

OPTYMONEY

Ideas for Wealth

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From the author

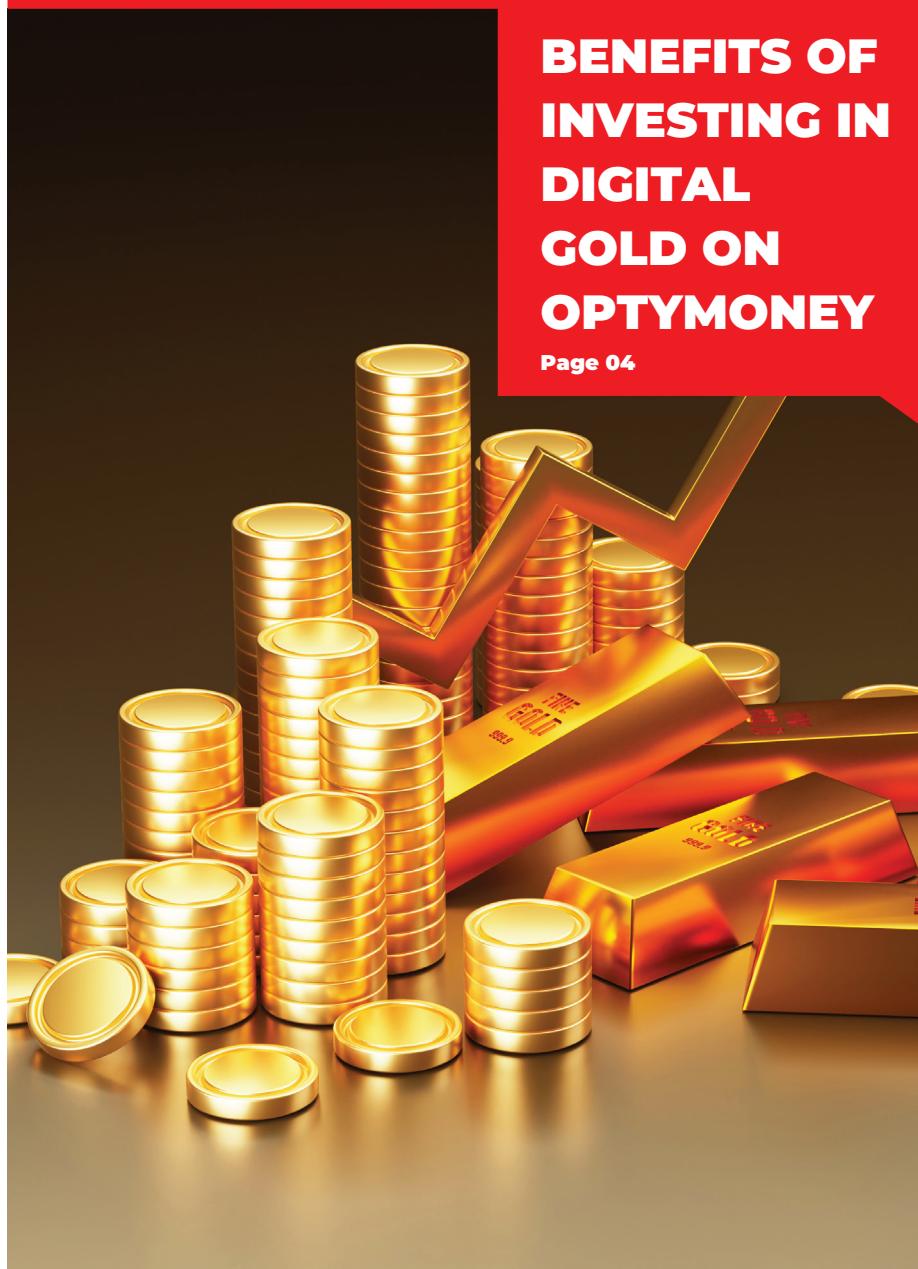
A big warm hello from the editor's desk! Welcome you to a new beginning of OPTYMONEY Ideas for Wealth. Let's discuss some of the developments in the equity and debt markets.

Also we have tried to highlight some of the top performing mutual funds of Sep 23 and the NFO's that were open / launched for investment during the month.

In our endeavour to keep our Patrons updated on investment opportunities, we have tried to talk about how our readers could utilise our digital platform to invest in some of our product offerings viz. Mutual Funds, Gold & Silver.

BENEFITS OF INVESTING IN DIGITAL GOLD ON OPTYMONEY

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A GLIMPSE INTO OUR UPGRADED VERSION OF DASHBOARD

We have launched our new upgraded dashboard for better client service with taking into consideration few points:

Intuitive Design: The New Upgraded Dashboard boasts a sleek, modern, and user-friendly design that ensures effortless navigation.

Real-time Data: Stay on top of your game with real-time data updates.

Advanced Analytics: Dive deep into your data with our advanced analytics tools. Visualize trends, identify insights, and make data-driven decisions with ease.

Enhanced Security: We take your data security seriously. Our new dashboard comes with enhanced security features to protect your sensitive information.

User Support: We believe in providing top-notch support to our users. Our dedicated support team is available around the clock to assist you with any questions or issues you may encounter.

Thank you for being part of our journey towards a smarter, more efficient, and more user-centric future. Please sign and explore it you can find multiple reports in it and have a better idea of investment and wealth management.

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Start with as little as ₹100. Digital gold makes it accessible to investors of all budgets.

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Issue Opens on: Friday, October 06, 2023
Issue Closes on: Thursday October 19, 2023

05/ INDIA BOND YIELDS DIP; INDEX MINCLUSION OPTIMISM PERSISTS, FED MEET EYED

Indian government bond yields fell marginally during the month, as optimism that the country's debt could be added to global bond indexes continued to aid.



MONTHLY MARKET REVIEW SEP 2023

FII sell \$1.6 billion in local equities in September, highest selling since January

The Sensex and Nifty indexes gained about 12% each since April as foreign investors bought about \$17 billion worth of shares on improved Indian macroeconomic conditions. However, analysts raised concerns about elevated valuations resulting from this rally.

The global markets have been under pressure recently due to factors such as a housing crisis in China sparked by Evergrande's missed bond payment, rising US treasury yields, and higher global crude oil prices. Investors are concerned about the potential for prolonged global interest rate hikes and the impact of higher oil prices.

Nifty gave a higher close during September 2nd week and ended at 20,192, up 372 points. The Index took 37 trading sessions to go past the previous all-time high of 19,992 made on July 20, 2023. While the Nifty's momentum has tempered after reaching new peaks, the prevailing positive trend remains firmly in place.

Nifty Midcap 100 and Nifty Smallcap 100 have surged by 34% and 38% respectively in the past 6 months as against a 17% rise in the Nifty 50. The Midcap 100 PE went to 25.48 in July from a low of 21.68 in March. However, weakness started to show up and Nifty Midcap and

Nifty Small Cap indices witnessed their biggest single-day fall of the year on 12th September. After the decline observed on September 12th, 2023, both the Nifty Midcap 150 and Small Cap 250 indices have not yet completely bounced back.

India's primary strength in the global tech landscape has been its IT services sector. The Indian IT sector faced turbulence with IT companies

underperforming in Q4FY22 due to factors such as delayed spending, fears of a global economic slowdown, and revised revenue guidance. But now there are indications of a recovery. The Nifty IT index, which had declined by 14 percent between April 1, 2022, and August 31, 2023, has shown signs of improvement since September 1, 2023, with a 4.11 percent increase. One critical factor in this recovery is the reduction in attrition rates reported by IT companies during Q1FY24, signifying improved knowledge retention and cost savings from reduced employee turnover. Furthermore, major Indian IT firms have secured multi-billion dollar IT services deals in recent months, bolstering their revenue prospects for the remainder of the year.

Global shares fell in August amid worries over renewed weakness in the Chinese real estate sector. Economic data from China also continued to be worse than expected and emerging markets underperformed their developed peers. Emerging market (EM) equities fell in August against a backdrop of deteriorating risk sentiment. Much of this was related to concerns that strength in the US economy will keep interest rates higher for longer but ongoing weakness in the Chinese economy and concerns about the property sector also contributed. EM underperformed global equities, with the majority of markets posting declines in the month.

US equities declined in August. Investors' confidence that the Federal Reserve's (Fed) tightening cycle ended with the rate rise in July took a knock due to indications that policy makers are divided on next steps. Economic data for the US remained robust.

FEW BEST PERFORMING MUTUAL FUND SCHEMES FOR SEP 2023 (RETURNS IN %)

Large Cap Funds

| Scheme Name | AUM | 6M | 1Y | 2Y | 3Y | 5Y |
|---------------------------------------|----------|-------|-------|-------|-------|-------|
| HDFC Top 100 Fund Regular G | 25422.81 | 17.1 | 24.42 | 11.98 | 26.43 | 13.56 |
| Nippon India Large Cap Fund Regular G | 15855.03 | 21.41 | 25.99 | 14.58 | 29.8 | 15.17 |

Mid Cap Funds

| Scheme Name | AUM | 6M | 1Y | 2Y | 3Y | 5Y |
|---|-------|-------|-------|-------|-------|-------|
| HDFC Mid Cap Opportunities Fund Regular G | 47236 | 32.67 | 37.01 | 20.58 | 34.09 | 20.8 |
| Motilal Oswal Mid Cap Fund Regular G | 5734 | 28.44 | 23.78 | 22.19 | 35.51 | 21.39 |

Small Cap Funds

| Scheme Name | AUM | 6M | 1Y | 2Y | 3Y | 5Y |
|---------------------------------------|---------|-------|-------|-------|-------|------|
| Quant Small Cap Fund Regular G | 8075.14 | 31.98 | 40.74 | 19.61 | 45.12 | 29.6 |
| Nippon India Small Cap Fund Regular G | 36539 | 24.7 | 29.75 | 18.48 | 38.33 | - |

NEW FUND OFFERINGS - (NFO)

Running and Upcoming

| New Fund Offer Name | Launch Date | Closing Date |
|--|-------------|--------------|
| Bandhan Retirement Fund | 28-Sep-23 | 12-Oct-23 |
| Edelweiss Multi Cap Fund | 4-Oct-23 | 18-Oct-23 |
| Groww Nifty Total Market Index Fund | 3-Oct-23 | 17-Oct-23 |
| Kotak Nifty G-Sec July 2033 Index Fund | 25-Sep-23 | 9-Oct-23 |
| UTI Innovation Fund | 25-Sep-23 | 9-Oct-23 |

Reminder - SEBI extended the deadline for existing demat account holders to offer a choice of nomination by three months to December 31, 2023 on September 26, 2023



OUR PRODUCT OFFERING FOR THIS MONTH

At Optymoney, we are excited to introduce you to an excellent investment opportunity - **Digital Gold**

It's a smart and convenient way to diversify your portfolio and safeguard your wealth.



BENEFITS OF INVESTING IN DIGITAL GOLD ON OPTYMONEY

- 1. Convenience:** Say goodbye to the hassle of buying and storing physical gold. With Optymoney, you can invest in digital gold from the comfort of your home, anytime, anywhere.
- 2. Start with Minimum Investment:** Start with as little as ₹100. Digital gold makes it accessible to investors of all budgets.
- 3. Transparency:** Optymoney provides real-time updates on gold prices, ensuring you always have the latest information at your fingertips.
- 4. Liquidity:** With Optymoney, your digital gold holdings can be easily converted into cash or other assets during market hours.
- 5. Security:** Rest assured that your investment is backed by secure and trusted providers. We prioritize the safety of your assets.

HOW TO GET STARTED

1. Goto <https://gold.optymoney.com/home>
2. Select the amount or grams you'd like to invest
3. Confirm your purchase.

It's that simple! Start building your digital gold portfolio today and take a step toward securing your financial future.

ZERODHA MF GETS READY TO LAUNCH ITS FIRST TWO SCHEMES; FILES DRAFT DOCUMENTS WITH SEBI

Zerodha Asset Management Ltd, one of India's newest fund houses, is getting to ready to launch mutual fund schemes, nearly a month after it got its final license by the Securities and Exchange Board of India (SEBI).

In keeping with its mandate to launch passive scheme, Zerodha has filed draft offer documents with the market regulator to launch two schemes – Zerodha Tax Saver (ELSS) Nifty Large Midcap 250 Index Fund and Zerodha Nifty Large Midcap 250 Index Fund (ZN250).



NCD

EDELWEISS FINANCIAL SERVICES LIMITED (EFSL) SECURED REDEEMABLE NCD PUBLIC ISSUE

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Monthly Interest Payout Option:

| |
|------------------------|
| 3 Years – 9.20% p.a. |
| 5 Years – 9.67% p.a. |
| 10 Years – 10.00% p.a. |

Annual Interest Payout Option:

| |
|------------------------|
| 2 Years – 8.95% p.a. |
| 3 Years – 9.60% p.a. |
| 5 Years – 10.10% p.a. |
| 10 Years – 10.45% p.a. |

Cumulative Option:

| |
|-------------------------------|
| 2 Years- 8.95% p.a.(Yield) |
| 3 Years – 9.60% p.a. (Yield) |
| 5 Years – 10.10% p.a. (Yield) |



INDIA BOND YIELDS DIP; INDEX INCLUSION OPTIMISM PERSISTS, FED MEET EYED

Indian government bond yields fell marginally during the month, as optimism that the country's debt could be added to global bond indexes continued to aid. Yields ended down as US Treasury yields fell more. Mutual Funds are believed to be buying bonds. The Indian bond market is lacking direction, and trading volume in short-term bonds is low.

However, major focus remained on the U.S. Federal Reserve's monetary policy decision as well as the guidance on interest rate trajectory.

For Suggestions and support email: hello@optymoney.com or call +91 74110 11280

WHY BUY GOLD AN INTERESTING READ

The days of instant online stock trading and financial accounts, sometimes money seems so unreal. We don't even use checkbooks anymore and we have stopped viewing money as a tangible touchable object. That is why investing in gold coins may be a very interesting option; and excuse the pun, seem very solid. Imagine walking into a coin shop and coming out with a heavy small bag filled with coins and being able to feel the weight of it all. Some people may not really think this is an option but it is.

Central banks can create as much paper money as they want to but you cannot do that with gold. There is no magic button to press to produce more of it. That is why gold is still and will always be a trusted way to store value. You can view it as a form of insurance in your portfolio. Small gold coins are convenient to keep away as long as you know they are secure. In this blog post, we examine the benefits and risks to buying gold coins. We will also offer advice on how to buy and safely store these coins.

Gold and other solid metals are traditional investments because gold always tends to go up when other investments decline and is a stable option for your portfolio. Gold is a buffer against inflation. You do not have to pay any capital gains taxes until you decide to sell and no one would know you have it if you want to keep it a secret. And if there is a major devaluation in currency you can use these gold coins to buy in sell. It may sound odd but it has been done before in other countries.

Buying gold coins also comes with its share of risks. You will need to make sure you store your coins in a safety deposit box and not at home because a thief could steal them. When you buy gold you are not buying stocks in a company so you do not get interest from gold coins. You may have to wait quite a while for the value to increase.

You need to buy gold from a reputable financial institution otherwise the authenticity of the coins could be in question. You don't want gold plated or copper coins. Bullion coins are different from collector coins. Bullion coins are better to stick with unless you have experiences with collector coins which sell at a much higher premium. However, collecting gold coins is a good idea and can be lucrative. They are rare and beautiful and there are often stores behind each coin which a collector will cherish. Bullion on comes in small discs and the gold investors want should be at least 990 parts out of 1000 gold. You pay more for premium for coins over bars because of the costs associate with production and distribution. If you want to be safe, go for bullion but if you want something rare and beautiful, you can go for collectable coins which are more hobby oriented! Keep your coins stored in cases to avoid scratching them. Don't go overboard with buying gold and make sure to keep it to only 5-12% of your portfolio. Hard assets should not account for too much and the rest of your portfolio should be in growth funds, stocks, or other investments. Gold is a great option and you always want to balance risk and return. You can invest in gold without bringing it home through gold certificates or exchange traded products without worrying what to do with those actual coins that way you leverage gold's hedge against inflation!

Make an appointment today for more information and don't forget to comment with any questions!



Fun fact: Gold coins have been traded since the Bronze Age and collecting too is just as old as a hobby. Augustus, the Roman Emperor loved collecting ancient Greek gold coins.

DISCLAIMERS AND LIMITATION OF LIABILITY

PLEASE READ THIS SECTION CAREFULLY SINCE IT LIMITS THE LIABILITY OF OPTYMONEY ENTITIES TO YOU.

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The selection of performing funds in this document of Optymoney is not influenced by the commission earned by us.

SEBI DISCLAIMER - Mutual fund investments are subject to market risks. Please read the scheme information and other related documents carefully before investing. Past performance is not indicative of future returns. Portfolio returns and allocation between equity and debt are estimated based on a number of factors including the user's risk profile, goal horizon and disclosed financial position. Performance of any investment portfolio can neither be predicted nor guaranteed.



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