

FUNDSMART FINSERV PVT.LTD

## समाचार

“ Wealth grows like a seed —slow underground at first, then visible and powerful for those patient enough to nurture it ”

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## HOW INDIA IS EXPANDING ITS GLOBAL INVESTMENT FOOTPRINT



Indian investors are increasingly looking beyond domestic markets, with outward remittances rising sharply from \$14 billion in 2019 to about \$29 billion today. Global portfolios are largely built using ETFs, which help provide stability with minimal complexity, while individual US stocks still form a major portion of allocations. Most investors hold a limited number of stocks, complemented by broad-market and large-cap exposure.

Global investing in India is becoming more diverse—not just limited to metro cities or older investors. Nearly half of global investors are under 35, and participation is spreading across Tier 2 and Tier 3 cities. While the US remains the primary destination, some investors are beginning to explore other regions. Overall, Indian investors are gradually increasing their global exposure, expanding portfolio categories, and adopting a more structured approach to international diversification.

(Source: ET Wealth)



## THE GROWTH STORY

Rohan, a 32-year-old software engineer from Nagpur, earned well and received regular bonuses. Yet every year, he wondered where his money went. Despite a good income, his bank balance barely reflected his hard work, and investing always felt “too complicated” to start.

During a casual office conversation, Rohan learned about the importance of asset allocation and long-term investing. He realized his biggest mistake wasn't market timing—it was not starting at all. With guidance, he began a ₹5,000 monthly SIP in a flexi cap fund and allocated a portion of his bonus toward debt funds for stability.

Over time, Rohan stopped reacting to market noise and focused on consistency. He built an emergency fund, stayed invested during market ups and downs, and gradually increased his SIP as his income grew.

Three years later, Rohan wasn't just wealthier—he was calmer. His investments were aligned with clear goals, and money had shifted from being a source of stress to a tool for freedom. His biggest takeaway? Financial growth doesn't come from big moves, but from small, disciplined decisions made patiently over time.

## CAREERS IN MOTION: FROM STABILITY TO ADAPTABILITY



Over the past fifteen years, the nature of work has transformed dramatically. What once appeared stable and predictable—long tenures, fixed job roles, and linear career growth—gradually gave way to a fast-moving, uncertain, yet opportunity-rich landscape. Economic disruptions, the rise of startups, digital platforms, remote work, and now artificial intelligence have continuously reshaped job markets and expectations.

Career stability proved to be an illusion as roles evolved faster than skill sets, forcing professionals to adapt, reskill, and move across functions, industries, and geographies. Mastery in a single domain lost its edge, replaced by the need for learning agility and transferable skills. Technology did not eliminate work but redefined it, increasing the value of human strengths such as judgment, creativity, collaboration, and leadership.

Hiring also shifted focus—from years of experience to mindset, adaptability, and future potential. Job seekers became more proactive, building personal brands and networks, while also facing higher stress from constant comparison. Mid-career reinvention, once considered risky, became a sign of maturity and foresight. Ultimately, the biggest change was in control: career security is no longer provided by employers but created by individuals who take ownership of their skills, choices, income streams, and long-term financial resilience.

(Source: ET Wealth)

## HOW INVESTORS BENEFIT FROM PFRDA'S NPS REVAMP



PFRDA's latest overhaul makes NPS more flexible, diversified, and aligned with market opportunities. Investors now have access to a broader range of equity, debt, and alternative asset options, allowing them to enhance long-term returns while better managing risk. Younger investors can take advantage of higher equity exposure for stronger compounding, while diversified debt and short-term instruments improve stability and liquidity. The introduction of multiple schemes and the possibility of higher lump-sum withdrawals at retirement gives subscribers greater control and customization. Overall, NPS is transitioning from a traditional pension product into a more modern, investor-focused retirement solution that works best as part of a comprehensive financial plan. Additionally, the revamp encourages more active participation and planning by investors, enabling them to tailor contributions and asset allocation according to changing life stages and financial goals. This evolution not only strengthens retirement preparedness but also aligns NPS with global best practices, making it a more attractive option for both new and existing subscribers seeking long-term financial security.

(Source: ET Wealth)

### KNOWLEDGE KATTA

## Arbitrage Fund

An Arbitrage Fund is a low-risk, equity-oriented fund that aims to deliver stable returns by capturing price differences between the cash and derivatives markets, rather than relying on market direction.

The fund buys stocks in the spot market and sells futures simultaneously, locking in arbitrage gains while keeping equity market risk low. Higher market volatility often creates better arbitrage opportunities, while in calmer periods the fund allocates part of its portfolio to debt instruments for stability.

Overall, Arbitrage Funds serve as a tax-efficient alternative to liquid or short-term debt funds, making them suitable for conservative investors seeking predictable returns with controlled risk.


## TRACKING TRENDS AND INSIGHTS

**(Gold)**




**10G 1,35,540**  
15.12.2025

**(Silver)**




**1KG 2,00,900**  
15.12.2025

**(Platinum)**



**10G 51,430**  
15.12.2025

**(Crude oil)**



**5253**  
15.12.2025

**(SENSEX)**



**85,005**  
15.12.2025

**(NIFTY 50)**



**25,949**  
15.12.2025

**(NIFTY 100)**



**26,468**  
15.12.2025

**(NIFTY Midcap 100)**



**59,964**  
15.12.2025



### BOOK SUMMARY

#### “Deep Work” by Cal Newport

In Deep Work, Cal Newport explores the power of focused, distraction-free concentration in a world full of noise. He explains that our ability to do deep, meaningful work is becoming increasingly rare—yet more valuable than ever. The book contrasts deep work—intense focus that pushes cognitive limits—with shallow work, like constant emails, notifications, and multitasking. Through research, case studies, and real-world examples, Newport shows how shallow habits weaken our thinking and reduce long-term impact. Rather than promoting hustle, the book encourages intentional structure—setting boundaries, eliminating distractions, and training the mind to focus deeply. We learn that productivity isn’t about doing more, but about doing what truly matters with full attention. Ultimately, Deep Work teaches us that success comes from depth, not busyness. It invites readers to reclaim their focus, produce higher-quality results, and build a meaningful advantage in both career and life.



**1. Which mutual fund category primarily invests in debt instruments like government securities and corporate bonds to provide relatively stable returns?**

- A) Sectoral Fund
- B) Equity Linked Savings Scheme (ELSS)
- C) Debt Fund
- D) Small Cap Fund

**2. Which type of mutual fund mainly invests in stocks of companies with medium market capitalization, offering a balance between growth potential and risk?**

- A) Large Cap Fund
- B) Mid Cap Fund
- C) Liquid Fund
- D) Gilt Fund



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