

Date: 05.09.2022
Edition: September, 2022



Circulated amongst
more than
25k
Investors/IFAs/ Finance
and insurance
professionals



Sahayak Times



A monthly Personal Finance newsletter Brought to you under the personal finance literacy mission of

SAHAYAK
gurukul



Facts about Ganesha

Colossal Head
to think big

Short Eyes
to concentrate

Large Ears
to listen more

Miniature Mouth
to talk Less

One Tusk
to retain good,
throw away bad

Trunk
High Efficiency
& Adaptability

Blessings
Blesses & protects
on spiritual path
to supreme

Modaka
Rewards of Sadhna

Large Stomach
to peacefully digest all
good & bad in Life

Mouse
Rewards of Sadhna



*May this Ganesh Chaturthi be full of Progress &
Prosperity for you and your Business*

Mr. Sahayak wishes you

Happy Ganesh Chaturthi

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From The Editor



As we bring out our 7th edition of 'Sahayak Times', I am reminded of the 'September Effect.'

In the U.S., The 'September effect' refers to historically weak stock market returns for the month of September though much of the theory is anecdotal. It is generally believed that investors return from summer vacation in September ready to lock in gains as well as tax losses before the end of the year. Individual investors liquidate stocks going into September to offset schooling costs for children. As with many other calendar effects, the September effect is considered a historical quirk in the data rather than an effect with any causal relationship.

Coming back to the real factors, While the global economy is struggling, with the on-going war, record high inflation, Central banks tightening and tepid demand, India's economic indicators are showing no signs of weakness. CPI inflation eased to 6.7% YoY in July and is expected to further ease in the coming months as food and crude inflation softens. Most of the sectors have bounced back and the demand outlook continues to remain robust resulting in the trend reversal as FIIs have become net buyers since July after 9 months of continued outflow of Rs2.5 lakh cr. In August too FIIs invested -Rs50,000Cr. India also became the 5th largest economy with GDP crossing \$ 3.8 Trillion.

Analysis of Key Management commentary shows the following emerging trends:

- 1) Healthy demand environment in the near term
- 2) Challenging but manageable macro environment; Sharper impact in Europe and US
- 3) Impact on margins to ease due to easing inflation.
- 4) Stronger revenue growth expected in coming Qtrs.

Formalisation is the biggest theme that is expected to play out in the coming years across categories. India's share in the global supply chain is also expected to rise on the back of Government schemes such as PLI, more stability and trustworthiness. As the growth picks up, private sector capex shall gain momentum as two major ingredients for private capex are favourable (a) long-term visibility of high demand (b) Balance sheet strength to take on more debt.

Going forward we believe that fundamentals of the Indian economy are on a strong footing and we shall remain the fastest growing economy in the world.

Our recommendation as always is, continue investing for your goals and don't try to time the market.

Happy Reading & Happy Investing!

Sandeep Sahni

The Month that was- August 2022

Index	As on 31-07-22	As on 31-08-22	Change (%)
Nifty 50	17158.25	17759.3	3.50
Nifty Small Cap	9171.20	9621.95	4.91
Nifty Mid Cap 100	29634.25	31481.7	6.23
Sensex	57570.25	59537.07	3.42
US \$	79.21	79.54	0.42
Bitcoin \$	23336.90	20049.76	-14.09
Dow Jones (in USD \$)	32845.13	31510.43	-4.06
Shanghai Composite (in USD \$)	3253.24	3202.14	-1.57
Brent crude oil (in USD \$)	110.01	95.64	-13.06
Nasdaq 100 (in USD \$)	12947.97	12272.03	-5.22
Gold (in INR ₹)	5149.00	5127.00	-0.43
10 Year Government bond yield	7.32	7.18	-1.91

Top 5 Gainers of August 2022

Name	31st Aug, 22	31st July, 22	Change (%)
Indiabulls Housing	136.70	110.05	24.22
Bajaj Finserv	16962.15	15047.60	12.72
Mahindra & Mahindra	1308.70	1164.45	12.39
Coal India	234.80	211.25	11.15
Titan Co.	2604.65	2352.05	10.74

Top 5 Losers of August 2022

Name	31st Aug, 22	31st July, 22	Change (%)
GAIL India	136.10	146.60	-7.16
Sun Pharma Inds.	893.05	943.20	-5.32
Britannia Inds	3747.75	3900.40	-3.91
Infosys	1492.95	1549.70	-3.66
TCS	3211.15	3301.90	-2.75

5 Best Performing Sectors in August 2022.

Name	Return (in %)
Energy	33.9
Auto	30.6
PSU Bank	28.33
Media	20.01
PSE	12.55

Mutual Fund
Category wise fund performance

Category	1 year	3 year	5 year	10 year
Equity- Contra	10.04	23.08	14.00	16.14
Equity- ELSS	4.27	18.55	11.23	15.19
Equity- Flexi Cap Fund	3.77	18.65	11.73	14.94
Equity- Focused Fund	4.05	18.46	11.47	15.36
Equity- Large & Mid Cap Fund	5.95	20.32	11.83	15.8
Equity- Large Cap Fund	2.88	16.2	10.82	13.61
Equity- Mid Cap Fund	9.04	26.06	13.44	18.82
Equity- Multi Cap Fund	6.81	22.02	13.91	17.01
Equity- Small Cap Fund	10.54	32.22	14.52	19.5
Equity- Value Fund	6.34	19.67	10.17	15.76
Hybrid- Aggressive	3.72	15.64	10.05	13.24
Hybrid- Arbitrage Fund	3.11	3.75	4.61	6.15
Hybrid- Balanced Advantage	5.17	12.27	8.30	12.41
Hybrid- Equity Savings	3.6	9.15	6.75	7.79



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Economic Headlines

India pips UK to become 5th largest economy

Read more at :

<https://theprint.in/economy/india-pips-uk-to-become-5th-largest-economy-here-is-what-analysts-say/1114893/>

Demat accounts surpass 100 million for the first time

Read more at:

https://www.business-standard.com/article/markets/india-s-demat-account-rally-tops-100-mn-mark-for-the-first-time-in-august-122090501034_1.html

August GST revenue collection up 28% YoY at Rs 1.44 lakh cr

Read more at:

https://economictimes.indiatimes.com/news/economy/indicators/august-gst-revenue-collection-up-28-yoy-at-rs-1-44-lakh-cr/articleshow/93921293.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst

Services sector activity up in August on gains in new business, jobs creation

Read more at:

<https://economictimes.indiatimes.com/news/economy/indicators/services-sector-activity-up-in-august-on-gains-in-new-business-jobs-creation/articleshow/94012149.cms>

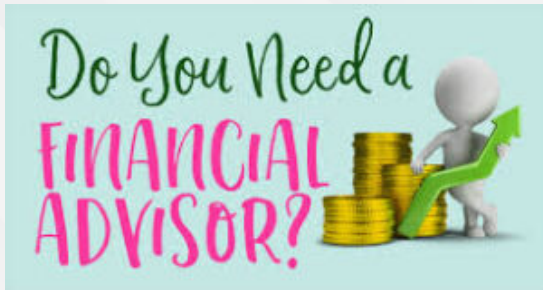
India's GDP to slow from 8.3% in 2021 to 7.7% in 2022: Moody's

Read more at:

https://economictimes.indiatimes.com/news/economy/indicators/indias-gdp-to-slow-from-8-3-in-2021-to-7-7-in-2022-moodys/articleshow/93917960.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst

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Do You Need An Investment Advisor (GURU)?



I remember when I wanted to learn to drive a car, I thought I knew all about driving because I had seen my Dad and all my cousins driving since many years and we had a car in the family since I remembered. I took out our car parked in the porch, and tried to drive. I hit the gate and almost mowed down a couple of passerbys.

My Dad immediately ordered our driver, Nandlal, to teach me how to drive. He was uneducated, an uncouth fellow who had been with the family for a very long time and was always bullying us kids. But he was a master of his field; driving a car. Despite his shortcomings and my hatred of him, he was appointed my Guru or Advisor for driving lessons.

He took me through the paces. After some time in a ground, slowly introduced me to the road, then gradually onto the highway and the Hills thereafter. Reversing the Car properly and parking it took some time, but finally I was ready to hit the road without any major mishap. I still remember his driving tips and recollect his memory while changing a punctured tyre.

Sounds familiar, doesn't it. The same is the case with investments and a financial Advisor or Guru.

For every field in our life, we need a specialist. Despite an abundance of information and DIY techniques available in the digital world today, a specialist or an advisor is needed, not for more information, but for his skill in interpretation of the information and for his understanding of the dynamics of the various permutations and combinations.

We want to make changes in our house, we engage an architect, an interior decorator, and a structural engineer.

For accounting matters, we need the advice of a Chartered Accountant. For medical purposes, we need a Doctor and for specific ailments, we need the specialists for each field.

You don't go to a Dentist for a heart ailment, do you?

The Great Sachin Tendulkar had a Guru, Nadal & Federer even after winning close to 40 Grand Slams still need the services of a Coach, Amitabh Bachchan also needs a Director to tell him what to do in a movie. We all attend seminars and classes to keep ourselves updated despite the information available on the net.

For excellence in any field, we need a "Guru". He tells us the best possible way to go about it, to adopt the right technique, make course corrections when required, to ensure that you don't injure yourself, to optimize the available resources, to overcome the mandatory volatility and failures we will encounter on the way, for hand holding during difficult times and to help us achieve that little extra on our way to the goal post.

I fail to understand that, why is then, there even a discussion, regarding the need of a Financial Advisor?

Why do you assume that just because you have generated a surplus in your business or profession, you understand Money and finances completely? How does it make you an expert in Investment and its various options.

Wherever, we go, the first thing we are asked is, "Tell us something about the market" or tell me, "Which is a good stock or mutual fund to invest in?"

Our standard reply is, "Sorry, we are not here to offer you a Tip on a stock and frankly no one knows where the market will be in 1 or 2 years."

It is impossible to predict the market.



To read the full blog visit:

<https://www.sahayakassociates.in/do-you-need-an-investment-advisor-guru/>

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Process of Becoming a Billionaire Club Member

- Budgeting and Goal Planning Exercise
- Enrolment into the Club as a Member
- Start of Investment
- Regular Review
- Support & Coaching
- Celebration of Milestone Achievement

Eligibility Criteria

- Minimum Initial Investment of ₹ 25 Lakh and ₹ 1 Lakh SIP
- Investor should be a major
- Investor should be KYC compliant
- Investor should provide all personal financial information

Privileges of being a Billionaire Club Member

- Personal Relationship Manager - Available on Call
- Regular Monitoring and Review of Investment
- Course Correction Strategy, Whenever Required
- Regular Updates and Industry News
- Invites to Webinars and IAPs
- Invites to Billionaire Club Social Events

Additional Services

- Counseling and Mentoring with Sandeep Sahni
- Free Will Writing and Execution Services

JOIN SAHAYAK BILLIONAIRE CLUB TODAY!

How to become a Billionaire?

Monthly SIP Required with 10% increase every year

*Figures in ₹ Lacs

Years to maturity	Rate of Return					
	18%	17%	16%	15%	12%	10%
40	8634	10954	13283	17339	32780	48068
35	20301	24848	30384	36734	63432	88474
30	48348	57173	67391	79154	125223	166236
25	117454	134402	153450	174774	254097	321270
20	294601	326796	362009	400430	536729	646760
15	780784	841361	905918	974732	1208500	1388819

The above chart is not an investment advice and is for illustration purpose only. Please consult your advisor before making any investment decision.

Monthly SIP Required

*Figures in ₹ Lacs

Years to maturity	Rate of Return					
	18%	17%	16%	15%	12%	10%
40	18279	24393	32543	43390	102113	178744
35	41891	53601	68551	87605	181461	291895
30	96215	118098	144870	177564	324573	480933
25	222126	261760	308273	362771	587473	804402
20	519008	588015	665853	753538	1087125	1381241
15	1248269	1362701	1487161	1622414	2101143	2489908

The above chart is not an investment advice and is for illustration purpose only. Please consult your advisor before making any investment decision.

Lumpsum Investment Required (In ₹ Lacs)

*Figures in ₹ Lacs

Years to maturity	Rate of Return					
	18%	17%	16%	15%	12%	10%
40	13.32	18.73	26.40	37.33	107.47	220.95
35	30.48	41.06	55.46	75.09	189.4	355.84
30	69.75	90.03	116.48	151.03	333.78	573.09
25	159.57	197.40	244.65	303.78	588.23	922.96
20	365.06	432.80	513.85	611.00	1036.67	1486.44
15	835.16	948.88	1079.27	1228.94	1826.96	2393.92

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- Counseling and Mentoring with Sandeep Sahni
- Free Will Writing and Execution Services
- Gift hampers on Birthday and Anniversary
- Free Subscription to Business Publications

- Budgeting and Goal Planning Exercise
- Enrolment into the Club as a Member
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Process of Becoming a Billionaire Club Member



Eligibility Criteria

Contact us for all your Investment Needs.

Diworsification

Unlike diversification, Diworsification is the process of adding investments to a portfolio in such a way that the risk-return tradeoff is worsened rather than improved. Diworsification occurs from investing in too many assets with similar correlations that add unnecessary risk to a portfolio without the benefit of higher returns.

Some factors of diworsification include impulse investing, style drift and generally favoring a particular sector.

'The Truth About Selling'

"I'm no good at selling!" Have you ever heard someone say that, or perhaps said it yourself?

We hear it all the time. Everyone who is not in sales thinks, "I could never sell."

Truth is, most people who are in sales secretly think the same thing.

There is a reason people feel this way: most of us look at sales backward.

We may see it as convincing people to do something they don't want to do.

But it isn't; sales is about learning what people do want to do and helping them do that.

Or, we may think it's about taking advantage of others—while in fact, it's about giving other people some more advantage.

But the biggest inversion of all, the great upside-down misconception about sales, is that it is an effort to get something from others.

The truth is that sales at its best—that is, at its most effective—is precisely the opposite: it's about giving.

Selling is all about giving: giving time, attention, counsel, education, empathy, and value.

In fact, the word sell comes from the Old English word 'sellan,' which means—you guessed it—"to give."
This is not how most of us have come to think about sales.

In their best selling book, 'The Go-Giver': A Little Story About a Powerful Business Idea, authors Bob Burg and John David Mann use a fictional story to illustrate a true principle—those who give a lot of value, get a lot in return.

The Law of Value states "your true worth is determined by much more you give in value than you take in payment". Most people hear that and assume it's a recipe for bankruptcy—which is the farthest thing from the truth.

The law simply means you must always create, add and give more value than you take in payment.

In life too, or in relationship, as in sales, you need to give more to receive more. Giving is like sowing seeds and you can enjoy the fruits of the harvest for many years.

In business, Giving is part of the customer experience. Customers like to receive, and when they do they return the "favor" by spending their money with you.

In modern times, we call this The Law of Reciprocity. Zig Ziglar, the late and great motivational speaker summed it up well when he said, "You will get all you want in life if you help other people get what they want."

The above quote is also something that we, in our business, Sahayak Associates, have made into our core business philosophy and strongly believe in and live by.

Always, always give more in value & stay blessed forever.



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SIPtember



Start a SIP this September

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.
 म्यूचुअल फंड निवेश बाजार जोखिमों के अधीन है, योजना से जुड़े सभी दस्तावेजों को ध्यान से पढ़ें।

AUTO SECTOR SALES AUGUST 2022



Maruti

Y-O-Y

26.37%



M&M Cars

Y-O-Y

93.06%



Tata Motors PV

Y-O-Y

68.0%



Atul Auto

Y-O-Y

103.25%



TVS Motor

Y-O-Y

15.0%



Bajaj Auto

Y-O-Y

8.0%



Hero Moto

Y-O-Y

1.92%



Eicher Bike

Y-O-Y

53.0%



Eicher CV

Y-O-Y

4.4%



Escorts

Y-O-Y

7.3%



Tata Motors CV

Y-O-Y

6.0%



Ashok Leyland

Y-O-Y

58.0%

Articles we are reading...

Prashant Jain's 80-20 formula for winning in share market: HDFC MF veteran sums up wisdom in farewell letter

<https://bit.ly/3ASYQhe>

Indian economy can touch \$20 trillion by 2047:

Bibek Debroy

<https://bit.ly/3RpWbTp>

A post-dollar world is coming

<https://on.ft.com/3BhCG9Y>

1G to 6G: Tracing the evolution of mobile network and where to from here on

<https://bit.ly/3cQXnQF>

Open network for e-commerce : It's an idea whose time has come

<https://bit.ly/3cQsMCD>

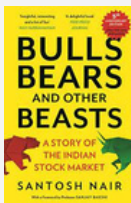
These are the 4 boundaries your brain needs to feel less overwhelmed

<https://bit.ly/3cT9Cfu>

About 200 years ago, the world started getting rich. Why?

<https://bit.ly/3AShFkQ>

Book to be Read...



Bulls, Bears and other Beasts

'Insightful, interesting and a lot of fun' Ravi Subramanian 'An honest and extremely detailed recounting of the evolution of the market' BusinessLine 'A delightful book on the stock markets' Free Press Journal 'A rip-roaring history of the Indian stock market post liberalization. The wise and wily Lalchand Gupta takes you on an exciting journey through Dalal Street in this comprehensive history of the stock market since 1991. From tech booms and tax evasion to banks and money laundering; scams and crashes to fixers and investors, Lala has seen it all. Bringing the story up to the present, this special fifth anniversary edition also makes keen observations about the developments on the trading floor of the Bombay Stock Exchange in more recent times and doles out smart investing hacks in Lala's inimitable style.'

Videos we are watching...

Manish Chokhani EXCLUSIVE On India's Economic Journey & Rise Of Unicorns

https://www.youtube.com/watch?v=t4tP0f_Ylkg

Prannoy Roy And Ruchir Sharma Discuss India's Economic Progress | India @ 75 With Ruchir Sharma

<https://www.youtube.com/watch?v=Tla9BshcGJU>

Gravitas Plus: India's achievements @75

<https://www.youtube.com/watch?v=xZ-3BIKbjtE>

Finite Players play to defeat everyone. Infinite Players play to be better tomorrow than what they are today

<https://youtu.be/cr6a8lz1NOg>

Fascinating hearing the 2 greats of Indian marketing and advertising

<https://youtu.be/bEN1qN3XKXY>



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A RULE-BASED ACTIVE PORTFOLIO MANAGER

NJ Group's PMS business commenced in the year 2010. The total Assets Under Management (AUM) currently are INR 3,384+ crores (As on May 31, 2022) with approximately 4,070+ investors.

NJ PMS offers an array of products across Equity and Mutual Fund Schemes, including ETFs, through dynamic and static asset allocation approaches.

NJ PMS follows the 'Rule-Based Active Investing' strategy from the root of its Portfolio Management proposition.

NJ PMS Basket

Stocks	Mutual Funds	ETF	Debt
Bluechip	Freedom	Freedom ETF	Liquid
Multicap	DAAP*(A*)	DEAP*(A*)	
DSAP*(A*)	BAP	DEAP*(C*)	
DSAP*(C*)			

*A - Aggressive/C - Conservative *Discontinued for fresh subscription 100% Equity Dynamic Asset allocation

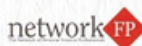
Website [ngm.in](#)

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