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FIFA October 2023

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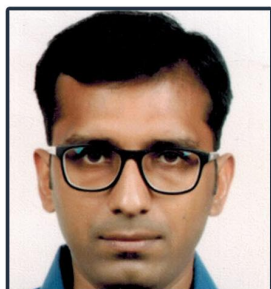
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*In conversation with
Ms. Roopa Venkatkrishnan*



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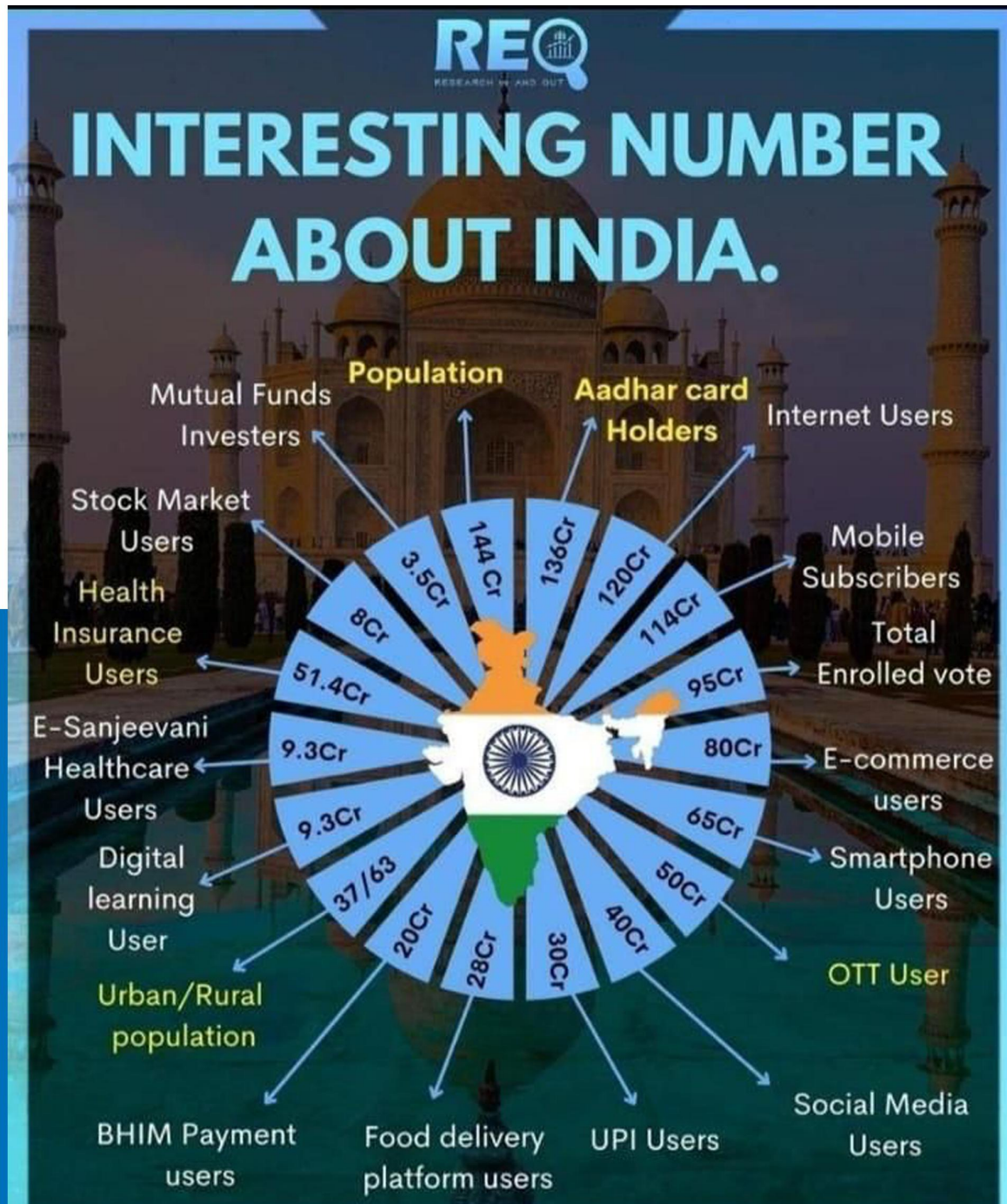
On **28th Oct 2023**, Jamnagar MFD Association and SKIFAA in coordination with FIFA had organized knowledge sharing session at Jamnagar

Speaker: **Ms. Roopa Venkatkrishnan**

Topic: **AMFI Best Practice, Due diligence and code of conduct | Invincible MFDs
Client Segmentation and acquisition**

There were more than **72 MFDs** who attended the session from Jamnagar, Rajkot and Pordandar





'Return difference between 75:25 and 50:50 equity-debt is marginal: Report'



An investment portfolio with 50% each allocation to equity and debt has generated 12.20% CAGR returns between 1990 and 2023 compared to 12.90% of investment portfolio with 75% allocation to equity and 25% allocation to debt.

A report released by Motilal Oswal Private Wealth reveals that an investment portfolio with 50% each allocation to equity and debt has generated CAGR of 12.20% between 1990 and 2023 compared to 12.90% of investment portfolio with 75% allocation to equity and 25% allocation to debt.

This indicates that a balanced portfolio with 50% allocation to equity and debt each can generate healthy returns with less volatility.

The report has conducted a comprehensive analysis spanning over three decades from 1990 to 2023 (till end Sep'23), evaluating the risk-reward from various portfolio combinations. The underlying asset classes for this analysis include Indian equity, US equity, long maturity debt, short maturity debt and gold, all in INR terms. The analysis was done on a pre-tax basis.

Let us look at the findings:

Portfolio Combinations	Equal Weighted Portfolio	25% Equity & 75% debt	50% Equities & 50% Debt	75% Equities & 25% Debt
CAGR from 1990 to 2023 (end Sep'23)	11.7%	10.6%	12.2%	12.9%
Standard Deviation (annualized)	8.0%	8.4%	14.3%	20.3%

Further, the report has also analysed probability of negative returns. It shows that the 50:50 portfolio is a well-balanced portfolio for moderate risk profile investors. The return distribution shows a low probability of negative returns with around 54% of observations in the double-digit category.



On the other hand, the 75% equity: 25% debt would be suitable for aggressive risk profile who would prefer their portfolio to generate higher compounding over the long term.

Let us look at the table to know more:

Returns Distribution (3 Year Rolling Returns)	% Observations			
Portfolio Combinations	Equal Weighted Portfolio	25% Equity & 75% debt	50% Equities & 50% Debt	75% Equities & 25% Debt
Negative Returns	0%	0%	3%	7%
0% to 6%	10%	6%	13%	22%
6% to 10%	24%	50%	29%	17%
10% to 15%	54%	37%	32%	27%
15% & above	12%	7%	22%	28%

WE ARE OPEN TO CONTRIBUTIONS FROM OUR VALUED MEMBERS!

The editor is open for interesting contributions from our members. It can range from IAP programme snapshots or pictures/snippets of fun events conducted for investors, to fun anecdotes as well as any valuable inputs you would like to share! Please write to nisreen@moneyworks.co.in to get featured in our next edition.

Our New Website www.fifaindia.org is **Live Now**
Kindly click on **Members Login** and pay your renewal fees for the **FY 2023-24**.



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