



# Sahayak Times

MAY 2024

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



**FINANCIAL  
INDEPENDENCE**

Investing in  
*Motherhood*



**DREAM BIG  
FOR YOUR  
CHILDREN**

## HAPPY MOTHER'S DAY



## FROM THE EDITOR

Dear Reader,

Equity markets remained volatile in April due to the quarterly earnings results and geopolitical tensions in West Asia. On the other hand, domestic cues were a respite for the industry with the Consumer Price Index being in line with market expectations and RBI maintaining its status quo with regard to both its policy rate and stance.



In terms of market movements, mid and small-cap markets rallied again recovering their March's losses.

However, the election season has begun and it is expected to set the tone for the markets in the days to come. The noise levels and 'The Sky is falling' theories and accusations have gone through the roof. The VIX index has moved up from a level of 10.2 in the last week of April to more than 15 as I write this, reflecting the volatility in the stock market.

Though every market Pandit is trying to predict the number of seats of the ruling party and the resultant impact on the stock market, I love this quote from Warren Buffet, " Stop trying to predict the direction of the Stock Market, the Economy or the Elections and Invest when you have the money and sell when you need the money."

Any election surprise in the number of seats etc will possibly provide a great investment opportunity and the chance to enter the market, ready for an unprecedented Bull Run. As Peter Lynch said, " Human nature hasn't changed a lot in the 25000 years; some event will come out of the left field and the market will go down, volatility will occur and that presents a great opportunity."

My investment philosophy is governed by the fact that, The stock market will probably be higher in 10 years, Housing prices will probably be higher in 10 years, Consumer prices will probably be higher in 10 years and The economy will probably be bigger in 10 years.

So what we need to do is simple, invest money to take advantage of this 'Chronological Lottery' and ensure that you get a return more than the inflation post taxes so that the purchasing power of your money is retained and you outlive your corpus.

The point here is simple, going forward, you will need more money. For that, you need to save and invest that money if you want to keep up.

India continues to be seen as an attractive investment destination as Corporate earnings are expected to grow by double digits. Stable policies, anticipated rate cuts in the third quarter of the fiscal year and increased spending should boost both corporate investments and consumer spending, leading to a positive market trend.

Large-cap valuations are around their long-term averages. Mid and small-cap valuations may seem stretched but they are supported by expected earnings growth. As an accumulator and buyer in the market currently, I would love to have a time correction in the market so that I can accumulate my stocks/ MF units at attractive price.

My sincere advice at least for this month is simple, Overlook the heightened electoral noise and just focus on your long term plans and goals and you will not go wrong.

May the best Man win in the ensuing elections and may our country rise to greater heights in the coming years. Just don't forget to cast your precious vote as each vote counts and contributes to building a strong nation, which lays the groundwork for wealth creation.

Happy Voting and Happy Investing!

Sandeep Sahni  
Editor

HAPPY  
Mother's  
DAY



## NIFTY 50

### 5 BEST PERFORMING SECTORS OF APRIL 2024

NAME	RETURN (IN %)
METAL	11.12%
PSE	9.55%
PSU BANK	8.54%
REALTY	8.06%
COMMODITIES	5.59%

Source: www.ngenmarkets.in

## NIFTY 50

### 5 WORST PERFORMING SECTORS IN APRIL 2024

NAME	RETURN (IN %)
IT	-4.86%
PHARMA	-0.13%
FMCG	0.54%
SERVICES SECTOR	2.37%
CONSUMPTION	2.73%

Source: www.ngenmarkets.in

## The Month that was April 2024

INDEX	AS ON 31-03-24	AS ON 30-04-24	CHANGE %
NIFTY 50	22326.90	22604.85	1.24%
NIFTY SMALL CAP	15270.45	17011.80	11.40%
NIFTY MID CAP 100	48075.75	50868.20	5.81%
SENSEX	73651.35	74482.78	1.13%
US \$	83.39	83.49	0.12%
BITCOIN \$	66907.80	60621.80	-9.40%
DOW JONES IN USD\$	39807.37	37815.92	-5.00%
SHANGHAI COMP \$	3041.17	3104.82	2.09%
BRENT CRUDE OIL \$	87.00	86.33	-0.77%
NASDAQ 100 IN \$	18254.69	17440.69	-4.46%
GOLD IN	6873	7260	5.63%
10 YEAR GOVT BOND	7.05	7.19	1.99%

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



## Top 5 Nifty 50 Gainers - April 2024

NAME	31st MAR 2024	30th APRIL 2024	CHANGE %
DIVI'S LAB	3436.75	4000.15	16.39%
HINDALCO INDS.	560.45	643.90	14.89%
EICHER MOTORS	4019.45	4596.05	14.35%
M & M	1921.35	2156.30	12.23%
AXIS BANK	1048.30	1166.15	11.24%

Source: www.ndtvprofit.com

## Top 5 Nifty 50 Losers - April 2024

NAME	31st MAR 2024	30th APRIL 2024	CHANGE %
HCL Tech.	1543.30	1367.55	-11.39%
Kotak mah. Bank	1785.80	1623.75	-9.07%
HDFC Life Insurance	633.00	583.35	-7.84%
Sun Pharma. Inds.	1620.50	1502.30	-7.29%
Apollo Hospitals	6351.90	5946.20	-6.39%

Source: www.ndtvprofit.com

## Top performers - April 2024 BSE 500

	Company	Returns(%)
Large Cap	Vedanta Ltd.	49.57
	Hindustan Zinc Ltd.	45.12
	Indus Towers Ltd.	20.83
	Hindustan Aeronautics Ltd.	20.76
	Bharat Electronic Ltd.	16.88
Mid Cap	Aegis Logistics Ltd.	56.53
	Cochin Shipyard Ltd.	53.43
	Motilal Oswal Financial Services Ltd.	49.75
	Exide Industries Ltd.	49.61
	Hindustan Copper Ltd.	39.74
Small Cap	Tejas Networks Ltd.	70.28
	Amara Raja Energy & Mobiliy Ltd.	44.79
	Just Dial Ltd.	35.23
	HEG Ltd.	29.44
	Jindal Saw Ltd.	28.91

## Top Losers - April 2024 BSE 500

	Company	Returns(%)	Market Cap (Rs crore)
Large Cap	HCL Technologies Ltd.	-10.12	376,412
	HDFC Life Insurance Company Ltd.	-9.16	123,679
	Kotak Mahindra Bank Ltd.	-8.15	3,26,69
	Sun Pharmaceutical Industries Ltd.	-6.08	365,167
	Apollo Hospitals Enterprise Ltd.	-6.06	85,793
Mid Cap	Persistent Systems Ltd.	-15.44	51,963
	Oracle Financial Services Software Ltd.	-14.98	64,600
	L&T Technology Services Ltd.	-13.99	49,851
	Tata Communications Ltd.	-13.78	49,420
	CRISIL Ltd.	-12.81	32,298
Small Cap	Sun Pharma Advanced Research Company Ltd.	-33.68	7,909
	Gujarat State Petronet Ltd.	-16.21	16,839
	Sapphire Foods India Ltd.	-13.73	8,626
	Aster OM Healthcare Ltd.	-13.04	17,773
	Birlasoft Ltd.	-9.1	18,624

FII(Rs Crore)

DII(Rs Crore)

**-36.764.12**

**42.757.17**

## Mutual Fund Category wise fund performance

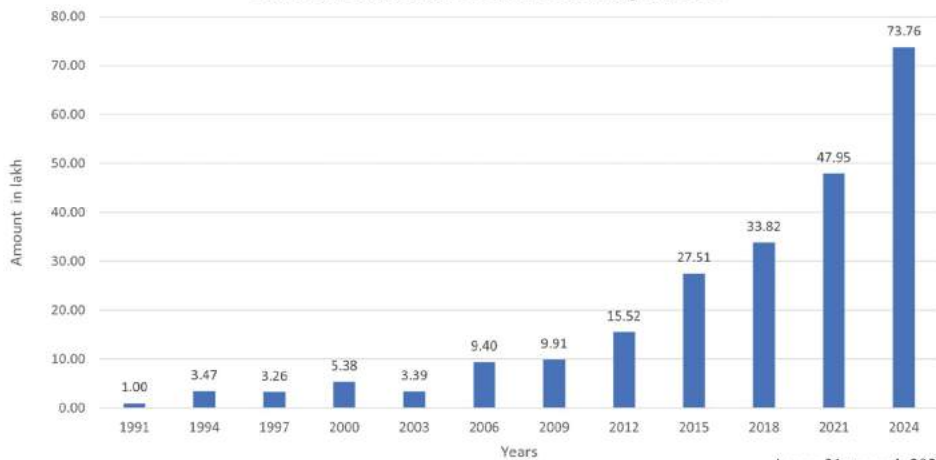
As on 30th April, 2024

Return in (%)

CATEGORY	1 YEAR	3 YEARS	5 YEARS	10 YEARS
EQUITY - CONTRA	48.69	25.85	21.60	18.33
EQUITY - ELSS	39.60	19.71	17.58	16.41
EQUITY - FLEXI CAP FUND	39.97	19.27	17.36	16.38
EQUITY - FOCUSED FUND	38.59	18.89	16.96	16.10
EQUITY - LARGE & MID CAP FUND	43.78	21.72	19.11	17.38
EQUITY - LARGE CAP FUND	34.93	17.15	15.43	14.47
EQUITY - MID CAP FUND	52.10	24.75	22.79	20.08
EQUITY - MULTI CAP FUND	47.66	24.37	21.75	18.33
EQUITY - SMALL CAP FUND	52.28	28.43	26.47	21.85
EQUITY - VALUE FUND	48.51	23.44	19.15	17.80
HYBRID - AGGRESIVE	30.75	16.21	14.85	13.84
HYBRID - ARBITRAGE FUND	7.34	5.26	5.00	5.87
HYBRID - BALANCED ADVANTAGE	24.26	13.24	12.27	12.16
HYBRID - EQUITY SAVINGS	16.35	9.69	9.15	8.54

Source: masterstrokeonline.com

Value of ₹1 lakh if invested in Sensex in year 1991



As on: 31st march 2024

\*Equity return are based on Sensex.  
\*For illustrative purposes only.

source: tradingview.com

# Chart Busters

## The strongest bull runs in Sensex history

Period	Aug '80 to Jan '82	Jul '84 to Jun '86	Apr '90 to Oct '90	Jul '91 to Apr '92	Nov '04 to Jan '08	Nov '20 to Oct '21
Returns (%)	87	157	94	179	235	45
Rally duration	1 year 5 months	1 year 11 months	6 months	9 months	3 year 1 months	1 year

Source: valueresearch

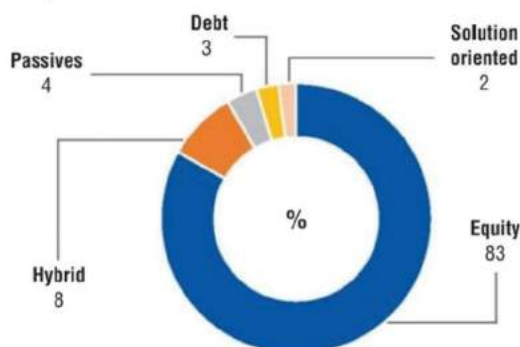
## The worst bear runs in Sensex history

Event	Mounting fiscal deficit	Balance of Payments crisis	Harshad Mehta scam	Dot com bubble	Global Financial Crisis	Covid pandemic
Period	Jun '86 to Mar '88	Oct '90 to Jan '91	Apr '92 to Apr '93	Feb '00 to Sep '01	Jan '08 to Mar '09	Jan '20 to Mar '20
Returns (%)	-41	-39	-54	-56	-61	-38
Recovery time	6 months	6 months	6 year 3 months	3 year 3 months	4 year 8 months	8 months

Source: valueresearch

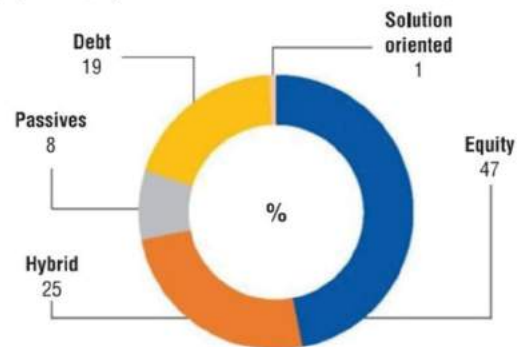
### Where retail investors put their money

Around 83 per cent of investors' money is in equity funds. Just 3 per cent is invested in debt.



### How India's uber-wealthy invest their money

Although HNIs (high net-worth individuals) largely invest in equity funds, hybrid and debt funds are a favourite, too

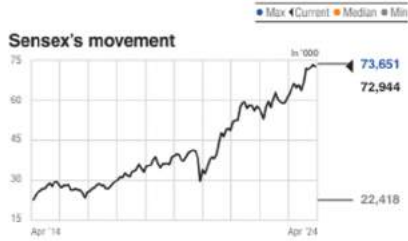


Source: AMFI; Note: As of December 31, 2023

# Trends and Trails

## Trends and trails

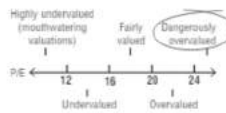
Here are some charts that will help you make sense of the current market in terms of valuations and return potential



- The Sensex is the most convenient indicator to tell the state of the Indian market.
- The 10-year graph presented alongside shows the secular run in the markets. However, this rally was punctuated by several bearish phases.
- The most prominent ones include the following: Chinese growth concerns in 2015, demonetisation blues in 2016, the sell-off in 2018 due to US-China trade war, and the March 2020 COVID-19 shock.
- After staging a remarkable recovery from the lows of March 2020, the markets yielded to the Russian invasion of Ukraine and rising interest rates.
- With recessionary fears easing and interest rates peaking, Sensex has been climbing new all-time highs.



The price-to-earnings ratio of the Sensex is a simple market valuation ratio. A general guideline to help understand the valuation is:

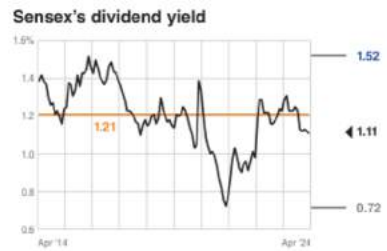


The graph is based on stocklisting data of Sensex companies. If one takes the consolidated data, the P/E will likely be lower.



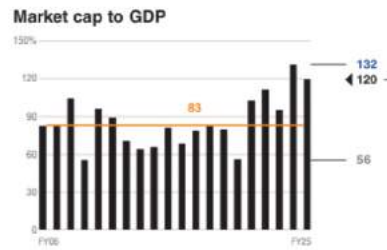
The price-to-book value ratio tells us how many times an investor is ready to pay for a rupee of net assets. Since book value is stable and less volatile than earnings, some consider it better than the P/E as a measure of valuation.

- P/B > Median P/B = Overvalued
- P/B < Median P/B = Undervalued



Dividend yield is nothing but the return an investor gets in the form of dividend on their investment. It is measured as dividend per share divided by price per share. Generally speaking, when stocks are cheap, dividend yields are high.

- Dividend yield > Median dividend yield = Undervalued
- Dividend yield < Median dividend yield = Overvalued



Here, we have considered the market capitalisation of all the listed companies on the BSE.

This measure is Buffett's personal favourite. According to him, "It is probably the single best measure of where valuations stand at any given moment."

- Market cap > GDP = Overvalued
- Market cap < GDP = Undervalued

Considering market cap of all the listed companies on the BSE, first revised estimate of FY23 nominal GDP, second advance estimate of FY24 nominal GDP and RBI's forecast for FY25 GDP.



The spread between G-sec yield and Sensex's earnings yield is another important valuation measure. G-sec yield is the yield of the 10-year government bond. Sensex's earnings yield is the inverse of the Sensex's P/E ratio. The greater the deviation from the median in either direction, the greater the degree of overvaluation or the undervaluation of the Sensex.

- Spread > Median = Overvalued
- Spread < Median = Undervalued

All data as of April 17, 2024.



## Holding general elections is becoming a time-consuming affair in India

Length of period between the first and last day of each Lok Sabha election (days)

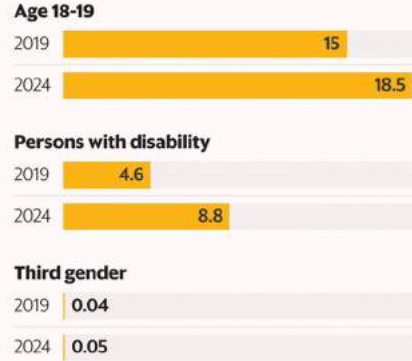


This refers to polls that took place as part of the main schedule, and excludes constituencies that voted separately due to various reasons, e.g. in the 1984 polls, Assam and Punjab did not vote until 1985, and Vellore seat voted separately in 2019 due to a postponement.

Source: Election Commission of India

## More than 18 million first-time voters ready to cast vote in 2024 Lok Sabha polls

Size of special groups in the electorate (in million)



Based on electoral rolls as of 8 February 2024.

Source: Election Commission of India

## SENSEX RETURNS BY PRIME MINISTER

Prime Minister	Tenure (Days)	Sensex Returns
Indira Gandhi	1,752	117.70%
Rajiv Gandhi	1,858	170.90%
V.P. Singh	343	91.90%
Chandra Shekhar	223	5.30%
P.V. Narasimha Rao	1,791	180.80%
Atal Bihari Vajpayee (Term-I)	13	-2.60%
H.D. Deve Gowda	324	0.02%
Inder Kumar Gujral	332	0.60%
Atal Bihari Vajpayee (Term-II,III)	2,256	29.90%
Manmohan Singh (Term-I)	1,825	168.10%
Manmohan Singh (Term-II)	1,830	78.00%
Narendra Modi (Term-I)	1,825	59.50%
*Narendra Modi (Term-II)	*1,767	84.91%

\*Past performance is no guarantee of future results

\*Narendra Modi Term II until 31st March, 2024

Source: sahayakresearch





# ELECTIONS & MARKETS



## Election Results

DATE	SENSEX
6th Oct,1999	4,697
13th May,2004	5,399
14th May,2009	11,872
16th May,2014	24,121
23th May,2019	38,811
19th April, 2024 <small>*First stage of polling</small>	73088.33

## 6 Months Before Result

DATE	SENSEX	% CHANGE
6th Apr,1999	3,569	31.61 %
13th Nov,2002	4,949	9.09 %
14th Nov,2008	9,385	26.50 %
14th Nov,2013	20,399	18.25 %
22nd Nov,2018	34,981	10.95 %
19th Oct, 2023	65629.24	11.37 %

## 6 Months After Result

DATE	SENSEX	% CHANGE
6th Apr,2003	4,866	3.60 %
12th Nov,2004	5,964	10.46 %
13th Nov,2009	16,848	41.91 %
14th Nov,2014	28,046	16.27 %
22nd Nov,2019	40,359	3.99 %

## 1 Year Before Result

DATE	SENSEX	% CHANGE
6th Oct, 1998	2,919	60.91 %
13th May, 2003	2,960	82.40 %
16th May, 2008	17,434	-31.90 %
16th May, 2013	20,247	19.13 %
23rd May, 2018	34,344	13.01 %
19th April 2023 <small>*First stage of polling</small>	59568	22.70 %

## 1 Year After Result

DATE	SENSEX	% CHANGE
6th Oct, 2000	4,092	-12.88 %
13th May, 2005	6,451	19.49 %
14th May, 2010	16,994	43.14 %
15th May, 2015	27,324	13.28 %
22nd May, 2020	30,672	-20.97 %

# Monthly Economic Headlines

GST collection hits record high of Rs 2.10 lakh crore in April

<https://indianexpress.com/article/business/economy/india-gst-collection-record-high-in-april-finance-ministry-9300663/>

Crude imports from Russia touch 9-month high in April

<https://www.financialexpress.com/policy/economy-crude-imports-from-russia-touch-9-month-high-in-april-3474279/>

Domestic PV sales rise by just 1.76% due to high base effect, elections

[https://www.business-standard.com/industry/auto/domestic-pv-sales-rise-by-just-1-76-due-to-high-base-effect-elections-124050100780\\_1.html](https://www.business-standard.com/industry/auto/domestic-pv-sales-rise-by-just-1-76-due-to-high-base-effect-elections-124050100780_1.html)

UPI transactions dip marginally in April to Rs 19.64 trn; grow Y-o-Y

[https://www.business-standard.com/finance/news/upi-transactions-dip-marginally-in-april-to-rs-19-64-trn-grow-y-o-y-124050100310\\_1.html](https://www.business-standard.com/finance/news/upi-transactions-dip-marginally-in-april-to-rs-19-64-trn-grow-y-o-y-124050100310_1.html)

FPIs withdraw Rs 8,600 crore from equities in April on Mauritius tax treaty

[https://www.business-standard.com/markets/news/fpis-withdraw-rs-8-600-crore-from-equities-in-april-on-mauritius-tax-treaty-124050100497\\_1.html](https://www.business-standard.com/markets/news/fpis-withdraw-rs-8-600-crore-from-equities-in-april-on-mauritius-tax-treaty-124050100497_1.html)

Core sector growth eases to 5.2% in March

[https://economictimes.indiatimes.com/news/economy/indicators/core-sector-growth-eases-to-5-2-in-march/articleshow/109733200.cms?utm\\_source=contentofinterest&utm\\_medium=text&utm\\_campaign=cppst](https://economictimes.indiatimes.com/news/economy/indicators/core-sector-growth-eases-to-5-2-in-march/articleshow/109733200.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst)

Gift Nifty futures volumes soar 25% in 4 months to \$82 billion in April

<https://economictimes.indiatimes.com/markets/stocks/news/gift-nifty-futures-volumes-soar-25-in-4-months-to-82-billion-in-april/articleshow/109766635.cms?from=mdr>

Harvest season, weddings lift April 2W sales by 31% y-o-y to 1.67 mn.

<https://www.newindianexpress.com/business/2024/May/03/two-wheelers-see-strong-double-digit-growth-in-april>

Telcos' add 5.6 million active users in March; highest in 1 year

[https://www.business-standard.com/industry/news/telecom-subscriber-base-grows-marginally-to-1-19-bn-in-march-trai-data-124050301072\\_1.html](https://www.business-standard.com/industry/news/telecom-subscriber-base-grows-marginally-to-1-19-bn-in-march-trai-data-124050301072_1.html)

Manufacturing PMI eases to 58.8 in April.

<https://www.financialexpress.com/policy/economy-manufacturing-pmi-eases-a-bit-in-april-3475469/>

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DAY



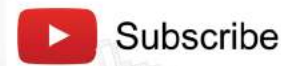
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<https://youtube.com/@sahayakgurukul90>



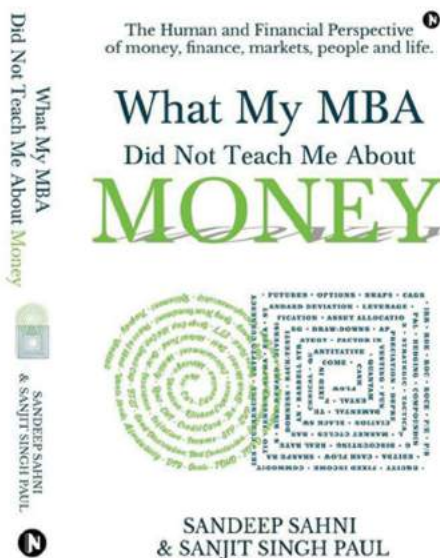
### Dear Son

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



## My Best Motivational Blogs of the Month

- “PhD for Success”  
<https://sandeepsahni.com/phd-for-success/>
- ‘The Real Luxuries’  
<https://sandeepsahni.com/the-real-luxuries/>
- ‘Don’t Try To Get Rich Twice’  
<https://sandeepsahni.com/dont-try-to-get-rich-twice/>
- ‘Get Smarter’  
<https://sandeepsahni.com/get-smarter/>
- ‘Time Billionaire’  
<https://sandeepsahni.com/time-billionaire/>
- ‘Bucket List’  
<https://sandeepsahni.com/bucket-list-2/>
- ‘ASK, ASK, ASK, THEN ASK SOME MORE’  
<https://sandeepsahni.com/ask-ask-ask-then-ask-some-more/>
- ‘Ask Yourself The Right Questions’  
<https://sandeepsahni.com/ask-yourself-the-right-questions/>



### What My MBA Did Not Teach Me About Money

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

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Each one Counts!

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## *Sell in May and Go Away*

Gyan

"Sell in May and go away" is a well known saying in finance. It is based on stocks' historical underperformance during the six- month period from May to October. The historical pattern was popularized by the Stock Trader's Almanac, which found investing in stocks as represented by the Dow Jones Industrial Average from November to April and switching into fixed income the other six months would have "produced reliable returns with reduced risk since 1950."

Kahaani

## *'The Psychology of Money'*



Let me tell you the story of two investors, neither of whom knew each other, but whose paths crossed in an interesting way.

Grace Groner was orphaned at age 12. She never married. She never had kids. She never drove a car. She lived most of her life alone in a one-bedroom house and worked her whole career as a secretary. She was, by all accounts, a lovely lady. But she lived a humble and quiet life. That made the \$7 million she left to charity after her death in 2010 at age 100 all the more confusing. People who knew her asked: Where did Grace get all that money?

But there was no secret. There was no inheritance. Grace took humble savings from a meager salary and enjoyed eighty years of hands-off compounding in the stock market. That was it.

Weeks after Grace died, an unrelated investing story hit the news.

Richard Fuscone, former vice chairman of Merrill Lynch's Latin America division, declared personal bankruptcy, fighting off foreclosure on two homes, one of which was nearly 20,000 square feet and had a \$66,000 a month mortgage. Fuscone was the opposite of Grace Groner; educated at Harvard and University of Chicago, he became so successful in the investment industry that he retired in his 40s to "pursue personal and charitable interests." But heavy borrowing and illiquid investments did him in. The same year Grace Groner left a veritable fortune to charity, Richard stood before a bankruptcy judge and declared: "I have been devastated by the financial crisis ... The only source of liquidity is whatever my wife is able to sell in terms of personal furnishings."

The purpose of these stories is not to say you should be like Grace and avoid being like Richard. It's to point out that there is no other field where these stories are even possible.

In what other field does someone with no education, no relevant experience, no resources, and no connections vastly outperform someone with the best education, the most relevant experiences, the best resources and the best connections? There will never be a story of a Grace Groner performing heart surgery better than a Harvard-trained cardiologist. Or building a faster chip than Apple's engineers. Unthinkable.

But these stories happen in investing.

That's because investing is not the study of finance. It's the study of how people behave with money. And behavior is hard to teach, even to really smart people. You can't sum up behavior with formulas to memorize or spreadsheet models to follow. Behavior is inborn, varies by person, is hard to measure, changes over time, and people are prone to deny its existence, especially when describing themselves.

Grace and Richard show that managing money isn't necessarily about what you know; it's how you behave. But that's not how finance is typically taught or discussed.

The finance industry talks too much about what to do, and not enough about what happens in your head when you try to do it.

In our business of helping people manage their money, we always say, 'We are not in the business of managing Investments but managing Investors' because managing fear and greed and allowing your money to compound is the main key to investing success.

Manage your behaviour to be a successful investor & stay blessed forever.

(The above is an abstract from a blog by Morgan Housel)

# माँ तुझे सलाम !

वो मेरी बदसलूकी में भी मुझे दुआ देती है, आगोश में ले कर सब गम भुला देती है।

यूं लगता है जैसे जन्नत से आ रही हो खुशबू, जब वो अपने पल्लू से मुझे हवा देती है।

मैं अगर करूँ अनजाने में कोई ग़लती, मेरी 'माँ' उस पर भी मुस्कुरा देती है।

क्या खूब बनाया है रब ने रिश्ता 'माँ' का, वीराने घर को भी जन्नत बना देती है।

'माँ' के बाद मेरा कौन सा सहारा है? यह सोच मुझे कभी-कभी रुला देती है...!!

माँ तुझे सलाम !

My mother, even in my misfortune, she prays for me.  
She embraces me and makes all sorrows disappear.

It feels like the fragrance of heaven when she embraces  
me with her arms and caresses me with the breeze.

If I make a mistake unknowingly,  
my 'Mother' still smiles at it.

What a beautiful relationship 'Mother' is.  
She turns a desolate home into paradise.

After 'Mother,' who else do I have for support?  
This thought sometimes brings tears to my eyes...!!

*Salute to you, Mother!*

## *5 Ways you can make this day financially special for your mom*

- Gift her the services of a personal CFO.
- Make a liquid fund for your mother.
- Insure adequate medical cover for her.
- Educate your mother on investments.
- Make her digital savvy.



Ms. Sahayak

# Move from Saving to Investment

*Zamana Badal Raha Hai...  
Change your Habits.*



## *Why is financial Independence important for Mother?*

To ensure that you live a comfortable life.

For the sense of security it offers.

The power of choice it gives.

The chance to give your children opportunities you never had.

The confidence that you can live in dignity and luxury.

A sense of achievement and status.

The ability to help the less fortunate.

And the sense of power it gives you - Women Empowerment.

Long career break for upbringing children and taking care of Parents & In Laws.

Acute need for emergency fund.

Higher life expectancy.

To tackle unfortunate events like divorce, untimely death of spouse, illness and layoffs.

# Hey Mother...

## 10 IMPORTANT POINT TO BE REMEMBERED

- 01 Get involved in household finances
- 02 Start maintaining a budget and focus on increasing savings
- 03 Be adequately insured
- 04 Investment planning is the first step, tax planning is the next
- 05 Track your goals regularly
- 06 Invest incremental income
- 07 Stay resilient and disciplined despite volatile markets
- 08 Aim to be financially independent of your spouse
- 09 Attend investor education workshops to stay updated
- 10 Avail the services of a professional financial advisor





# Hey Mother...

## 10 MONEY BEHAVIOR MISTAKES TO AVOID

- 01 Not discussing money matters in the family.
- 02 Leaving money decisions to the male members.
- 03 Lack of clarity between Assets and liabilities.
- 04 Not having quantified financial goals.
- 05 Thinking that Gold is an investment.
- 06 An extremely conservative approach with Investment.
- 07 Becoming a victim of lifestyle Inflation. Buying things just because they are at a discount.
- 08 Delaying Investment decisions.
- 09 Not understanding the difference between saving and investment.
- 10 Always thinking of others at the cost of self





## Videos we are watching...

The Indispensability of Risk

<https://open.spotify.com/show/3tDPiD9KFQI9MGBCsNABDr?si=cb3c24838e4d47bf>

Kya kar rahe ho Papa?

<https://youtu.be/lRccSHe2yGY?si=opDzSXzPPwPGuLsR>

The Art of Investing with Vishal Khandelwal - Bangkok 2024

[https://www.youtube.com/watch?v=gAY-NX51\\_Qk](https://www.youtube.com/watch?v=gAY-NX51_Qk)

Raamdeo Agrawal and Manish Chokhani Discuss India's Financial Markets

<https://www.youtube.com/watch?v=Qrm9FPtZON8>

Bull market ageing, could lose steam from here: Shankar Sharma at BS Manthan

<https://www.youtube.com/watch?v=Iybyrk0mbbg>

Last Lecture Series: "How to Live an Asymmetric Life," Graham Weaver

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

LIVE | India: The Decadal Divide | The Voice Of India's Market Experts At India Exchange | N18L

<https://www.youtube.com/watch?v=soQjmPEK0QM>

Business Number Nahin log hain

<https://youtu.be/TfKDVkVHfs?si=9-KeniuEulnBms4G>



## Articles we are reading...

Bad ideas in taxation

[https://www.business-standard.com/opinion/columns/bad-ideas-in-taxation-124042800585\\_1.html](https://www.business-standard.com/opinion/columns/bad-ideas-in-taxation-124042800585_1.html)

View: Being stealthily wealthy and wise is the style statement of the new rich

<https://economictimes.indiatimes.com/opinion/et-commentary/view-being-stealthily-wealthy-and-wise-is-the-style-statement-of-the-new-rich/articleshow/109652450.cms?from=mdr>

Don't read too much into the India VIX

<https://www.thehindubusinessline.com/portfolio/personal-finance/real-returns-dont-read-too-much-into-the-india-vix/article68109620.ece>

Investing at "All Time High"

<https://www.livemint.com/money/personal-finance/investing-at-all-time-high-11714123881234.html>

Soak the rich? Won't help the poor

<https://timesofindia.indiatimes.com/india/soak-the-rich-wont-help-the-poor/articleshow/109569390.cms>

A fascinating chart

[https://www.business-standard.com/opinion/columns/a-fascinating-chart-124042201225\\_1.html](https://www.business-standard.com/opinion/columns/a-fascinating-chart-124042201225_1.html)

'Nifty can hit 100K by '35; mid, smallcaps pot of gold'

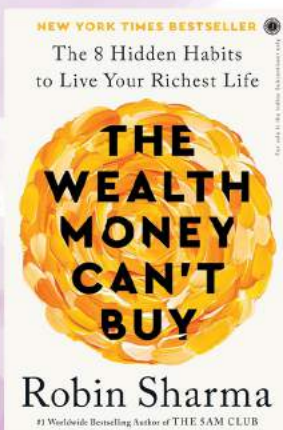
<https://www.pressreader.com/india/business-standard/20240423/282071986958243>

America's sugar rush

<https://timesofindia.indiatimes.com/world/us/us-and-world/americas-sugar-rush/articleshow/109700034.cms>

## Book to be Read...

## The Wealth Money Can't Buy



A REVOLUTIONARY METHOD TO BECOME TRULY WEALTHY

The Wealth Money Can't Buy offers you a completely life-changing new philosophy and methodology for enjoying an honestly rich life, one filled with personal power, unusual authenticity, exceptionally fulfilling work and a beautiful lifestyle that will make you feel that real fortune has finally smiled on you.

Based on The 8 Forms of Wealth learning model that Robin Sharma—legendary personal growth expert and famed mentor to billionaires, professional sports superstars and heads of state—has taught to his clients with transformational results, this masterwork is sure to become your daily guide to enjoying the lifetime of your highest dreams.

Discover the hidden habits to live your richest life and avoid the lasting regrets of potential unfulfilled

## *What my Mom Taught me about money....*

My mother is a Financial Superwoman!

All mothers are financial superwoman, aren't they?

Mother, they say is the first teacher. It was probably Ben Franklin's mom, who taught him "a penny saved is a penny earned."

Long before financial gurus started preaching about the value of financial planning and financial rules one must follow, my Mom had already been practicing it, albeit informally.

Sacrificing her own desires, Balancing the needs and the wants of each member of the family, still sticking to the budget and also keeping aside in different jars and saving for the rainy day is all done so effortlessly and without any formal training or knowledge.

Don't Waste money. Money doesn't grow on trees. We cannot afford it, Each paisa counts. How many times have we heard these words from our mother in our growing up years. Despite many tantrums, a no meant no, come what may and then came the explanation and perspective from her on why our wish couldn't be fulfilled.

There are some fundamental yet powerful financial lessons that each person learns from their parents in general and mother in particular. Often, we do not realize how our mothers teach us important financial lessons that we use for life.

She leads by example when creating a budget and managing the household financials effortlessly.

There are innumerable financial lessons to be learnt from our mothers. Among all the things that a mother teaches and bestows upon her children, financial lessons sometimes do not get the deserved limelight!

Everyone acknowledges the ethical and moral values that a mother teaches her children. However, that is not all that a mother offers.

If you keenly observe your mum and look back, you can realize that she had designed a certain system for herself every step of the way. Be it grinding vegetables, or waking her children up, or even saving money!

Thinking back and connecting the dots, we can realize that there is a lot more that we have learnt from our mother.

**To read the full blog visit:**

<https://www.sahayakassociates.in/what-my-mom-taught-me-about-money/>

What my MOM taught me about money!





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