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professionals

# Sahayak Times

NOVEMBER 2023

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

SAHAYAK  
हमारे



*Team Sahayak*  
wishes you & your family a very  
*Joyous & Prosperous*  
*Diwali*  
&  
*a profitable samvat 2080*



Dear Reader,

We are glad to bring Our 21st edition of 'Sahayak Times' to coincide with the Start of the new Samvat 2080 and the Festive season, a season of love, of sharing, of caring, of giving, of exchanging gifts and celebrating with family and friends.

Everyone loves to forecast and especially so at the start of a New year, but whenever we talk about forecasts, I am reminded of the famous quote of Economist JK Galbraith, "There are two kinds of forecasters: those who don't know, and those who don't know they don't know."

In this world of umpteen variables, it is impossible to forecast the market behaviour in the short term, but we can look for broad trends and try and understand the long-term trajectory.

At the cost of repetition, I shall like to state that the markets will always follow earnings and as history shows us, the market direction will depend on future earnings expectation apart from any other factor.

As I browsed the headlines today morning while looking for pointers, the sentiment was clearly upbeat. The Nifty earnings are up close to 30% in the second quarter, despite the IT sector not performing, though the top line growth has been marginal. (And we are still talking inflation and recession.) The cover page headline in a leading newspaper is, "Growth on fast track - GST mop up jumps to second highest ever - Auto sales hit record high on Festive Cheer - IT filings hit new high of 76.5 million in FY 23 - Festive cheer for UPI, numbers swell to 11.4 billion by volume and Rs 17.2 Trillion by value." And mind you, This year Diwali is in Nov and not in Oct and the Festive numbers are still to come in.

The RBI Governor recently announced that the Q2 numbers will surprise on the upside and in an Investment conference I attended recently which had more than 1400 attendees, the mood of the panelists, speakers and the audience was clearly buoyant. Concerns for the geopolitical risks, interest rates, rising debt levels, inflation, recession (Have been hearing the R word since last 3 years now and meanwhile markets have grown by more than 100%) were the headwinds to take into consideration but the Indian growth story seems intact and we should see a low double digit nominal GDP growth and will most likely remain the fastest growing major world economy in the near future.

As the market goes through correction phase and earnings continue to grow, the valuations are moving closer to the mean thus making them attractive for entry in a staggered manner. As the nation gets into election mode, it shall be best to ignore the 'noise' and focus on your financial goals and how to go about achieving them.

You will do well to remember, "Bull markets can make you money, but Bear markets will make you Rich." Consult your financial advisor today and grab the opportunity for long term wealth creation, To assist you in your journey to achieve your financial goals, We, at Sahayak Associates, have launched a special campaign this Festive season,

"Khul ke Dekho Khwab, poore karenge hum!"

Make a Shubh Beginning, Start a SIP this Festive season, on the auspicious occasion of Diwali and avail of our ongoing 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  
Editor



## YTD PERFORMANCE (APR TO OCT 2023)

INDEX	AS ON 01-04-23	AS ON 31-10-23	CHANGE %
NIFTY 50	117359.75	19079.60	9.91%
NIFTY SMALL CAP	8994.75	12649.90	40.64%
NIFTY MID CAP 100	30035.15	38876.95	29.44%
SENSEX	58991.52	63874.93	8.28%
US \$	82.18	83.26	1.31%
BITCOIN \$	28476.4	34656.40	21.70%
DOW JONES IN USD\$	33274.15	33052.87	-0.67%
SHANGHAI COMP \$	3272.86	3018.77	-7.76%
BRENT CRUDE OIL \$	79.77	87.41	9.58%
NASDAQ 100 IN \$	13181.35	14409.78	9.32%
GOLD IN	6000	6153	2.55%
10 YEAR GOVT BOND	7.31	7.35	0.55%

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

## 5 BEST PERFORMING SECTORS OF OCT 2023

NAME	RETURN IN %
REALTY	4.27%
FMCG	-0.11%
AUTO	-0.47%
ENERGY	-0.70%
MNC	-0.72%

Source: www.ngenmarkets.in



## THE MONTH THAT WAS OCT 2023

INDEX	AS ON 30-09-23	AS ON 31-10-23	CHANGE %
NIFTY 50	19638.30	19079.60	-2.84%
NIFTY SMALL CAP	12748.50	12649.90	-0.77%
NIFTY MID CAP 100	40537.05	38876.95	-4.10%
SENSEX	65828.41	63874.93	-2.97%
US \$	83.18	83.26	0.10%
BITCOIN \$	26907.00	34656.40	28.80%
DOW JONES IN USD\$	33507.50	33052.87	-1.36%
SHANGHAI COMP \$	3110.48	3018.77	-2.95%
BRENT CRUDE OIL \$	92.20	87.41	-5.20%
NASDAQ 100 IN \$	14715.24	14409.78	-2.08%
GOLD IN	5853	6153	5.13%
10 YEAR GOVT BOND	7.21	7.35	1.94%

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

## 5 WORST PERFORMING SECTORS OF OCT 2023

NAME	RETURN IN %
PSU BANK	-8.34%
METAL	-5.08%
MEDIA	-4.01%
PHARMA	-3.91%
IT	-3.58%

Source: www.ngenmarkets.in

## TOP 5 GAINERS OF THE OCT 2023

NAME	31ST OCT 2023	30th Sept, 2023	CHANGE %
BAJAJ AUTO	45344.35	15063.7	5.54%
COAL INDIA	306.65	295.2	3.88%
BPCL	356.9	346.6	2.97%
BAJAJ FINSERV	1572.85	1540.25	2.12%
HCL TECH.	1258.95	1234.8	1.96%

Source: www.ndtv.com/

## TOP 5 LOSERS OF OCT 2023

NAME	31st Oct 2023	30th Sept, 2023	CHANGE %
YES BANK	532.05	616.25	-15.83%
UPL	161.15	185.50	-13.13%
INDIABULLS HOUSING	116.60	128.90	-9.54%
TATA STEEL	1125.10	1222.80	-7.99%
TECH MAHINDRA	16.00	17.25	-7.25%

Source: www.ndtv.com/

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



## MUTUAL FUND CATEGORY WISE PERFORMANCE

Return in (%)

CATEGORY	1 YEAR	3 YEAR	5 YEAR	10 YEAR
Equity-Contra	21.72	28.12	18.60	17.89
Equity-ELSS	16.14	21.98	15.03	16.05
Equity-Flexi Cap Fund	16.50	21.95	15.40	16.45
Equity- Focused Fund	15.43	21.60	15.31	16.08
Equity-Large & Mid cap	17.58	24.43	16.74	17.03
Equity-Large Cap Fund	14.48	19.67	13.88	14.02
Equity-Mid cap fund	20.50	28.49	19.81	20.64
Equity-Multi Cap Fund	20.24	27.83	18.71	18.36
Equity-Small Cap Fund	25.63	35.49	23.03	22.65
Equity-Value Fund	22.58	26.57	15.85	17.63
Hybrid-Aggressive	14.01	18.38	13.10	13.98
Hybrid-Arbitrage Fund	6.68	4.50	4.77	5.96
Hybrid-Balanced Adv.	12.50	13.32	10.61	12.88
Hybrid-Equity Savings	9.96	10.70	8.52	8.16

Source: masterstrokeonline.com

As on Oct, 2023

## DIWALI TO DIWALI\*

INDEX	AS ON 21-10-22	*AS ON 31-10-23	CHANGE %
NIFTY 50	17576.3	19079.60	8.55%
NIFTY SMALL CAP	9653.5	12649.90	31.04%
NIFTY MID CAP 100	30691.85	38876.95	26.67%
SENSEX	59307.15	63874.93	7.70%
US \$	82.7	83.26	0.68%
BITCOIN \$	19042.37	34656.40	82.00%
DOW JONES IN USD\$	30333.59	33052.87	8.96%
SHANGHAI COMP \$	3038.93	3018.77	-0.66%
BRENT CRUDE OIL \$	92.24	87.41	-5.24%
NASDAQ 100 IN \$	10614.84	14409.78	35.75%
GOLD IN	5045	6153	21.96%
10 YEAR GOVT BOND	7.51	7.35	-2.13%

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

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



**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



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## Monthly Economic Headlines

**Big boost! GST collections in October 2023 hit second highest ever of Rs 1.72 lakh crore**

<https://timesofindia.indiatimes.com/business/india-business/big-boost-gst-collections-in-october-2023-hit-second-highest-ever-of-rs-1-72-lakh-crore/articleshow/104885231.cms?from=mdr>

**April-September fiscal deficit at Rs 7 lakh crore, tax collections remain robust**

<https://www.moneycontrol.com/news/business/economy/india-as-april-september-fiscal-deficit-at-rs-7-02-lakh-crore-39-of-fy24-target-11631741.html>

**October tremors: Nifty posts worst decline in 10 months, shows data**

[https://www.business-standard.com/markets/news/october-tremors-nifty-posts-worst-decline-in-10-months-shows-data-123103101165\\_1.html](https://www.business-standard.com/markets/news/october-tremors-nifty-posts-worst-decline-in-10-months-shows-data-123103101165_1.html)

**Tax collections up 16.3% in H1, as against FY24 BE of 10%**

<https://www.inventiva.co.in/trends/tax-collections-exceed-budget/>

**Govt's fiscal deficit rises to 39.3% of annual target in first half of FY24**

<https://www.thehindu.com/business/Economy/govts-fiscal-deficit-rises-to-393-of-annual-target-in-first-half-of-fy24/article67480542.ece>

**Core sector output slows to a four-month low of 8.1% in September**

[https://www.business-standard.com/economy/news/core-sector-output-slows-down-to-4-month-low-of-8-1-in-september-123103101155\\_1.html](https://www.business-standard.com/economy/news/core-sector-output-slows-down-to-4-month-low-of-8-1-in-september-123103101155_1.html)

**Auto dispatches may hit a peak in October and move to the slow lane soon**

<https://economictimes.indiatimes.com/industry/auto/auto-news/indian-carmakers-set-new-sales-records-in-october-as-festive-demand-surges/articleshow/104866395.cms>



## Diwali:

# A Celebration of Wealth, Prosperity, and Triumph



**Yeh Diwali 'Samajhdari' Wali!**

Diwali is a festival of joy, and we all tend to get carried away with celebrations. Our advice is, let's make a Diwali Budget and don't forget to apportion a part of it to your investments – Start a Sip this Diwali. On Dhanteras, instead of making a traditional purchase of Gold, invest in a Mutual Fund, if you haven't already started, initiate your investment journey on this auspicious day. No matter how small, start your journey with a 'Mahurat' trade this Diwali.

Many interesting rituals and traditions have been attached with 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 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 'Amavasya' 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 'Devatas' (Gods) on the other side. Therefore, the worship of Goddess Lakshmi, the Lakshmi Puja, on the day of Diwali, became a tradition.

On Diwali night, Hindu households observe a special prayer ceremony or puja to invite The Goddess of Wealth into their homes, hoping to be blessed with prosperity. Diwali also marks the start of the Hindu New Year. For much of India's trading and business community, it symbolises the new financial year and the start of the new 'Samvat.'

### Money Lessons from Diwali

To read the full blog visit:

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






This **'DHANTERAS'** Buy a SIP in  
**'MUTUAL FUND'**  
For a start in creating wealth.





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

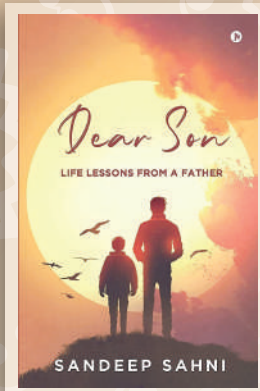


Spending on Today's  
Fun or Investing for  
Future Happiness:

**What will you  
choose this Diwali?**

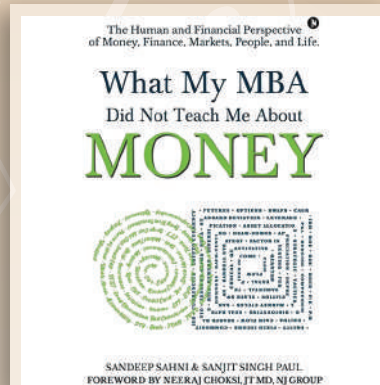


## HAVE YOU READ BOOKS WRITTEN BY OUR EDITOR ?



Dear Son

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



What My MBA  
Did Not Teach Me About Money

<https://lnkd.in/d7S2APn>

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

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

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



## OUR BEST MOTIVATIONAL BLOGS OF THE MONTH

**'The 212° principle -That little extra'**

<https://sandeepsahni.com/the-212-principle- that-little-extra/>

**'Lollipop Moment'**

<https://sandeepsahni.com/lollipop-mment/>

**'The importance of knowing that you  
don't know'**

<https://sandeepsahni.com/the-importance-of-knowing-that-you-dont-know/>

**'What's your Leadership style?'**

<https://sandeepsahni.com/whats-your-leadership-style/>

**Do Good!**

<https://sandeepsahni.com/do-good/>

**'Become a Two-dollar Man'**

<https://sandeepsahni.com/become-a-two-dollar-man/>





## Diwali Muhurat Trade.

This Muhurat Trading, start a 'SIP' or Invest Lumpsum in your favourite Mutual Fund.

November 12, 2023

Pre-Open 18:00 to 18:08

Muhurat Trading 18:15 to 19:15

To celebrate the start of Samvat 2080, Invest during the most auspicious hour this Diwali

Contact Team Sahayak to place your orders.

Mutual Fund Investments are subject to market risk, please read all scheme related documents carefully.



Tel: +91 9888220088 / +91 9872304694 | Mail: info@sahayakassociates.in

Address: Plot No.182/3, Industrial Area Phase I, Chandigarh, 160002

www.sahayakassociates.in

## DIWALI MUHURAT TRADING

Muhurat trading is approximately an hour of trading that happens on Diwali (Laxmi Puja) day.

Trades made on this day are more for traditional, religious and sentimental reasons-Investors make a token investment and usually hold the Mutual fund/Stock at least till the next muhurat.

Make an auspicious start to the New Samvat 2080 by doing a Shagun Muhurat Trade transaction during the Mahurat hour on 12th November (Diwali Day) between 6.15 - 7.15 pm.

Do contact us at Team Sahayak for any assistance and investment related query.

To know more about Mahurat trading, watch our video and if you like it, share with your family and friends and subscribe to our channel.

<https://youtu.be/67H8TCAyx90>

Happy Investing!

Wishing you a very Prosperous Samvat 2080.

Team Sahayak!





## ' The 5 day Festival of Diwali'

Diwali is a five day festival & starts with Dhanteras.

The five days of Diwali are

Day One -Dhanteras (Day of fortune)

Day Two -Naraka Chaturdasi (Day of knowledge)

Day Three -Diwali (Day of light)

Day Four -Annakut (The New Year)

Day Five -Bhai Duj (Day of love between siblings)

In this Festive season, smile and be the reason for someone's smile!

KAHANI



## 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.

To read the full blog visit:

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



## Articles we are reading...

### **The Octopus Ascends: The Rise of Crazy Rich Indians**

<https://marcellus.in/blogs/the-octopus-ascends-the-rise-of-crazy-rich-indians/#>

### **Why Hamas Attacked—and Why Israel Was Taken by Surprise**

<https://www.foreignaffairs.com/middle-east/martin-indyk-why-hamas-attacked-and-why-israel-was-surprise>

### **A Few Laws of Getting Rich**

<https://collabfund.com/blog/a-few-laws-of-getting-rich/>

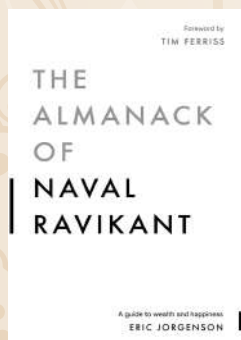
### **An update on global capital**

[https://www.business-standard.com/opinion/columns/an-update-on-global-capital-123102301104\\_1.html](https://www.business-standard.com/opinion/columns/an-update-on-global-capital-123102301104_1.html)

### **Why stocks aren't in meltdown**

<https://timesofindia.indiatimes.com/blogs/toi-ed-it-page/why-stocks-arent-in-meltdown/>

## Books to be Read



### **The Almanack Of Naval Ravikant: A Guide to Wealth and Happiness**

**GETTING RICH IS NOT JUST ABOUT LUCK; HAPPINESS IS NOT JUST A TRAIT WE ARE BORN WITH.** These aspirations may seem out of reach, but building wealth and being happy are skills we can learn. So what are these skills, and how do we learn them? What are the principles that should guide our efforts? What does progress really look like?

## Videos we are watching

### **Welcome to Pinnacle 2.0- The Sahayak Investor Conclave**

<https://youtu.be/vofYOqHFG9E?si=x9VeXXK4cjOC-Gnws>

### **The Millennial Question**

[https://www.youtube.com/watch?si=8Jdn1LRtn-w9GZ\\_J-&v=vudaAYx2IcE&feature=youtu.be](https://www.youtube.com/watch?si=8Jdn1LRtn-w9GZ_J-&v=vudaAYx2IcE&feature=youtu.be)

### **Market Café | Global Jitters Hit Indian Stocks | Sunil Singhanian Discusses The Road Ahead | N18V**

<https://youtu.be/Klg-MMhhgQs?si=gQkd6hQ2sk-INGYGE>

### **Principles for Success from Ray Dalio: Founder of the World's Largest Hedge Fund**

<https://www.youtube.com/watch?v=YIOpb-DWp8KY>

### **A Few Laws of Getting Rich**

<https://open.spotify.com/episode/4DpUoOjm4ylJGftmPtIfVW>





## PINNACLE 2.0 - THE SAHAYAK INVESTOR CONCLAVE 08TH OCT, 2023

**Sharing Glimpses of our Annual Event - Pinnacle 2.0 - The Sahayak Investor Conclave**

Graced by more than 250 attendees, it provided insights into the Current investment Scenario, the oncoming 'Amrit Kaal' and Investing Perspectives - Numbers Tell, Stories Sell, by leading industry experts and fund managers.

Sandeep Sahni, Founder Sahayak Associates and TedX speaker then talked about, 'What my MBA did not teach me about Money' and introduced two new concepts for investors,

- A) The Billionaire Baby &
- B) Book your E Flat today

Team Sahayak looks forward to hosting many more events in their mission to spread Personal Finance Literacy to a million investors.

If you would like to attend these events in the future, do get in touch with us & register for forthcoming events at [www.sahayakassociates.in](http://www.sahayakassociates.in)

Till the next time...

'Pura Vida'

Team Sahayak





## SPARK ENTREPRENEUR CONCLAVE 12TH OCT, 2023

# TEDx

## WHAT MY MBA did not teach me about MONEY?

Scan to view



On a mission to spread Personal Finance Literacy



CHECK OUT OUR NEW VIDEO  
<https://www.youtube.com/watch?v=hh3yi05KQkw&t=7s>



This festival, make the  
right beginning with



Keep up the Tradition  
of Savings and Investment  
for a better future.



[www.sahayakassociates.in](http://www.sahayakassociates.in)

Happy  
**Bhai.  
Dooj**



इस **BHAI DOOJ** पर आप अपने भाई-बहनों को  
**SIP INVESTMENT** योजना का उपहार दें और  
उन्हें **AARTHIK** रूप से स्वतंत्र बनाएँ।



# 5 Money Lessons you must teach your child THIS CHILDREN'S DAY

**Lesson 1 EARNING** - Money is to be earned:  
Make them understand the importance of work to earn money.

**Lesson 2 SAVING** - Encourage them to save:  
Because a rupee saved is a rupee earned.

**Lesson 3 INVESTING** - Saving is for needs, Investing is for dreams:  
Educate them about investing and the power of compounding

**Lesson 4 SPENDING** - Live within your means:  
Advise them to spend within their pocket money limit.

**Lesson 5 GIVING** - Earning money for themselves isn't the important thing:  
Make them understand that contributing to society and helping others through charity is equally important



**Remember, money lessons learnt in the  
childhood lasts for a lifetime**

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<https://www.sahayakassociates.in/contact/>

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Address: Plot No. 182/3  
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[www.sahayakassociates.in](http://www.sahayakassociates.in)

Mail: [newsletter@sahayakassociates.in](mailto:newsletter@sahayakassociates.in)

Tel: +91 99141-46888/ 0172 4662688



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