudulent practices, improve transparency, and protect investors from market abuse



Flat Year-on-Year Car Sales in October 2024

Car sales in India remained steady year-on-year at 3.97 lakh units in October 2024 compared to 3.90 lakh in October 2023. However, sales grew 11% month-on-month, up from 3.58 lakh in September 2024.

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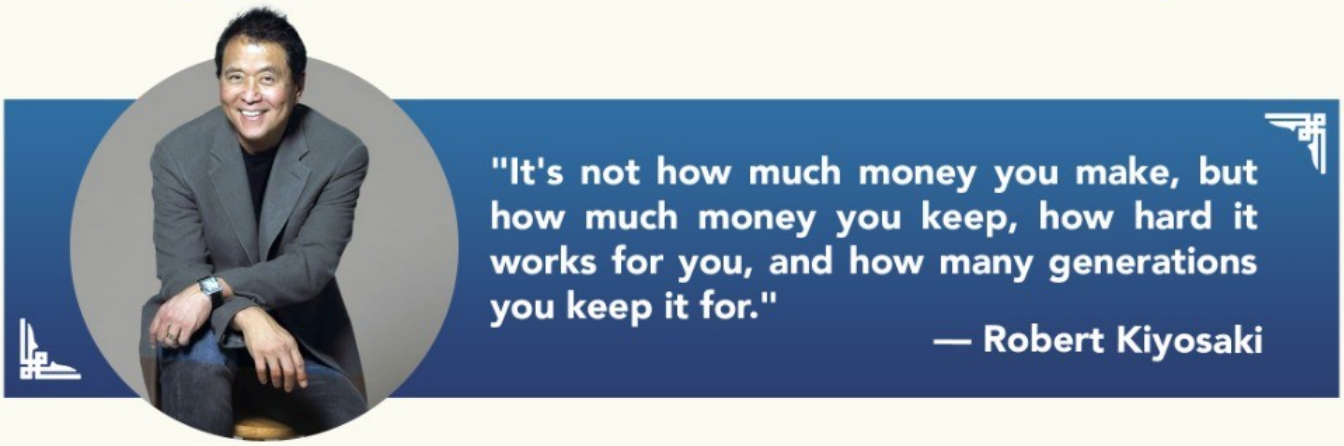
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Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
Sensex	80,023.75	80,569.73	76,802.73	80,109.85	0.11%
Nifty	24,302.75	24,537.60	23,263.15	24,131.10	-0.71%
Nasdaq	18,189.67	19,366.07	18,112.83	19,218.17	5.65%
Gold	$2,742.50	$2,762.30	$2,536.90	$2,653.55	-3.24%
Crude	$70.34	$72.54	$66.53	$68.50	-2.62%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
Sensex	7.11%	19.28%	11.70%	14.36%	10.77%
Nifty	6.28%	20.08%	12.27%	14.89%	10.88%
Nasdaq	13.58%	34.78%	6.78%	17.27%	14.90%
Gold ($)	13.46%	29.78%	14.13%	12.62%	8.56%
Crude ($)	-13.87%	-12.04%	-1.38%	4.35%	0.36%

*Source: Investing.com/wsj.com Market Data Period - 01/11/2024 to 30/11/2024

Timeless Financial Wisdom



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Investor Success Story:

How Arjun Enjoyes Life Without Market Worries

When Risabh's vacation was interrupted by market monitoring, Arjun introduced him to the ease and benefits of Dynamic Asset Allocation Funds proving that smart investing can be worry-free.

Arjun and Risabh, two college buddies turned successful professionals, decided to take a much-needed family vacation to Shimla's scenic beauty. Life had changed since their college days; Arjun was now a Sales Head for a leading FMCG company, while Risabh was busy building his startup. The holiday was perfect for both families to unwind and reconnect with nature.

While everyone else marvelled at the majestic mountains and the crisp air, Arjun noticed Risabh constantly glued to his phone. Curiosity got the better of him, and Arjun finally asked, "Risabh, what's keeping you so hooked to that screen?" Risabh chuckled, "Well when the markets were up a few months back, I sold some of my holdings. Now that the market's dipping, I'm waiting to buy back in at the right moment. I think it'll rise soon." Arjun couldn't help but laugh. "You know, my Dynamic Asset Allocation Fund does exactly that for me—without me having to lift a finger!"

Risabh's curiosity was piqued. "Dynamic Asset…how?"

Dynamic Asset Allocation Fund," Arjun replied. "It's like having a smart system that tracks the market for me. When the market's up, it reduces its equity exposure, shifting to debt or arbitrage positions to protect my gains. And when the market falls, it moves back to equities to buy low, all without tax implications until I cash out!

Rishabh was impressed. "I had no idea funds like this even existed!"

Arjun explained further, "My Mutual Fund Distributor (MFD) set it up for me. He knows my goals, my risk tolerance, and does all the research. I only need to check my portfolio every six months." Rishabh realized the cost of managing his investments alone. "Maybe it's time I found an MFD too," he admitted, grinning and made up his mind to rely on expert guidance, leaving the stress of daily market fluctuations behind. With peace of mind, he returned to his family—ready to enjoy the rest of his vacation.



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EDITORIAL:

Protect Your Family's Health, Preserve Your Wealth: Buy Health Insurance!

Health insurance is crucial for every family as it ensures financial security during medical emergencies, protects investments from being drained by unexpected health-care expenses, grants access to quality healthcare facilities, helps avoid the burden of medical debt, and provides additionalwellness benefits to promote proactive health management.

***In** today's world, health insurance is no longer a luxury—it's a necessity. With the rising costs of medical care, having health insurance can protect your finances and provide peace of mind. Here's why every family should consider it a must-have:*

1. Financial Security During Medical Emergencies



A sudden illness or accident can lead to significant expenses. Health insurance ensures you're financially secure, covering hospital bills and letting you focus on recovery rather than worrying about costs.

2. Protection for Your Investments



Medical emergencies can force you to tap into savings or investments earmarked for other goals like buying a home or saving for your child's education. Health insurance acts as a shield, allowing your investments to remain untouched, preserving your family's long-term financial plans.

3. Access to Quality Healthcare Facilities



With health insurance, you gain access to a network of top hospitals and healthcare providers. This means timely, high-quality medical attention when you need it most, without the stress of managing huge out-of-pocket expenses.

4. Avoiding Debt from Medical Bills



Medical debt can be a heavy burden, often forcing families into financial hardship or high-interest loans. Health insurance helps avoid this pitfall, covering a substantial portion of medical expenses and keeping debt at bay.

5. Additional Wellness Benefits



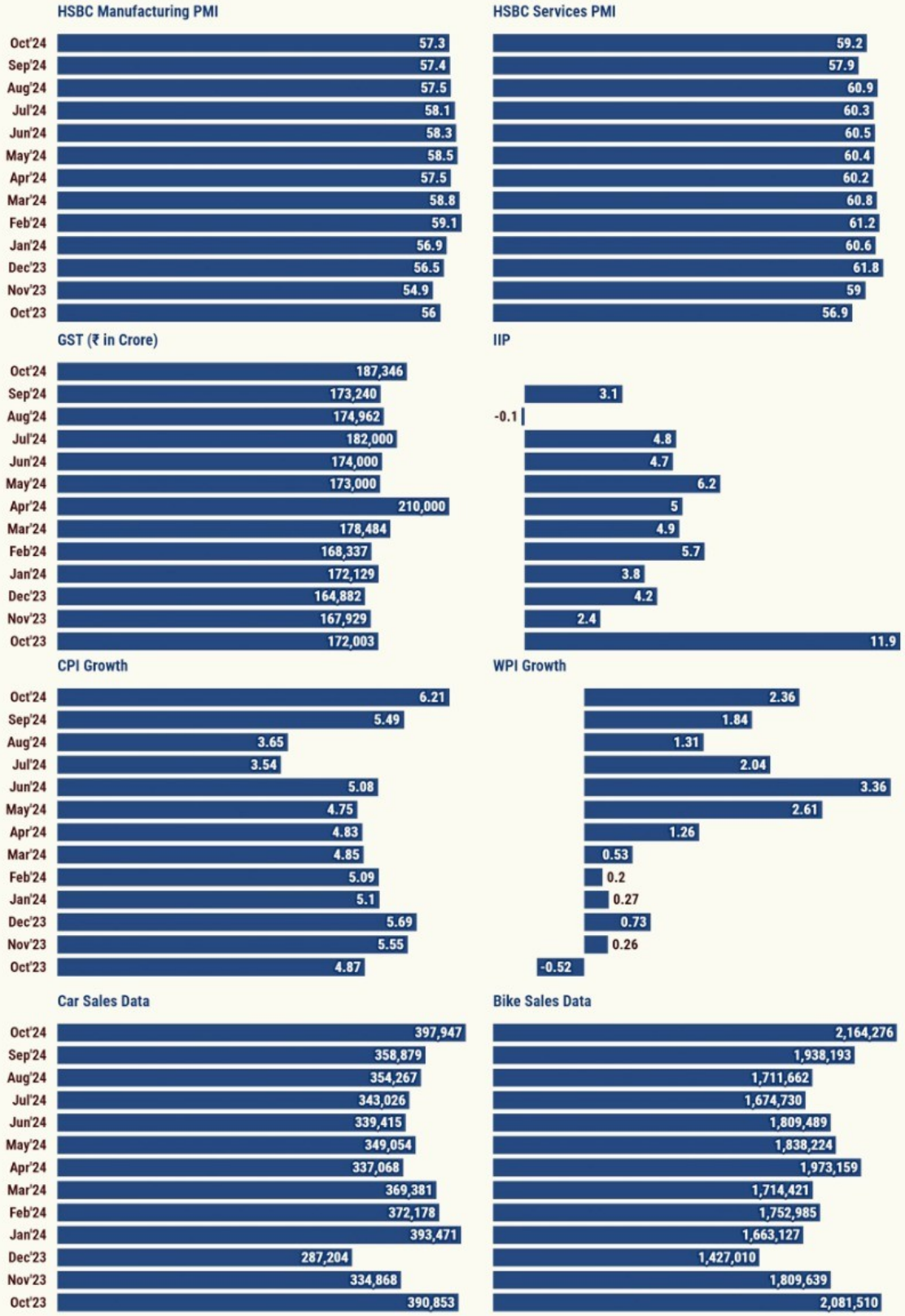
Beyond covering emergencies, many health policies offer wellness perks, such as preventive health check-ups, access to telemedicine, and discounts on medical services. These benefits encourage proactive health management, keeping the whole family healthier.

With comprehensive health insurance, families are protected from financial strain, gain access to better healthcare, and can keep their financial goals on track. In an unpredictable world, health insurance is the safety net every family deserves.

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Leading Economic Indicators:



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Financial Quiz:

Which of the following statements about Systematic Investment Plans (SIPs) is incorrect?

A. SIPs apply the rupee cost averaging method, enabling investors to acquire more units during market downturns and fewer units during market upswings, potentially lowering the average purchase cost.

B. SIPs provide investors with automatic rebalancing of their portfolio, aligning with changing market conditions and individual risk profiles.

C. SIPs offer flexibility in frequency and amount, allowing investors to choose monthly, weekly, or even daily contributions in many mutual fund schemes.

D. SIPs encourage disciplined investing by deducting a fixed amount regularly, regardless of market conditions.



Answer to the previous edition's quiz.

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

A. To maximize returns by focusing on a single asset class.

B. To minimize 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.

Correct Answer: **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

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	36.70	22.48	24.43	15.89
Equity - Dividend Yield Fund	33.50	20.62	23.16	13.96
Equity - ELSS	29.72	16.92	19.08	13.70
Equity - Flexi Cap Fund	30.26	16.39	18.79	13.70
Equity - Focused Fund	29.75	15.70	17.87	13.45
Equity - Large & Mid Cap Fund	33.10	18.41	20.92	14.67
Equity - Large Cap Fund	26.87	14.17	16.02	11.98
Equity - Mid Cap Fund	36.49	21.86	25.87	16.90
Equity - Multi Cap Fund	32.89	19.88	22.44	15.31
Equity - Small cap Fund	32.99	22.93	31.17	18.43
Equity - Value Fund	32.77	20.49	21.86	14.73

*** 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 01/12/2024**

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