

शुभ दीपावली !

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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
ह्वापेपो

Yeah Diwali Samajhdari Waali !



Team Sahayak wishes you
& your family a very
joyous & prosperous
Diwali!





Our 8th edition of 'Sahayak Times' coincides with the Festive season, a season of love, of sharing, of caring, of giving, of exchanging gifts and celebrating with family and friends.

The stock markets had touched an all-time high around last Diwali in Oct 2021 and has been in correction mode since then. Apart from the value correction of around 10%, it has also undergone a time correction of more than a year. As Corporate earnings have grown by around 15% since Oct 21, the valuations are now in the 'buy' zone and are near long term averages.

Markets have not been kind to investors so far in 2022. At this moment, it would be easy for investors to throw up their hands in resignation and simply refrain from investing altogether. Most lumpsum investor portfolios have taken a beating and are in negative territory. SIPs are showing positive returns thereby reinforcing the concept of regular investing and buying during downturns for maximum long-term returns.

The real benefit of SIP is when markets are down as it buys more units at a lower cost and when the market bounces back, it improves the overall return on investment. Consider market corrections as Discount Sale in Malls, for the same amount of money you are getting more units to buy.

All economies & businesses go through cycles of boom & recession. Since 1871, there have been 30 recessions in the US, averaging one every five years and in spite of that fact, the S&P 500 has delivered 6.9% annualized over that time, after adjusting for inflation. There's been no better long-term builder of wealth than equity in the last 150 years, and recessions are a necessary part of the package, for there's no upside in investing without intermittent downside.

You will do well to remember, "Corrections are Temporary, Growth is Permanent!" Hence, we at Sahayak, have launched a special campaign this Festive season,

"Yeh Diwali Samajhdari Wali"

Make a Shubh Beginning, Start a SIP this Festive season, on the auspicious occasion of Diwali and avail of our campaign of "Karo SIP, Bano Crorepati"

Don't forget to contact Team Sahayak to do your Mahurat Trade on Mahurat day and to invest on the auspicious days of Dhanteras and other festive occasions.

Wishing you and your family a very Happy & Prosperous Diwali!

Happy Reading & Happy Investing!

Sandeep Sahni

The Month that was- September 2022

Index	As on 31-08-22	As on 30-09-22	Change (%)
Nifty 50	17759.3	17094.35	-3.74
Nifty Small Cap	9621.95	9441.8	-1.87
Nifty Mid Cap 100	31481.7	30668.3	-2.58
Sensex	59587.07	57426.92	-3.54
US \$	79.54	81.34	2.26
Bitcoin \$	20049.76	19405.94	-3.21
Dow Jones (in USD \$)	31510.43	28725.51	-8.84
Shanghai Composite (in USD \$)	3202.14	3024.39	-5.55
Brent crude oil (in USD \$)	95.64	89.23	-6.70
Nasdaq 100 (in USD \$)	12272.03	10971.22	-10.70
Gold (in INR ₹)	5127.00	5023.00	-2.03
10 Year Government bond yield	7.18	7.39	2.92

Top 5 Gainers of September 2022

Name	30th Sept, 22	31st Aug, 22	Change (%)
Bharti Airtel	798.6	726.6	9.91
Cipla	1134.45	1038.45	9.24
Eicher Motors	3591	3358.75	6.91
Sun Pharma Inds.	954	893.05	6.82
Indusind Bank	1161.35	1107.45	4.87

Top 5 Losers of September 2022

Name	30th Sept, 22	31st Aug, 22	Change (%)
GAIL India	85.35	136.1	-37.29
Tata Motors	399.05	471.1	-15.29
Bajaj Auto	3476.15	4084.85	-14.90
UPL	677.45	745.80	-9.16
Indiabulls Housing	122.80	133.25	-7.84

5 Best Performing Sectors in September 2022.

Name	Return (in %)
Pharma	3.75
FMCG	1.69
MNC	0.45
PSU Bank	0.31
India Consumption	0.25

Mutual Fund
Category wise fund performance

Category	1 year	3 year	5 year	10 year
Equity- Contra	4.09	21.14	13.88	15.19
Equity- ELSS	-1.12	16.28	10.97	14.29
Equity- Flexi Cap Fund	-1.46	16.30	11.56	13.95
Equity- Focused Fund	-1.03	16.03	11.31	14.32
Equity- Large & Mid Cap Fund	0.33	18.12	11.73	14.96
Equity- Large Cap Fund	-2.75	13.95	10.64	12.70
Equity- Mid Cap Fund	3.21	23.76	13.27	17.90
Equity- Multi Cap Fund	1.39	20.34	13.88	16.09
Equity- Small Cap Fund	5.07	30.32	14.42	18.76
Equity- Value Fund	0.33	17.80	9.74	14.78
Hybrid- Aggressive	0.51	14.02	9.94	12.53
Hybrid- Arbitrage Fund	3.37	3.72	4.58	6.11
Hybrid- Balanced Advantage	1.97	11.13	8.19	11.60
Hybrid- Equity Savings	1.55	8.46	6.69	7.62

Economic Headlines

GST collection in September of ₹ 1,47,686 crore. more than 1.1 crore e-way bills and e-invoices issued.

Read more at :

<https://www.zeebiz.com/personal-finance/gst/news-gst-collection-in-sept-surpasses-rs-14lakh-crore-for-straight-seventh-time-201392>

RBI hikes repo rate by 50bps to 5.9% on 30th September.

Read more at:

https://www.business-standard.com/article/news-cm/rbi-hikes-repo-rate-by-50-bps-122093000292_1.html#:~:text=The%20Reserve%20Bank%20of%20India's,sticky%20inflation%20in%20the%20economy.

Federal Reserve hikes interest rates by 75 basis points for the third consecutive time.

Read more at:

<https://economictimes.indiatimes.com/markets/stocks/news/federal-reserve-hikes-interest-rates-75-basis-points-for-the-third-consecutive-time/videoshow/94360335.cms>

India's exports dip by 3.52% to \$32.62 billion in September; trade deficit widens to \$27.72 billion

Read more at:

<https://www.zeebiz.com/india/news-indias-exports-dip-by-352-to-3262-billion-in-september-trade-deficit-widens-to-2772-billion-201606>

CAD at 15-quarter high in Q1.

Read more at:

<https://www.financialexpress.com/economy/indias-current-account-deficit-at-15-quarter-high-in-q1/2695934/>



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To know more about Diwali-

Download the free copy of the Diwali booklet-

The Essence of Diwali,

specially collated by Sahayak Gurukul for your reading pleasure.

<https://www.sahayakassociates.in/diwali-booklet/>

Team Sahayak

Your Personal Family CFO

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 Yuga, Treta Yuga (Ramayana), Dwapara Yuga (Mahabharata) and Kal Yuga (Present)

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

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

In Dwapara yuga, 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 yuga? 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.

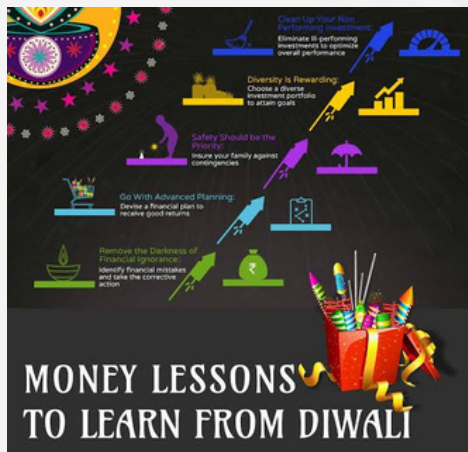
This Dussehra, how about first gaining victory over the financial demons of your life?

How about taking a pledge to get rid of the poor financial habits that damage your long-term wealth?

To read the full blog visit:

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

Diwali: A Celebration of Wealth, Prosperity, and Triumph



Many interesting rituals and traditions have been attached to the celebrations of Diwali.

Hindus across the world celebrate Diwali in honor of the return of Lord Rama, his wife Sita and his brother Lakshmana from exile of 14 years after Rama defeated Ravana.

To honor the return of Lord Rama, Sita and Lakshmana from Lanka and to illuminate their path, Diyas were lit to celebrate the triumph of good over evil.

It is a five-day long festival, which is celebrated with fun and fervour. The blissful festival calls for the exchange of gifts, sweets and heartfelt wishes.

Firecrackers are burst and people enjoy wearing new clothes, on the auspicious day.

Although the way of merrymaking and the customs may differ, the feel among the people across the length and breadth of the country remains the same – to spread good cheer.

Diwali and the Goddess Lakshmi

Diwali celebrations revolve around invocation of Lakshmi, the Hindu goddess of wealth.

On the auspicious new moon day, which is 'Amavasyaa' of the Hindi month of Kartik, the Goddess of wealth and prosperity – Lakshmi was incarnated. She appeared during the churning of the ocean, which is known as 'Samudra Manthan', by the demons on one side and 'Devataas' (Gods) on the other side. Therefore, the worship of Goddess Lakshmi, the Lakshmi Pujan, on the day of Diwali, became a tradition.

To read the full blog visit:

<https://www.sahayakassociates.in/diwali-a-celebration-of-wealth-prosperity-and-triumph/>



Contact us
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Diwali
Festival of lights



Got Diwali Bonus ?

- Spend 25% of your Bonus on Celebrations with your family.
- Create an emergency fund, if you don't have one.
- Protect your loved ones, get a Term Insurance cover.
- Get adequate health Insurance cover for your family.
- Save for your short term goals, Invest for your financial goals.



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**Pre-Book
Muhurat
Order NOW**

Muhurat Trading Session

October 24th, 2022

Muhurat session - 6:15 pm to 7:15 pm

happy
Diwali



Best wishes to you and your family. May this Diwali shower you with wealth and prosperity & steer your journey towards great success.

Follow us on www.sahayakassociates.in Contact Us @ +91 9872804694

Allow us to bust MF MYTHS instead of Firecrackers

This Diwali, it's time to bust some common myths investors have about Mutual Funds:

IT'S COMPLICATED

1 It's quite simple really. It's like you give your money. You just sit back and enjoy the returns. That's all Mutual Funds are an investment vehicle!

2 THE INVESTING PROCEDURE IS DIFFICULT. It's one of the simplest procedures. Approach your Bank, a Fund House, a Financial Advisor, a Broker or an MF distributor. Fill one form. Give the money. That's it. You are done.

MFs ARE RISKY

3 Every single investment comes with a risk. Even your Fixed Deposit. Same goes for MFs too. In fact, by investing across hundreds of assets, MFs manage to lower their risk exposure. Funds like Arbitrage Fund or Liquid Funds have really low risk.

YOU NEED A DEMAT ACCOUNT

4 Or even a trading account, for that matter. You can simply buy Mutual Funds by giving a cheque. Alternatively, you can use your banking account to buy a Mutual Fund.

IT IS DIFFICULT TO SELL MFs

5 You can sell your MF holdings in two ways - back to the Fund or to another investor. In the first case, you just inform the Fund House. They have to buy it back. Or, you trade through an Exchange.

MFs ONLY INVEST IN EQUITY

6 MFs invest across asset classes like Gold, Government Bonds, Corporate Debt, etc. And MFs have to be very clear about informing their investors about these assets. So you're never in the dark.

MFs ARE ONLY FOR LONG-TERM INVESTING

7 Not really. You can easily invest in Debt based Funds for the short-term. In fact, there are special MF schemes - Liquid Funds and Short-Term Debt Funds for creating your Emergency corpus

YOU NEED TO INVEST LARGE AMOUNT

8 Of course not! You can invest even 500 if you opt for a Systematic Investment Plan (SIP). Through this, you invest every month. In the case of a lump-sum investment, you have to invest at least 5,000.

IT'S BETTER TO OPT FOR LOWER NAV FUNDS

9 The Net Asset Value (NAV) represents the value of the assets that the Fund has invested in. It has nothing to do with whether a Fund is available cheaply.

NEW FUNDS HAVE GREATER CHANCE FOR GROWTH

10 The only reason a new Fund has a lower NAV is because it has invested a smaller amount in Stocks and Bonds. This does not mean it has a greater scope for growth. You need to look at the Assets and Fund Manager for potential.

October Effect

The October effect is a perceived market anomaly that stocks tend to decline during the month of October. The October effect is considered to be more of a psychological expectation than an actual phenomenon, as most statistics go against the theory.

Some investors may be nervous during October because some large historical market crashes occurred during this month. For example, Black Monday took place on Oct 19, 1987, and saw the Dow plummet 22.6% in a single day.

'Gambling during Diwali'

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 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, 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.

Though it is Shiva who loses the game of dice most of the time, it is not failure on his part, for each attempt to become whole is a pilgrimage towards the original union, the Big Bang - although recreating the exact primordial circumstances that led to the first creative burst is difficult, with change being a constant. Divine Play is Cosmic Lila on a grand scale, where the grand illusion means there is no room for exactitudes.

Mythical accounts abound of how Parvati would pay nocturnal visits to her temples to play dice. One such story is set in Kathmandu, where Parvati as the deity Taleju, would play dice with King Jaya Prakash Malla. Whatever be the dynamics of the Shiva-Shakti relationship and extent of play, without their lila, there would be neither phenomenology nor ontology.

Gambling during Diwali is considered auspicious, not the least because it emulates - however weakly - the cosmic interplay of Parvati and Shiva. It's not about winning or losing but how you play the game.

Play the game well !

Diwali To-Do List

- ✓ Save more for your goals
- ✓ Buy adequate insurance
- ✓ Payoff your debts
- ✓ Clean up your investments
- ✓ Diversify your portfolio

This Diwali, start organising and planning for your finances to achieve all the financial goals you aspire to achieve. Wishing you and your family a Happy Diwali!

Articles we are reading...

India to become 3rd largest economy by 2029: SBI report

<https://www.justdial.com/JdSocial/news/1662211253565000>

Money Musingz : Personal Finance Blog - Saar : Prashant Jain

<https://moneymusingz.in/saar-prashant-jain/>

Indian equities' persistent performance

https://www.business-standard.com/article/opinion/indian-equities-persistent-performance-122092601344_1.html

India 2022: Getting bigger but not richer

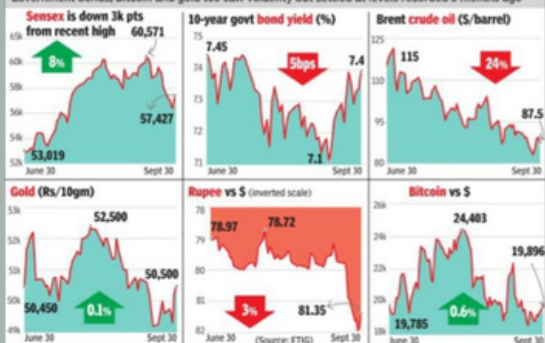
https://www.business-standard.com/article/opinion/india-2022-getting-bigger-but-not-richer-122091401330_1.html

A post-dollar world is coming

<https://www.ft.com/content/989b2e50-e8b5-474c-86a3-190c6881b235>

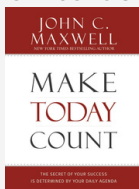
RUPEE & OIL SLIDE, SENSEX SWINGS IN VOLATILE QTR

Mixed Bag for Asset Classes: The rupee plunged 3% and crude oil prices closed 24% lower in July-Sept even as the quarter saw the **sensex** jumping over **4,000 points** or **8%** despite global jitters. Government bonds, Bitcoin and gold too saw volatility but settled at levels recorded 3 months ago



Source: Times of India

Book to be Read...



Make Today Count

Drawing from the text of the Business Week bestseller Today Matters, this condensed, revised edition boils down John C. Maxwell's 12 daily practices to their very essence, giving maximum impact in minimal time. Presented in a quick-read format, this version is designed to be read cover to cover in one sitting or taken in as brief lessons in a few spare minutes each day. It covers such topics as:

- Priorities
- Health
- Family
- Finances
- Values
- Growth

Readers will learn how to make decisions on important matters and apply those decisions daily to put them on a path to more successful, productive, and fulfilling lives.

Videos we are watching...

As A Man Thinketh (1903) by James Allen

<https://www.youtube.com/watch?v=VeBX4WjhhXs>

How to speak so that people want to listen

https://www.ted.com/talks/julian_treasure_how_to_speak_so_that_people_want_to_listen?user_email_address=e51cfef673780feeb951b7845b2b84b3

India's Decade or Century?

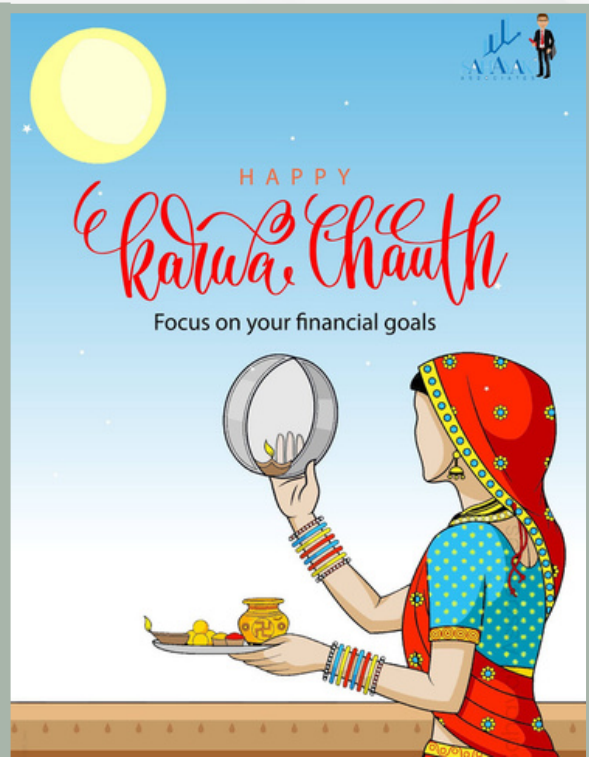
<https://www.youtube.com/watch?v=oIDFdYfwjhc>

Investing In The New "New Normal" | Navneet Munot, CFA

<https://www.youtube.com/watch?v=SKGoMN-yvNQ>

Market Outlook by Mr. Nilesh Shah - September 2022

<https://www.youtube.com/watch?v=x9BLQ5fqVqA>



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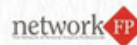
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