

Market News

- CDSL Ventures Limited, a subsidiary of CDSL, has become the second Accreditation Agency in India. The company can now take up the task of recognizing and certifying Accredited Investors, a term used for investors who are assumed to have a better understanding of risks and returns associated with financial products.
- Mutual Fund SIP accounts stood at 4.91 CRORE! And the total amount collected through SIP during December 2021 was Rs 11,305 crore
- The total number of accounts (or folios as per mutual fund parlance) as on December 31, 2021 stood at 12.02 crore (120.2 million), while the number of folios under Equity, Hybrid and Solution Oriented Schemes, wherein the maximum investment is from retail segment stood at about 9.74 crore (97.4 million).
- Assets Under Management (AUM) of Indian Mutual Fund Industry as on December 31, 2021 stood at Rs 37,72,696 crore.
- Sundaram Mutual Fund has completed the acquisition of Principal Mutual Fund and appointed Ravi Gopalakrishnan as Chief Investment Officer - Equity.
- HSBC Mutual Fund has acquired L&T Mutual Fund for Rs. 3,200 crore

Expert Corner: Most important things to do for MFD in 2022

All of you are aware that 2021 was totally a different year. We have experienced it, especially the MFD who are in the field of Mutual funds since decades. The day Covid19 pandemic hit the world i.e. March 2020, shaken everyone mentally as well as financially. Few learnt the mistakes committed in the financial planning yet many have to realize what they have not done so far. Many lost their jobs during this period and it got difficult to repay the loans taken by them, meeting day to day expenses too became difficult. But, 2021 was a great year for the market. Unexpectedly, Indian market jolted back to normal soon and delivered fantastic returns to the investors. So from the point of view of a MFD both the years 2020 as well 2021 were life learning years. As a Senior MFD I feel that we can do lot of things in the year 2022. Here are a few of them...



- 1 First and foremost important thing is- one should believe in this noble profession and do the job with great passion.
- 2 We must have confidence and faith in the Indian Economy.
- 3 See huge potential in the field, since very low penetration has happened so far.
- 4 Compete with yourself and not with others.
- 5 Do something innovative every time.
- 6 Keep contact with your clients regularly. Make best use of Social Media to reach your clients.
- 7 Share case-study based knowledge about the Mutual Funds to your clients, so that your clients should become your Brand Ambassador.
- 8 Before selling any funds, please study the funds in detail. Check all parameters before finalising the portfolio of your client.
- 9 MFD should reach the Chartered Accountant of their area, since they are the ones who allow the client to invest in Mutual Funds.

10 Do proper Asset Allocation considering the pandemic situation everyone suffered in the year 2020-21.

11 Increase the size of SIP in next three years.

12 MFD should be easily visible to the clients, may be on Facebook, Twitter or Instagram with some social service to create Brand Building exercise.

Wishing you all the Success in the year ahead!



Vijay S. Bhagwat, Veteran Mutual Funds Distributor, Belgaum. He started his career as a MFD in 1987. First MFD who cleared the AMFI exam in the 1st attempt from his district. Recently he crossed 200 crores AUM and is a renowned MFD in his district

Tips for an IFA to make 2022 Successful !



Dhruv Mehta
Founder Chairman, FIFA &
Chairman of the Board,
Sapient Wealth Advisors & Brokers Pvt Ltd

- 1 Develop a sound and strong belief & value system
- 2 Practice a client acquisition discipline
- 3 Bring excellence in what you do thus adding value to it

- 1 For Mutual Funds investing, patience is virtue. Hence maintain self-restraint & discipline.
- 2 Financial literacy & transparency is key. *Educate, Explain, Engage & Enlighten Investors*



Vikas Sudrania
Promoter & Head,
The Right Partners Group

Investor Corner: Which investment biases are most common and how to address them?

When you invest, keep in mind that “Not all that glitters is gold.” The coin has two sides. Decisions made from the heart must be understood by the intellect. When you do not know the investment objectives, you are just a goat without direction. Every investor is a human first and so their decisions are based on emotions & mental biases.

There are biases that lead to inaccurate investment judgement. We will check three of them which I feel are the most important.



1) **Herd Mentality:** Many investors follow what others are doing. Quick gains and speculation attract them. They just get carried away without understanding their own investment objectives & own risk appetite. One must have Investment Expert who can scientifically choose suitable investment products for them.

2) **Buying Investment Products and Not Time:** There is prejudice that returns are constant, sure and not variable & returns on investment are more important than capital. If time horizon is not permitting a specific investment, then it is always advisable to avoid that option

3) **Confirmation bias:** Investors believe that information published by media are relevant sources. They keep buying financial & physical assets based on firing head news. One should remember that Information and Knowledge are two different parameters before taking investment decision. Knowledge is critical & non-negotiable.



Mr. Sudhir Bhagat, Director & Founder - Mahant Finserv, Pune. In the past he has worked with Kotak Mahindra Mutual Fund, P Morgan Mutual Fund, BOI AXA Investment Managers Pvt Ltd, ICICI Bank & JM Financial Services on a senior profile. He has rich work experience of handling Savings, Deposit, Bonds, Debentures, IPOs, Online Trading Accounts, Demat & Mutual Funds.