



Monthly Newsletter | October 2021

Market News

- AMFI has given relaxation of additional three months to mutual fund distributors to renew their ARN. With this, the existing ARN or ARN expired between March 15, 2020 and December 31, 2021 will now be in active status till January 1, 2022.
- SEBI has extended the timeline to conduct an annual compliance audit by investment advisors by 3 months. For the financial year ending March 31, 2021, IAs are now required to conduct the annual compliance audit by December 31, 2021.
- Mutual Fund SIP accounts stood at 4.49 CRORE! And the total amount collected through SIP during September 2021 was Rs 10,351 crore
- Indian Mutual Fund industry's Average Assets Under Management (AAUM) stood at Rs 37.41 Lakh Crore (INR 37.41 Trillion). The AUM of the Indian MF Industry has grown from ₹ 6.42 trillion as on September 30, 2011 to ₹36.74 trillion as on September 30, 2021 more than 5½ fold increase in a span of 10 years.

Expert Corner : How to advise the millennials to think, appreciate and invest long terms



Millennials are emerging as a generation of solid savers not only in India but throughout globe. Millennials are generally particularly conscious of the need to plan ahead to weather economic downturns, financial crisis, and many have already started to save for the future. That is impressive, given the level of debt they might already face. Setting goals gives a sense of purpose and direction and it is a good starting point toward attaining broader, long-term financial goals, such as retirement planning. With least of Millennials adequate saving for a secure retirement and reducing debt as one of their biggest financial concerns, setting financial goals to meet these challenges should be a top priority.

I would also advise if millennials want to invest for long term than they should follow these key strategies

- Diversification- It helps your overall investments to absorb the shocks of any financial disruption
- Asset Allocation (using different asset like Equity, Bonds and Gold and Real Estate)
- Planning for systematic cash flows like use of SIP's and SWP's: Under these types of investment, you can withdraw a fixed amount monthly or quarterly. You can customize withdrawal, opting for a fixed amount or against profits.
- Buy and Hold Strategy -Think buy-hold strategy means keeping a relatively stable portfolio over time, irrespective of market fluctuations.
- Review and Rebalance your portfolio periodically

- Palkesh Khandelwal, Wealth Planner at Blueline Investments. For the past three decades, Blueline Investments is known for comprehensive wealth management, including cash flow, debt and taxes, asset management, asset protection and wealth transfer strategies.

Stories from our Community

Thank
you

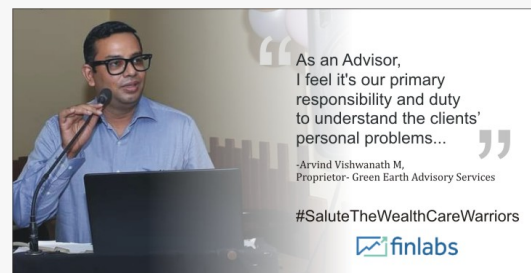
#SaluteTheWealthCareWarriors



During the pandemic, as the economy went through a major turmoil, the returns on investments became unpredictable. Our country's Financial Advisors, Distributors, Wealth Managers and Trainers are constantly battling against this war of uncertainty and instability so that people enjoy financial freedom. Through our campaign - [#SaluteTheWealthCareWarriors](#) Finlabs India celebrates its association with these unsung warriors who are helping people sail through these tough times. [Read More >>](#)



March 2020 was an unprecedented month in the history of humanity. The pandemic disrupted the way we live and work. And like any other industry, the financial distribution



Arvind Vishwanath, Proprietor- Green Earth Advisory Services, firmly believes that financial advisors are not only helping their clients attain financial freedom but also become an integral part of their lives. Arvind

industry faced a lot of challenges due to lockdown restrictions and the spread of Covid-19 pandemic. [Read more >>](#)

narrates one out of the many real-life stories he experiences. [Read more >>](#)

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Investor Corner: Importance of Emergency Fund - How to create one using Investment and Insurance



An emergency fund is a fund that should help you carry on with life and meet your obligatory expenses without opting for last-minute unplanned loans, overutilizing your credit card, or selling and mortgaging your existing assets thus saving your high borrowing cost.

Investment & Insurance can help you build emergency fund.

- Stash the extra money unrelated to any of your goals into a separate account created to accumulate capital for your emergency fund.
- Attach auto debit facility from this account towards investment tools preferably low risk mutual funds schemes keeping in mind safety of principal amount.
- Ensure your investment for emergency fund is easier to withdraw and ability to access money anytime with least formalities.

The safety of your funds is of utmost importance as emergency funds are meant to help you sail through difficult times. You cannot be careless and park

all of them in high-risk investments.

Divert some part of it in life insurance endowment plans where partial withdrawals are allowed and that too with tax efficiency and complete safety of principal amount.

An emergency fund is like your parachute that saves you from a freefall in the event of a financial crisis. So, always give it the importance it deserves.

- Niraj Kothari founder at “Reliable wealth Partners” a 13-year-old Varanasi based consultancy firm providing consultancy and financial portfolio managing services



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