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FINANCIAL SOLUTIONS PVT. LTD.
SEBI REGISTERED INVESTMENT ADVISER

Helping our clients
break the financial barriers

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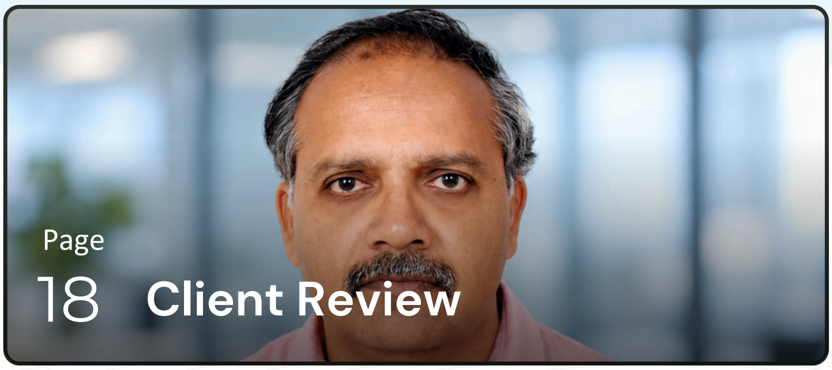
SEP'26

ASCENT FLASH

EMPOWERING YOUR
FINANCIAL JOURNEY



www.ascentsolutions.in

From the **Managing Director's Desk**

Mr. Prakash Lohana

Founder and Managing Director
Ascent Financial Solutions Pvt. Ltd.

Certified Financial Planner (CFP),
Financial Planning Standard
Boards of India

INVESTMENT BEHAVIOUR

The Five Financial Gaps

As a financial planner, I spend most of my time talking to clients about growth, returns and long term wealth creation. But some of the most important conversations I have are not about any of that. They are about the gaps in a financial plan that can put a family's financial future at risk, even when the investments are doing well.

A portfolio is only as strong as the protection built around it.
So let me take you through five areas that I believe every family should look at. And as we go through them, I would encourage you to score yourself based on how well prepared you are in each area. At the end, you may be surprised by where the gaps are.

1. Health Cover

Health cover comes first, because it is the most common failure point.

A ₹15 lakh hospital bill is not rare anymore in most Indian cities, and a NITI Aayog analysis puts the number of Indians with no health insurance at around 40.5 crore, close to 30% of the population. The mistake I see the most is not the absence of a policy but a policy that has not kept pace. A cover that felt adequate in 2018 rarely covers what a serious hospitalisation costs today. Check both, whether you have it, and whether it is still enough.

2. Life Insurance

Life insurance is the one nobody wants to plan for, which is exactly why it gets delayed.

The logic is straightforward, even if the topic is uncomfortable. If the family's primary source of income is lost, the EMIs and school fees still have to be paid. Term insurance exists to close that gap, and the right amount depends entirely on your income, dependents, liabilities and existing assets. There is no generic number that works across families. If you want to know how much life insurance you may actually need, we have a free Life Insurance Need Calculator on our website. Go to www.ascentsolutions.in, click on Financial Tools, and you can calculate your requirement in just a few minutes.

3. Emergency Funds

Then there is the emergency fund, which most families think they have and usually do not.

The SEBI Investor Survey shows Indian households saving around 15% of income on average, which sounds reassuring until you realise general savings and a ring-fenced emergency fund serve very different purposes. Without a dedicated buffer, a job loss or a slow patch in business often means selling long-term investments just to cover this month's expenses. The test is simple: could you cover a few months of expenses without touching your portfolio.

4. Personal Accident

Personal accident cover is the gap I see overlooked more than any other, and it deserves far more attention than it gets.

Life insurance addresses one kind of risk. But an accident can affect your finances even when you survive. A fracture that keeps someone off work for three months creates a real income gap. A serious accident that results in a permanent disability can affect a person's ability to work for years, or in some cases permanently, creating a financial risk that life insurance alone does not address. This needs its own policy, separate from life insurance, because life insurance only pays out on death.

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5. Succession Plan

Finally, there is succession planning, which decides whether the wealth you built actually reaches the people you built it for.

I have lost count of how many clients assume that naming a nominee settles the matter. It does not. A nominee only allows an institution to release an asset, not necessarily to inherit it, the actual rights depend on the asset type, the applicable succession law, and whether a valid Will exists. A Will and updated nominations need to work together. Ask yourself plainly, would your family know what you own, where it is, and how you want it distributed, if something happened to you tomorrow.

Check your score

SCORE	YOUR FINANCIAL POSITION
0	**High risk** Your family's financial plan has major protection gaps that need immediate attention.
1	**Significant gaps** Your family may be financially vulnerable if an unexpected event occurs.
2	**Some protection in place** But important risks could still affect your family's finances.
3	**Reasonably prepared** Your basic protection is in place, but there are areas that need strengthening.
4	**Well prepared** You have a strong financial safety net, with one area that may need attention.
5	**Strong overall protection** Your key risks have been addressed, but your insurance and your Will and nominations should still be reviewed regularly.

Tally your score. But I would caution against treating five out of five as the finish line. I have reviewed plans with every box ticked where the health cover was set a decade ago, the nominee was an ex-employer's default entry, and the Will predated half the assets it was meant to cover. Protection is not something you arrange once. It has to move with your income, your family, and your wealth.

For more than 25 years, I have worked with families across different stages of their financial journey, helping them plan their investments, protect their wealth, achieve their financial goals and plan for the future. If this exercise has made you think about your own financial plan, you can reach out to us at **+91 97272 66571** or **celebratinglife@ascentsolutions.in.** We would be happy to understand your situation and help you identify the areas that need attention.

BEYOND THE INDEX

Active Funds Beat the Index.
So Why Not Just Buy Active?

CA Aayush Bhatt
Head of Research & Strategy
Ascent Financial Solutions Pvt. Ltd.

For years, investors have heard a simple argument: **"Why pay a fund manager to beat the market when you can simply buy the index?"** It is a fair argument.

Index funds are low-cost, transparent and eliminate the risk of choosing the wrong fund manager. But there is another side to the story. Some active fund managers have consistently generated alpha over long periods. This is particularly visible in categories such as mid-caps, small-caps and flexi-caps, where the market is relatively less efficient and a skilled manager has greater opportunity to differentiate. So, should investors simply abandon index funds and move entirely into active funds? Not necessarily.

The answer lies in understanding the difference between alpha and beta.

When active management adds value

Consider a few well-known active funds:

	Return 5 Years		Return 10 Years	
	Scheme	Benchmark	Scheme	Benchmark
HDFC Flexi Cap Fund	18%	11%	16%	13%
Nippon India Small Cap Fund	20%	16%	21%	15%
Invesco India Midcap Fund	21%	17%	20%	17%

Data as on 02-09-2026 *Source: Morningstar*

Direct-Growth returns; figures are approximate and vary with the date of measurement.
Past performance is not indicative of future returns.

UNDERSTANDING ACTIVE INVESTING

Alpha Is About Consistent Value Creation

The point is not that every active fund will outperform. The point is that a good active manager can add meaningful value over long periods. For example, HDFC Flexi Cap's 5-year CAGR has been around 18.0% compared with 11% for the Nifty 500 TRI. Invesco India Midcap Fund has also delivered a substantial long-term excess return over its benchmark.

THE IMPACT OF LONG-TERM INVESTING

The Power of Alpha Over Time

So now we need to look at where this alpha creates value for our portfolio. If we had invested ₹1,00,000 in Nippon India Small Cap Fund at its inception in year 2013 and Nifty SmallCap 250 TRI at the same time, we can see the magic of alpha. ₹1,00,000 grows to ₹19,06,291 in Nippon India Small Cap Fund whereas Nifty SmallCap 250 TRI only grows to ₹7,70,842.

Scheme	Start NAV	End NAV	Invested Amount	Closing Value	Absolute Return (%)	XIRR (%)
Nippon India Small Cap Fund Direct	11.00	2096.96	1,00,000	19,06,291	1806.29%	24.05%
Nifty Smallcap 250 TRI	3055.65	23,554.23	1,00,000	7,70,842	670.84%	16.11%

Now your eyes might glitter by the return made, and this is exactly where investors need to look beyond just returns. A good fund should ideally be evaluated on alpha, Sharpe ratio, standard deviation, maximum drawdown and consistency of outperformance, rather than simply asking which fund delivered the highest return.

	Scheme (5 Year)			Benchmark (5 Year)		
	SD (%)	Sharpe Ratio	Max Drawdown (%)	SD (%)	Sharpe Ratio	Max Drawdown (%)
HDFC Flexi Cap Fund	12.94	0.94	-13.321	14.42	0.4	-18.5863
Nippon India Small Cap Fund	17.53	0.81	-24.2087	20.16	0.58	-26.6136
Invesco India Midcap Fund	17.43	0.88	-20.0747	16.88	0.72	-21.1205

Data as on 02-09-2026 *Source: Morningstar*

Looking beyond the return, all the funds which outperformed the benchmark on a return basis have also outperformed on a risk and risk-adjusted return basis. In the last 5 years, HDFC Flexi Cap Fund has given 0.94 units of additional return for every 1.00 units of additional risk. Now, if you compare that to Nifty 500 TRI, it generated only 0.40 units of additional return for every 1.00 units of additional risk.

THE OBJECTIVE
is not to find the fund that took the highest risk. It is to find the fund that generated the best risk-adjusted return.

If active funds can generate alpha, why not simply build a portfolio of active funds?

Because not all returns need to come from active stock-picking. You may ask why, and the answer is smart-beta strategies and ETFs.

A SMART BETA STRATEGY

changes the way an index selects and weights stocks. Instead of simply giving more weight to bigger companies, it uses a predefined rule to give more importance to companies with a particular characteristic, or factor.

The Factors Investors Can Access

Value
Gives more weight to stocks that look relatively cheap.

Momentum
Gives more weight to stocks that have been performing strongly.

Quality
Gives more weight to companies with stronger business and financial characteristics.

Low Volatility
Gives more weight to stocks whose prices have historically moved less.

Alpha
Selects stocks based on characteristics associated with higher excess returns.

Equal Weight
Weights constituents more evenly rather than simply following market-cap weights.

So, in very simple terms, smart beta does not ask a fund manager, **"Which stocks do you think will perform best?"** Instead, it says, **"Let's create a rule for the type of stocks we want and follow that rule consistently."** This is why it is called rules-based investing.

Traditional Beta
Simply follows the market. Traditional index investing is about broad-market exposure, transparency and low cost.

Active / Alpha
Tries to beat the market through fund-manager skill, stock selection and portfolio decisions.

Smart Beta
Follows an index but applies predefined rules to target factors such as value, momentum, quality or low volatility.

A SIMPLE ANALOGY

Think of the Nifty 500 as the whole menu of 500 companies. Nifty 500 Value 50 is like picking 50 companies from that menu based on a specific rule: ***"Give me companies that show value characteristics."***

This is what makes it a smart-beta strategy: it uses a predefined rule to target a particular factor rather than simply tracking the broad market. Traditional index investing follows the philosophy of simply following the market, which is beta. Active investing tries to beat the market, which is alpha. Smart beta follows the market but applies a different set of rules.

THE MIDDLE GROUND
Smart beta sits between passive and active investing.

It follows an index, but instead of simply owning the market, it uses rules to target factors such as value, momentum, quality or low volatility. And this creates an interesting opportunity.

So, does that mean we should add every factor-based index fund or ETF to our portfolio? Not necessarily. Just like a particular sector or investment theme can perform well during one period and struggle during another, factors also have their time to shine, but not forever.

A factor that has performed strongly in the past may not continue to lead in the future. This creates an important risk: choosing the wrong factor at the wrong time can hurt portfolio returns.

The table below shows exactly how differently various factors can perform across different market cycles.

Year	Momentum	Value	Low Volatility	Quality	Nifty 500 TRI
2005	66.49%	23.12%	44.34%	33.91%	38.77%
2006	58.84%	10.62%	37.13%	23.21%	36.16%
2007	126.71%	101.55%	39.46%	39.34%	64.58%
2008	-64.88%	-58.66%	-43.44%	-50.03%	-56.54%
2009	57.19%	124.08%	84.80%	113.28%	90.96%
2010	19.34%	27.62%	27.13%	24.04%	15.27%
2011	-21.58%	-39.48%	-20.02%	-20.62%	-26.40%
2012	49.43%	28.77%	29.68%	32.56%	33.48%
2013	11.09%	-17.66%	5.03%	15.65%	4.82%
2014	68.26%	72.37%	32.88%	45.61%	39.30%
2015	10.25%	-10.12%	6.43%	6.86%	0.22%
2016	-2.78%	20.84%	0.54%	-1.29%	5.12%
2017	67.16%	42.36%	30.08%	31.61%	37.65%
2018	-11.75%	-28.81%	5.60%	-3.69%	-2.14%
2019	7.82%	-15.78%	6.57%	0.09%	8.97%
2020	19.82%	6.01%	22.08%	25.43%	17.89%
2021	75.77%	50.09%	18.06%	27.00%	31.60%
2022	-8.32%	18.93%	5.47%	-4.57%	4.25%
2023	46.66%	61.01%	32.20%	40.34%	26.91%
2024	25.56%	17.66%	14.92%	21.75%	16.24%
2025	-8.30%	14.97%	14.63%	-4.58%	7.76%
2026	3.44%	2.16%	-4.31%	4.12%	-2.00%

Source: niftyindices.com

2022: LEADERSHIP CHANGED

In 2022, the Nifty 500 Momentum 50 index fell by **-8.32%**, while the Nifty 500 Value 50 index gained around **18.93%**.

2008: SEVERE CORRECTION

During the 2008 financial crisis, momentum and alpha strategies experienced extremely sharp drawdowns.

Consider momentum investing: it performed exceptionally well in the period leading up to 2022. But when market leadership changed, the same factor struggled significantly. The lesson here is that the factor that worked yesterday may not be the factor that works tomorrow.

The same issue can be seen during severe market corrections. This is why blindly choosing a smart-beta ETF based on its recent returns can be dangerous. A good factor can become a bad investment when used at the wrong point in the market cycle.

The factor that worked yesterday may not be the factor that works tomorrow.

PORTFOLIO CONSTRUCTION

Active or Passive? Why Choose Only One?

So, active or passive? Perhaps the better question is why choose only one.

A well-constructed portfolio can combine all three. The proportion allocated to each can change depending on the investor's risk profile, investment horizon, existing portfolio and market environment.

THE BIGGER QUESTION

Choosing the right beta is as important as choosing the right fund.

Investors often spend considerable time trying to identify the best mutual fund, but much less time thinking about what type of market exposure they actually need.

- **Should the portfolio have more value exposure today?**
- **Should momentum be increased? Is quality becoming more attractive?**
- **Should downside protection take priority?**

These are not questions that can be answered by looking at last year's returns; they require analysis of valuations, market cycles, risk, correlations, factor behaviour and portfolio positioning.

PORTFOLIO PRINCIPLE

The objective is not to predict which fund will be number one next year. It is to construct a portfolio where different sources of return can work together across different market cycles.

FINAL THOUGHTS

The Right Combination of Alpha & Beta

And that is precisely why portfolio construction is more than simply picking a list of good mutual funds. The objective is not to predict which fund will be number one next year. The objective is to construct a portfolio where different sources of return can work together across different market cycles. A combination of active funds, traditional beta and carefully selected smart-beta strategies can therefore be more effective than relying entirely on any one investment philosophy.

Ultimately, the biggest decision may not be "Which fund should I buy?" It may be "Which combination of alpha and beta is right for my portfolio today?"

Past performance is not indicative of future returns. Mutual fund investments are subject to market risks. Investors should evaluate investments based on their individual objectives, risk profile and investment horizon.

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Overview of Indian equity market

Broad market indices · Based on Total Return Index (%)

INDEX NAME	1M	3M	1 Yr	3 Yr	5 Yr	10 Yr
Nifty 50	-1.14	2.89	-0.35	9.00	8.32	11.97
Nifty Next 50	0.26	4.19	13.20	19.42	13.13	13.55
Nifty 100	-0.88	3.13	1.98	10.74	8.97	12.19
Nifty 200	-0.27	3.38	4.51	12.09	10.42	12.92
Nifty 500	0.05	4.00	5.34	12.55	11.13	13.34
Nifty Midcap 150	1.79	4.57	14.13	17.69	17.83	17.57
Nifty Midcap 50	2.17	6.01	18.36	18.93	20.72	17.99
Nifty Smallcap 250	2.62	8.44	11.95	16.17	16.56	15.15
Nifty Smallcap 50	3.12	11.44	21.04	21.82	15.04	12.69
Nifty LargeMidcap 250	0.46	3.83	7.96	14.26	13.44	14.97
Nifty MidSmallcap 400	2.07	5.87	13.29	17.13	17.41	16.76
Nifty Midcap 100	2.15	4.32	15.94	18.64	18.56	16.43
Nifty Smallcap 100	3.16	10.23	16.40	18.44	15.09	13.64
Nifty500 Multicap 50:25:25	0.66	4.81	7.56	13.98	13.21	14.45
Nifty Microcap 250	5.49	12.52	15.97	19.18	23.84	20.24
Nifty Midcap Select	1.65	4.14	21.38	19.86	18.45	16.68
Nifty Total Market	0.29	4.35	5.79	12.80	11.50	13.53
Nifty500 LargeMidSmall Equal-Cap Weighted	1.17	5.37	9.42	15.01	14.58	16.17

Data as on 31 August 2026 | Source: NSE

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Sectoral Indices

Based on Total Return Index (%)

INDEX NAME	1 M	3 M	1 Yr	3 Yr	5 Yr	10 Yr
Nifty Auto	0.50	10.30	16.77	23.66	24.65	12.43
Nifty Bank	1.49	7.51	8.85	10.53	10.64	12.01
Nifty Consumer Durables	0.91	15.99	5.16	12.52	10.70	17.07
Nifty Financial Services	-0.97	4.34	3.77	11.36	8.81	13.26
Nifty Financial Services 25/50	-1.74	3.63	4.75	13.46	10.52	13.73
Nifty Financial Services Ex-Bank	-0.66	4.87	16.04	19.57	12.62	14.17
Nifty FMCG	-6.27	-6.32	-17.26	-1.85	4.82	9.01
Nifty IT	1.59	7.61	-9.44	2.18	-0.01	13.73
Nifty Media	-3.68	10.71	-2.88	-11.61	0.09	-5.47
Nifty Metal	3.77	-1.28	45.64	26.62	19.75	20.00
Nifty MidSmall Financial Services	3.24	4.88	32.46	29.15	23.98	13.48
Nifty MidSmall Healthcare	1.60	10.18	21.74	26.47	15.65	18.66
Nifty MidSmall IT & Telecom	6.60	8.82	11.38	9.43	11.01	20.62
Nifty Oil & Gas	-1.19	-0.57	3.72	13.83	10.49	14.70
Nifty Pharma	2.50	12.04	25.45	22.48	14.47	9.79
Nifty Private Bank	1.99	7.02	8.13	7.60	8.98	10.24
Nifty PSU Bank	2.90	5.64	28.39	25.33	31.17	11.48
Nifty Realty	0.39	16.01	4.34	17.87	18.93	16.68

Data as on 31 August 2026 | Source: NSE

Returns up to one year are absolute returns. Returns beyond one year are CAGR returns.

Global indices: a quick view of the world

Global trends help investors understand growth, risk and cross-market impact.

What are global indices?

Global indices are like report cards for stock markets around the world. They show how the stock prices of major companies in a specific region or country are performing. Think of them as a quick way to see how the economy or businesses in that area are doing.

Why Global Market Trends Matter for Your Investments

- Gives you the big picture insight: Global indices give you a sense of how different parts of the world are growing or facing challenges.
- Shows you the impact on investments: If you're investing in global markets, these indices tell you whether stocks are gaining or losing value.
- Shows you the economic trends: Even if you're not directly investing, global indices can hint at economic trends that might eventually affect your financial plans or investments.

INDEX	31-08-2026	1 Month	1 Year	3 Years	5 Years	10 Years
DJIA	53,185.90	1.34% ▲	16.78% ▲	15.27% ▲	8.54% ▲	11.19% ▲
Nasdaq 100	29,456.97	4.18% ▲	25.80% ▲	23.86% ▲	13.54% ▲	19.93% ▲
Nasdaq Composite	26,370.89	3.93% ▲	22.91% ▲	23.40% ▲	11.49% ▲	17.57% ▲
FTSE 100	10,824.26	-0.40% ▼	17.82% ▲	13.32% ▲	8.65% ▲	4.84% ▲
Nikkei 225	65,826.50	2.28% ▲	54.09% ▲	26.37% ▲	18.27% ▲	14.55% ▲
Hang Seng	25,566.99	-1.23% ▼	1.95% ▲	11.63% ▲	-0.36% ▼	0.99% ▲
FTSE Straits Times	5,755.36	2.25% ▲	34.80% ▲	21.19% ▲	13.26% ▲	7.41% ▲

Return as on 31-08-2026 | Source: Investing.com

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Investment activity overview

FII / DII / Mutual Fund flows (₹ crore)

MF Data as of 13 Aug, DIIs as of 31 Aug.

(Rs Cr)	28 Aug	MTD	YTD
FIIs	-1288.20	28279.61	-222178.25
DIIs	4588.88	58268.15	555952.1
Mutual Funds	4571.83	28382.67	341911

Source: ICICI Prudential Mutual Fund Headstart

FII: Foreign Institutional Investors | DII: Domestic Institutional Investors | MTD: Month to Date | YTD: Year to Date

Currencies vs INR

CURRENCY	31 JULY	31 AUGUST	CHANGE	STATUS
USD $	95.39	**95.11**	-0.28	INR appreciated ▲
GBP £	128.67	128.86	+0.19	INR depreciated ▼
Euro €	109.92	110.48	+0.56	INR depreciated ▼
100 Yen ¥	61	60	-1.00	INR depreciated ▼

Source: Google Finance

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COMMODITIES

Performance across the nearest available historical periods

PARTICULAR	10g 24K GOLD (INR)	RETURN	BRENT CRUDE ($/bbl)	RETURN
31-08-2026	1,60,135	—	96.02	—
1 Week Ago	1,68,045	-4.71%	88.24	8.82%
1 Month Ago	1,47,270	8.74%	88.9	8.01%
1 Year Ago	1,07,520	48.94%	67.09	43.12%
3 Years Ago	61,225	37.78%	89.98	2.19%
5 Years Ago	49,230	26.61%	73.56	5.47%
7 Years Ago	39,790	22.01%	60.23	6.89%

Source: Google Finance, Macrotrends

Data has been taken from the closest available period, as updates are infrequent due to the nature of the asset class. Returns up to one year are absolute returns; returns beyond one year are CAGR returns.

Indian debt summary: Data as of 31 August 2026

INDEX	31 AUG	Week Ago	Month Ago	Year Ago
Call Rate	5.18%	5.19%	5.37%	5.50%
Repo	5.25%	5.25%	5.25%	5.50%
10 Yr Gilt^	6.95%	6.87%	6.83%	6.59%
30 Yr Gilt^	7.70%	7.63%	7.61%	7.42%
91-D T Bill^	5.28%	5.29%	5.34%	5.48%
182-D T Bill^	5.63%	5.58%	5.59%	5.57%
364-D T Bill^	5.80%	5.75%	5.71%	5.60%
1-mth CP rate	6.60%	6.75%	6.60%	6.07%
3-mth CP rate	7.03%	7.18%	7.30%	6.35%
6-mth CP rate	7.25%	7.40%	7.33%	6.47%
1 yr CP rate	7.75%	7.75%	7.70%	6.74%
1-mth CD rate	6.10%	6.15%	6.30%	5.73%
3-mth CD rate	6.39%	6.48%	6.77%	5.79%
6-mth CD rate	6.73%	6.90%	6.90%	6.05%
1 yr CD rate	7.35%	7.30%	7.20%	6.36%

^ Weighted Average Yield | Source: ICICI Prudential Mutual Fund Headstart

The percentages in the table represent the annualized interest rates or yields for various lending and borrowing instruments in the Indian financial market. These figures show the current cost for banks, the government, and corporations to borrow money, as well as the returns investors can expect from lending to them. The table compares these current rates to those from a week, a month, and a year ago to show how interest rate trends are changing over time.

Major events: September 2026

Key Indian macroeconomic releases to watch this month

SEPTEMBER 2026

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

01 Manufacturing PMI

03 Services PMI

14 CPI

14 WPI

28 IIP

ABBREVIATIONS

PMI: Purchasing Managers' Index

CPI: Consumer Price Index

WPI: Wholesale Price Index

IIP: Index of Industrial Production

THE CLIENT PERSPECTIVE

Mr. Pramod Nair

Dubai

Working with Ascent Financial Solutions has been a very positive experience. I particularly appreciate the quarterly review meetings and the team's approachability whenever I need guidance on financial or investment matters. The team is also prompt in completing tasks and addressing my requirements. Their guidance has given me confidence in managing my financial goals.

CLIENT CONFIDENCE

Their expertise, responsiveness, and guidance have given me complete confidence in my financial decisions.

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“Equity investments are subject to 100% market risks. Read all the related documents carefully before investing.”

“Registration granted by SEBI, membership of BASL (in case of IAs) and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.”

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