



HAPPY
Diwali

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25k
Investors/IFAs/ Finance
and insurance
professionals

Sahayak Times

OCTOBER 2024

A MONTHLY PERSONAL FINANCE NEWSLETTER BROUGHT TO YOU UNDER THE PERSONAL FINANCE LITERACY MISSION OF



Light up the present
& the future too

START AN

SIP

This Diwali





FROM THE EDITOR

Dear Reader,

As we approach the onset of the Festive season, the market seems to be going in for a long awaited correction.

The Nifty has tumbled 4.5% and all indices are in the negative. After sustained buying in the last couple of months, The FII's are selling the Nifty constituents for a slice of the Dragon fruit. The Chinese CSI 300 has rallied over 25% in a 9 day blitzkrieg after Chinese authorities took a series of market friendly steps. Nifty profit booking was hastened by the Iran intervention in the Israel- Palestine conflict due to fears of escalation, spike in crude & impact on global trade.



The 'October Effect' a theory that stock prices decline in October, seems to be playing out after a sustained one way ride. Though there is no data based justification for the 'October Effect,' nine of the history's 20 largest single day declines have happened in the Dow in the Halloween month.

Coming back to fundamentals, India is on a much stronger footing than before. Forex reserves have crossed the \$700 Billion mark providing a great deal of comfort, the record auto despatches, tax buoyancy, consistently growing GST numbers and the upbeat sentiment of the marketeers in the festival season are poised to drive higher consumption and a further boost to GDP growth. The Indian economy has remained resilient amid global uncertainties and the country's strong structural drivers are expected to keep sentiments upbeat.

The Monetary Policy Committee (MPC) is expected to maintain the status quo on policy rates in its October review meeting. and start the interest rate reduction in Dec. Apart from Geopolitics and the war, the immediate trigger in the near term are going to be the quarterly results, the festive season payout and the US election wherein a Trump victory is expected to be largely inflationary, protectionist and anti-emerging markets but corporate tax friendly and a Harris victory would mark extraordinary firsts but shall be broadly a continuation of Biden policies both in domestic & global matters.

The onset of Festive season seems to have begun on a sound footing, the Amazon Festival 2024 which begun on Sept 27th, witnessed a record 11 crore customer visits in the first 48 hours with record sales numbers. The auto sales have also picked up with the onset of Navratri, something I can personally vouch for, as the road to our office, which houses some leading auto dealerships has been choc a bloc and buyers busy clicking photos with their We are at the right time at the right place, we just need to make the right investment choice and models.

I shall like to end with a quote I picked up from a leading speaker at a Conference I recently attended wherein he mentioned, "whatever your wealth currently, more than 90% of your lifetime wealth will be accumulated in the next 25 years as the Indian economy moves from around \$4 Trillion currently to around \$40 Trillion by 2047.

We are at the right place, at the cusp of a great structural upheaval; Invest in the right asset class, and get set for the ride of our lifetime. Don't forget to take the help of your advisor to guide and help you in your ride to riches.

Team Sahayak wishes you and your family good cheer, happiness and prosperity in the coming festive season. Have a great Festive season, Keep Investing & Stay Invested.

Happy Investing!
Sandeep Sahni
Editor



The Month that was Sept 2024

INDEX	As on 31-08-24	As on 30-09-24	CHANGE %
NIFTY 50	25235.90	25810.85	2.28%
NIFTY SMALL CAP	19307.10	19179.65	-0.66%
NIFTY MID CAP 100	59286.65	60153.80	1.46%
SENSEX	82365.77	84299.78	2.35%
US \$	83.88	83.88	0.00%
BITCOIN \$	59150.58	63341.89	7.09%
DOW JONES IN USD\$	41563.08	42330.15	1.85%
SHANGHAI COMP \$	2842.21	3336.50	17.39%
BRENT CRUDE OIL \$	76.93	71.70	-6.80%
NASDAQ 100 IN \$	19574.64	20060.69	2.48%
GOLD 24K PER/GM (IN INR ₹)	7315	7724	5.59%
10 YEAR GOVT BOND	6.98	6.86	-1.72%

Source: investing.com, goodreturns.in, google.com, tradingview.com

The Quarter that was July - Sept 2024

INDEX	As on 30-06-24	As on 30-09-24	CHANGE %
NIFTY 50	24010.60	25810.85	7.50%
NIFTY SMALL CAP	18317.70	19179.65	4.71%
NIFTY MID CAP 100	55736.90	60153.80	7.92%
SENSEX	79032.73	84299.78	6.66%
US \$	83.37	83.88	0.61%
BITCOIN \$	60303.30	63341.89	5.04%
DOW JONES IN USD\$	39118.86	42330.15	8.21%
SHANGHAI COMP \$	2967.40	3336.50	12.44%
BRENT CRUDE OIL \$	86.41	71.70	-17.02%
NASDAQ 100 IN \$	19682.87	20060.69	1.92%
GOLD 24K PER/GM (IN INR ₹)	7216	7724	7.04%
10 YEAR GOVT BOND	7.00	6.86	-2.00%

Source: investing.com, goodreturns.in, google.com, tradingview.com

YTD Performance (April to Sept 2024)

INDEX	As on 31-03-24	As on 30-09-24	CHANGE %
NIFTY 50	22326.90	25810.85	15.60%
NIFTY SMALL CAP	15270.45	19179.65	25.60%
NIFTY MID CAP 100	48075.75	60153.80	25.12%
SENSEX	73651.35	84299.78	14.46%
US \$	83.39	83.88	0.59%
BITCOIN \$	66907.80	63341.89	-5.33%
DOW JONES IN USD\$	39807.37	42330.15	6.34%
SHANGHAI COMP \$	3041.17	3336.50	9.71%
BRENT CRUDE OIL \$	87.00	71.70	-17.59%
NASDAQ 100 IN \$	18254.69	20060.69	9.89%
GOLD 24K PER/GM (IN INR ₹)	6873	7724	12.38%
10 YEAR GOVT BOND	7.05	6.86	-2.70%

Source: investing.com, goodreturns.in, google.com, tradingview.com

Top 5 Nifty Gainers - Sept 2024

NAME	31st July 2024	31st Aug 2024	CHANGE %
Bajaj Auto Ltd.	9663.35	10873.85	12.53%
Shriram Trans. Fin Company Ltd	2930.75	3203.55	9.31%
Larsen & Toubro Infotech Ltd.	5665.00	6167.70	8.87%
Cipla Ltd.	1542.40	1655.75	7.35%
Bharti Airtel Ltd.	1492.90	1588.95	6.43%

Source: www.ndtvprofit.com

Top 5 Nifty Losers - Sept 2024

NAME	31st July 2024	31st Aug 2024	CHANGE %
Tata Steel Ltd	165.35	152.80	-7.59%
State Bank Of India	872.75	815.65	-6.54%
Ultratech Cement Ltd.	11952.20	11291.60	-5.53%
Tata Adani Ports and Special Economic Zone Ltd.Steel Ltd.	1569.65	1482.65	-5.54%
Tata Motors Ltd	1156.35	1109.40	-4.06%

Source: www.ndtvprofit.com

Mutual fund investments are subject to market risks. Please read all scheme related documents carefully.

Mutual Fund Category wise fund performance

As on 30th Sept, 2024

Return in (%)

CATEGORY	1 YEAR	3 YEARS	5 YEARS	10 YEARS
EQUITY - CONTRA	51.57	24.60	27.02	17.78
EQUITY - ELSS	42.80	18.60	21.70	15.46
EQUITY - FLEXI CAP FUND	43.41	18.09	21.27	15.57
EQUITY - FOCUSED FUND	43.08	17.75	20.66	15.19
EQUITY - LARGE & MID CAP FUND	46.65	20.44	23.41	16.60
EQUITY - LARGE CAP FUND	39.79	15.84	18.96	13.85
EQUITY - MID CAP FUND	50.97	24.12	28.22	18.80
EQUITY - MULTI CAP FUND	46.54	21.52	25.35	17.16
EQUITY - SMALL CAP FUND	46.94	24.84	32.41	20.03
EQUITY - VALUE FUND	48.52	22.45	24.46	16.67
HYBRID - AGGRESIVE	34.13	15.30	18.17	12.94
HYBRID - ARBITRAGE FUND	7.26	5.75	5.04	5.84
HYBRID - BALANCED ADVANTAGE	26.06	13.37	14.39	11.30
HYBRID - EQUITY SAVINGS	16.81	9.31	10.43	8.54
NIFTY 50	31.24	13.56	17.58	12.47
NIFTY NEXT 50	70.68	22.05	22.85	16.30
NIFTY 100	37.12	14.63	18.26	13.01
NIFTY 500	39.95	17.10	20.81	14.22

Source: masterstrokeonline.com

NIFTY 50

5 BEST PERFORMING SECTORS OF SEPTEMBER 2024

NAME	RETURN (IN %)
METAL	9.58%
INDIA CONS.	5.99%
MNC	5.40%
REALTY	4.58%
AUTO	3.67%

Source: www.ngenmarkets.in

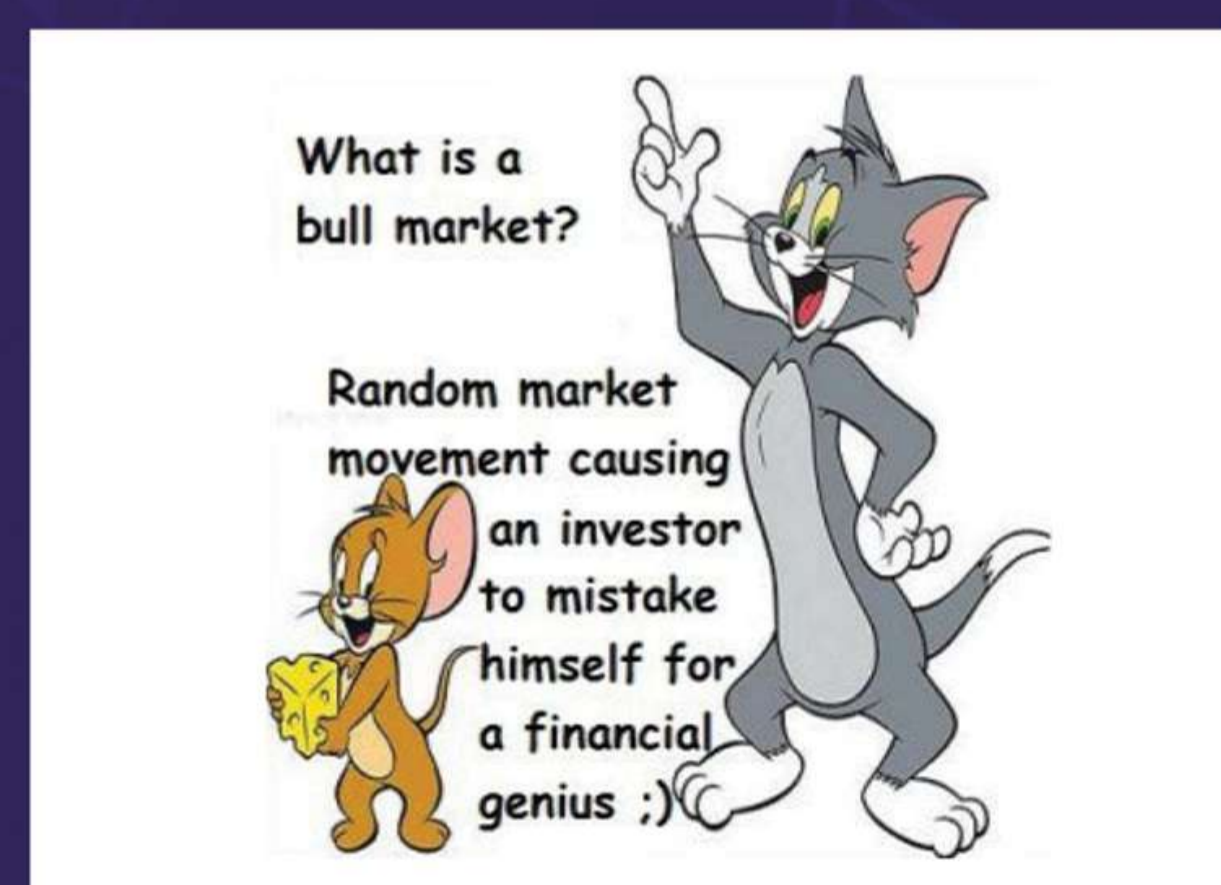
NIFTY 50

5 WORST PERFORMING SECTORS OF SEPTEMBER 2024

NAME	RETURN (IN %)
PSU BANK	-3.77%
IT	-2.40%
PSE	-1.19%
ENERGY	0.53%
PHARMA	1.28%

Source: www.ngenmarkets.in

JOKE OF THE MONTH...



Mutual fund investments are subject to market risks. Please read all scheme related documents carefully.

CHART BUSTER

Nifty Monthly Returns

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Median	-0.3%	1.2%	-0.2%	1.1%	0.9%	1.6%	2.4%	0.6%	1.7%	0.0%	2.4%	3.2%	12.0%
SD	7.1%	5.5%	8.0%	6.3%	8.4%	6.2%	5.1%	5.4%	6.5%	7.9%	6.5%	4.7%	28.8%
Avg	0.0%	0.9%	-0.3%	1.6%	1.1%	1.4%	1.9%	0.9%	0.9%	-0.2%	1.5%	3.2%	14.5%
2024	0.0%	1.2%	1.6%	1.2%	-0.3%	6.6%	3.9%	1.1%	2.3%				18.8%
2023	-2.4%	-2.0%	0.3%	4.1%	2.6%	3.5%	2.9%	-2.5%	2.0%	-2.8%	5.5%	7.9%	20.0%
2022	-0.1%	-3.1%	4.0%	-2.1%	-3.0%	-4.8%	8.7%	3.5%	-3.7%	5.4%	4.1%	-3.5%	4.3%
2021	-2.5%	6.6%	1.1%	-0.4%	6.5%	0.9%	0.3%	8.7%	2.8%	0.3%	-3.9%	2.2%	24.1%
2020	-1.7%	-6.4%	-23.2%	14.7%	-2.8%	7.5%	7.5%	2.8%	-1.2%	3.5%	11.4%	7.8%	14.9%
2019	-0.3%	-0.4%	7.7%	1.1%	1.5%	-1.1%	-5.7%	-0.9%	4.1%	3.5%	1.5%	0.9%	12.0%
2018	4.7%	-4.9%	-3.6%	6.2%	0.0%	-0.2%	6.0%	2.9%	-6.4%	-5.0%	4.7%	-0.1%	3.2%
2017	4.6%	3.7%	3.3%	1.4%	3.4%	-1.0%	5.8%	-1.6%	-1.3%	5.6%	-1.1%	3.0%	28.6%
2016	-4.8%	-7.6%	10.8%	1.4%	4.0%	1.6%	4.2%	1.7%	-2.0%	0.2%	-4.7%	-0.5%	3.0%
2015	6.4%	1.1%	-4.6%	-3.6%	3.1%	-0.8%	2.0%	-6.6%	-0.3%	1.5%	-1.6%	0.1%	-4.1%
2014	-3.4%	3.1%	6.8%	-0.1%	8.0%	5.3%	1.4%	3.0%	0.1%	4.5%	3.2%	-3.6%	31.4%
2013	2.2%	-5.7%	-0.2%	4.4%	0.9%	-2.4%	-1.7%	-5.8%	6.1%	9.8%	-2.0%	2.1%	6.8%
2012	12.4%	3.6%	-1.7%	-0.9%	-6.2%	5.4%	0.7%	0.6%	8.5%	-1.5%	4.6%	0.4%	27.7%
2011	-10.2%	-3.1%	9.4%	-1.4%	-3.3%	1.6%	-2.9%	-8.8%	-1.2%	7.8%	-9.3%	-4.3%	-24.6%
2010	-6.1%	0.8%	6.6%	0.6%	-3.6%	4.4%	1.0%	0.6%	11.6%	-0.2%	-2.6%	4.6%	17.9%
2009	-2.9%	-3.9%	9.3%	15.0%	28.1%	-3.5%	8.0%	0.6%	9.0%	-7.3%	6.8%	3.3%	75.8%
2008	-16.3%	1.7%	-9.4%	9.1%	-5.7%	-17.0%	7.2%	0.6%	-10.1%	-26.4%	-4.5%	7.4%	-51.8%
2007	2.9%	-8.3%	2.0%	7.0%	5.1%	0.5%	4.9%	-1.4%	12.5%	17.5%	-2.3%	6.5%	54.8%
2006	5.8%	2.5%	10.7%	4.6%	-13.7%	1.9%	0.5%	8.6%	5.1%	4.3%	5.6%	0.3%	39.8%
2005	-1.1%	2.2%	-3.2%	-6.5%	9.7%	6.4%	4.1%	3.1%	9.1%	-8.9%	11.9%	6.9%	36.3%
2004	-3.7%	-0.5%	-1.6%	1.4%	-17.4%	1.5%	8.4%	0.0%	7.0%	2.4%	9.6%	6.2%	10.7%
2003	-4.7%	2.1%	-8.0%	-4.5%	7.8%	12.6%	4.6%	14.4%	4.5%	9.8%	3.8%	16.4%	71.9%
2002	1.5%	6.2%	-1.1%	-4.0%	-5.1%	2.8%	-9.3%	5.4%	-4.7%	-1.2%	10.4%	4.1%	3.3%
2001	8.6%	-1.5%	-15.0%	-2.0%	3.8%	-5.1%	-3.2%	-1.8%	-13.3%	6.4%	9.8%	-0.8%	-16.2%
2000	4.4%	7.0%	-7.6%	-8.0%	-1.9%	6.6%	-9.4%	4.6%	-8.8%	-7.8%	8.1%	-0.4%	-14.7%
1999	9.3%	1.6%	9.9%	-9.3%	15.8%	4.9%	10.3%	7.8%	0.1%	-6.2%	3.8%	7.6%	67.4%
1998	-10.7%	10.1%	5.3%	3.8%	-8.3%	-11.4%	-1.1%	-8.4%	6.1%	-8.9%	-0.8%	8.1%	-18.1%
1997	8.2%	2.7%	-3.0%	11.5%	-2.7%	13.5%	2.4%	-9.5%	1.7%	-3.4%	-5.6%	5.4%	20.1%
1996	-6.6%	17.0%	-0.7%	13.1%	-2.2%	2.9%	-7.1%	-1.3%	-8.3%	-3.7%	-8.7%	8.3%	-1.0%
1995	-9.4%	-5.3%	-2.4%	-4.9%	5.9%	-3.6%	3.4%	-2.3%	4.1%	-2.3%	-12.8%	5.4%	-23.2%
1994	15.0%	8.3%	-12.8%	-2.2%	3.2%	5.2%	2.3%	7.4%	-6.0%	-1.8%	-1.7%	-5.1%	9.1%

As on Sept 2024

www.capitalmind.in

COMPANY SIZE AS PER RANK

Company Ranking as on Marketcap	Company Name	Marketcap as on 30th Sept 2024	Net Profit last year
1	Reliance Industr	1984904.37	79020
30	Adani Ports	314213.84	8103.99
50	Interglobe Aviat	188881.74	8167.49
100	Jindal Steel	105084.4	5943.32
250	Tata Inv.Corpn.	34510.81	384.96
500	Engineers India	11743.88	445.26
1000	SG Finserve	2783.28	78.58
1500	Essen Speciality	951.15	14.24
2000	B-Right Real	385.35	5.32
2500	Samor Reality	191.01	-0.3

Source: screener

As on 30-09-2024

SENSEX 1986 VS SENSEX 2024

Companies from the Sensex when it was first formed in 1986



Only 8 companies from the 1986 version of Sensex have survived the mix in 2024.

NIFTY 50 STOCKS

*Image shows the list of NIFTY50 stocks and their YTD returns

Trent Ltd ₹7,509	Bajaj Auto ₹12,417	M&M ₹8,134	Shriram Finance Ltd ₹3,621	Bharti Airtel Ltd ₹1,718	Bharat Petroleum ₹365
150%	85%	84%	77%	70%	62%
Bharat Electronics Ltd ₹283	Sun Pharma ₹1,947	Power Grid Corp ₹350	ONGC ₹296	NTPC ₹437	Hero MotoCorp ₹5,742
54%	54%	47%	44%	41%	39%
adani Ports & SEZ ₹1,453	Cipla ₹1,940	Coal India ₹390	Grain Processing ₹2,805	SBI Life ₹1,882	ICICI Bank ₹1,384
39%	33%	32%	32%	31%	29%
Apollo Hospitals ₹7,259	BECHER BROS ₹5,048	Hindustan Industries ₹781	Tata Motors Ltd ₹1,718	State Bank of India ₹792	
26%	26%	25%	24%	23%	
HCL ₹1,800	Tech Mahindra ₹1,983	Infosys Ltd ₹1,893	Tata Steel ₹170	Bajaj Finserv ₹2,000	
23%	22%	22%	21%	19%	
Reliance Industries ₹8,267	JSW Steel ₹1,022	Dr Reddy's Lab ₹6,782	Axis Bank ₹1,246	Wipro ₹3,022	UltraTech Cement ₹11,871
18%	16%	16%	15%	14%	13%
HDFC Life ₹3,106	HIL ₹1,087	TCS ₹3,283	TATA CONSUMER PRODUCTS ₹3,112	ICICI Ltd ₹750	adani Ports ₹3,136
13%	13%	12%	12%	11%	8%
Bank Leasing ₹1,100	LT ₹1,008	IGMC ₹1,100	Nestle India ₹1,722	adani Finserv ₹3,343	Reliance ₹1,893
5%	5%	2%	-1%	-2%	-2%
IndusInd Bank ₹1,448					

As on Sept 2024

Rate cuts don't always propel the markets forward



Outcomes diverge based on the economic scenario.

First cut	Last cut	Economic scenario	Policy rate cut (basis points)	S&P 500 return
Apr 1980	Jun 1980	Recession	-1,050	10%
Jun 1981	Dec 1982	Recession	-1,150	2%
Oct 1984	Aug 1986	Soft landing	-587	51%
Jun 1989	Sep 1992	Recession	-675	30%
Jul 1995	Jan 1996	Soft landing	-75	15%
Sep 1998	Nov 1998	Soft landing	-75	9%
Jan 2001	Jun 2003	Recession	-550	-28%
Sep 2007	Dec 2008	Recession	-500	-40%
Jul 2019	Oct 2019	Soft landing	-75	2%
Mar 2020	Mar 2020	Recession	-150	-21%
		Recession avg	-679	-7.8%
		Soft landing avg	-203	19.3%

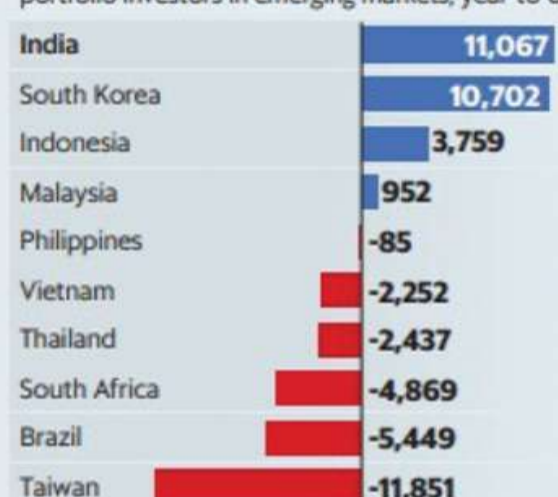
Data pertains to the US Fed policy action and the US economy. Source: JP Morgan

CHART BUSTER

India remains a top destination for overseas capital

Overseas investors continue to flock to India, ahead of other EMs

Net equity investments (in \$ million) by foreign portfolio investors in emerging markets, year-to-date



The inflows have sustained despite high valuations

Price-to-earnings ratio (in times) of some key emerging indices

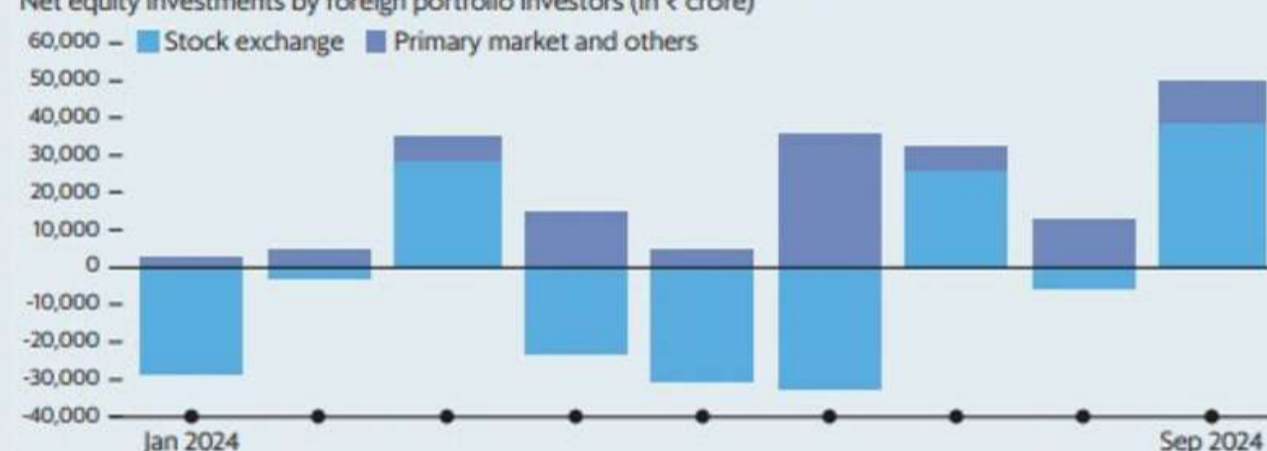


Latest data as on 25 September 2024

Latest data as on 26 September 2024 at 2:30 pm IST

India's IPO boom captivates foreign investors, driving massive inflows

Net equity investments by foreign portfolio investors (in ₹ crore)



Latest data as on 25 September 2024

FPIs pick telecom, consumer services, skip financial services

Year-to-date net investments by foreign portfolio investors (in ₹ crore), by sector

Sectors attracting the most and least foreign investment



Latest data up to 15 September 2024

Source: National Securities Depository Ltd, Bloomberg, CME



Country	Composite index score, Aug 2024	Real GDP growth (y-o-y, in %)	PMI manufacturing	Export growth (y-o-y, in %)	CPI inflation (y-o-y, in %)	Import cover (no. of months)	Exchange rate movement** (m-o-m, in %)	Stock market capitalization** (m-o-m, in %)
MALAYSIA	69	5.9	49.7	12.1	2.0	4.5	6.0	3.1
PHILIPPINES	69	6.3	51.2	0.1	3.3	10.3	2.6	5.3
THAILAND	67	2.3	52.0	15.2	0.4	9.2	4.3	4.5
CHINA	64	4.7	49.1	8.7	0.6	15.4	1.6	-1.4
INDONESIA	64	5.1	48.9	7.1	2.1	7.9	3.2	5.1
INDIA	63	6.7	57.5	-9.3	3.7	11.8	-0.3	-3.6
BRAZIL	57	3.3	50.4	-6.5	4.2	17.1	-0.2	4.1
MEXICO	33	2.1	48.5	14.7	5.0	4.4	-5.6	-5.9
TÜRKIYE	12	2.5	47.8	2.4	52.0	3.2	-2.4	-9.6

Scoring method: The best-performing economy's value on any given indicator gets a score of 100, the worst one gets zero, and the rest are interpolated linearly for their relative scores. A country's composite index score is the simple average of its seven indicator scores. Latest available data used (as of 28 September 2024). Scores/ranks may change as more data comes in. *Russia has been dropped from the tracker temporarily as some data has not been reliably available since the Ukraine war began.

Source: Bloomberg, Mint calculations

**Change in monthly average. Exchange rate is against US dollar.

Data: Payal Bhattacharya; Graphics: Paras Jain

FPI investments highest in 5 qtrs



BACK WITH A BANG

Better growth prospects, large IPOs, and increased weighting in global indices have underpinned FPI flows

FPI flows into domestic equities (₹ cr)

Quarter ending	Primary markets	Stocks	Net inflows
Q1FY24	9,671	99,635	109,306
Q2FY24	10,371	21,842	32,214
Q3FY24	22,574	30,462	53,036
Q3FY24	13,013	-4,227	8,786
Q1FY25	22,030	-25,069	-3,040
Q2FY25*	27,607	59,405	87,013

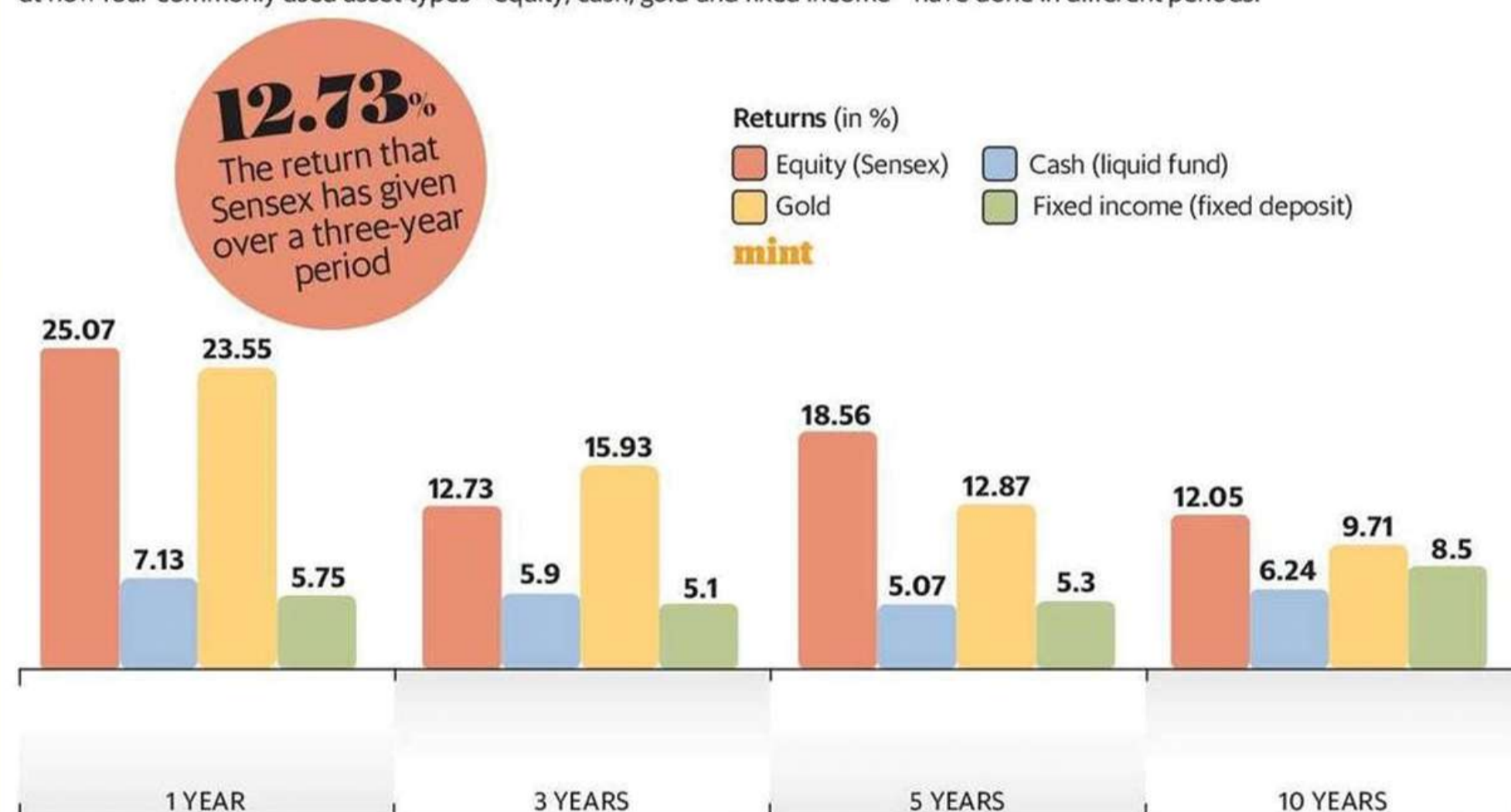
*Q2FY25 data as on September 20

Source: NSDL

Data compiled by BS Research Bureau

Returns on investments

Building a portfolio is a complex exercise, and it has to be maintained, too. A person's portfolio holds different types of assets based on his/her financial goals, and each asset class gives different types of returns, which is why a portfolio must have an ideal mix of financial products. One must also keep in mind the volatility risk of the asset class, liquidity, lock-in rules and taxation. Here's a look at how four commonly used asset types—equity, cash, gold and fixed income—have done in different periods.



Data as on 20 September 2024. Equity is the benchmark Sensex return (price); cash refers to the average return for liquid funds category as defined by Valueresearchonline; gold refers to domestic gold prices available on Valueresearchonline; and fixed income is historic SBI fixed deposit rates. All returns are annualized.

PRANAY BHARDWAJ/MINT

Source: S&P Dow Jones Indices, Value Research, SBI

MONTHLY ECONOMIC HEADLINES



GST collection rises 10% to Rs 1.63 lakh cr in September

<https://www.businesstoday.in/latest/economy/story/gst-collection-rises-10-to-rs-163-lakh-cr-in-september-400331-2023-10-01>

PMI Manufacturing fell to 56.5 in September

<https://www.thehindubusinessline.com/economy/pmi-manufacturing-fell-to-565-in-september/article68704302.ece>

UPI crosses 500 million daily transactions in September

https://www.moneycontrol.com/news/business/economy/upi-crosses-500-million-daily-transactions-in-september-12833104.html#google_vignette

PV industry likely to record highest September despatches at 3.7 lakh units

<https://www.autocarpro.in/news/highest-ever-september-car-despatches-expected-at-37-lakh-units-122780>

India's eight core sectors' output grows 8.1% in September

<https://economictimes.indiatimes.com/news/economy/indicators/indias-eight-core-sectors-growth-output-up-8-1-in-september/articleshow/104856056.cms>

India surpasses Japan to become 3rd largest power in Asia power index

<https://economictimes.indiatimes.com/news/india/india-surpasses-japan-to-become-3rd-largest-power-in-asia-power-index/articleshow/113656096.cms>

FPIs continue buying streak, invest ₹57,359 crore in Indian equities

<https://www.livemint.com/market/stock-market-news/fpis-invest-rs-57-359-crore-in-indian-equities-sept-logs-highest-inflows-ytd-on-us-fed-pivot-11727535228664.html>

US hiring tops outlook jobless rate falls to 4.1% in September.

https://www.business-standard.com/economy/news/pmi-services-growth-hits-10-month-low-of-57-7-as-demand-slows-in-sept-124100400245_1.html

India's EV market rises 23% in September with 1.59 lakh unit sales

<https://energy.economictimes.indiatimes.com/news/power/indias-ev-market-rises-23-in-september-with-1-59-lakh-unit-sales/113892963>

MOVIE OF THE MONTH...



The Laundromat on Netflix

It is a story of a widower who manages to expose worldwide fraud on a mammoth scale. It is based on a true story of history's biggest data leak (Panama Papers)' that exposed how the world's wealthiest people protected their millions. But it's not exposed in its entirety.



THE SAHAYAK INVESTOR CONCLAVE

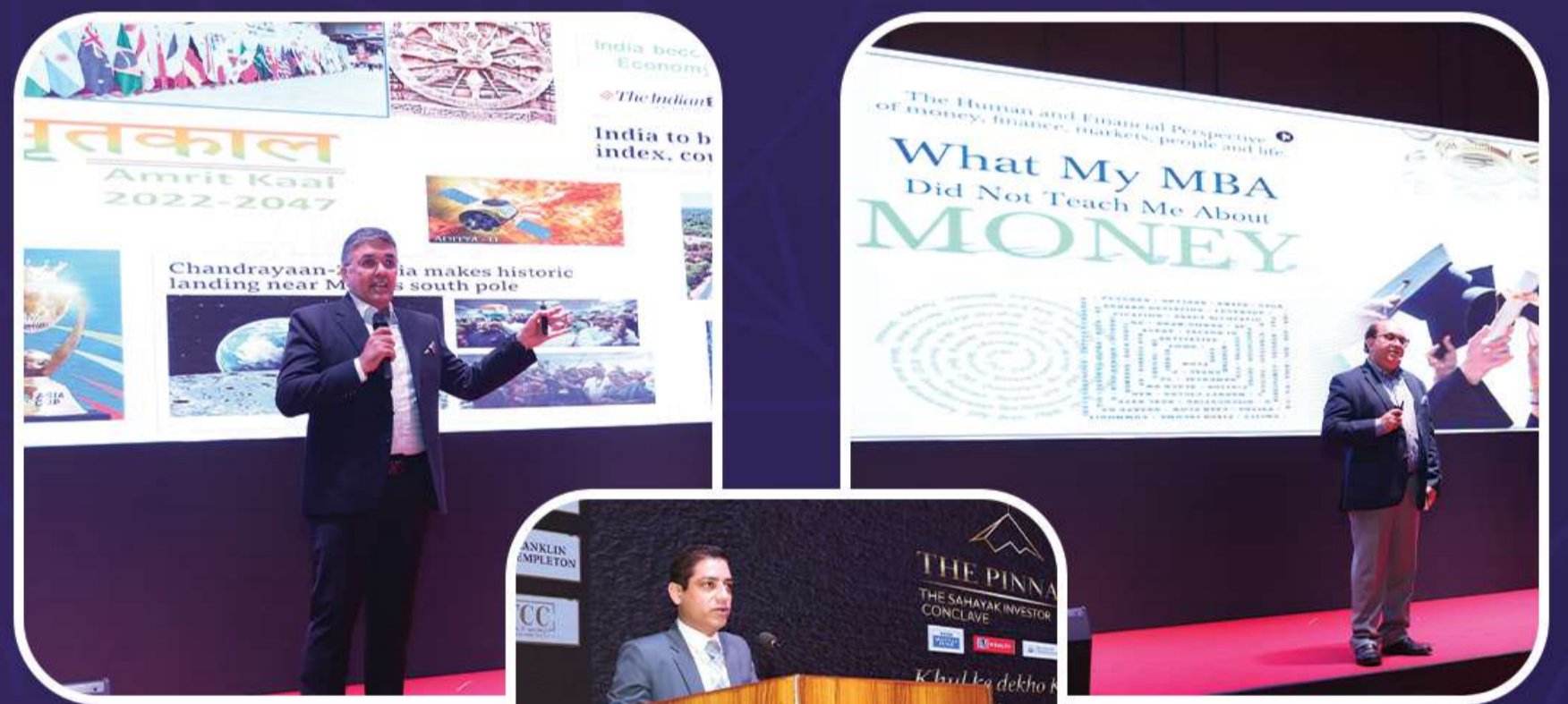
PINNACLE 1.0 – AUGUST 2021



- Festival of Ideas
- Festival of coming together of like-minded people
- Festival of thought leadership
- Festival of celebration of having made the right choice
- Festival of helping each other grow



PINNACLE 2.0 – OCTOBER 2023



Unveiling Pinnacle 3.0 on 14th Oct 2024

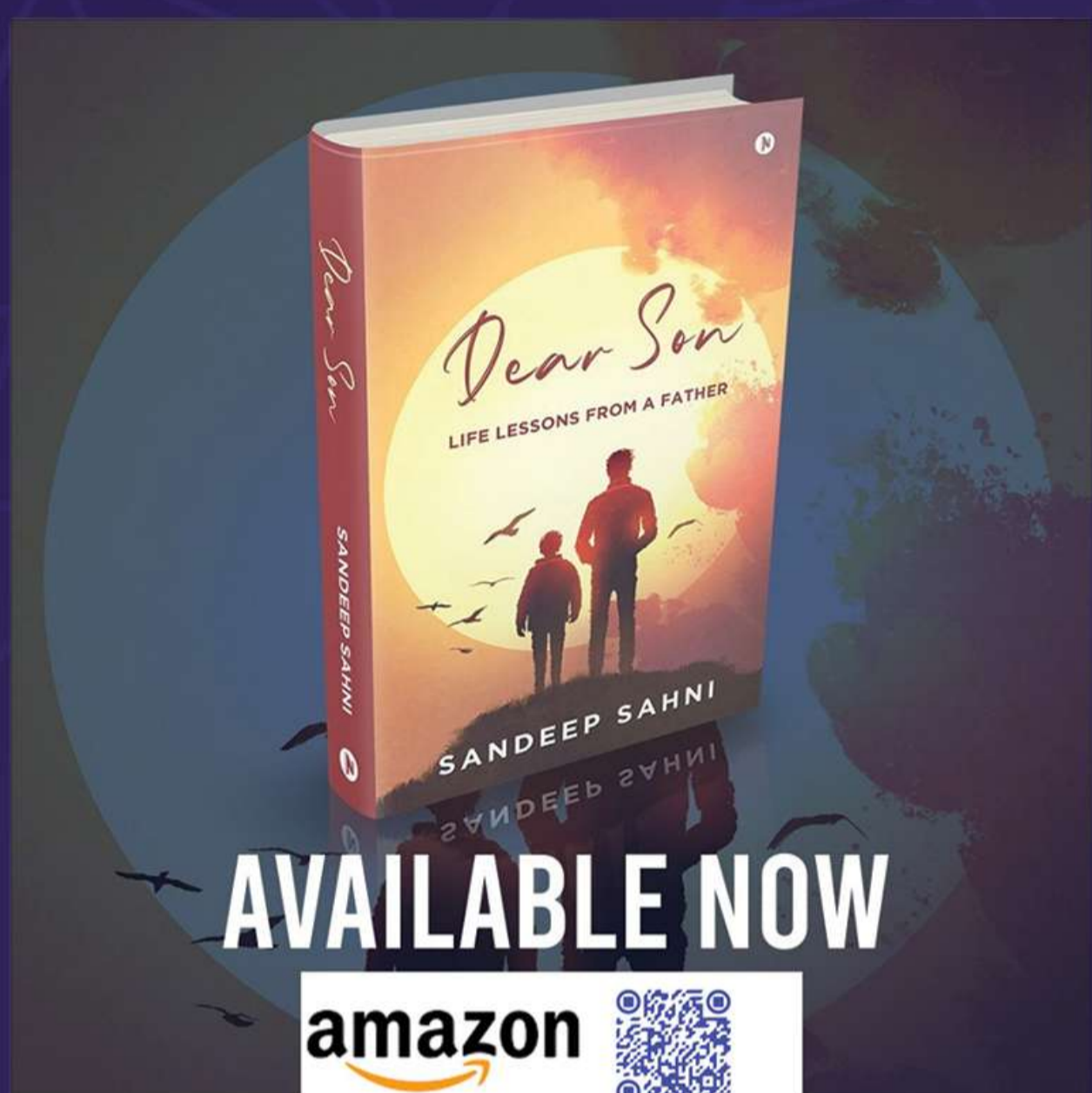
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For latest Updates, subscribe to the Sahayak Gurukul YouTube Channel.

<https://youtube.com/@sahayakgurukul90>



Dear Son

<https://www.amazon.in/dp/1637815271>



My Best Motivational Blogs of the Month

'Let's teach our children'
<https://sandeepsahni.com/lets-teach-our-children-2/>

'Ganesh Chaturthi – A new beginning!'
<https://sandeepsahni.com/ganesh-chaturthi-a-new-beginning-2/>

'Giving Thanks'
<https://sandeepsahni.com/giving-thanks/>

'A sense of a Goose'
<https://sandeepsahni.com/a-sense-of-a-goose-2/>

'Kidlin Law'
<https://sandeepsahni.com/kidlin-law/>

'Mimetic Desire'
<https://sandeepsahni.com/mimetic-desire-2/>

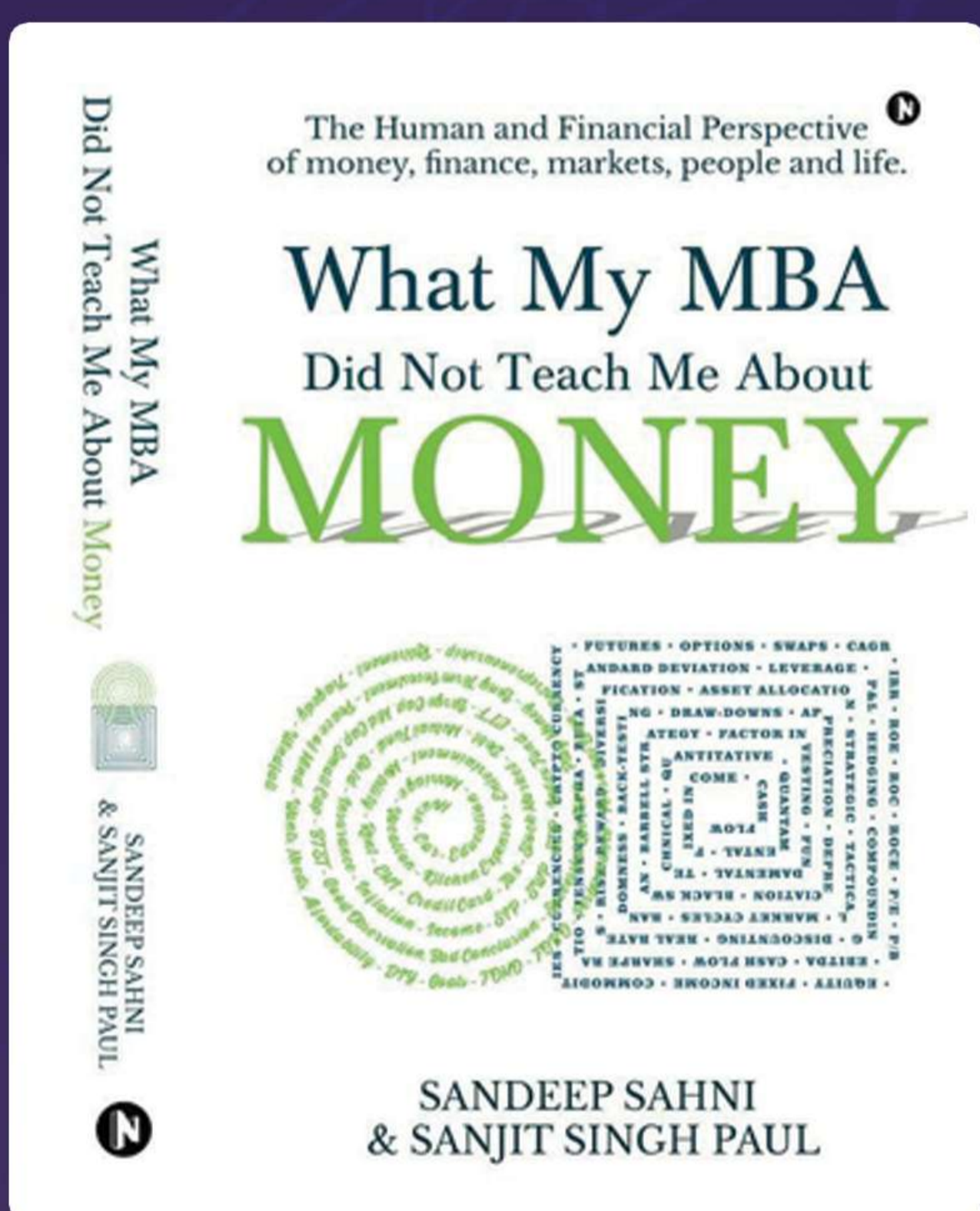
'Wilson's Law'
<https://sandeepsahni.com/wilsons-law/>

'Become a good example'
<https://sandeepsahni.com/become-a-good-example/>

'Practice, practice, practice.'
<https://sandeepsahni.com/practice-practice-practice/>

'Itadakimasu'
<https://sandeepsahni.com/itadakimasu-2/>

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<https://sandeepsahni.com/>



What My MBA Did Not Teach Me About Money

<https://www.amazon.in/dp/1637815271>

If you have already got one, leave us a review on Amazon/Flipkart. Each one Counts!

3 INVESTING LESSONS FROM MAHATMA GANDHI



Never watch the market movements on daily basis.



Never listen to the short-term noise & sell long-term bets.



Never mock people based on their selection of stocks.

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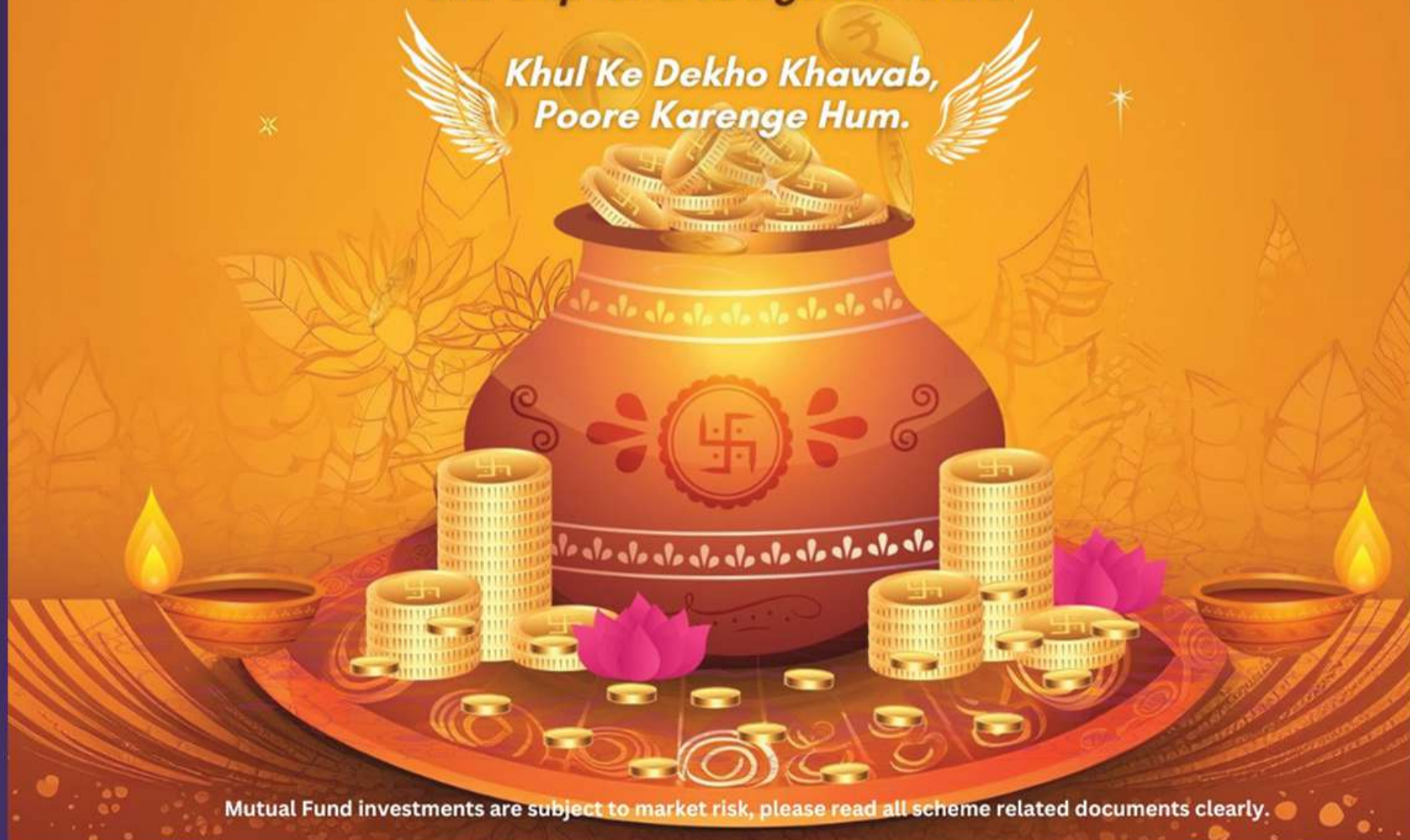
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This Dhanteras, start something

AU **SIP**ICIOUS

and step towards a golden future.

*Khul Ke Dekho Khwab,
Poore Karenge Hum.*



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MUHURAT TRADING SESSION

06:15 P.M. - 07:15 P.M.
01st November 2024



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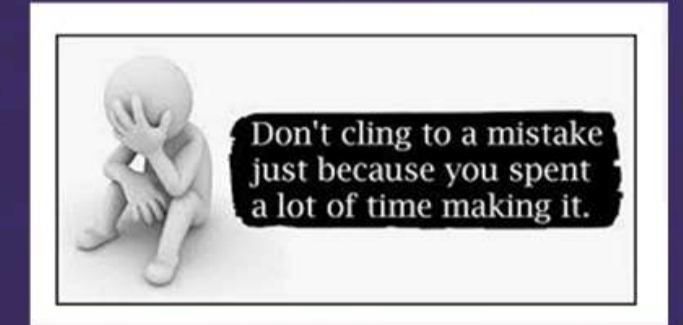


The October Effect

The October Effect is a theory that stock prices decline in October. One basis for this belief is that nine of history's 20 largest single-day percentage declines in the Dow Jones Industrial Average (DJIA) happened in the Halloween month.

Beyond that data point, however, research suggests the October Effect on stocks is superstition. Analysis by Yardeni Research indicates that since 1928, the S&P 500 has gained value in October more times than it has declined. And, averaging out October performance over the past 96 years shows a slight gain.

Gyan



Kahaani



Monkeys and Goats: Market Lessons



The monkeys & the Goat

One day, a man appeared in a village and offered to buy all the monkeys that the villagers could supply for Rs 1,000 each. The villagers caught all the monkeys around and sold them. Soon, another man appeared and offered Rs 2,000 for each monkey. However, there weren't any more monkeys around so that the villagers couldn't sell the man anything.

However, they figured that, for some reason, the demand for monkeys was going up, so they looked for the first man and bought back all the monkeys for Rs 3,000 each, which was the least the man was willing to take.

Unfortunately, this stratagem failed, and the buyer never reappeared, leaving the villagers stuck with the animals.

Nearby, there was another village where the same story was repeated, except it was about goats.

The final buyer also never appeared, and the villagers were stuck with the goats.

However, there was a big difference. The monkeys were a nuisance. They were noisy, troublesome, and dangerous, and they stole food all the time, so the villagers eventually abandoned them in the forest. The goats, however, were alright. They were easy to keep, grazed on grass and gave milk. When they grew older, the villagers slaughtered them for meat. All in all, buying goats was not the bad deal it looked like initially.

For investors in today's raging bull market, the moral of the story should be obvious. In this heated market, take great care to differentiate between the 'monkeys' and the 'goats' in your portfolio.

The 'monkeys' are the speculative stocks, hyped up by market sentiment but lacking fundamental value. When the market inevitably corrects, these stocks may prove to be not just worthless but actively detrimental to your financial health.

The 'goats', on the other hand, represent companies with solid fundamentals, strong business models, and the ability to generate real value over time.

The goats are expensive, too, but at least they will deliver value even after buyers disappear.



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Diwali
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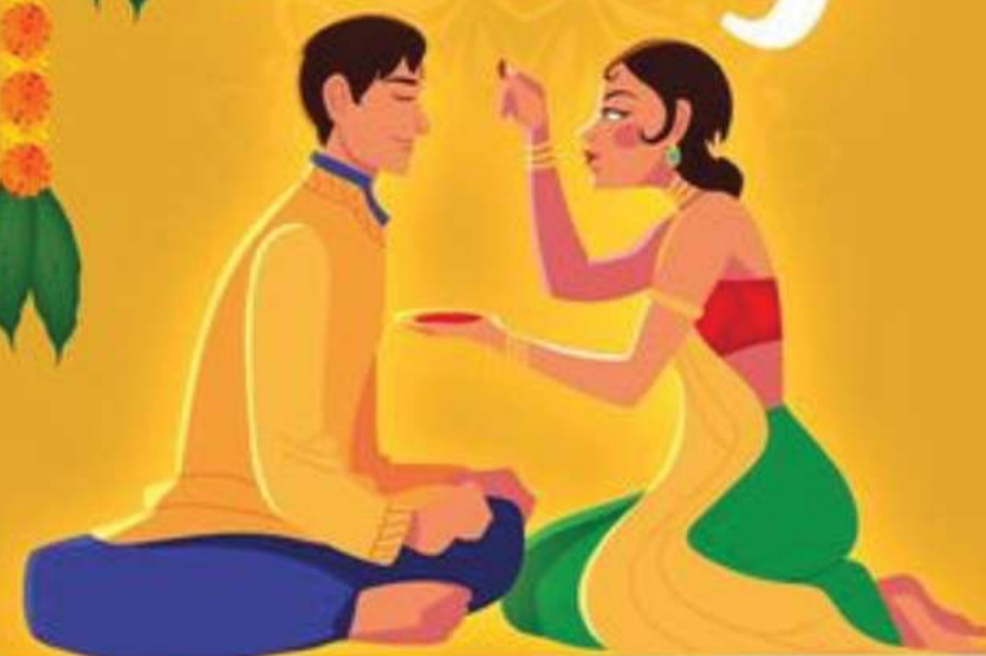
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Videos we are watching...

T.E.A.M. L.E.A.P. Monday Meeting 300924: Market Updates by Aashish P Somaiyya
<https://www.youtube.com/watch?v=TbOMARKWcs4>

Market Masters LIVE | Indian Market's Bull Run With Manish Chokhani Of Enam Holdings | CNBC TV18
https://www.youtube.com/live/gQo_p8rqqVA

CEO TALKS - From Good to Great: Professionalizing Your Mutual Fund Distribution Practice
<https://www.youtube.com/watch?v=x0Twd205ToU>

Asset Allocation Strategies: How to Balance Risk and Reward in Your Portfolio
<https://www.goodmoneying.com/asset-allocation-strategies-optimize-risk-reward/>

₹100 Crores with Mutual Fund SIP ? | Power of Compounding | ONE IDIOT| Financial Freedom
<https://www.youtube.com/watch?v=YgDOQVJQd90>

Nikhil Kamath x Nandan Nilekani | People by WTF | Ep #3
<https://www.youtube.com/watch?v=YqdJSu1DX48&t=1555s>

Simple Wealth, Inevitable Wealth by Nick Murray
<https://www.youtube.com/watch?v=ps1TJRd6uDY>

Do It Your Own Way
https://www.audible.in/podcast/Do-It-Your-Own-Way/B0DJ3S47KT?action_code=ASSGB149080119000H&share_location=pdp



Articles we are reading...

There's only one way to ensure a portfolio of multibagger stocks
<https://www.pressreader.com/india/mint-bangalore/20240926/282256670903193>

India overtakes China
<https://www.pressreader.com/india/business-standard/20240924/281986087958096>

How to involve a reluctant spouse in financial planning and investments
<https://economictimes.indiatimes.com/wealth/plan/how-to-involve-a-reluctant-spouse-in-financial-planning-and-investments/articleshow/113532238.cms>

Have the FIIs lost their way amid DIIs capitalisation on market rally
https://www.business-standard.com/opinion/columns/have-the-fiis-lost-their-way-amid-diis-capitalisation-on-market-rally-124092300009_1.html

IPO Investing
<https://www.pressreader.com/india/mint-delhi/20240912/282200836299309>

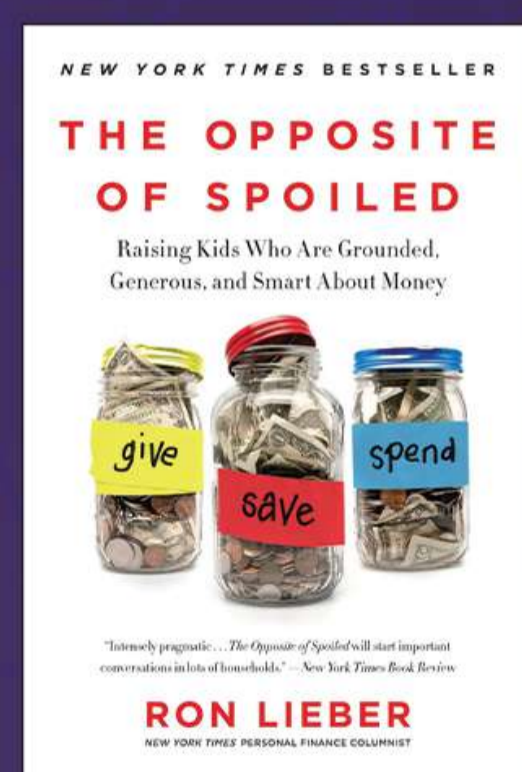
Do It Your Way
<https://collabfund.com/blog/your-way-is-the-only-way/>

How India can escape the middle-income trap
<https://timesofindia.indiatimes.com/blogs/toi-edit-page/how-india-can-escape-the-middle-income-trap/>

Xionism: Get rich, get in trouble
<https://timesofindia.indiatimes.com/blogs/toi-edit-page/xionism-get-rich-get-in-trouble/>

Book to be Read...

The Opposite of Spoiled



In the spirit of Wendy Mogel's *The Blessing of a Skinned Knee* and Po Bronson and Ashley Merryman's *Nurture Shock*, this New York Times bestseller by "Your Money" columnist Ron explains how talking openly to children about money can help parents raise modest, patient, grounded...

For Ron Lieber, a personal finance columnist and father, good parenting means talking about money with our kids. Children are hyper-aware of money, and they have scores of questions about its nuances. But when parents shy away from the topic, they lose a tremendous opportunity - not just to model the basic financial behaviors that are increasingly important for young adults but also to imprint lessons about what the family truly values.



MONEY LESSONS FROM THE MAHATMA



'Mahatma Gandhi' and 'finance' or 'Investment' in the same sentence somehow don't jell. Gandhiji was the epitome of non-materialistic living and had virtually no connection with money. But contrary to popular belief, and despite the above facts, there are certain Gandhian ideas that certainly could help in your financial journey.

Mahatma Gandhi's life is filled with examples, which amaze us with his strength of character. His struggle for India's freedom is all about his incredible patience, value based struggle, self-belief and persistence towards the goal of India's Independence.

On the occasion of his 150th birthday let us look at the preaching of this great man and find out how they can guide us in our investment and financial decisions. Gandhiji strongly believed that business should exist as part of a healthy community in order to serve the community.

Read More At

<https://www.sahayakassociates.in/money-lessons-from-the-mahatma/>

CONQUER YOUR FINANCIAL SINS THIS DUSSEHRA!



The festival of Vijay Dashami, or Dussehra, symbolises the victory of good over evil.

There are four yugas widely accepted in Hinduism, Satya Yug, Treta Yug (Ramayana), Dwapara Yug (Mahabharata) and Kal Yug (Present)

In Satya yug, the fight was between two worlds (Devalok & Asuralok). Asuralok being the evil was a different World.

In Treta yug, the fight was between Rama and Ravana, both rulers from two different Countries.

In Dwapara yug, the fight was between Pandavas and Kauravas, both good and evil from the same family.

Kindly note how the evil is getting closer, For example, from a Different world to a Different country to the same family.

- Now, know where does the evil reside in Kal yug?

It is inside us. Both good and evil live within us. The battle is within us.

Who will you give victory to, your inner goodness or the evil within?

The idea is how do we discipline ourselves and control the evil and demons within.

This Dussehra, how about first gaining victory over the financial demons of your life?

Read More At

<https://www.sahayakassociates.in/conquer-your-financial-sins-this-dussehra/>





GAMBLING DURING DIWALI!

Have you ever wondered why a vice, like card playing, is a part of Diwali celebrations?

Does the idea of people going crazy over gambling their wealth on an auspicious occasion like Diwali night make you cringe? Well, if these are your thoughts, then you are in for some interesting revelations with respect to the tradition of playing cards on Diwali.

From Pujas to house cleaning to dressing up in finery, we walk that extra mile to appease the Goddess of Wealth – Lakshmi – on the Diwali night. But the answer to why a vice like gambling, that took away the kingdom and wealth of the mighty Pandavas, is practiced like a boon on the festival of lights is based on an old lore.

In Indic cosmogony, Parvati not only plays dice with the universe, she is engaged in an eternal game of winning and losing with Shiva, her partner.

It's a game spanning the cosmic cycle of creation and destruction, of fragmentation and reunification. It is Cosmic Lila, Divine Play, the Grand Illusion, the Maya.

Sculpted panels at the rock cut temples at Ellora, Maharashtra, portray the cosmic couple engrossed in a game of dice. At first, there is the One, the Ardhanarishwara, the female and male principles merged in a single entity. Since Parvati wished to play dice, the One became two as Parvati and Shiva, and lo, there were two players. One partner losing meant destruction on a scale unimaginable – yet, the sparring divine couple continue the game or call it quits only till they resume to play once again, never mind the risks.

In play, Parvati gets miffed when she thinks Shiva is cheating while Shiva assures her that he is not. Once again the die is cast, there is either passionate reunion or fervent separation and so they play on.

Don Handelman and David Shulman in 'God Inside Out: Siva's Game of Dice' recreate the conversation between Parvati and her attendant who asks, why play at all? "...it was wrong of you to play dice with him; haven't you heard that dicing is full of flaws?"

Parvati replies, "I won against that shameless man; and I chose him before for my lover. Now there is nothing I must do. Without me, he is virupa – ugly, formless. For him, there can be no separation or conjunction with me. I have made him formed or formless, as the case may be, just as I have created this entire universe, with all its gods. I just wanted to play with him for the sake of the game, to play with the causes of his emerging into activity."

So why does Shiva play, if winning doesn't come easily? The authors say that if Shiva did not play, there would be no universe. Period.

The constant configuration, destruction and recreation of the cosmos are part of a continual process. Depending on whether what is in progress is Creation or Dissolution, Shiva performs either the Ananda Tandava, dance of bliss or the Rudra Tandava, dance of agitation.

Meantime, the cosmic couple is either separated or is coming back together in erotic reunion, in a cosmic flux.

Read More At

<https://www.sahayakassociates.in/gambling-during-diwali/>

YEH!
diwali
Samajhdari Vali



9 Financial Mantras to follow this Navratri -



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