MARIGOLD WEALTH

AMFI Registered Mutual Fund Distributor : ARN-243605

Investor Insights

Issue 1, November 2024
For Client Circulation Only

Welcome to the inaugural issue of **Marigold Wealth Monthly Insights**!

Our mission is to provide you with valuable perspectives that enhance your understanding of investing and long-term wealth creation. Each month, we'll bring you well-researched information and data-driven insights on mutual funds, equity markets, and wealth-building strategies to empower you as an informed investor.

Whether you're just beginning or looking to refine your approach, we hope this resource helps you make confident decisions on your financial journey.

Happy investing!

Market Overview:

- In October 2024, Indian equity markets faced significant declines. BSE Sensex dropped over 4,900 points, closing near 79,400. While NSE Nifty also saw a decline, reaching around 24,200 levels.
- The market downturn was driven by:
  - Rising crude oil prices due to escalating geopolitical tensions in the Middle East.
  - Increased outflows from Foreign Institutional Investors (FIIs), as they sought safer or cheaper markets.
- Sectors impacted:
  - FMCG, real estate, and auto sectors witnessed particular declines. IT stocks showed resilience, benefiting from their defensive positioning amid volatility.
- FIIs sold approximately Rs 88,000 crores in October.
- Mutual funds countered with purchases of around Rs 86,000 crores.

Overall, October was challenging for Indian equities, with external pressures and sectoral weaknesses influencing cautious investor sentiment.

Indian Equities Summary			
Benchmark	**1st November**	**1 Month Returns (%)**	**1 Year Returns (%)**
Sensex	79,724	-5.39	25.37
Nifty 50	24,304	-5.79	27.99
Nifty Small Cap	18,795	-2.77	48.69
Nifty Mid Cap	56,496	-6.40	45.69

Debt Watch	
	Rate % (31-Oct-24)
Indian 10 Years Gilt	6.84%
US 10 Year Yield	4.37%

Commodity Watch		
	31st Oct	**Monthly % Change**
Gold	78,430	3.73 %
Silver	94,631	4.31 %

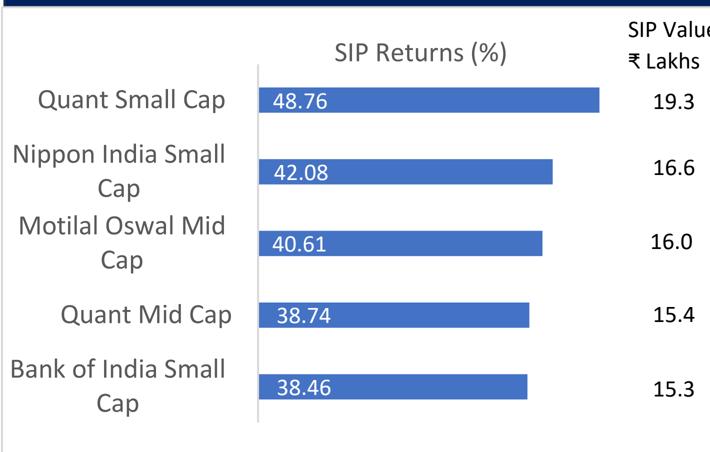
The Ideal SIP Date: Does it Really Matter? Here's the Truth!							
Monthly SIP date	1	2	3	4	5	6	7
SIP returns (% XIRR)	15.63	15.62	15.61	15.59	15.59	15.57	15.57
Monthly SIP date	8	9	10	11	12	13	14
SIP returns (% XIRR)	15.57	15.56	15.56	15.57	15.58	15.60	15.61
Monthly SIP date	15	16	17	18	19	20	21
SIP returns (% XIRR)	15.62	15.60	15.62	15.61	15.61	15.62	15.62
Monthly SIP date	22	23	24	25	26	27	28
SIP returns (% XIRR)	15.63	15.63	15.63	15.63	15.62	15.63	15.62

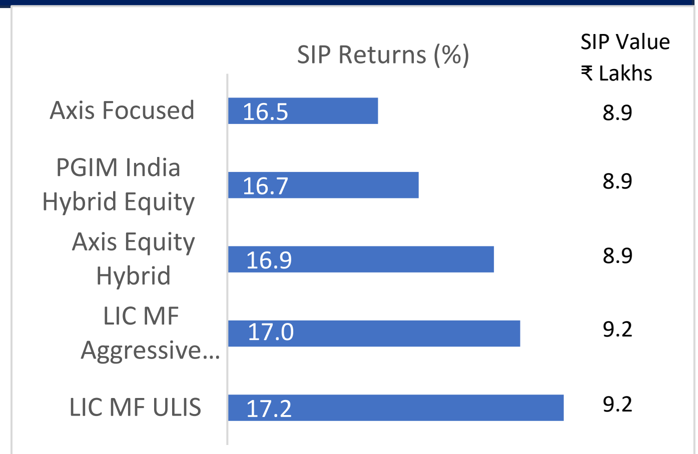
Source :Mutual Fund Insights

In the long term it hardly matter which SIP date your choose. The best date should be one when you receive your salary in the bank.

Only thing that matters is start early, invest regularly and invest for long term.

5 Years SIP Returns (%) of Top and Worst Performing Equity Schemes





SIP of 10,000 invested per month

Source :Mutual Fund Insights

The 10 Commandments of Equity Investing

1. You must prepare the ground, plant the seed, cultivate, and water if you expect to reap the harvest.
2. Volatility cannot be avoided however it can be managed by adhering to time tested investment principles.
3. Best time to invest is "NOW"
4. Those who avoid needless activity and stay invested across market cycles, end up making more money.
5. Successful investing is a function of Ability, Willingness, Opportunity and Desire.
6. SIPs eliminate the guesswork of the market-timing
7. Stock markets are a function of two variables - Earnings and Valuations
8. Equities are more exciting and less rewarding in the short term and more rewarding and less exciting in the long term.
9. Choose an investment based on your situation, not because someone has chosen it.
10. Equity investments need time to grow, give them time. For short term needs build an emergency corpus.

DID YOU KNOW?

What is Sharpe Ratio

Sharpe Ratio: Sharpe Ratio measures the risk-adjusted performance of an investment or portfolio. It measures portfolio returns generated in excess to the investment in risk-free asset, for per unit of total risk taken. While, positive Sharpe ratio indicates, portfolio compensating investors with excess returns (over risk-free rate) for the commensurate risk taken; negative Sharpe ratio indicates, investors are better off investing in risk-free assets.

A higher Sharpe Ratio indicates better risk-adjusted performance.

Pro Tip: Next Time, Don’t forget to glance at the Sharpe Ratio of your fund before investing.

Questions that every smart investor should ask

	I know	I don't
1. Are my returns keeping up with inflation, outperforming Bank FDs, and beating the Sensex?	☐	☐
2. Do I have a clear understanding of how much I've invested across MFs, stocks, NPS, and PPF?	☐	☐
3. Is my asset allocation balanced between equity, debt, gold, and fixed income?	☐	☐
4. How fast have my investments actually grown over time?	☐	☐
5. Do I know which stocks and bonds my mutual funds are invested in, and how they're performing?	☐	☐

For personalized answers and guidance on optimizing your wealth journey, contact Marigold Wealth and take control of your financial future.

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