



A BIG EVENT IN AUGUST 2023

India's landing on Moon !

From the Desk of Author:

A big event in August 2023

In the vast expanse of space and the intricate world of finance, one might not immediately see a connection between Chandrayaan 3, India's lunar exploration mission, and the realm of mutual fund investments. However, a closer look reveals surprising parallels that can offer valuable insights to investors seeking to navigate the complexities of financial markets.

Just as the Chandrayaan 3 mission involves meticulous planning, calculated risks, and a resolute long-term vision, successful mutual fund investments demand a similar approach. Investors embark on a journey, aiming to reach their financial goals, much like scientists endeavor to explore new frontiers beyond Earth's atmosphere.



Mr. Uddhav Tulshibagwale
Founder
Udyam Investments

What's inside

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Consider the determination behind Chandrayaan 3, which embodies India's spirit of overcoming challenges and adversity. Similarly, investors face market fluctuations, economic uncertainties, and unexpected events that test their resolve. But, just as the mission's engineers adapt and strategize, investors can make informed decisions by staying well-informed and agile.

Diversification, a fundamental strategy in mutual fund investing, finds a parallel in the mission's multi-phase approach. Chandrayaan 3 comprises multiple stages, each contributing to its overall success. Likewise, a diversified investment portfolio spreads risk across various assets, mitigating potential losses that might arise from a single underperforming investment.



Risk management is another critical aspect shared between the two domains. Chandrayaan 3's team assesses potential hazards and develops contingency plans. Similarly, investors evaluate risk factors and tailor their portfolio to their risk tolerance and financial goals.



The lesson from Chandrayaan 3 is that challenges don't deter progress; they inspire innovation. In the investment world, market downturns and obstacles are opportunities for growth, especially for those who adopt a long-term perspective. Just as the lunar mission propels India into space exploration, prudent mutual fund investments can propel individuals toward financial independence.

As we marvel at the Chandrayaan 3 mission's audacious goals, let's reflect on the shared spirit of exploration and determination that drives both space exploration and mutual fund investments. By learning from one, we can better navigate the other, aiming for success that reaches beyond the sky.

Read more about Top schemes and investment ideas to strengthening your wealth building process.

Best wishes! Jai Hind

Chapter - 01: Investment Gyan

Investing in the Future -

A Comprehensive Guide to Technology Mutual Funds



In the ever-evolving landscape of investment opportunities, Technology mutual funds have emerged as a compelling

choice for investors looking to capitalize on the rapid advancements in the tech sector. These funds offer a diversified approach to investing in technology companies, allowing investors to harness the potential growth of this dynamic industry while managing risk. In this article, we will delve into the world of technology mutual funds, exploring their features, benefits, and key considerations for prospective investors.

Technology mutual funds are investment vehicles that pool capital from multiple investors to invest in a diversified portfolio of technology-related assets. These assets typically include stocks of technology companies, software firms, hardware manufacturers, semiconductor companies, and other businesses within the tech sector. The primary objective of technology mutual funds is to generate capital appreciation over the long term by harnessing the growth potential of innovative technologies.

Key Features: -

- 1. Diversification:** One of the most significant advantages of technology mutual funds is diversification. By investing in a basket of tech-related companies, these funds spread risk across various industry segments and individual stocks. This diversification can help mitigate the impact of poor performance by any single company.
- 2. Professional Management:** Technology mutual funds are managed by experienced fund managers who specialize in the tech sector. These managers conduct in-depth research, analyze market trends, and make informed investment decisions on behalf of fund investors.
- 3. Risk Management:** While technology stocks can be volatile, mutual fund managers employ risk management strategies to protect investors' capital. They may adjust the fund's holdings based on market conditions, reducing exposure to overly risky assets.
- 4. Liquidity:** Investors in technology mutual funds can typically buy or sell their shares on any business day, providing liquidity and flexibility that individual tech stock investments may lack.
- 5. Affordability:** Many technology mutual funds have relatively low minimum investment requirements, making them accessible to a wide range of investors. This affordability allows both seasoned investors and newcomers to participate in the tech sector.

Given below is the table of India's leading mutual fund schemes based on **Technology themes**:

Scheme Name	3 Year Ret (%)	5 Year Ret (%)	10 Year Ret (%)
ICICI Prudential Technology Fund - Reg (G)	27.85	19.82	20.16
Aditya Birla Sun Life Digital India Fund - Reg (G)	28.34	20.40	19.65
SBI Technology Opportunities Fund - Reg (G)	28.53	19.53	17.95
Franklin India Technology Fund	22.53	17.56	16.04

Considerations for Prospective Investors:

- 1. Risk Tolerance:** Investors should assess their risk tolerance before investing in technology mutual funds, as the tech sector can be volatile. Understanding your risk appetite is crucial to making informed investment decisions.
- 2. Fees and Expenses:** Be aware of the fees associated with technology mutual funds, including management fees and expense ratios. Compare these costs across different funds to choose the one that aligns with your financial goals.
- 3. Past Performance:** While past performance is not indicative of future results, it can provide valuable insights into how a technology mutual fund has historically performed. Evaluate a fund's track record and consider its consistency over time.
- 4. Diversification:** Ensure that the fund you choose offers sufficient diversification within the tech sector. A well-diversified fund can help mitigate the impact of poor-performing stocks.
- 5. Investment Horizon:** Consider your investment horizon when investing in technology mutual funds. These funds are typically better suited for long-term investors who can ride out market fluctuations.

Conclusion:

Technology mutual funds offer a compelling opportunity for investors to tap into the growth potential of the tech sector while managing risk through diversification and professional management. By understanding the key features, benefits, and considerations associated with these funds, investors can make informed decisions that align with their financial goals and risk tolerance. As with any investment, it's essential to conduct thorough research, seek professional advice if needed, and build a diversified portfolio that aligns with your overall investment strategy.




Feel free to ask to understand about Technology Mutual Funds






and discuss more about your risk suitability before making the final investment decision.

Chapter - 02

Market Indicator

EQUITY MARKET SNAPSHOT - LAST ONE YEAR

Period	KEY INDIAN INDICES 					
	SENSEX	NIFTY 50	Nifty Next 50	Nifty Midcap 150	Nifty Smallcap 250	Nifty 500
31st August 2023	64831.41	19253.80	44415.50	14693.85	11931.20	16924.30
1 Month	-2.55%	-2.53%	-1.92%	3.92%	5.07%	-0.79%
3 Months	3.53%	3.88%	5.63%	16.40%	20.35%	7.34%
6 Months	9.95%	11.27%	19.23%	28.77%	33.70%	16.57%
1 Year	8.89%	8.42%	1.62%	23.82%	28.49%	10.44%
Current P/E	23.7	21.97	25.1	25.32	24.05	23.07
Current P/B	3.52	4.40	4.35	3.71	3.65	4.22

Period	KEY INTERNATIONAL INDICIES					
	USA 		UK 	HONG KONG 	JAPAN 	GERMANY 
	NASDAQ 100	S&P 500	FTSE 100	Hang Seng	Nikkei 225	DAX
31st August 2023	15501.07	4507.66	7439.13	18393.00	32592.50	15947.08
1 Month	-1.62%	-1.77%	-3.38%	-8.40%	-1.75%	-3.04%
3 Months	8.75%	7.84%	-0.09%	0.87%	5.52%	1.81%
6 Months	28.72%	13.54%	-5.55%	-7.04%	18.75%	3.79%
1 Year	26.31%	13.97%	2.13%	-7.82%	16.02%	24.25%
Current P/E	22.7	26.6	11.3	11.6	16.5	16.5
Current P/B	4.0	3.7	1.6	1.2	2.0	1.4

COMMODITY MARKET SNAPSHOT - LAST ONE YEAR

Period	GOLD - MCX INR 10 GRAMS	%	SILVER - MCX INR 1 KG	%	CRUDE OIL USD / BRL	%
31st August 2023	59113	-	75637	-	86.83	-
1 Month	59628	-0.86%	75258	0.50%	85.56	1.48%
3 Months	60252	-1.89%	72128	4.86%	72.66	19.50%
6 Months	55714	6.10%	63232	19.62%	83.89	3.50%
1 Year	50520	17.01%	53840	40.48%	96.49	-10.01%

OTHER MARKET INDICATORS

Country	India 	USA 	China 	Japan 	Germany 	UK 
GDP (USD Bil.)	USD 3385 Bn	USD 25462 Bn	USD 17963 Bn	USD 4231 Bn	USD 4072 Bn	USD 3070 Bn
10 yr Govt. Bond Yield	7.17%	4.11%	2.60%	0.63%	2.49%	4.38%
Global Currencies vs. INR	1.00	USD 1 / INR 82.73	Yuan 1 / INR 11.39	Yen 1 / INR 0.57	Euro 1 / INR 89.74	GBP 1 / INR 104.73
Current Inflation Rate	7.44%	3.20%	-0.30%	3.30%	6.10%	6.80%

NIFTY EQUITY SECTORAL INDICIES 31st August 2023

INDEX	CURRENT	1 WEEK%	1 MONTH%	1 YEAR%	52W H	FALL FROM 52 WEEK HIGH
NIFTY BANK	43,989.15	-1.14%	-3.64%	11.26%	46,369.50	-5.13%
NIFTY AUTO	15,670.25	1.36%	-0.24%	18.56%	15,912.15	-1.52%
NIFTY COMMODITIES	6,227.50	0.00%	-2.09%	6.16%	6,412.80	-2.89%
NIFTY CONSUMER DURABLES	28,701.90	1.37%	4.72%	4.47%	30,892.40	-7.09%
NIFTY ENERGY	25,722.95	-1.71%	-4.21%	-8.47%	28,257.15	-8.97%
NIFTY FMCG	51,092.65	-1.81%	-2.93%	16.59%	54,349.85	-5.99%
NIFTY INDIA CONSUMPTION	8,298.45	-0.32%	-1.23%	4.35%	8,505.30	-2.43%
NIFTY INDIA DIGITAL	6,261.45	0.51%	3.35%	14.46%	7,365.45	-14.99%
NIFTY INDIA MANUFACTURING	9,709.65	0.59%	0.31%	15.68%	-	-
NIFTY INFRASTRUCTURE	5,947.00	-0.71%	-2.75%	15.98%	6,123.70	-2.89%
NIFTY IT	31,164.90	0.17%	4.13%	9.71%	31,658.10	-1.56%
NIFTY METAL	6,659.35	0.86%	-1.46%	12.21%	6,919.60	-3.76%
NIFTY OIL & GAS	7,729.05	-1.68%	-5.06%	-7.52%	8,671.35	-10.87%
NIFTY PHARMA	15,095.90	-0.64%	0.69%	18.87%	15,750.50	-4.16%
NIFTY REALTY	558.4	3.41%	-1.47%	20.55%	568.8	-1.83%
NIFTY100 ESG	3,644.85	-0.11%	-1.42%	4.38%	-	-

Ratio of total market cap over GDP

Recent 10 Year Maximum - 132%

Recent 10 Year Minimum - 48.29%

Current Market Cap / GDP- 113%

Current Market Cap of India as on 31st August 2023 - INR 314 CR.

Current GDP: \$3.38 TRLN US dollars or INR 278 LAKHS CR.

GDP Growth Figures

LATEST QUARTER (AMJ 2023)

PREVIOUS QUARTER(JFM 2023)

YEAR AGO (AMJ 2022)

% of Growth

7.80%

6.10%

13.10%

FII's/FPI's Activities in Indian Equity Markets**FII / DII - ACTIVITIES IN INDIAN EQUITY MARKET (CASH)**

Month- Year	FII (Rs Crores)	DII (Rs Crores)
	Net Purchase / Sale	Net Purchase / Sale
Aug-23	-20620.65	25016.95
Jul-23	13922.00	-1184.00
Jun-23	27250.00	4458.00
May-23	27856.50	-3306.40
Apr-23	5711.80	2216.57
Mar-23	1997.70	30548.77
Feb-23	-11090.64	19239.28
Jan-23	-41464.73	33411.85
Dec-22	-14231.09	24159.13
Nov-22	22546.34	-6301.32
Oct-22	-489.06	9276.97
Sep-22	-18308.30	14119.75
Last 12 Months	-6920.13	151655.55

COUNTRY WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET

Country Wise AUC (in cr.)	As on July 31, 2023	% of Holdings
UNITED STATES OF AMERICA	2225805	42%
OTHERS	842439	16%
SINGAPORE	392858	7%
LUXEMBOURG	389961	7%
MAURITIUS	319631	6%
UNITED KINGDOM	289615	5%
IRELAND	271818	5%
NORWAY	170115	3%
CANADA	145752	3%
JAPAN	122194	2%
FRANCE	154100	3%
Total	5324288	100%

SECTOR WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET

Sector Wise AUC (in cr.)	As on July 31, 2023	% FPI Holdings
Financial Services	1771057	33.26%
Information Technology	497985	9.35%
Oil, Gas & Consumable Fuels	496204	9.32%
Fast Moving Consumer Goods	387151	7.27%
Automobile and Auto Components	345726	6.49%
Healthcare	289657	5.44%
Capital Goods	203513	3.82%
Consumer Durables	182978	3.44%
Power	180594	3.39%
Metals & Mining	168563	3.17%
Top 10 Sector Holdings	4523428.00	84.96%
OTHERS	800860.00	15.04%
FPI HOLDING IN INDIAN EQ MARKET	5324288.00	100.00%

Mutual Fund CATEGORY AVG Performance across Industry - 31st August 2023

Equity Funds Category - AVG Performance across Industry

Category Type	1 Month	3 Months	6 Months	1 year
Sector - FMCG	3.83	13.86	17.2	27.32
Small-Cap	4.08	16.24	28.08	25.67
Equity- Infrastructure	1.11	13.98	25.32	23.87
Sector - Healthcare	0.53	17.36	27.39	20.95
Mid-Cap	3.18	14.23	24.99	20.28
Value	-0.02	9.8	18.22	18.97
Multi-Cap	1.78	11.89	21.88	18.26
Dividend Yield	-0.3	9.09	16.38	16.92
Contra	0.33	9.19	17.15	16.16
Sector - Financial Services	-2.21	4.14	14	15.99
Large & Mid- Cap	1.02	10.27	18.66	15.46
ELSS (Tax Savings)	0.22	8.41	16.96	14.07
Flexi Cap	0.62	9.1	17.73	13.56
Sector - Technology	4.03	7.73	7.77	11.90
Focused Fund	-0.32	7.5	15.69	11.69
Equity - ESG	-0.09	7.63	14.7	9.73
Large-Cap	-1.71	5.34	14	9.10

Fixed Income Category- AVG Performance across Industry

Morningstar Category	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR
Floating Rate	0.59	1.70	3.84	6.75
Arbitrage Fund	0.70	1.78	3.44	6.43
Credit Risk	0.53	1.42	3.90	6.40
Long Duration	0.70	-0.34	4.02	6.35
Government Bond	0.58	0.83	4.39	6.25
Medium to Long Duration	0.50	0.67	4.29	6.17
Low Duration	0.47	1.52	3.45	6.17
Money Market	0.46	1.48	3.32	6.08
Short Duration	0.46	1.16	3.58	6.05
Ultra Short Duration	0.47	1.46	3.25	6.05
Dynamic Bond	0.50	0.87	4.00	6.05
Liquid	0.45	1.43	3.03	5.94
Corporate Bond	0.49	1.28	3.70	5.88
10 yr Government Bond	0.64	0.13	4.43	5.86
Medium Duration	0.49	1.04	3.89	5.84
Banking & PSU	0.46	1.17	3.62	5.73

Balance Fund Category- AVG Performance across Industry

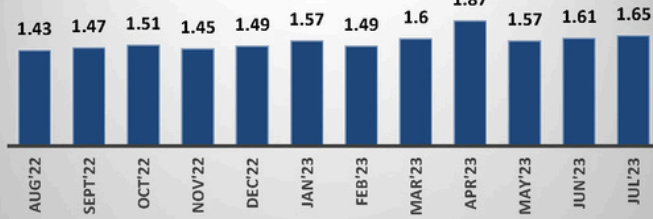
Category Type	1 Month	3 Months	6 Months	1 year
Aggressive Allocation	0.10	6.99	13.31	11.81
Dynamic Asset Allocation	0.07	5.58	10.68	10.05
Equity Savings	0.26	3.97	7.86	8.50
Conservative Allocation	0.20	2.40	6.21	7.13
Balanced Allocation	1.21	4.74	10.97	6.84

Source - Morning Star as on 31st August 2023

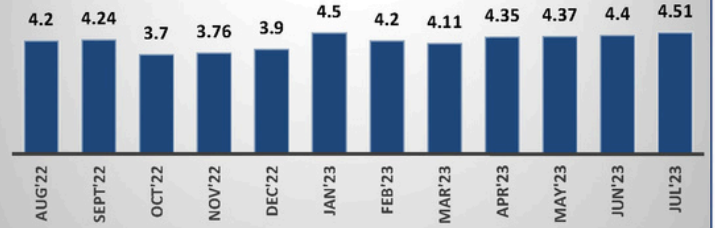
NOTE: This is not a single scheme Fund Performance, this is an Avg. Performance of all the funds in same Category across the Mutual Fund Industry. However Performance may be different for different scheme under same category, Please check with your advisor for the TOP Performing funds in above category for last one year)

MACRO ECONOMIC INDICATORS

GST Collection (Rs. Lakh cr.)



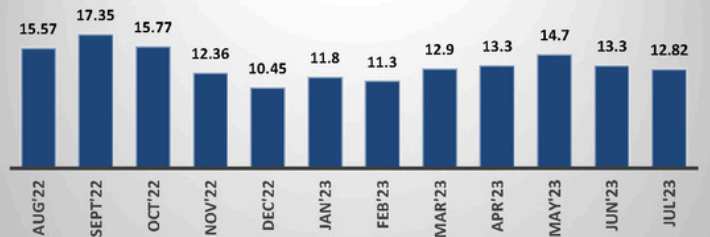
Power Consumption('000 MU)



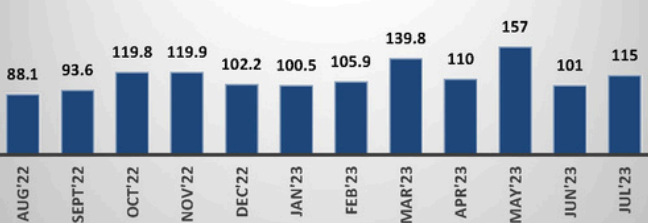
Passenger Vehicles Sales('000 Units)



2-Wheeler Vehicles Sales('00000 Units)



Electric Vehicles Sales('000 units)



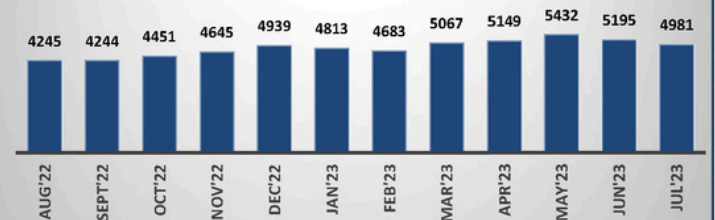
E-way bills(Mn.)



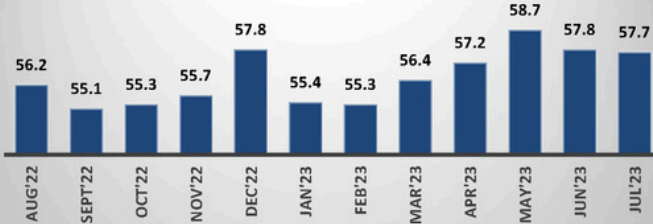
UPI Transaction(Rs. Lakh cr.)



E-toll Collection(Rs. Cr.)



Manufacturing PMI



Services PMI



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Inspiring Investment Story

Dr. Ramachandra Murthy

Age: 57 Years



Dr. Ramachandra Murthy's investment journey is a testament to the remarkable benefits of choosing the right investment avenues for the long term, ones that can far surpass the returns offered by traditional Fixed Deposits.

With a clear objective of generating a reliable monthly income, Dr. Ramachandra Murthy embarked on his investment journey in July 2018. His vision was to secure an income stream that would not only meet his needs but also provide the potential for substantial growth. To achieve this, he wisely diversified his investments across Balanced Advantage Funds, Multi-Asset Funds, and Hybrid Funds.

The investment strategy paid off handsomely. Dr. Ramachandra Murthy earned a consistent monthly income at an impressive rate of 7.2% per annum, equivalent to a monthly payout of Rs. 24,000. This dependable income stream allowed him to enjoy financial stability and pursue his passions without worry.

To ensure the seamless flow of monthly income, a Systematic Transfer Plan (STP) was meticulously put in place. Over the course of five years, Dr. Ramachandra Murthy received approximately Rs. 15 lakhs in regular income. Remarkably, during this period, his initial capital of Rs. 40 lakhs grew to an impressive Rs. 55 lakhs.

Comparing this growth to a traditional Fixed Deposit, the advantages of his chosen investment strategy become apparent. Systematic Withdrawal Plans not only proved to be more tax-efficient but also demonstrated that investments in Balanced Funds and Multi-Asset Funds can deliver significantly higher returns over the long run.

Check the below table to know more:

Scheme Name	Category	Investment Date	Amount Invested	Monthly Withdrawal	No of monthly installments	Total income paid till date	Current Value (10.08.2023)	Return (%)
ICICI Pru Multi Asset Fund Gr	Multi Asset Fund	05/07/2018	₹ 1,000,000	₹ 6000	62	₹ 37,2000	₹ 1560053.91	15.8
HDFC Balanced Advtg Gr	Dynamic Asset Allocation	05/07/2018	₹ 1,000,000	₹ 6000	62	₹ 37,2000	₹ 1470275.35	14.64
ICICI Pru Balanced Advtg Gr	Dynamic Asset Allocation	05/07/2018	₹ 1,000,000	₹ 6000	62	₹ 37,2000	₹ 1191540.32	10.69
Mirae Asset Hybrid Equity Reg Gr	Equity - Hybrid aggressive	05/07/2018	₹ 1,000,000	₹ 6000	62	₹ 37,2000	₹ 1305603	12.38
TOTAL PORTFOLIO VALUE			₹ 4,000,000	₹ 24,000		₹ 14,88,000	₹ 55,27,473	13.38

Dr. Ramachandra Murthy's story is a shining example of the rewards that come with strategic, long-term investment planning. It showcases how the right mix of investment vehicles can not only provide a steady income stream but also foster substantial wealth growth, ensuring financial security and peace of mind in the years to come.

Note: These schemes shown here are a real story of an investor and the scheme shown here are not to be treated as our recommendation. Investor should check their own risk return appetite before choosing any plan for investments.

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We are happy to help you for mutual Fund investments.



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We provide complete support to you in terms of fulfilling all your investment objectives or financial plans, by way of motivation - investment calculations and more !

Disclaimer: Mutual Fund investments are subject to market risks. Read all scheme related documents carefully. The NAVs of the schemes may go up or down depending upon the factors and forces affecting the securities market including the fluctuations in the interest rates. The past performance of the mutual funds is not necessarily indicative of future performance of the schemes. The Mutual Fund is not guaranteeing or assuring any dividend under any of the schemes and the same is subject to the availability and adequacy of distributable surplus.

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**Investment is the bridge to your financial future;
build it wisely, and it will carry you
towards your dreams.**