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When advice matters, Experts count

MONTHLY NEWS LETTER MARCH 2025



This edition celebrates Women's Empowerment,

aligning with Women's Day, and brings you exclusive investment strategies to build a secure financial future. From Market Insights and Investor Education to Mutual Fund Categories, this issue explores smart financial approaches tailored for women. Let's take control, invest wisely, and achieve financial independence with confidence!



News Highlights of the Month:

- SEBI has launched a new investment category, SIF. Mutual fund players with ₹10,000 crore AUM and three years in business can launch SIFs, requiring a minimum investment of ₹10 lakh.

- India's economy expanded by 6.2% in the December quarter, driven by strong consumer spending, government expenditure, and exports.

- AMFI launched Chhoti SIP, Tarun Yojana, and MITRA to boost financial inclusion, investor education, and unclaimed investment retrieval.

- SIP contributions in January 2025 stood at ₹26,400 crore, nearly unchanged from ₹26,459 crore in December. However, contributions surged 40% YoY from ₹18,838 crore in January 2024.

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com 9898398189 https://shubhchintak.investwell.app/app/#/login

Market Insights

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
Sensex	77,637.01	78,735.41	73,141.27	73,198.10	-5.72%
Nifty	23,528.60	23,807.30	22,104.85	22,124.70	-5.97%
Nasdaq	19,215.38	20,110.12	18,372.99	18,847.28	-1.92%
Gold	$2,801.40	$2,956.37	$2,771.69	$2,858.60	2.04%
Crude	$74.19	$74.53	$68.31	$73.49	-0.94%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
Sensex	-11.13%	0.96%	9.18%	13.83%	9.62%
Nifty	-12.33%	0.65%	9.62%	14.58%	9.60%
Nasdaq	6.40%	17.12%	11.08%	17.08%	14.27%
Gold ($)	14.19%	39.91%	14.43%	12.52%	8.95%
Crude ($)	-4.62%	-10.98%	-10.47%	9.11%	3.52%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	3.82	18.46	21.99	13.74
Equity - Dividend Yield Fund	0.54	16.25	21.26	12.61
Equity - ELSS	0.93	13.02	16.85	11.67
Equity - Flexi Cap Fund	1.12	12.28	16.53	11.83
Equity - Focused Fund	2.48	12.30	15.93	11.61
Equity - Large & Mid Cap Fund	2.74	14.35	18.06	12.49
Equity - Large Cap Fund	1.62	11.30	14.88	10.27
Equity - Mid Cap Fund	3.00	16.82	21.20	14.05
Equity - Multi Cap Fund	1.02	15.72	19.68	12.96
Equity - Small cap Fund	-1.79	15.99	24.60	15.10
Equity - Value Fund	0.34	16.37	20.12	12.76

* Source: Investing.com/wsj.com/masterstrokeonline.com
* All Sectoral, Thematic, Index & ETF Funds excluded from the above list. Returns are not guaranteed.
* Monthly Financial Market Performance Snapshot Data Period - 01/02/2025 to 28/02/2025

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jyotiraja_sodha@hotmail.com **9898398189** **https://shubhchintak.investwell.app/app/#/login**

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Investor Education

Topic of the Month: Systematic Withdrawal Plans (SWP)

How to Create a Steady Income Stream from Your Mutual Funds Investment



What is SWP?

A Systematic Withdrawal Plan (SWP) allows investors to withdraw a fixed amount from their mutual fund investments at regular intervals while keeping the remaining corpus invested, ensuring both periodic income and growth.

How does SWP work?

- An investor sets a fixed withdrawal amount from their mutual fund scheme.
- Withdrawals can be scheduled monthly, quarterly, or annually as per financial needs.
- The remaining funds continue to grow through market appreciation and compounding.

Benefits of SWP:

✅ Regular Income: Ideal for retirees or those seeking passive income.

✅ Tax Efficiency: Unlike FDs, only capital gains are taxed, offering tax efficiency.

✅ Capital Growth: The remaining investment continues to grow while withdrawals are made.

✅ Flexibility: Investors can adjust, pause, stop SWP, or fully withdraw their investment anytime, with no lock-in period.

Caution While Setting SWP:

⚠️ Ensure Withdrawal is Sustainable: Choose a withdrawal percentage lower than the anticipated return to preserve capital and allow for future appreciation.

⚠️ Minimize Volatility Impact: Select less volatile mutual fund categories, as market fluctuations work against SWP withdrawals. Debt Funds, Balanced Advantage Funds, and Multi-Asset Allocation Funds can be good choices.

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jyotiraja_sodha@hotmail.com 9898398189 https://shubhchintak.investwell.app/app/#/login

Who Should Consider SWP?

- Retirees looking for a steady income without fully redeeming investments.
- Investors seeking alternatives to traditional fixed-income options.
- Those wanting supplemental income without disturbing long-term financial goals.

"An SWP can help you enjoy financial independence while keeping your wealth growing. Choose a fund with a balanced risk-return profile for sustainable withdrawals along with long-term capital appreciation."

Understanding Mutual Fund Categories :

Multi-Asset Allocation Fund

What is a Multi-Asset Allocation Fund?

A Multi-Asset Allocation Fund invests in multiple asset classes, such as equity, debt, and commodities (such as gold), to provide diversification and balanced risk exposure.

Key Benefits:

- **Diversification:** Reduces risk by spreading investments across different asset classes.
- **Market Adaptability:** Dynamically adjusts asset allocation based on market conditions.
- **Stability with Growth:** Provides equity growth while minimizing volatility with debt and commodity investments.
- **Inflation Hedge:** Commodity exposure (like gold) can help counter inflation.

Who Should Invest?

Investors looking for a well-balanced, diversified investment approach.

Those seeking a mix of capital appreciation and risk management.

Conservative investors who want exposure to multiple asset classes in a single fund.

Track Record:

Category	Plan	Returns (%)					
		3 Months	6 Months	1 Year	3 Years	5 Years	10 Years
Hybrid - Multi Asset Allocation	Regular	-5.2	-6.4	5.92	12.14	16.72	11.21

Returns as of 01/03/2025

"Multi-Asset Allocation Funds help you navigate market ups and downs with a balanced approach. A great choice for investors who want stability and growth in one fund."

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Case Study/Investor Story

An Affordable SIP to a Dream Home

After a long time, I met my former colleague **Jhanavi** at a social gathering celebrating our boss's **25th marriage anniversary.** She had exciting news—her daughter was now in **Class 6**, and they had recently moved into their **newly purchased apartment.**

Jhanavi, a **40-year-old IT professional and single mother,** had always envisioned owning her **dream home.** Rather than postponing her goal, she started small—with a **disciplined SIP in equity funds.** Over **12 years,** with patience and consistency, her investments **steadily grew,** helping her accumulate the **down payment** for her ₹1 crore home.

Her story is a testament that small, consistent investments through SIPs can turn big dreams into reality. With careful planning and the power of mutual funds, **Jhanavi secured her home's down payment without financial strain.**





Start your SIP journey today. Small, consistent steps can lead to extraordinary outcomes. Contact us for customized calculations and guidance.

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Financial Wisdom for Smart Investing

Financial Empowerment of Women : Investing for a Secure Future

Why Women Should Take Charge of Their Finances?

Women are increasingly taking control of their financial future, but many still hesitate to invest actively or depend on spouses for the same. Smart investing can help build long-term wealth, ensure financial independence, and secure a comfortable future.

Key Investment Strategies for Women:

- Start Early: Even small SIP investments can grow significantly over time throug compounding.
- Diversify Wisely: A mix of equity, debt, and gold ensures balanced risk and returns.
- Plan for Life Goals: Invest in major milestones like education, homeownership, and retirement.
- Emergency Fund: Keep at least six months of expenses in liquid investments.
- Retirement Planning: Secure your financial future with tax-efficient long-term investments.

📌 **Investment Roadmap for Women at Different Life Stages -**

Early Career (20s - 30s): Laying the Foundation

- **Focus:** Building wealth, financial independence, and emergency savings.

Mid-Career (30s - 40s): Balancing Growth & Responsibilities

- **Focus:** Family goals, homeownership, children's education.

Pre-Retirement (40s - 50s): Securing the Future

- **Focus:** Retirement planning and wealth preservation.

Post-Retirement (50s & Beyond): Enjoying Financial Freedom

- **Focus:** Generating regular income and preserving capital.



"True financial empowerment comes from knowledge, planning, and action. Start investing today and take control of your financial future with confidence."

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FAQs

Common Queries from Women Investors

1️⃣ Why is investing important for women?
👉 Investing ensures financial independence, security, and long-term wealth creation, reducing dependency on others.

2️⃣ How can a working woman start her investment journey?
👉 Begin with SIPs in mutual funds, diversify across equity, debt, and gold, and maintain an emergency fund.

3️⃣ What are the best investment options for homemakers?
👉 Homemakers can invest in SIPs, PPF, Sovereign Gold Bonds (SGB), and Fixed Deposits to ensure steady financial growth.

4️⃣ How can women plan for retirement effectively?
👉 Start early with equity investments, shift to hybrid and debt funds closer to retirement, and consider SWPs for post-retirement income.

5️⃣ How can women balance family expenses while investing?
👉 Set up a budget, automate SIPs for disciplined investing, and prioritize long-term financial goals like retirement.

6️⃣ Can women invest in mutual funds without a regular income?
👉 Yes, they can invest through savings, gifts, or financial support from family members and use lump sum investments or SIPs.

7️⃣ How can widowed women ensure financial stability?
👉 Create a diversified portfolio with a mix of equity, debt and gold while securing adequate life and health insurance coverage while considering SWP in the absence of regular income.

8️⃣ What if a Woman took a career break?
👉 Restart investing as soon as possible with a higher SIP amount, leverage equity and hybrid funds for steady growth while managing risk.



"Investing is not a luxury but a necessity—take charge, invest smartly, and build a secure future for yourself."

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Contact and Closing

Timeless Financial Wisdom:

"Empowering women economically is the surest way to lift families, communities, and nations out of poverty."

- Michelle Bachelet



Final Note:
Financial independence is a journey, and every smart investment decision brings you closer to your goals. Whether you're planning for wealth creation, retirement, or financial security, the right strategies can make all the difference. Stay committed, keep learning, and let your investments secure your future.

Disclaimer: This report has been prepared based on data available to us and we have taken all precautions so that there are no errors and lapses. However, we do not assume any liability for actions taken, based on this report. Past performance may or may not be sustained in the future. Mutual fund investments are subject to market risks, read all scheme related documents carefully. Contact us for scheme-specific risk. The 'Investor Success Story' narrative involves creative liberties taken for storytelling purposes. It does not reflect real events or individuals.

** Report as of 01/03/2025*

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