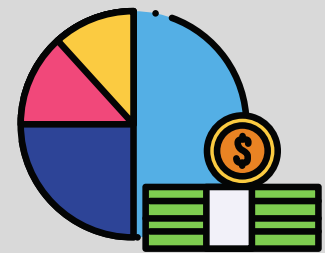


## IMPORTANT NEWS

- For the first time in 2 years, the MF industry has witnessed a decline in folios. The number of folios in November has declined by more than 39,350 to 9.367 crore from 9.371 crore in October.
- Mutual Fund SIP accounts stood at 3.41 crore! And the total amount collected through SIP during November 2020 was ₹7,302 crore
- Indian Mutual Fund industry's Average Assets Under Management (AAUM) stood at ₹ 29.83 Lakh Crore (INR 29.83 Trillion).

## Expert Corner

### Should passive funds be a part of Asset Allocation for your clients?



In general parlance when we speak about passive investing in India we are yet to become a mature market. As we look at market capitalisation of all the list companies or even at individual stockwise. We see only a handful of companies appreciating and reaching new highs with growth. If our markets have to appreciate and mature like the developed markets then Actively managed funds still holds some juice to be part of one's portfolio. So Passive funds can form a small part of one's portfolio as they are low cost products and help best when we want to mirror the index investing with an even smaller corpus.

### My father retires in 2 years. What products would you recommend to him?

The portfolio composition has to be on the basis of the Risk profiling, life expectancy and asset allocation. As he is retiring doesn't mean that all the money has to move to debt products like - fixed deposits, post office small savings schemes and pension plans. I would still recommend that at this stage at least 30-35% has to be in equities assuming after retiring he would still live upto 30-35 years so that the portfolio would have an edge beating inflation over the span of time.

Post retirement if cash flows would be a requirement then combination of Interest paying products and Systematic Withdrawal Plan (SWP) through mutual funds would work wonders in the distribution phase of an individual



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Ms. Sanghavi is very passionate about personal finance and wants to create financial awareness especially among the young generation

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**Step 2:** Take a print of the filled form received on your registered email ID.

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**Step 4:** After receipt and checking the documents, the SHCIL team will assign you a BA code. (communicated to you over email)

**Step 5:** Save the BA code in Finexa and start transacting. Happy Gold Investing!



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