



*Happy
New Year*



Sahayak Times

JANUARY 2024

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

SAHAYAK
ग्रुपकॉर्पोरेशन

*Naya Saal,
Khwaab wahi,
Soch Nayi*

*Khulke Dekho Khawab
Poore Karengé Hum*



*If Not Now,
Then When?*

HAPPY
**Republic
Day**



FROM THE EDITOR



2023 – The Year that was and 2024 – The Year ahead

2024

Dear Reader,

As we embark on another wonderful year, On behalf of Team Sahayak, I extend my warm wishes to you and your family for a very Happy and Prosperous 2024!

2023 has been a great year for India. The Indian economy has remained resilient in the face of global uncertainties on the back of strong structural drivers, macro stability, strong domestic demand and responsible fiscal governance.

This has been reflected in the robust growth of various sectors like automobiles where the 4 wheeler sales crossed 4 million in a calendar year for the first time and 2 wheelers also made a healthy recovery.

Companies dealing in Infra, Defence, Rail, Roadways, renewables have order books several times their annual turnover. Corporate Balance sheets and the Banking sector balance sheets are at their healthiest ever which can lead to healthy credit growth in the years ahead.

Reducing food inflation, possibility of reduction in interest rates are likely to lead to increase in disposable incomes and resultant boom in FMCG and consumer discretionary sectors.

FPIs are back and domestic retail is increasingly participating in equity and increasing financialisation of their savings.

These cumulative advancements are directly contributing to the booming stock market and despite the gloomy forecasts at the beginning of the year of world recession and market corrections, the US Dow gave a healthy return of 12.8% and surprise of surprises, the Nasdaq 100 gave an unprecedented return of 53%. Bitcoin & Gold both grew at 154% and 16% respectively, rates which no one could have predicted in their wildest imagination at the beginning of the year.

Our own markets defied the odds, and despite some hiccups during the year, the NIFTY grew at 20% and the midcaps and small caps at 46% and 56% respectively thereby enriching portfolios and creating a 'Wealth Effect' which can only lead to increased flows and market participation till at least the next major correction, as is evident from more than 4.1 million new Dmat A/cs opened in Dec alone.

It is perhaps that time of the market cycle, which is near euphoria. The positive view on the Indian economy is become increasingly Too perfect. The macros, the political climate, government policy, fiscal control, continuation of present government, healthy corporate balance sheets, decreasing inflation, tax buoyancy, expectation of rate cuts post elections, revival of consumption, resultant upbeat mood and sentiment are all in place, but seem too good to be true. The increasing commentary one hears is that, 'This time it is different' but as one of the wisest investment Gurus said, 'It is never different.

The real risk is what we can't see and can't predict, a Black swan event maybe or a geo political risk which is hidden beneath the surface or behind the shadows.

No real logic can convince about the invincibility of the US \$ or the current levels of the British Pound despite their current debt levels, increasing inflation and high fiscal deficits. Something has to give, as someone in the bond markets has incurred huge losses when the interest went up from near zero to 5% in an year, and till when can those losses remain hidden and under cover.

The US elections and their current support to Ukraine and Israel may encourage some adventurism by China in South Asia leading to turmoil and upheaval thereby impacting markets.

The inference one gets is that the markets are pricing only for blue skies and no cloud or storm. But all said and done, 'Bull markets can surprise on the upside and bear markets can shock on the downside.'

How much steam is left in the market, before it corrects, only time will tell. I would rather have minor shocks from time to time than a steep rise up and a steep fall down.

I would rather have a time correction than a value correction but markets are not meant to fulfill our wishes, but reward a disciplined and patient investor.

My biggest worry is that the recent investors who have come in millions since Covid have not seen any meaningful correction and how they will react and behave when the markets have a 20-25% correction, a phenomenon not unheard of in a Bull market, will decide the nature of pain in the short term.

The biggest mistake any investor can make is to get hit by the FOMO bug and be greedy at such times, only to repent much at a later stage. Our recommendations to investors is to consult and have a portfolio review with your advisor, relook your asset allocation based on your risk appetite and your goals, be more fearful than greedy, diversify your investment portfolio and as we move into 2024, strategic asset allocation will remain key to navigating market volatility and meeting your financial goals.

As usual, the risk remains for the short term investor and for those who do not have the conviction. At a recent investment Conclave that I attended, a CEO gave me a wonderful Tip, "For the coming many years, Invest on India and you can't lose because tremendous wealth is going to be created fuelled by India's projected trajectory towards becoming a \$5 trillion economy."

Our expectation for 2024 is a strong pre-election rally based on positive sentiment and some good Q3 numbers and consolidation and maybe some correction in H2 but don't take our word for it because our ability to predict the stock market in the short term is not too good and we rather buy at a good price which offers great value and then not bother about price movements.

For the long term, We are confident that the Indian economy presents endless opportunities for growth and wealth creation. By diversifying your portfolio, investing for the long term and choosing the right investment vehicles, you can capitalise on these avenues. Don't miss the opportunity, get onto the train and enjoy the ride despite the ups and downs, which is the nature of the beast called The Stock Market.

Have a great 2024 and whenever in doubt, don't hesitate to consult your Financial advisor so as not to make any reckless decisions.

To greater heights and wonderful times ahead!

Happy Investing!
Sandeep Sahni
Editor



WHEN YOU ARE FINANCIALLY SECURE,

**SARSO DA SAAG
MAKKE DI ROTI
TASTE EVEN BETTER**

NIFTY 50

5 BEST PERFORMING SECTORS IN YEAR 2023

NAME	RETURN (IN %)
REALTY	84.18%
PSE	78.65%
AUTO	45.80%
INFRASTRUCTURE	40.06%
PSU BANK	35.29%

Source: www.ngenmarkets.in

NIFTY 50

5 WORST PERFORMING SECTORS IN YEAR 2023

NAME	RETURN (IN %)
SERVICES SECTOR	13.58%
BANK	14.76%
FINANCIAL SERVICES	15.90%
PRIVATE BANK	16.02%
METAL	17.61%

Source: www.ngenmarkets.in

2023 Year that was

INDEX	AS ON 31-12-22	AS ON 31-12-23	CHANGE %
NIFTY 50	18105.30	21731.40	20.03%
NIFTY SMALL CAP	9731.30	15143.65	55.62%
NIFTY MID CAP 100	31509.10	46181.65	46.57%
SENSEX	60840.74	72240.26	18.74%
US \$	82.76	83.24	0.58%
BITCOIN \$	16528	42063.40	154.50%
DOW JONES IN USD\$	33147.26	37389.54	12.80%
SHANGHAI COMP \$	3089.25	2974.93	-3.70%
BRENT CRUDE OIL \$	85.91	76.91	-10.48%
NASDAQ 100 IN \$	10939.76	16825.93	53.81%
GOLD IN	5522	6387	15.66%
10 YEAR GOVT BOND	7.32	7.17	-2.05%

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



Top 5 Nifty 50 Gainers of Year- 2023

NAME	31st Dec 2022	31st Dec 2023	CHANGE %
TATA MOTORS	3810.00	385.90	102.32%
BAJAJ AUTO	721.05	3570.95	90.45%
NTPC	1517.50	166.65	86.71%
COAL INDIA	2567.30	221.60	69.65%
LARSEN & TOUBRO	1640.00	2110.60	67.11%

Source: www.ndtv.com/

Top 5 Nifty 50 Losers of Year- 2023

NAME	31st Dec 2022	31st Dec 2023	CHANGE %
ADANI ENTERP.	3810.00	2849.00	-25.22%
UPL	721.05	589.30	-18.27%
INFOSYS	1517.50	1542.85	1.67%
HIND. UNILEVER	2567.30	2663.35	3.74%
HDFC BANK	1640.00	1709.65	4.25%

Source: www.ndtv.com/

NIFTY 50

5 BEST PERFORMING SECTORS OF DEC 2023

NAME	RETURN (IN %)
PSE	11.29%
METAL	11.07%
ENERGY	10.60%
IT	9.28%
COMMODITIES	9.00%

Source: www.ngenmarkets.in

NIFTY 50

5 WORST PERFORMING SECTORS OF DEC 2023

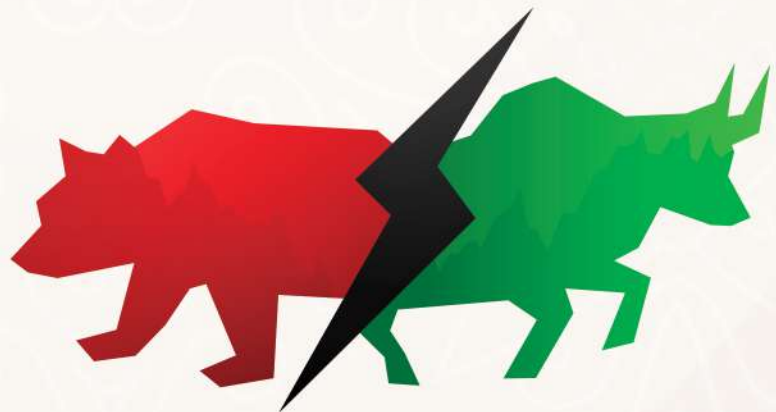
NAME	RETURN (IN %)
FINANCIAL SERVICES	2.85%
PRIVATE BANK	3.12%
BANK	3.88%
PHARMA	3.88%
MEDIA	3.99%

Source: www.ngenmarkets.in

The Month that was Dec 2023

INDEX	AS ON 30-11-23	AS ON 31-12-23	CHANGE %
NIFTY 50	20133.15	21731.40	7.94%
NIFTY SMALL CAP	14171.35	15143.65	6.86%
NIFTY MID CAP 100	42908.90	46181.65	7.63%
SENSEX	66988.44	72240.26	7.84%
US \$	83.35	83.24	-0.13%
BITCOIN \$	37715.40	42063.40	11.53%
DOW JONES IN USD\$	35950.89	37389.54	4.00%
SHANGHAI COMP \$	3029.67	2974.93	-1.81%
BRENT CRUDE OIL \$	80.86	76.91	-4.88%
NASDAQ 100 IN \$	15947.87	16825.93	5.51%
GOLD IN	6273	6387	1.82%
10 YEAR GOVT BOND	7.29	7.17	-1.65%

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



Top 5 Nifty 50 Gainers of Dec 2023

NAME	30th Nov 2023	31st Dec 2023	CHANGE %
ADANI PORTS	825.50	2849.00	24.06%
ADANI ENTERP.	2359.50	589.30	20.75%
HINDALCO INDS.	515.45	1542.85	19.68%
TATA CONSUMER	941.05	2663.35	15.49%
WIPRO	413.25	1709.65	14.14%

Source: www.ndtv.com/

Top 5 Nifty 50 Losers of Dec 2023

NAME	30th Nov 2023	31st Dec 2023	CHANGE %
HDFC LIFE INSUR.	690.85	647.05	-6.34%
MARUTI SUZUKI	10604.10	10299.40	-2.87%
BAJAJ FINSERV	1674.80	1685.80	0.66%
AXIS BAN	1517.50	1542.85	1.67%
EICHER MOTORS	3898.85	4143.05	6.26%

Source: www.ndtv.com/

YTD Performance (Apr to Dec 2023)

INDEX	AS ON 01-04-23	AS ON 31-12-23	CHANGE %
NIFTY 50	17359.75	21731.40	25.18%
NIFTY SMALL CAP	8994.75	15143.65	68.36%
NIFTY MID CAP 100	30035.15	46181.65	53.76%
SENSEX	58991.52	72240.26	22.46%
US \$	82.18	83.24	1.29%
BITCOIN \$	28476.40	42063.40	47.71%
DOW JONES IN USD\$	33274.15	37389.54	12.37%
SHANGHAI COMP \$	3272.86	2974.93	-9.10%
BRENT CRUDE OIL \$	79.77	76.91	-3.59%
NASDAQ 100 IN \$	13181.35	16825.93	27.65%
GOLD IN	6000	6387	6.45%
10 YEAR GOVT BOND	7.31	7.17	-1.92%

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

Top 5 Nifty 500 Gainers of Year 2023

NAME	31ST DEC 2022	31ST DEC 2023	CHANGE %
BSE LTD.	3810.00	544.90	307.63%
JINDAL SAW LTD.	721.05	103.55	297.92%
SUZLON ENERGY LTD.	1517.50	10.60	260.38%
REC LTD	2567.30	116.50	254.38%
KAYNES TECH INDIA LTD	1640.00	750.95	247.63%

Source: www.ndtvprofit.com/

Top 5 Nifty 500 Losers of Year 2023

NAME	31ST DEC 2022	31ST DEC 2023	CHANGE %
ADANI ENTERP.	3692	987.95	-73.24%
UPL	2589.25	1045.75	-59.61%
INFOSYS	731.70	366.55	-49.90%
HIND. UNILEVER	617.65	354.90	-42.54%
HDFC BANK	29.40	19.35	-34.18%

Source: www.ndtvprofit.com/

Mutual Fund Category wise fund performance As on 31st Dec, 2023

CATEGORY	Return in (%)			
	1 YEAR	3 YEARS	5 YEARS	10 YEARS
EQUITY - CONTRA	33.98	25.62	20.34	18.09
EQUITY - ELSS	26.61	19.78	16.08	16.10
EQUITY - FLEXI CAP FUND	27.82	19.56	16.52	16.37
EQUITY - FOCUSED FUND	25.99	18.95	16.35	16.09
EQUITY - LARGE & MID CAP FUND	29.86	22.13	17.89	17.17
EQUITY - LARGE CAP FUND	23.63	17.15	15.00	14.33
EQUITY - MID CAP FUND	37.01	26.25	20.71	20.06
EQUITY - MULTI CAP FUND	33.01	25.38	19.97	18.19
EQUITY - SMALL CAP FUND	41.62	32.53	24.58	22.28
EQUITY - VALUE FUND	34.58	24.48	17.79	17.87
HYBRID - AGGRESIVE	20.98	16.19	13.82	13.75
HYBRID - ARBITRAGE FUND	6.86	4.74	4.83	5.90
HYBRID - BALANCED ADVANTAGE	18.66	12.66	11.78	12.88
HYBRID - EQUITY SAVINGS	13.21	9.62	9.00	8.36

Source: masterstrokeonline.com

SECTOR ROTATION

How various sectors have performed each year over the last 10 years

2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
IT 58.0	Banks 64.6	Pharma 9.3	Metal 45.2	Realty 109.8	IT 23.8	Realty 28.5	Pharma 60.6	Metal 69.7	Metal 21.8	Realty 83.3
Pharma 26.5	Auto 56.7	FMCG 0.3	Cmdty 24.7	Metal 48.5	FMCG 13.7	Banks 18.4	IT 54.9	IT 59.6	Banks 21.2	PSE 79.9
FMCG 12.2	Pharma 43.4	IT 0.0	Energy 19.7	Banks 40.5	Banks 6.4	Energy 11.0	Metal 16.2	Realty 54.3	FMCG 17.5	Auto 47.7
Auto 9.4	PSE 34.6	Auto -0.3	PSE 17.9	Energy 38.7	Energy 0.6	IT 8.4	FMCG 13.5	Cmdty 46.8	Auto 15.3	Pharma 33.3
Energy 0.4	FMCG 18.2	Energy -0.7	Auto 10.8	Cmdty 34.8	Pharma -7.8	Cmdty 0.0	Auto 11.5	PSE 37.1	Energy 14.3	Cmdty 30.3
PSE -8.6	IT 17.8	Cmdty -9.5	Banks 7.4	Auto 31.4	Cmdty -16.1	FMCG -1.3	Cmdty 10.7	Energy 33.7	PSE 13.9	Energy 30.1
Cmdty -8.6	Cmdty 16.7	Banks -9.7	FMCG 2.8	FMCG 29.4	Metal -19.9	PSE -4.8	Energy 6.4	Auto 19.0	Cmdty 6.5	FMCG 27.8
Banks -8.7	Realty 10.0	PSE -11.9	Realty -4.2	PSE 16.5	PSE -21.2	Pharma -9.3	Realty 5.1	Banks 13.5	Realty -10.8	IT 24.3
Metal -14.3	Energy 8.5	Realty -15.0	IT -7.3	IT 12.2	Auto -23.1	Auto -10.7	Banks -2.8	Pharma 10.1	Pharma -11.4	Metal 20.6
Realty -34.4	Metal 7.0	Metal -31.4	Pharma -14.2	Pharma -6.3	Realty -33.0	Metal -11.2	PSE -13.3	FMCG 10.0	IT -26.0	Banks 12.8

Source: NSE

Returns (in %)

JANUARY EFFECT

The January Effect is a perceived seasonal increase in stock prices during the month of January. Analysts generally attribute this rally to an increase in buying, which follows the drop in price that typically happens in December when investors, engaging in tax- loss harvesting to offset realized capital gains, prompt a sell-off. Another possible explanation is that investors use year-end cash bonuses to purchase investments the following month. While this market anomaly has been identified in the past, the January Effect seems to have largely disappeared as its presence became widely known.



MONTHLY ECONOMIC HEADLINES

Manufacturing PMI falls to 18-month low in December

<https://www.financialexpress.com/business/industry-manufacturing-pmi-falls-to-18-month-low-in-december-3354689/>

UPI transaction value jumps 42% to Rs 18.2 trillion in December

<https://www.financialexpress.com/business/banking-finance-upi-transaction-value-jumps-42-to-rs-18-2-trillion-in-december-3352666/>

GST receipts decline to three-month low but hold on to Rs 1.65 trn in Dec

https://www.business-standard.com/economy/news/gst-receipts-decline-to-three-month-low-but-hold-on-to-rs-1-65-trn-in-dec-124010100800_1.html

At over ₹18,000 cr, FPIs' bet on debt in Dec biggest in 6 yrs

https://www.business-standard.com/markets/stock-market-news/record-fpi-inflows-in-debt-market-mark-over-6-year-high-in-december-124010100779_1.html

At 7.8%, core sector growth slows to 6-month low in Nov

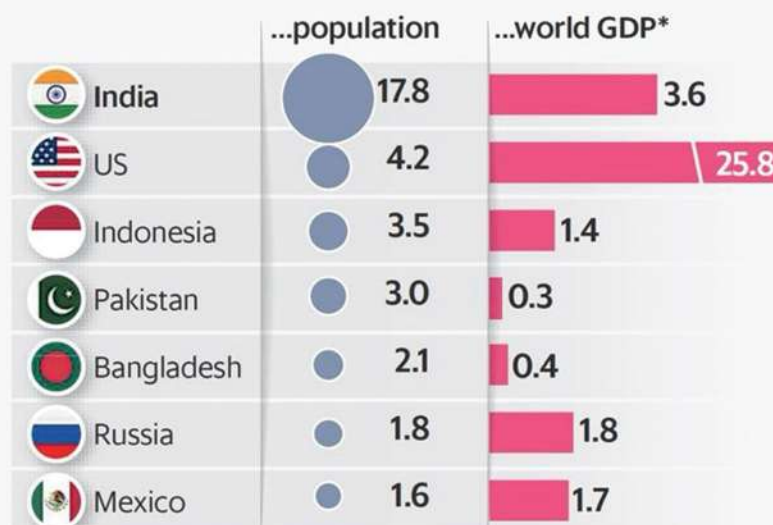
<https://timesofindia.indiatimes.com/business/india-business/at-7-8-core-sector-growth-slows-to-6-month-low-in-november/articleshow/106391567.cms?from=mdr>

Fintechs add 1.3 million new mutual fund SIPs in November

<https://economictimes.indiatimes.com/tech/technology/fintechs-add-1-3-million-new-mutual-fund-sips-in-november/articleshow/106494453.cms>

Seven of the 10 most populous nations set to vote next year

Election-bound countries' share (%) in...



*Estimated GDP in current prices for 2023.

Source: World Population Prospects 2022, IMF, Mint calculations

23 Economic Headlines of 2023

1. The Indian equity market ended the year in green for the eighth time in a row. A bumper year for equities, and the Promise of more. Nifty up by 20% Smallcap up by 55%, and Midcap up by 46%. Nifty defense gives the highest return @89.2% followed by realty @81.3%
2. At \$4.2 trillion, India becomes the 5th largest market by Marketcap. India's m-cap rises by \$1 trillion in 2023.
3. Housing sales hit a new decadal high in 2023: 4,76,530 units sold across the top 7 cities.
4. FPIs invested a record ₹1.75 trillion in 2023, domestic flows were still ahead with ₹1.85 trillion.
5. Nasdaq 100 gives stellar returns of 53.81%.
6. 102 PSEs have added 20 lakh cr in market cap in CY2023.
7. 57 Indian companies collectively raised a staggering ₹49,000 cr through mainboard IPOs.
8. SIP book crosses ₹17,000 cr per month. Total SIP collections cross ₹1.7 trillion in 2023.
9. Bullish market helped PE investors walk away with ₹97,500 cr in 2023.
10. M-cap of SME exchanges breaches ₹2-lakh cr mark.
11. Equity fundraising surged 1.6 times to ₹1.44-lakh cr in CY23.
12. In a 1st, car sales top the 4mn mark in 2023.
13. MFs' equity deployment surpasses ₹1.7 trn in 2023.
14. ITR filing so far at a record 81.8 million till 31st Dec 2023.
15. Foreign inflows into bonds spike to 6-year high of ₹59,800 cr in 2023.
16. Food imports at \$33 bn in 2023, down 10%.
17. Dividends from CPSE cross FY24 Budget target collections so far at ₹43,843 cr versus FY24BE of ₹43,000 cr.
18. Block deals search by 66% a high of ₹2.18 lakh cr in the CY23 from ₹1.31 lakh cr CY22.
19. 97.38% ₹ 2,000 notes Returned in CY23.
20. UPI transactions crossed 100-b mark in 2023 with a total value of ₹182 lakh cr.
21. Home Sales Surge to a New Record in '23 with 3.29 lakh units sold in top 8 cities.
22. The number of people covered by Aadhar rose to 138.08 cr comprising 99% of India's population.
23. The total number of accounts created under the Jan Dhan Scheme rose to 51.11 cr with a total deposit of 2.08 lakh cr. 34.71 cr Rupay debit cards issued as of Dec 2023.



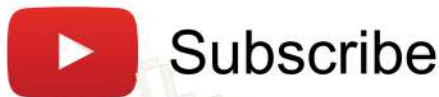
**Have you Read
Books written by our Editor?**



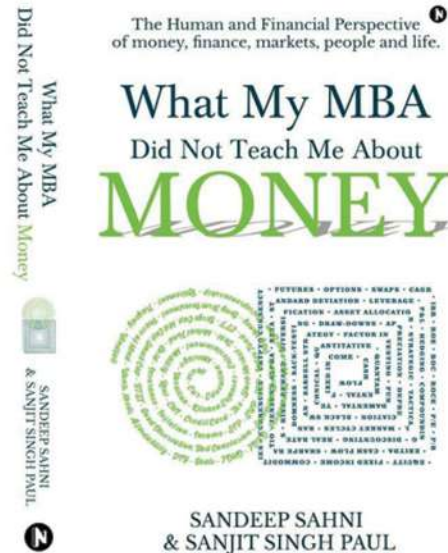
Dear Son

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

For latest Updates, subscribe to the
Sahayak Gurukul YouTube Channel.
<https://youtube.com/@sahayakgurukul90>



INVEST TO HARVEST
**FINANCIAL
FREEDOM**
#HAPPYLOHRI



**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!

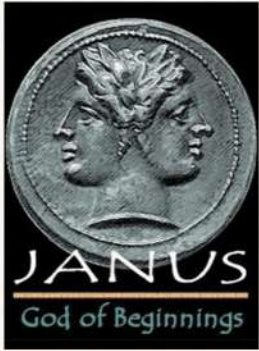
THE EIGHT UP YEARS

Even as Nifty has gained every single year over the past
eight years, returns have been lumpy and earnings growth
uninspiring barring 2022

Year	Nifty	Returns %	Trailing 12 Month PE	Trailing EPS	EPS growth %
2023#	21737.00	20.06	20.13*	931*	-
2023#	21737.00	20.06	24.98	852.20	11.22
2022	18105.30	4.33	23.92	766.20	30.04
2021	17354.05	24.12	30.42	589.21	11.35
2020	13981.75	14.90	29.56	529.17	0.18
2019	12168.45	12.02	24.60	528.23	7.14
2018	10862.55	3.15	23.99	493.03	14.31
2017	10530.70	28.65	25.21	431.29	5.36

#till 28 Dec 2023; Best P/e Source: Bloomberg

moneycontrol



January is named after Roman God Janus who guarded doorways and was therefore the God of auspicious beginnings.

He is deity of new beginnings. He is two faced. His older face is the year that had passed.

Younger face is the New Year we look forward to.

To celebrate the new year, the Romans also made promises to Janus. The tradition of New Year's resolutions stems from this ancient custom. On January 1, as the year began, it was customary to exchange cheerful words of good wishes.

Gyan

Kahaani

Are you ready for 2024?

SAHAYAK
ASSOCIATES
बुरकुरो

"But amidst a world of uncertainty, there is a collective hope that resides. It's an evolutionary part of the human

spirit: to endure, to defy the odds, to rise." ~ Tony Robbins

Welcome to 2024, my friend.

As we look ahead at the next 12 months, one thing is clear: we are living in uncharted territory.

It's a time when the economic, political, and social landscapes are changing at a record pace.

We are all being touched by the events happening around the globe. No matter where you live, or what you do for a

living, what is happening is unlike anything we have ever experienced.

It's easy to feel fearful.

But amidst a world of uncertainty, there is a collective hope that resides.

It's an evolutionary part of the human spirit: to endure, to defy the odds, to rise.

And much like that innate hope, January 1 is synonymous with a fresh start, a blank slate. The opportunity to start again.

There's an energy to the start of a new year that inspires us. It calls us toward the best version of ourselves.

But the truth is life offers us the opportunity to take action and make changes in our lives every day of the year.

Did you know that 95% of new year's resolutions are abandoned by the second week of January?

Why is that?

It's because most people set an intention, but they don't resolve.

When we're resolved, that means we'll do whatever it takes to meet our goals. We'll wake up early, stay up late, push through obstacles, and defy all odds to make it happen.

All the drive in the world will eventually give out, because you can only push for so long. But when you incorporate a strong enough reason why, and strategy into meeting your goals, that's when results show up.

And while hope is essential, it isn't a strategy. The truth is no matter what's going on in the world, there are timeless strategies that will sustain you through any season, and especially in our present winter.

So, what's your strategy to get out of fear and rise to new heights in 2024?

There are three kinds of people:

Those that wait for things to happen,

Those that make things happen, and

Those that wonder what happened!

The best ideas in the world are worth nothing without action.

Let's be among those who use our ideas to make things happen in 2024!

(The above is an excerpt from a note by Tony Robbins)





AMFI Registered Mutual Fund Distributor

Contact Us @ +91 98728 04694

Financial lessons from the Kite Flying Festival

Kite Without Proper Kanni

Kite without proper Kanni is like life without proper financial goal

Keeping Watch On Kite Patch

Keeping Watch On Kite Patch is like monitoring investment

Selection Of Proper Thread

Importance Of Selection Of thread is like Selection of right asset class

On Patch Giving Dheel Or..

On Kite Patch Either To Give Dheel Or To Pull Thread

Flying Kite In Proper Direction

Flying Kite In Proper Direction is like setting proper direction of investment

Flying Single Kite Too Long Or Too Short

To Fly Single Kite Too Long Or Too Short

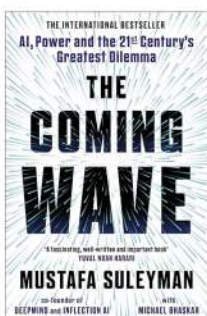
Quantity Of Thread

Deciding Quantity Of Thread Is Like Deciding Budget For Expenditure



www.sahayakassociates.in

Book to be Read...



The Coming Wave

Soon we will live surrounded by AIs. They will organise our lives, operate our businesses and run core government services. We will live in a world of DNA printers and quantum computers, engineered pathogens and autonomous weapons, robot assistants, and abundant energy. It represents nothing less than a step change in human capability. In *The Coming Wave*, Suleyman shows how these forces threaten the grand bargain of the nation-state, the foundation of global order. As our fragile governments sleepwalk into disaster, we face an existential dilemma: unprecedented harm arising from unchecked openness on one side, the threat of over-bearing surveillance on the other. Can we forge a narrow path between catastrophe and dystopia?

23 Best Videos I watched in 2023

23 Best Articles/Blogs I Read in 2023

23 Best Videos

I watched in 2023

If not now, then when?



23 Best Articles I Read in 2023

If not now, then when?



Our brains process visuals almost 60,000 times faster than text. That's why our brains love watching video. Not only do videos grab attention, they keep it. Because they can combine movement, sound, and text, videos can pack a lot of information into a smaller package. It's been said that a one- minute video is worth 1.8 million words. Your brain can also process visuals much quicker than it can text.

Our Team training sessions regularly have a video component whether related to motivation, skill building or business development.

From all the videos we have watched in 2022, our team has collated the best 22 videos based on a short opinion poll of our staff and select viewers.

Enjoy the videos. If you like them, share them with your family and friends. We look forward to your feedback so that we can improve.

To read the full blog visit:

<https://www.sahayakassociates.in/23-best-videos-i-watched-in-2023/>

Learn, Learn, Learn

I remembered Abraham Lincoln, when I thought of sharing these best articles for 2023, who once said, "If we both exchange \$1, we both will have \$1 each, but if we both exchange one good thought, we both will have two good thoughts."

Don't allow your fame to stop you from bringing out new ideas. Don't be too comfortable to develop your skills and grow your dreams.

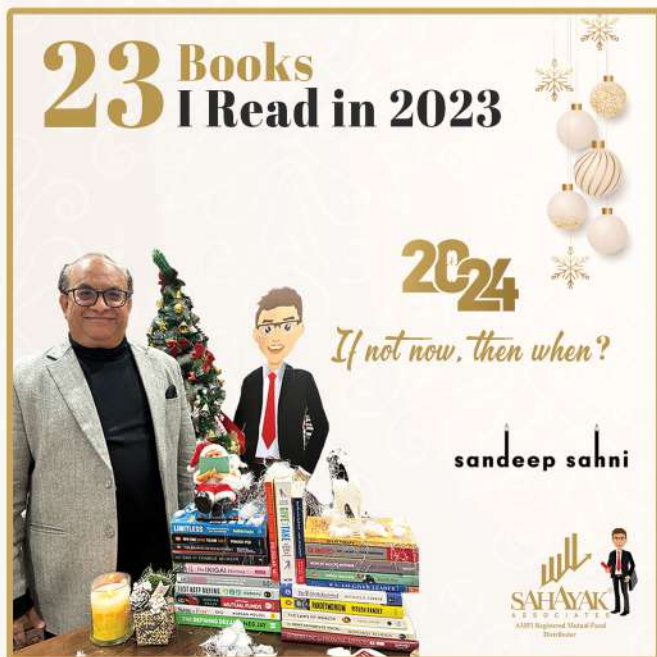
Deprive yourself of some luxuries to be able to think and be more creative. Learn more, grow more. The day you stop learning is the day you stop living.

"What we know is but a fistful, what we do not know is the entire universe" said Avvaiyar, a Tamil Poet.

To read the full blog visit:

<https://www.sahayakassociates.in/23-best-articles-i-read-in-2023/>

23 Books I Read in 2023



23 BOOKS I Read in 2023		
TITLE	AUTHOR	
1. Don't Sweat The Small Stuff	Richard Carlson	
2. Storyselling for Financial Advisors	Mitch Anthony & Scott West	
3. The Laws of Wealth	Daniel Crosby	
4. The Most Important Thing	Howard Marks	
5. THE BIG BULL OF DALAL STREET	Rakesh Jhunjhunwala	
6. Happiness to Live By	Zig Ziglar	
7. Pandeymonium	Piyush Pandey	
8. How Come No One Told Me That?	Prakash Iyer	
9. The Ikigai Journey: A Practical Guide	Hector Garcia, Francesc Miralles	
10. Same As Ever	Morgan Housel	
11. LIMITLESS	Radhika Gupta	
12. TAO OF CHARLIE MUNGER	David Clark	
13. The E-Myth Revisited	Michael E. Gerber	
14. GIVE AND TAKE	Adam Grant	
15. The Go-Giver Leader	Bob Burg and John David Mann	
16. Do It Today	Darius Foroux	
17. Let's Talk Mutual Funds	Monika Halan	
18. Just Keep Buying	Nick Maggiulli	
19. Co-Opetition	Adam M. Brandenburger and Barry J. Nalebuff	
20. How to Talk to Anyone	Leil Lowndes	
21. The Defining Decade	Meg Jay	
22. HBR's 10 Must Reads 2024	Elia F. Washington, Marco Iansiti, Lyndia Gratton, Satya Nadella	
23. Office Secrets	Harish Bhat	

Many people ask me why do I spend so much time reading Books and getting lost in another world. "The man who does not read good books has no advantage over the man who can't read them." – This quote by Mark Twain sums it all up.

Books have enriched, upgraded, and saved my life.

when all was well, great books strengthened my creativity, artistry, productivity, and jubilation.

when things were hard they delivered hope, guided my way, and offered a literary lighthouse that helped me navigate rough seas.

The single-finest way to lead your field is to increase your skills relentlessly.

If you truly want to become good at what you do, then you have to read every relevant book you can get your hands on, so that you grow into a genuine master of your craft.

I Buy More Books than I Can Ever Read. Investing in a book is reaching for your promise.

I buy more books than I know I will read in my lifetime.

It makes me happy to get a book. It gives me hope, activates my energy, and allows me to assemble a library that will be a legacy for my children.

I purchase books on a variety of subjects; productivity, history, psychology, emotional healing, staying positive, executing on high-value targets, scaling a business, and on the lives of great human beings.

I Go for a wide range and try to read works that push me to think differently so that I can produce uniquely.

I generally Highlight and Take Notes of the most interesting & and relevant portions.

When I read, I read slowly and deliberately. I highlight, generally with a yellow or green marker. I also make notes in the margins and do diagrams on those few pages at the end that publishers leave blank.

To read the full blog visit:

<https://www.sahayakassociates.in/23-books-i-read-in-2023/>

My 23 Best Motivational Blogs of the Year

As the old saying goes, Be an encourager, there are enough critics already in this world.

For some time now, I write a daily Motivational Blog and send it my family, friends, and associates.

The idea is to spread positivity and good cheer and even if one person's life improves or attitude changes due to that, the mission is accomplished.

The readers will receive most blogs and some are kind enough to acknowledge them and write an encouraging word about how it has helped them overcome a negative situation and this inspires me to continue on my journey.

Writing these blogs inspires me too and it also helps me as I need to read and research the subject before posting it and thus helps me learn new things and remain a lifelong learner.

I am sharing the 23 best blogs I wrote in 2023 and request you to read them and if you like them, share it with your friends and family and help us in spreading positivity and good cheer.

Stay Blessed Forever

1. The Five-Minute Rule <https://sandeepsahni.com/the-five-minute-rule/>
2. 'The "YES, BUT" Syndrome' <https://sandeepsahni.com/the-yes-but-syndrome-2/>
3. 'Don't Sweat The Small Stuff' <https://sandeepsahni.com/dont-sweat-the-small-stuff/>
4. 'Allow Yourself To Be Bored' <https://sandeepsahni.com/allow-yourself-to-be-bored/>
5. 'Life Isn't Fair' <https://sandeepsahni.com/life-isnt-fair/>
6. 'YOU Are The Medicine' <https://sandeepsahni.com/you-are-the-medicine/>
7. Money Habits <https://sandeepsahni.com/money-habits/>
8. Questions I Ask Myself Before Sleeping <https://sandeepsahni.com/questions-i-ask-myself-before-sleeping/>
9. Quitting While You're Ahead, Or At Least Before You've Had Too Much. <https://sandeepsahni.com/quitting-while-youre-ahead-or-at-least-before-youve-had-too-much/>
10. 'Build Some Slack – Wasting Time Can Be A Great Thing' <https://sandeepsahni.com/build-some-slack-wasting-time-can-be-a-great-thing/>
11. 'The Real Reason For Our Blessings' <https://sandeepsahni.com/the-real-reason-for-our-blessings/>

To read the full blog visit:

<https://www.sahayakassociates.in/my-best-23-blogs-i-wrote-in-2023/>



12 Financial Resolutions for the New Year

Every year, the week between Christmas and New Years Day has a strange duality about it. Year endings are about mellow acceptance of the failures in the year gone by and the excitement about new beginnings. This is the time when you hope and pray for a better future and there is also a slight trepidation about renewing life's challenges.

A New Year is the time to formulate new financial goals. Start 2023 by making financial resolutions that you can stick to like spending less, saving more, and managing your money better.



Most people we have met recently plan to make a money resolution for 2023. According to an Investments survey, 48 percent of people are planning to save more, 29 percent aiming to pay down debt and 15 percent are aspiring to spend less.

Remember that it is important to invest responsibly.

Here are 12 financial goals or resolutions to focus on in 2023—one for every month of the year. You don't actually have to do one in January, one in February, and so on. The point is, these are 12 crucial financial goals that deserve your attention in 2023. You don't need to get to them all in the first week, but if you get to all the applicable goals by the end of 2023, let me assure you, you would have made great strides in your financial life.

1. Evaluate last year's financial mistakes.

Take an honest look at your financial performance last year. Did you overspend, failed to invest, reduced your SIP, take on Credit card debt, borrow in excess? Reconsider your financial mistakes, and strive to perform better this year.

2. Assemble your financial team.

If you've been meaning to see a new tax and accounts consultant, financial advisor, estate planning attorney, insurance broker or another financial expert, set time aside this year to assemble your financial A-team. Let January be the month where you have your Financial Team to support you firmly in place.

3. Identify financial goals.

Before you can make progress towards any financial goals, identify what they are. Are you hoping to earn a degree? Buy a home? Repay your auto loan, Plan for your children's needs, build your retirement corpus.

To read the full blog visit:

<https://www.sahayakassociates.in/12-financial-resolutions-for-the-new-year/>

Events we did in 2023



Motilal Oswal Market Outlook 2030
Fund Event at Hyatt Centric on
6th Jan 2023



NFP Summit 2023 on 18th Jan 2023



Success Story Event at
Chitkara University on 17th Jan 2023



COMTECH Event at Chitkara University on 11th Apr 2023



माँ तुझे सलाम Event at Hyatt Regency on 12th May 2023



Spark Entrepreneur Conclave
on 12th Oct 2023



HOW MUCH IS ENOUGH? Event for Rotary Club on 4th Sept 2023

Events we did in 2023



What MY MBA
Did not teach me about MONEY?
TEDx At CU on 10th Oct 2023



The Pinnacle 2.0 Event at Hyatt Regency on 8th Oct 2023



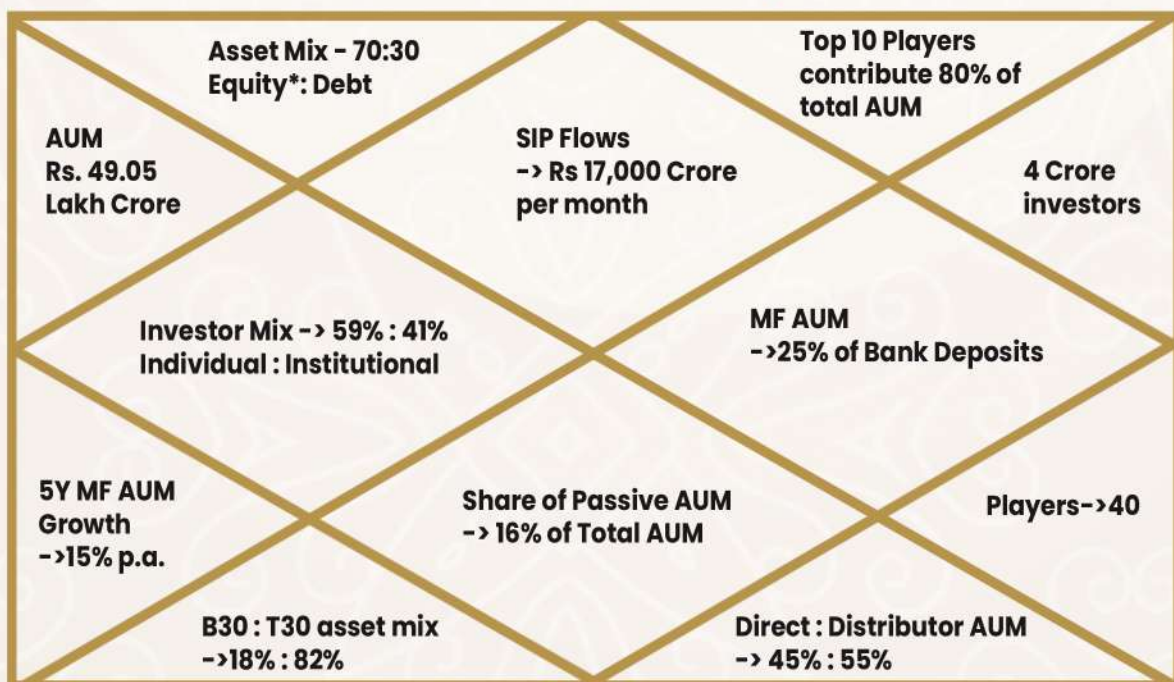
Sahayak Diwali Celebration-2023
on 12th Nov 2023



Workshop on Financial Planning Event at
The New Public School Sector 18 Chandigarh
on 15th Dec 2023



Indian Mutual Fund Industry - Vital Stats



Our Editions of 2023

January-2023



<https://rb.gy/2qamvq>

February-2023



<https://rb.gy/mtkrz7>

September-2023



<https://bitly.ws/UfgJ>

October-2023



<https://bitly.ws/34TkJ>

March-2023



<https://rb.gy/o7sxnR>

April-2023



<https://rb.gy/i6yg84>

November-2023



<https://bitly.ws/ZJlh>

December-2023



<https://bitly.ws/34TkJ>

May-2023



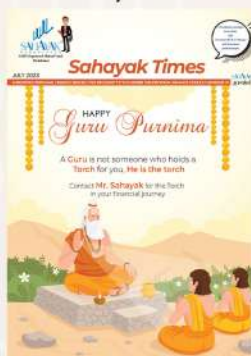
<https://rb.gy/py0yyj>

June-2023



<https://bitly.ws/Hxxy>

July-2023



<https://bitly.ws/38oiC>

August-2023



<https://bitly.ws/Ry7V>

Journey of Sensex in Calender Years in the last 23 Years

Date	Sensex	Date	Sensex	Gain/Loss	Remarks	Years
01-01-2001	3,955	31-12-2001	3,262	-17.52%	Negative	4
01-01-2002	3,246	31-12-2002	3,377	4.04%	Positive	19
01-01-2003	3,390	31-12-2003	5,839	72.24%	%	82.61%
01-01-2004	5,915	31-12-2004	6,603	11.63%		
03-01-2005	6,679	30-12-2005	9,398	40.71%		
02-01-2006	9,390	29-12-2006	13,787	46.83%		
02-01-2007	13,942	31-12-2007	20,287	45.51%		
01-01-2008	20,301	31-12-2008	9,647	-52.48%		
01-01-2009	9,903	31-12-2009	17,465	76.36%		
04-01-2010	17,559	31-12-2010	20,509	16.80%		
03-01-2011	20,561	30-12-2011	15,455	-24.83%		
02-01-2012	15,518	31-12-2012	19,427	25.19%		
01-01-2013	19,581	31-12-2013	21,171	8.12%		
01-01-2014	21,140	31-12-2014	27,499	30.08%		
01-01-2015	27,508	31-12-2015	26,118	-5.05%		
01-01-2016	26,161	30-12-2016	26,626	1.78%		
02-01-2017	26,595	29-12-2017	34,057	28.06%		
01-01-2018	33,813	31-12-2018	36,068	6.67%		
01-01-2019	36,255	31-12-2019	41,254	13.79%		
01-01-2020	41,306	31-12-2020	47,751	15.60%		
01-01-2021	47,869	31-12-2021	58,253	21.69%		
03-01-2022	59,183	30-12-2022	60,841	2.80%		
02-01-2023	61,168	29-12-2023	72,240	18.10%		



SAHAYAK
सहायक

SAHAYAK
ASSOCIATES
AMFI Registered Mutual Fund
Distributor



If Not Now, Then When ?



For Latest updates, Subscribe to

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

Do you want to reach out to more than 25k
Investors / IFAs.

Contact us for your Advertisement in
Sahayak Times

Mail us at newsletter@sahayakassociates.in

Proud to be NJ Partner



FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK

Memberships



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

www.sahayakassociates.in

Mail: newsletter@sahayakassociates.in

Tel: +91 99141-46888/ 0172 4662688



Designed By : **PINAAK VENTURES**