



The results mesmerize us as to how the real rate of returns in equities over the period has

return on investments is sufficient enough. Thus, proper asset allocation will help you determine how much return you can expect on your investments based on investment risks you are taking.

2. Risk Minimization: Based on your past investment experience or your willingness to

A majority of financial advisors advise asset allocation based on the age profile and/or life stage. Typically, one can use a crude formula of 100 (-) current age to derive at the proportion of investment into equities. The figure of 100 may even be considered as 110 or 120 depending on your life expectancy or risk orientation. Thus, for a conservative investor with age 40, investment into equities will be 60% and similar at 70% and 80% for a moderate and aggressive investor, respectively. However, the proper asset allocation suitable to you and your needs should be decided in consultation with your financial advisor.

There is no simple formula that can find the right asset allocation for every individual. However, the consensus among most financial professionals is that asset allocation is one of the most important decisions that investors make and the principal determinant of the returns from the portfolio.

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Q. What is your take on the RBI the downward reduction in the FY2020 GDP forecast from 6.9% to 6.1%? How of much will have an impact on the India growth story?

Aditya Birla Sun Life Dividend Yield Fund - Gr						
Aditya Birla Sun Life Equity Advantage Fund - Gr						
Aditya Birla Sun Life Equity Fund - Gr						
Aditya Birla Sun Life Focused Equity Fund - Gr						
Aditya Birla Sun Life Frontline Equity Fund - Gr						
Aditya Birla Sun Life Midcap Fund - Gr						
Aditya Birla Sun Life Pure Value Fund - Gr						
Aditya Birla Sun Life Small Cap Fund - Gr						
Axis Bluechip Fund - Gr						
Axis Focused 25 Fund - Gr						
Axis MidCap Fund - Gr						
Axis Multicap Fund - Gr						
Axis Small Cap Fund - Gr						



Manufacturing activity in the country continued to weaken in October, with the headline manufacturing PMI falling to 47.7, its lowest since February 2016. The seasonally adjusted manufacturing PMI also fell to 47.7, its lowest since February 2016.

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