

HIGHGROWTH INSIGHTS

MONTHLY NEWSLETTER TO MANAGE YOUR FINANCES



CHAPTER 1 – INSPIRING INVESTMENT STORY

A FATHER'S VISION: BUILDING A LEGACY FOR HIS SON

Mr. Mehta, a 50-year-old self-employed textile business owner, has always believed in hard work, family values, and long-term planning. With decades of experience in running his own business, he not only built a respectable livelihood but also cultivated a dream — to one day join hands with his son, Yash Mehta, and take their family business to new heights.

Yash is currently pursuing his post-graduation and is deeply interested in the business world. Seeing his son's dedication and potential, Mr. Mehta made a decision in 2019 to plan for his financial future. His goal: to create a ₹1 crore corpus by the time Yash completes his education and is ready to step into the family business.

After consulting with his financial advisor, Mr. Mehta realized the power of starting early and staying consistent. With a 12 to 13-year time horizon, he began a Systematic Investment Plan (SIP) of ₹25,000 per month in equity mutual funds. The goal wasn't just to accumulate wealth — it was to build a financial cushion that would support new ventures, business expansion, or even serve as a security net as Yash started his entrepreneurial journey.

Today, after six years of disciplined investing, the SIP has grown to over ₹30 lakhs. If he continues the same investment for the next seven years, and assuming a 12% annual return, the corpus is projected to exceed ₹1.15 crore. Below is the current status of his SIP investment



Bhareth L. Ghia

What's Inside

1. Inspiring Investment Story
2. Investment Ideas
3. Market Updates

Scheme Name	SIP Start Date	SIP Amount	Nav Date	Current Nav	Total Units	No of Installments	Investment Amount	SIP value as on 30-04-2025	XIRR (%)
ABSL Frontline Equity Gr	10-06-2019	5000	30-04-2025	507.67	1142.71	71	355000	580119.59	16.59
ICICI Pru BlueChip Gr	10-06-2019	5000	30-04-2025	106.59	5853.97	71	355000	623974.92	19.08
Canara Robeco Emerging Equities Reg Gr	10-06-2019	5000	30-04-2025	241.67	2506.67	71	355000	605787.37	17.98
Mirae Asset Large and Midcap Fund Reg Gr	10-06-2019	5000	30-04-2025	139.858	4227.55	71	355000	591256.23	17.17
Kotak Equity Opportunities Fund Gr Reg	10-06-2019	5000	30-04-2025	317.824	1957.95	71	355000	622284.04	18.93
TOTAL Value as on 30th April 2025		25,000					1775000	3023422.15	17.95

Mr. Mehta's journey is an inspiring example of how thoughtful planning and consistent investing can transform a vision into reality. It reflects how a parent's commitment, combined with the power of compounding, can create a strong financial foundation for the next generation.

This story is a reminder that with the right mindset and early action, long-term goals are always within reach. Planning today can truly secure tomorrow.

Disclaimer: The above story is for illustration purposes only and is based on past fund performance, which does not guarantee future returns. Mutual fund investments are subject to market risks, and investors should read all scheme-related documents carefully before investing. The returns mentioned are based on assumed fund performance and may vary depending on market conditions. It is advisable to consult a financial advisor to assess personal financial goals and risk appetite before making any investment decisions.



Last month saw a nice recovery in NIFTY 50 Index - are we out of 'Bear' pressure ??

In the last 30 days, we witnessed a decent recovery in the Indian equity market. Banking, Consumption, and Large Cap segments emerged as the top performers of the month, while Technology, Small Cap, and Infrastructure lagged behind.

Despite some moderate volatility, the overall growth in the equity market remained steady. However, there are rising geopolitical tensions—especially with our neighboring country, Pakistan—following the recent Pahalgam terror incident. That said, the Indian equity market has not yet priced in any apprehensions of war.

Whatever the case may be, we anticipate continued market volatility in the coming months. However, we see a clear uptrend in the Banking and Consumption sectors, driven by strong domestic fundamentals, enhanced liquidity, and increased tax savings under the new tax regime.

We strongly believe this is an ideal time to accumulate more units in your existing SIP portfolio. So, make sure your SIPs continue without interruption. In fact, this could be a great time to consider topping up your SIPs to take advantage of market opportunities.

Read our 'Investment Ideas' section to learn more about the Multi Asset Allocation segment in mutual funds.

CHAPTER 2 – INVESTMENT IDEAS



In the journey of long-term wealth creation, pure equity investing often takes center stage. But as markets evolve and uncertainties grow, **multi-asset allocation funds (MAAFs)** are stepping into the spotlight – not as replacements, but as stabilizing co-stars that help investors ride the market waves with greater confidence.

Understanding today's Market Dynamics

The Indian financial landscape is at an interesting juncture. Equities, especially in specific segments, are trading at elevated valuations, while debt markets are showing signs of steadying. This makes a compelling case for MAAFs – hybrid mutual funds that **diversify across at least three asset classes**, typically equities, debt instruments, and gold.

Some funds even go beyond, incorporating exposure to international equities, **REITs**, **InvITs**, and even silver. This multi-dimensional diversification becomes particularly valuable in a country like India, where **gold holds both emotional and economic importance**.

“Multi-asset funds adopt a dynamic strategy, tuning their asset mix to match market conditions. This makes them ideal for investors seeking a balanced exposure – moderate risk without excessive volatility,” according to the financial market experts.

By spreading risk across asset classes, these funds aim to **minimize sharp drawdowns**, providing a smoother investment experience – especially critical during volatile or uncertain phases.

The Tax Advantage

MAAFs come with an often-overlooked benefit: tax efficiency. While investors switching between asset classes on their own might trigger capital gains tax at each transition, MAAFs manage these internal shifts tax-free. This gives them a significant edge in post-tax returns – especially over longer horizons

How They Work

Broadly, MAAFs fall into two categories:

1. **Dynamic Allocation Funds** – where the asset mix is actively adjusted in response to market dynamics.
2. **Fixed Allocation Funds** – which maintain a set asset distribution, ensuring consistency and predictability.

Data as of March 2025 shows that equity allocation among leading MAAFs varied widely – from 21% in Samco's MAAF to 71% in Kotak's version. Similarly, Edelweiss had the highest debt exposure (55%), while Bandhan had the least (8%). International exposure and non-traditional assets also featured – for example, Invesco India's MAAF had 17% overseas equity, while Edelweiss held 10% in silver.

Types of Multi Asset Allocation Funds

Type	Equity Exposure	Suitable for
Conservative	Less than 35%	Low-risk investors, seeking stability over returns
Moderately Aggressive	35 – 65%	Balanced Investors, Moderate Risk Appetite
Aggressive	More than 65%	Growth focused investors, higher risk

This variety allows investors to pick funds that align with their risk appetite and investment goals.

Despite this complexity, MAAFs have rewarded investors handsomely – with average returns of **7.61% (1 year)**, **13.93% (3 years)**, and **19.80% (5 years)**.

Choosing the Right MAAF

The key to making the most of MAAFs lies in selecting the right mix. Some funds focus on **yield generation through debt and high-dividend equities**, while others lean on **precious metals for downside protection**, thanks to gold's inverse correlation with equities.

Expert says, "MAAF portfolios differ not just in asset classes but also in how they're managed – whether they follow a flexible or static strategy, or the manager's approach to risk,"

For first-time investors exploring diversified investing, MAAFs offer a **convenient starting point**. Over time, you can refine your asset mix based on personal goals and market understanding.

Final Thoughts


While equity remains the cornerstone of wealth creation, multi-asset allocation funds provide the much-needed **balance between growth and protection**. In a volatile or overheated market, they help investors stay invested – **reducing stress, improving consistency**, and preserving capital.






MAAFs may not be a universal solution, but in the current environment, they strike the right chord between **participation and prudence** – a valuable combination for both novice and seasoned investors.

CHAPTER 3 - MARKET UPDATE

DATA & REPORTS

EQUITY MARKET SNAPSHOT - LAST ONE YEAR


Period	KEY INDIAN INDICES 					
	SENSEX	NIFTY 50	Nifty Next 50	Nifty Midcap 150	Nifty Smallcap 250	Nifty 500
30th April 2025	80242.24	24334.20	64508.85	19873.15	15359.45	22030.05
1 Month	3.65%	3.15%	2.32%	3.94%	1.69%	3.24%
3 Months	3.54%	3.51%	2.19%	0.11%	-3.10%	2.08%
6 Months	1.07%	0.53%	-7.73%	-4.81%	-13.47%	-2.91%
1 Year	7.73%	7.65%	-0.60%	5.19%	-2.99%	4.92%
Current P/E	22.36	21.94	21.91	34.01	30.04	24.09
Current P/B	4.13	3.60	4.03	4.93	3.63	3.84

Period	KEY INTERNATIONAL INDICIES					
	USA 	UK 	HONG KONG 	JAPAN 	GERMANY 	
	NASDAQ 100	S&P 500	FTSE 100	Hang Seng	Nikkei 225	DAX
30th April 2025	19571.02	5569.06	8494.85	22119.41	36045.38	22496.98
1 Month	1.52%	-0.76%	-1.02%	-4.33%	1.20%	1.50%
3 Months	-8.88%	-7.81%	-2.06%	9.37%	-8.91%	3.52%
6 Months	-1.61%	-2.39%	4.74%	8.87%	-7.77%	17.92%
1 Year	12.21%	10.59%	4.31%	24.52%	-6.15%	25.46%
Current P/E	21.9	24.3	11.5	11.2	14.4	15.9
Current P/B	3.0	2.1	1.6	1.5	1.3	1.5



COMMODITY MARKET SNAPSHOT - LAST ONE YEAR

Period	GOLD - MCX INR 10 GRAMS	%	SILVER - MCX INR 1 KG	%	CRUDE OIL USD / BRL	%
30th April 2025	₹ 95,339	-	₹ 95,938	-	\$62.13	-
1 Month	₹ 89,003	7.12%	₹ 1,00,846	-4.87%	\$74.74	-16.87%
3 Months	₹ 81,877	16.44%	₹ 92,987	3.17%	\$76.76	-19.06%
6 Months	₹ 79,282	20.25%	₹ 96,748	-0.84%	\$73.16	-15.08%
1 Year	₹ 71,444	33.45%	₹ 80,057	19.84%	\$87.86	-29.29%

OTHER MARKET INDICATORS

Country	India 	USA 	China 	Japan 	Germany 	UK 
GDP (USD Bil.)	USD 3730 Bn	USD 27721 Bn	USD 17795 Bn	USD 4204 Bn	USD 4526 Bn	USD 3381 Bn
10 yr Govt. Bond Yield	6.358%	4.224%	1.620%	1.261%	2.447%	4.498%
Global Currencies vs. INR	1.00	USD 1 / INR 83.95	Yuan 1 / INR 11.54	Yen 1 / INR 0.58	Euro 1 / INR 94.91	GBP 1 / INR 111.76
Latest Inflation Rate	3.34%	2.40%	-0.10%	3.60%	2.10%	2.60%

NIFTY EQUITY SECTORAL INDICIES 30th April 2025

INDEX 	CURRENT	1 WEEK%	1 MONTH%	1 YEAR%	52W H 	FALL FROM 52 WEEK HIGH
NIFTY HEALTHCARE INDEX	14,053.60	-0.45%	2.72%	16.69%	15,108.80	-6.98%
NIFTY PHARMA	21,772.45	0.15%	3.00%	14.01%	23,907.90	-8.93%
NIFTY BANK	55,087.15	-0.51%	6.83%	11.46%	56,098.70	-1.80%
NIFTY INDIA CONSUMPTION	11,316.55	-1.83%	5.56%	9.32%	13,057.60	-13.33%
NIFTY INDIA DIGITAL	8,418.05	-0.87%	1.89%	8.71%	10,152.15	-17.08%
NIFTY CONSUMER DURABLES	37,097.95	-1.87%	4.06%	7.37%	44,426.55	-16.50%
NIFTY100 ESG	4,716.05	-1.26%	2.94%	6.65%	-	-
NIFTY IT	35,794.95	1.07%	-2.96%	6.60%	46,088.90	-22.33%
NIFTY INDIA MANUFACTURING	13,505.35	-0.01%	3.11%	4.30%	-	-
NIFTY FMCG	56,445.35	-1.83%	5.33%	3.89%	66,438.70	-15.04%
NIFTY INFRASTRUCTURE	8,785.85	0.44%	3.88%	2.31%	9,704.20	-9.46%
NIFTY AUTO	22,308.40	-0.52%	4.76%	1.04%	27,696.10	-19.45%
NIFTY OIL & GAS	11,179.55	2.03%	5.97%	-6.05%	13,607.20	-17.84%
NIFTY METAL	8,581.80	-1.78%	-5.62%	-7.41%	10,322.05	-16.86%
NIFTY REALTY	885.85	-1.22%	4.06%	-7.66%	1,157.35	-23.46%
NIFTY ENERGY	34,241.60	-1.48%	2.00%	-15.14%	45,022.15	-23.94%

Ratio of total market cap over GDP	
Recent 10 Year Maximum - 155%	
Recent 10 Year Minimum - 48.29%	
Current Market Cap / GDP- 107%	
Current Market Cap of India as on 30th April 2025 - INR 424 LAKHS CR.	
Current GDP: \$3.89 TRLN US dollars or INR 396 LAKHS CR.	

GDP Growth Figures	% of Growth
LATEST QUARTER (OND 2024)	6.20%
PREVIOUS QUARTER(JAS 2024)	5.40%
YEAR AGO (OND 2023)	9.50%

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
Apr-25	₹ 2,735	₹ 28,228
Mar-25	₹ 2,014	₹ 37,586
Feb-25	-₹ 58,988	₹ 64,853
Jan-25	-₹ 87,375	₹ 86,592
Dec-24	-₹ 16,982	₹ 34,195
Nov-24	-₹ 45,974	₹ 44,484
Oct-24	-₹ 1,14,446	₹ 1,07,255
Sep-24	₹ 12,612	₹ 30,857
Aug-24	-₹ 21,369	₹ 48,279
Jul-24	₹ 5,408	₹ 23,486
Jun-24	₹ 2,037	₹ 28,633
May-24	-₹ 42,214	₹ 55,733
Last 12 Months	-₹ 3,62,542	₹ 5,90,181

COUNTRY WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET		
Country Wise AUC (in cr.)	As on March 31, 2025	% of Holdings
UNITED STATES OF AMERICA	₹ 28,69,194	42.9%
SINGAPORE	₹ 4,88,797	7.3%
LUXEMBOURG	₹ 5,02,798	7.5%
IRELAND	₹ 3,96,011	5.9%
MAURITIUS	₹ 2,96,190	4.4%
UNITED KINGDOM	₹ 3,25,012	4.9%
NORWAY	₹ 2,58,707	3.9%
JAPAN	₹ 2,05,590	3.1%
CANADA	₹ 1,63,463	2.4%
NETHERLANDS	₹ 1,13,295	1.7%
Other	₹ 10,61,425	15.9%
Total	₹ 66,80,482	100.0%

SECTOR WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET		
Sector Wise AUC (in cr.)	As on March 31, 2025	% FPI Holdings
Financial Services	₹ 20,88,398	31.3%
Information Technology	₹ 5,99,150	9.0%
Oil, Gas & Consumable Fuels	₹ 4,67,424	7.0%
Healthcare	₹ 4,62,709	6.9%
Automobile and Auto Components	₹ 4,50,908	6.7%
Fast Moving Consumer Goods	₹ 3,67,410	5.5%
Capital Goods	₹ 3,24,758	4.9%
Telecommunication	₹ 3,01,272	4.5%
Consumer Services	₹ 2,70,821	4.1%
Power	₹ 2,47,897	3.7%
Top 10 Sector Holdings	₹ 55,80,747	83.5%
OTHERS	₹ 10,99,735	16.5%
FPI HOLDING IN INDIAN EQ MARKET	₹ 66,80,482	100.0%

Mutual Fund CATEGORY AVG Performance across Industry - 30th April 2025

Equity Funds Category - AVG Performance across Industry %				
Category Type	1 Month	3 Months	6 Months	1 Year
Sector - Healthcare	1.99	0.63	-4.13	18.23
Sector - Technology	-0.77	-12.28	-9.64	9.47
Sector - Financial Services	5.47	8.96	4.15	9.11
Contra	2.89	1.73	-4.4	8.79
Equity - ESG	3.56	1.04	-3.3	7.25
Large-Cap	3.07	2.77	-1.29	6.71
Large & Mid- Cap	2.74	0.48	-4.71	6.31
Mid-Cap	3.1	-0.81	-6.66	5.71
Focused Fund	2.71	0.69	-4.63	5.58
Multi-Cap	2.45	0.26	-5.66	5.29
ELSS (Tax Savings)	2.68	0.76	-4.98	4.95
Dividend Yield	2.03	0.08	-5.16	4.90
Flexi Cap	2.75	0.22	-5.48	4.86
Value	2.39	-0.23	-6.48	3.04
Small-Cap	1.65	-3.59	-12.39	1.23
Sector - FMCG	4.1	-5.71	-16.68	0.75
Equity- Infrastructure	2.07	-0.79	-8.7	-0.84
Sector - Energy	3.21	4	-4.13	-4.20

Fixed Income Category- AVG Performance across Industry %				
Morningstar Category	1 MONTH	3 MONTHS	6 MONTHS	1 Year
10 yr Government Bond	1.61	3.83	6.14	11.98
Long Duration	2.16	3.83	4.81	11.38
Government Bond	1.93	3.84	5.41	11.12
Credit Risk	1.46	4.34	6.14	10.99
Dynamic Bond	1.67	3.48	4.88	10.58
Medium to Long Duration	1.73	3.33	4.91	10.16
Medium Duration	0.99	2.64	4.26	9.09
Floating Rate	1.19	2.72	4.43	9.05
Corporate Bond	1.28	2.65	4.31	8.95
Short Duration	1.09	2.34	4.04	8.54
Banking & PSU	1.07	2.59	4.11	8.43
Low Duration	0.7	1.79	3.21	7.1
Liquid	0.51	1.61	3.26	7.07
Ultra Short Duration	0.52	1.66	3.19	6.72
Arbitrage Fund	0.62	1.48	3.15	6.72
Money Market	0.46	1.43	3.05	6.27

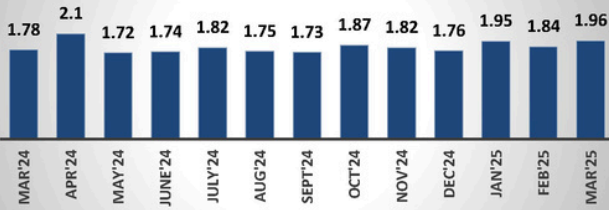
Balance Fund Category- AVG Performance across Industry %				
Category Type	1 Month	3 Months	6 Months	1 Year
Balanced Allocation	2.34	2.57	1.35	10.33
Conservative Allocation	1.53	2.27	2.25	8.43
Aggressive Allocation	2.46	1.74	-1.95	7.31
Equity Savings	1.54	1.13	0.95	6.64
Dynamic Asset Allocation	1.95	1.18	-1.21	5.19

Source - Morning Star as on 30th Apr 2025

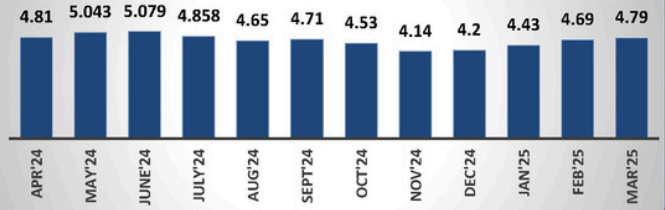
NOTE: This is not a single scheme fund performance. This is an average performance of all the funds in same category across the mutual fund industry. However, performance may be different for different scheme under same category. Please check with your advisor for the top performing funds in above category for last one year.

MACRO ECONOMIC INDICATORS

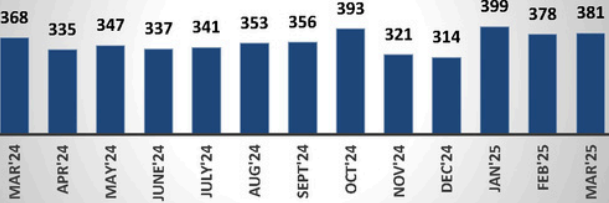
GST Collection (Rs. Lakh cr.)



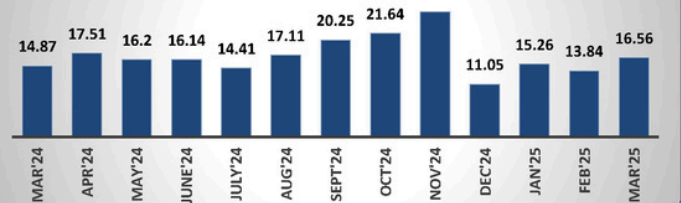
Power Consumption('000 MU)



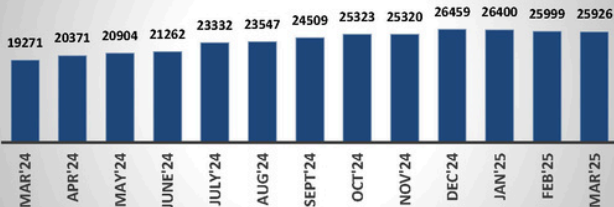
Passenger Vehicles Sales('000 Units)



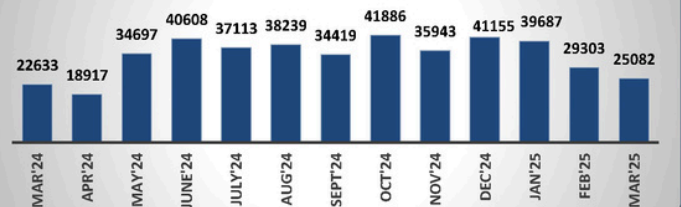
2-Wheeler Vehicles Sales('00000 Units)



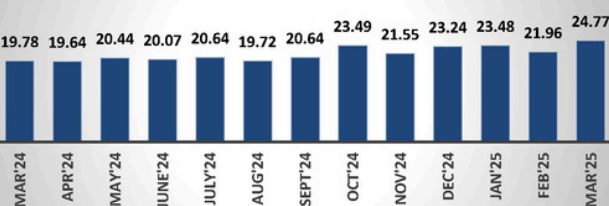
Mutual Fund SIP Contribution(Rs. cr.)



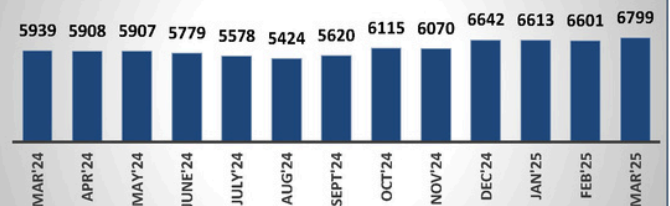
Monthly MF Flows(Rs. Cr.)



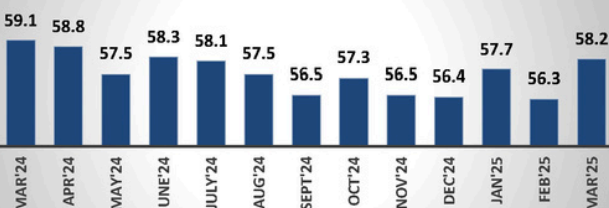
UPI Transaction(Rs. Lakh cr.)



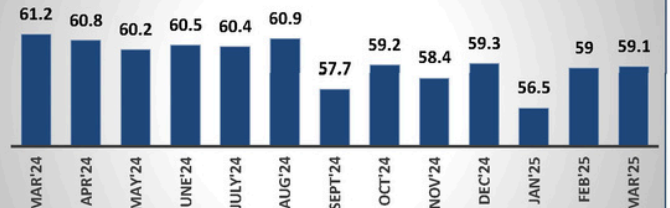
E-toll Collection(Rs. Cr.)



Manufacturing PMI



Services PMI



Source - Multiple websites as on 30th Apr 2025

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