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A LOOK BACK AT THE FINANCIAL YEAR: EQUITY & DEBT MARKETS IN INDIA

LOOKING BACK AT FY 24-25

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FY 24-25



FY 25-26

As we step into a new financial year, it is essential to reflect on the performance of the Indian equity and debt markets over the past year and assess the opportunities and risks ahead. The past year has been a rollercoaster ride, marked by economic resilience, global uncertainties, and evolving investor sentiment.

Equity Markets: A Year of Resilience and Growth

The Indian equity markets displayed remarkable strength, despite initial volatility due to global inflationary pressures and geopolitical tensions. The Nifty 50 index concluded FY25 with a modest gain of 5.34%, despite a volatile year marked by a 16% surge in the first half and a 9% decline in the second half (Source: Livemint). This fluctuation was influenced by factors such as foreign investor withdrawals, geopolitical tensions, and a slowdown in corporate earnings growth (Source: Reuters).

A major highlight of the year was the resurgence of retail investors. The continued participation in mutual funds through Systematic Investment Plans (SIPs) contributed to market stability. Moreover, India's GDP growth remained strong, supporting investor confidence. With India emerging as a preferred investment destination, foreign direct investments (FDI) and foreign portfolio investments (FPI) witnessed steady inflows, further strengthening the markets.

The Role of Mutual Funds in Market Growth

Mutual funds played a crucial role in the growth of the Indian financial markets. With increasing awareness and accessibility, more investors participated in equity and debt mutual funds, providing liquidity and stability to the markets. The rise in SIP contributions, crossing record

highs month after month, ensured a steady inflow of capital, reducing market volatility. Additionally, mutual funds diversified risk and allowed investors to benefit from professional fund management, contributing to sustained market growth. The mutual fund industry's expansion has supported small and mid-cap stocks, further driving economic progress and wealth creation for retail investors.

At Keval Nivesh, we have taken full advantage of the technological advancements provided by the mutual fund industry to ensure seamless transactions and effortless onboarding for our clients. These innovations have enhanced investor experience, making wealth creation more accessible and efficient.

Debt Markets: Stability Amid Rate Hikes

The Indian debt market, valued at \$2.59 trillion in 2024, remains a cornerstone of the country's financial system (Source: GoldenPi). The government set a fiscal deficit target of 4.4% of GDP for FY 2025-26, down from 4.8% in the previous year, indicating a commitment to fiscal prudence (Source: GoldenPi). Additionally, foreign investments in Indian government bonds reached a record high in 2024, though a decrease is anticipated in 2025 due to global economic factors (Source: Reuters).

Corporate bond issuances also remained strong, reflecting the confidence of businesses in India's long-term economic trajectory. The focus on green bonds and ESG-compliant investments gained traction, aligning with global trends towards sustainable finance.

Growth Potential in the Coming Year

Looking ahead, India remains a bright spot in the global economy. The equity markets are expected

to benefit from increased government spending, a growing digital economy, and strong corporate earnings. Additionally, the debt markets may offer attractive yields as interest rates stabilize, providing a balanced investment avenue for conservative investors.

Risks to Consider

While the outlook remains positive, risks such as global economic slowdown, geopolitical tensions, and inflationary concerns persist. Market corrections could occur, and investors must remain vigilant about sectoral rotations and macroeconomic changes. Maintaining a well-diversified portfolio remains the key to navigating these uncertainties.

A Heartfelt Thank You to Our Investors

As we celebrate another milestone since the inception of Keval Nivesh on April 18, 2018, we extend our heartfelt gratitude to our investors, partners, and well-wishers. Your trust and support have been the cornerstone of our journey. Together, we have navigated market cycles, capitalized on opportunities, and built a strong foundation for financial growth.

At Keval Nivesh, we are proud to share that we have doubled our SIPs in the last financial year, a testament to the trust and confidence our clients have placed in us. Through thick and thin, you have stood by us, continuing your investments even during uncertain times. Your commitment and long-term vision have not only strengthened your financial future but have also played a crucial role in fuelling market growth. We extend our deepest gratitude for your unwavering support and belief in our mission.

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THE POWER OF PATIENCE: HOW SMART INVESTORS BUILT WEALTH THROUGH MUTUAL FUNDS

Investing in mutual funds is often seen as a slow and steady approach to building wealth. While stock market success stories often highlight short-term gains, history has shown that long-term investing in mutual funds has been a proven strategy for many renowned investors and celebrities. Let's explore how some famous personalities built their fortunes by making the right investment choices and holding onto them for the long haul.

1. Warren Buffett – The Oracle of Omaha's Mutual Fund Wisdom



Warren Buffett, the legendary investor, is best known for his value investing philosophy and long-term holding strategy. While he primarily invests in individual stocks, Buffett has consistently recommended mutual funds—especially index funds—to everyday investors. He believes that for those who don't have the time or expertise to pick stocks, investing in a low-cost index fund,

like the S&P 500, and holding it for decades is the best way to grow wealth. His own will instructs that 90% of his wealth be invested in an S&P 500 index fund for his heirs (CNBC, 2014).

2. Rakesh Jhunjhunwala – India's Big Bull and SIP Advocate



Rakesh Jhunjhunwala, often called India's 'Big Bull,' made a fortune in stock markets, but he was also a strong advocate of systematic investment plans (SIPs) in mutual funds. He always emphasized the importance of disciplined investing and staying invested for the long term. Jhunjhunwala believed that compounding wealth through SIPs in equity mutual funds was one of

the best ways for retail investors to grow their wealth over time (Economic Times, 2022).

3. Oprah Winfrey – Investing Beyond Media



Oprah Winfrey, one of the richest and most influential women in the world, didn't just make money from her media empire. She has been a savvy investor, with a significant portion of her wealth placed in diversified assets, including mutual funds. Her disciplined approach to long-term investing has ensured steady growth, reinforcing the idea that patience and diversification are

key to financial success (Forbes, 2021).

4. Ronald Read – The Janitor Who Became a Millionaire



Ronald Read was a janitor and gas station attendant who quietly amassed an \$8 million fortune by investing in stocks and mutual funds. He never made impulsive decisions and held his investments for decades, benefiting from the power of compounding. His story is a perfect example of how consistent investing in mutual funds over the long run can create unexpected wealth (CNBC, 2015).

5. Sachin Tendulkar – Mastering the Game of Investing



Sachin Tendulkar, the cricketing legend, has always been known for his disciplined approach on the field. Off the field, he follows a similar strategy with his investments. Over the years, he has invested in mutual funds and other financial instruments, ensuring his wealth continues to grow beyond his cricketing career. His commitment to long-term investing serves as an inspiration

to sports personalities and investors alike (Business Standard, 2023).

Lessons to Learn from These Icons

- **Stay Invested for the Long Term:** The most successful investors understand that wealth accumulation takes time. Holding onto investments for decades allows the power of compounding to work its magic.
- **Use SIPs for Disciplined Investing:** Investing regularly through systematic investment plans (SIPs) helps avoid market timing and ensures consistency.
- **Diversify Your Portfolio:** A well-diversified mutual fund portfolio reduces risk and enhances wealth-building potential.
- **Ignore Short-Term Noise:** Markets fluctuate, but those who stay patient and focus on long-term growth tend to reap the greatest rewards.

Conclusion

The stories of these famous investors and celebrities prove that mutual funds are an excellent wealth-building tool when approached with patience and discipline. Whether you're an investor with limited market knowledge or someone looking for long-term financial stability, mutual funds provide an opportunity to grow your money without the need for active management. The key takeaway? Start investing early, stay committed, and let compounding do the heavy lifting!

UNDERSTANDING LIFE INSURANCE, HEALTH INSURANCE & ACCIDENTAL INSURANCE: SAFEGUARDING AGAINST LIFE'S RISKS

Life is unpredictable, and financial stability is a key factor in ensuring peace of mind for oneself and one's family. Three of the most important financial tools that help manage uncertainties are life insurance, health insurance, and accidental insurance. While each serves as a protective mechanism, they cover different aspects of financial risk. Life insurance provides a financial safety net for dependents in case of the policyholder's demise, health insurance covers medical expenses incurred due to illness or hospitalization, and accidental insurance provides financial support in the event of disability or death due to an accident. Let's explore how these forms of insurance function, their types, benefits, and key differences.

What is Life Insurance?

Life insurance is a contract between the policyholder and the insurance company, where the insurer promises to pay a predetermined sum to the nominee in case of the policyholder's death. Some policies also offer maturity benefits if the insured individual survives the policy tenure.

Types of Life Insurance

1. Term Insurance:

- o The simplest and most affordable form of life insurance.
- o Offers a large sum assured for a low premium.
- o Provides financial security to family members in case of the policyholder's death but does not offer a maturity benefit if the insured survives the policy term.

2. Whole Life Insurance:

- o Offers lifelong coverage (usually up to 100 years).
- o Pays a death benefit to the nominee.
- o Some policies also accumulate cash value, which can be borrowed against.

3. Endowment Plans:

- o Combines insurance with savings.
- o Provides a lump sum payout on policy maturity or to beneficiaries upon death.
- o Useful for financial planning and long-term savings.



4. Unit Linked Insurance Plans (ULIPs):

- o A combination of investment and insurance.
- o Premiums are partially invested in the stock market, offering potential returns.
- o Allows policyholders to switch between equity and debt funds based on risk appetite.

Benefits of Life Insurance

- Financial Security: Ensures dependents have sufficient funds to maintain their standard of living after the policyholder's death.
- Debt Protection: Helps in repaying loans, mortgages, and other financial liabilities.
- Tax Benefits: Premiums paid for life insurance are tax-deductible under Section 80C of the Income Tax Act.
- Wealth Creation: Some policies, like ULIPs and endowment plans, also help in wealth accumulation over time.
- Maturity Benefits: Certain policies provide lump sum amounts upon completion of the tenure.

What is Health Insurance?

Health insurance is designed to cover medical expenses arising from illnesses, accidents, or hospitalization. It protects individuals and families from the financial burden of unexpected healthcare costs. With the rising cost of medical treatment, having a health insurance policy has become a necessity.

Types of Health Insurance

1. Individual Health Insurance:

- o Covers the medical expenses of a single person.
- o Includes hospitalization costs, surgeries, and other healthcare needs.

2. Family Floater Health Insurance:

- o A single policy that covers the entire family.
- o More cost-effective than buying individual policies for each family member.

3. Critical Illness Insurance:

- o Provides a lump sum payout upon diagnosis of severe illnesses like cancer, heart attack, kidney failure, etc.
- o Helps cover treatment costs, lifestyle changes, and income loss due to prolonged illness.

4. Group Health Insurance:

- o Provided by employers to their employees.
- o Covers hospitalization, pre-existing diseases, and sometimes maternity expenses.

5. Senior Citizen Health Insurance:

- o Designed specifically for individuals above 60 years of age.
- o Covers medical needs like hospitalization, day-care procedures, and pre-existing conditions (after a waiting period).

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Benefits of Health Insurance

- Covers Hospitalization Costs: Reduces the financial burden of expensive medical treatments.
- Cashless Treatment: Many insurers have tie-ups with hospitals, enabling treatment without upfront payment.
- Tax Benefits: Premiums paid are eligible for deductions under Section 80D of the Income Tax Act.
- Financial Protection: Helps prevent the need to dip into savings or take loans for medical emergencies.
- Pre- and Post-Hospitalization Coverage: Covers expenses incurred before and after hospitalization, such as diagnostic tests and follow-up treatments.

What is Accidental Insurance?

Accidental insurance provides financial compensation in case of accidental death or disability. It ensures financial security for the policyholder and their family if an accident leads to loss of life, permanent disability, or temporary disability affecting income.

Types of Accidental Insurance

1. **Personal Accident Insurance:**
 - Covers accidental death and disability.
 - Provides a lump sum payout based on the severity of the disability.
2. **Group Accident Insurance:**
 - Often provided by employers to employees.

- Offers financial security in case of accidental injuries or death.

3. Loan Protection Accident Insurance:

- Ensures that outstanding loans are repaid in case of accidental death or disability of the policyholder.

Benefits of Accidental Insurance

- Financial Security: Ensures financial support for dependents in case of death or disability.
- Income Protection: Provides a payout if an accident leads to temporary or permanent loss of income.
- Affordable Premiums: Lower premiums compared to life insurance.
- Worldwide Coverage: Most policies offer global coverage for accidents.
- Education Benefits for Dependents: Some policies include provisions for children's education expenses.

Comparison of Life, Health & Accidental Insurance

Feature	Life Insurance	Health Insurance	Accidental Insurance
Purpose	Provides financial security after death	Covers medical expenses during life	Covers death/disability due to accidents
Payout Type	Lump sum to nominee	Cashless or reimbursement for hospitalization	Lump sum payout based on disability severity
Who Benefits?	Family members of the policyholder	Policyholder	Policyholder or family
When Does It Pay?	On death (or maturity, if applicable)	During hospitalization or medical treatment	After an accident causing injury, disability, or death
Tax Benefits	Under Section 80C	Under Section 80D	Limited tax benefits under Section 80D
Coverage Period	Long-term (10-30 years or lifetime)	Typically annual, renewable every year	Typically annual, renewable every year

Conclusion

Life, health, and accidental insurance are integral parts of a sound financial plan. Life insurance provides a safety net for your family in your absence, health insurance ensures medical expenses do not disrupt your finances, and accidental insurance offers financial protection in case of unforeseen accidents. Assessing your needs and choosing the right combination of these policies ensures financial security and peace of mind for the future.

OUR SERVICES



Mutual Funds



Child Saving Schemes



Health Insurance



SIP - Systematic Investment Plans



Retirement & Pension Schemes



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Accidental Insurance



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